

ANNEXURE B

ANNUAL REPORT ON CORPORATE SOCIAL RESPONSIBILITY ("CSR") ACTIVITIES

For the Financial Year 2025-26

1. Brief outline on CSR Policy of the Company:

The Company is committed to making a positive contribution to society through high-impact, sustainable initiatives. It focuses on empowering communities, fostering inclusive socioeconomic growth, promoting healthcare, protecting the environment, supporting the development of backward regions, and uplifting marginalized and underprivileged sections of society. The CSR Policy of the Company outlines the above objectives and includes guiding principles for selection, implementation and monitoring of CSR activities, in line with Schedule VII of the Companies Act, 2013 ("the Act"), read with applicable rules thereto. During the year, the Company undertook CSR activities relating to promoting health care, including preventive health care, in furtherance of its commitment to improving the well-being of communities.

2. Composition of CSR Committee:

Sl. no.	Name of Director	Designation / nature of Directorship	Number of meetings of CSR Committee held during the year	Number of meetings of CSR Committee attended during the year
1	Mr. Kamal Khushlani	Chairman (Managing Director)	2	2
2	Mrs. Poonam Khushlani	Member (Whole-time Director)	2	2
3	Mrs. Ramona Jogeshwar	Member (Independent Director)	2	2

3. Provide the web-link where Composition of CSR committee, CSR policy and CSR projects approved by the board are disclosed on the website of the Company.

i. Web-link Composition of CSR committee:

https://www.credobrand.in/investors/corporate-governance/#acc_759

ii. Web-link CSR Policy:

https://www.credobrand.in/investors/corporate-governance/#acc_631

iii. Web-link CSR projects approved by the board: - Not Applicable

4. Provide the executive summary along with web-link(s) of Impact Assessment of CSR Projects carried out in pursuance of sub-rule (3) of rule 8 of the Companies (Corporate Social responsibility policy) Rules, 2014 (the "Rules"), if applicable:

Not Applicable

		(₹ in million)
5.	(a) Average net profit of the Company as per sub-section (5) of section 135.	928.99
	(b) Two percent of average net profit of the Company as per sub-section (5) of section 135.	18.58
	(c) Surplus arising out of the CSR Projects or programmes or activities of the previous financial years.	0.00
	(d) Amount required to be set-off for the financial year, if any.	0.00
	(e) Total CSR obligation for the financial year [(b)+(c)-(d)].	18.58
6.	(a) Amount spent on CSR Projects (both Ongoing Project and other than Ongoing Project)	18.60
	(b) Amount spent in Administrative Overheads.	0.00
	(c) Amount spent on Impact Assessment, if applicable.	0.00
	(d) Total amount spent for the Financial Year [(a)+(b)+(c)].	18.60
	(e) CSR amount spent or unspent for the financial year:	

Total Amount Spent for the Financial Year (₹ in million)	Amount Unspent (₹ in million)				
	Total Amount transferred to Unspent CSR Account as per subsection (6) of section 135.		Amount transferred to any fund specified under Schedule VII as per second proviso to sub-section (5) of section 135.		
	Amount	Date of transfer	Name of the Fund	Amount	Date of transfer
18.60	Nil	Nil	Nil	Nil	Nil

ANNEXURE B (CONTD.)

(f) Excess amount for set off, if any

Sl. No.	Particular	(₹ in million)
(i)	Two percent of average net profit of the Company as per section 135(5)	18.58
(ii)	Total amount spent for the Financial Year	18.60
(iii)	Excess amount spent for the financial year [(ii)-(i)]	0.02
(iv)	Surplus arising out of the CSR projects or programmes or activities of the previous financial years, if any	0.00
(v)	Amount available for set off in succeeding financial years [(iii)-(iv)]	0.02

7. Details of Unspent Corporate Social Responsibility amount for the preceding three financial years:

(₹ in million)

Sl. no.	Preceding financial Year(s)	Amount transferred to Unspent CSR account under section 135 (6)	Balance Amount in Unspent CSR Account under Section 135 (6)	Amount spent in the Financial Year	Amount transferred to a Fund as specified under Schedule VII as per second proviso to subsection (5) of section 135, if any		amount remaining to be spent in succeeding financial years	Deficiency, if any
					Amount	Date of transfer		
1	2024-25	Nil						
2	2023-24							
3	2022-23							

ANNEXURE B (CONTD.)

8. Whether any capital assets have been created or acquired through Corporate Social Responsibility amount spent in the Financial Year: No

If Yes, enter the number of Capital assets created/ acquired: Not Applicable

Furnish the details relating to such asset(s) so created or acquired through Corporate Social Responsibility amount spent in the Financial Year:

Sr. No.	Short particulars of the property or asset(s) [including complete address and location of the property]	Pincode of the property or asset(s)	Date of creation	Amount of CSR amount spent	Details of entity / Authority / Beneficiary of the registered owner		
					CSR Registration Number, if applicable	Name	Registered Address

Not Applicable

9. Specify the reason(s), if the Company has failed to spend two percent of the average net profit as per section 135(5): Not Applicable

For and on behalf of the Board of Directors

Kamal Khushlani

Chairman and Managing Director

Chairman - CSR Committee

DIN: 00638929

Mumbai, May 21, 2026