JMJ FINTECH
A BSE Listed Non-Banking Financial Company

JMJ FINTECH LIMITED
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CORPORATE SOCIAL RESPONSIBILITY (CSR) POLICY
JMJ FINTECH LIMITED
("Company")

(Approved by Board of Directors on 11th February 2026)

1. INTRODUCTION & PREAMBLE

1.1 This Corporate Social Responsibility Policy ("CSR Policy" or "Policy") sets out the philosophy, objectives, guiding principles and framework for the Company's CSR initiatives and defines the approach for undertaking socially useful programmes for welfare and sustainable development of the community at large.

1.2 This Policy has been formulated in compliance with Section 135 of the Companies Act, 2013 ("Act"), the Companies (Corporate Social Responsibility Policy) Rules, 2014 ("CSR Rules") and related amendments issued from time to time and Schedule VII of the Act which specifies activities that may be undertaken by companies as CSR activities.

1.3 The Company recognizes that corporate success and social welfare are interlinked. CSR is integral to the Company's ethos, and this Policy reflects the Company's continued commitment to positively contribute to the social, economic, educational and environmental needs of communities.

2. VISION, MISSION & OBJECTIVES

2.1 **Vision:**

To enhance the quality of life of communities in a sustainable manner by contributing to social and economic development beyond the Company's core business activities.

2.2 **Mission:**

To initiate and support CSR activities that address societal challenges with long-term impact, especially focusing on underserved, vulnerable and marginalized communities.

2.3 **Objectives:**

a) To guide and recommend CSR initiatives for social upliftment and inclusive growth.
b) To integrate CSR into the Company's strategic planning and value system.

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c) To plan and implement projects that are sustainable and measurable in impact.
d) To monitor and report CSR performance transparently to stakeholders.

3. APPLICABILITY

3.1 This Policy shall apply to all CSR initiatives and activities undertaken by the Company within India and shall cover all projects, programmes and activities that meet the criteria set out in Section 135 of the Act and the CSR Rules.

3.2 The Policy shall extend to all employees of the Company involved in CSR planning, monitoring, reporting and implementation.

4. CSR COMMITTEE

4.1 The Company has constituted a **CSR Committee of the Board** ("CSR Committee") in accordance with the Act and CSR Rules.

4.2 The CSR Committee shall consist of at least three Directors, including at least one Independent Director, and shall function as per the provisions of the Act and CSR Rules.

4.3 The CSR Committee shall:

a) Recommend the CSR Policy to the Board for approval.
b) Recommend the amount of expenditure to be incurred on the CSR activities.
c) Monitor implementation and provide strategic direction and oversight.
d) Review and report periodically to the Board on CSR initiatives.

5. CSR SPENDING & FUND ALLOCATION

5.1 The Company shall endeavour to spend, in every financial year, at least 2% of the average net profits made during the three immediately preceding financial years, in accordance with Section 135 of the Act and the CSR Rules.

5.2 The Board shall ensure that the CSR spend is utilised effectively and in compliance with the prescribed provisions of the Act and CSR Rules.

5.3 If the Company fails to spend the CSR amount in any financial year, the Board shall, in its report under Section 134 of the Act, specify reasons for non-spending and the amount unspent and the proposed action plan for utilising such unspent amount.

6. CSR FOCUS AREAS & ACTIVITIES

6.1 Activities undertaken under this Policy shall be those identified in Schedule VII of the Companies Act, 2013 and as amended from time to time, as well as other activities approved by the CSR Committee and Board that are aligned with the Company's vision.

6.2 The Company proposes to focus on the following core areas (without being limited to these):

a) Education and Skill Development: Support for primary, secondary and higher education, scholarships, vocational training and financial literacy programmes.

b) Livelihood Enhancement & Financial Inclusion: Initiatives that promote employment, entrepreneurship and inclusion of underserved communities.

c) Health and Sanitation: Health camps, preventive healthcare, awareness campaigns, access to safe drinking water and sanitation.

d) Environment Sustainability: Tree plantation, conservation efforts, waste management and climate resilience initiatives.

e) Women & Child Welfare: Empowerment of women, child care, nutrition and safety.

f) Disaster Relief & Rehabilitation: Support during natural disasters and emergency response.

g) Other activities as permitted under Schedule VII of the Act.

7. IMPLEMENTATION & EXECUTION

7.1 CSR initiatives may be implemented through:

a) Direct implementation by the Company.
b) Registered Public Trusts / Societies / Section 8 Companies with valid CSR Registration Numbers.
c) Government bodies or agencies engaged in the implementation of CSR activities.

7.2 All implementing partners and agencies shall be evaluated for credibility, track record and compliance with statutory and regulatory norms.

8. MONITORING & REPORTING

8.1 The CSR Committee shall establish a monitoring framework to assess progress, periodic evaluations and impact measurement of CSR activities.

8.2 CSR progress reports shall be submitted to the Board at least once in each financial year.

8.3 The Company shall include CSR details in its annual report, including composition of the CSR Committee, CSR Policy, projects undertaken, amount spent and outcome of initiatives as required by law.

9. SURPLUS & TREATMENT OF FUNDS

9.1 Any surplus arising from CSR projects shall be utilised for the same CSR project or shall be transferred to the unspent CSR account and spent in pursuance of the CSR Policy. Any treatment of such surplus shall be in compliance with the CSR Rules.

10. POLICY REVIEW & AMENDMENTS

10.1 The CSR Committee shall review this Policy periodically and recommend changes to the Board, if required, in accordance with changes in law, corporate strategy and societal needs.

10.2 The Policy shall be updated and revised subject to approval of the Board.

11. DISCLOSURE

11.1 This Policy shall be disclosed on the Company's website and matters related to CSR be included in the Board's report in compliance with the Act and CSR Rules.

For JMJ Fintech Limited

Sd/-

Managing Director