Annexure II

Annual Report on Corporate Social Responsibility (CSR) Activities for the Financial Year 2025-26

1. A brief outline of the Company's CSR policy:

Indel Money Limited is committed to operate and grow its business as a socially responsible corporate citizen and contribute for possible social, educational and environmental causes on a regular basis. Accordingly, the Company has a board approved CSR Policy in place which encompasses the company's philosophy for delineating its responsibility as a corporate Citizen and lays down the guidelines and mechanism for carrying out socially useful activities/ projects and programmes for welfare, sustainability and development of the community at large.

2. Composition of CSR Committee:

S 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. Sasikumar C R	Chairman (Non-executive Independent Director)	1	1
2.	Mr. N S Venkatesh	Member (Non-executive Independent Director)	1	1
3.	Mr. Umesh Mohanan	Member (Executive Director)	1	1
4.	Mr. Salil Venu	Member (Non-Executive Director)	1	1

***3.* Web-link where Composition of CSR committee, CSR Policy and CSR projects approved by the board are disclosed on the website of the company:**

Weblink for the abovementioned details is:
https://backend.indelmoney.com/uploads/investors/policies/1751282751453.pdf

4. Provide the details 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, if applicable (attach the report): Not Applicable

5. Details of the amount available for set off in pursuance of sub-rule (3) of rule 7 of the Companies (Corporate Social responsibility Policy) Rules, 2014 and amount required for set off for the financial year, if any: NIL

6. Average net profit of the company as per section 135(5): Rs. 36,79,32,694 /-.

7. (a) Two percent of average net profit of the company as per section 135(5): Rs. 73,59,000 (Rounded Off).

(b) Surplus arising out of the CSR projects or programmes or activities of the previous financial years: NIL

© Amount required to be set off for the financial year, if any: NIL

(d) Total CSR obligation for the financial year (7a+ 7b- 7c): Rs. 73,59,000/-

8. (a) CSR amount spent or unspent for the financial year:

<table>
<tr><td>Total Amount Spent for the Financial Year
(in Rs.)</td><td colspan="5">Amount Unspent
(in Rs.)</td></tr>
<tr><td></td><td colspan="2">Total Amount transferred to Unspent CSR Account as per Section 135(6)</td><td colspan="3">Amount transferred to any fund specified under Schedule VII as per second proviso to section 135(5)</td></tr>
<tr><td></td><td>Amount</td><td>Date of transfer</td><td>Name of the</td><td>Amount</td><td>Date of transfer</td></tr>
</table>

			Fund		
Rs. 73,59,000	NIL	NIL	NIL	NIL	NIL

(b) Details of CSR amount spent against ongoing projects for the financial year: Not Applicable

© Details of CSR amount spent against other than ongoing projects for the financial year:

S. No.	Name of the Project	Item from the list of activities in schedule VII to the Act.	Local area (Yes /No).	Location of the project		Amount spent on the project/ program (in Rs.)	Mode of implementation Direct (Yes/ No)	Mode of implementation – Through implementing agency	
				State	District			Name.	CSR registration number.
1.	Supporting rural area schools	Promoting education, including special education and employment enhancing vocation skills especially among children, women, elderly and the different	Yes	Kerala	Kozhikode	Rs. 11,26,028 /-	Yes		

		ly abled and livelihood enhancement projects.							
2.	School building construction	Promoting education, including special education and employment enhancing vocation skills especially among children, women, elderly and the differently abled and livelihood enhancement projects.	Yes	Kerala	Kozhikode	Rs. 10,00,000/-	Yes	-	-
3.	Promoting sports	Promote rural sports, nationally recognized sports,	Yes	Kerala	Alappuzha	Rs. 75,000/-	Yes		

		paralympic sports and Olympic sports”							
4.	Promoting Education	Promoting education, including special education and employment enhancing vocation skills especially among children, women, elderly and the differently abled and livelihood enhancement projects.	Yes	Kerala	Ernakulam	Rs. 50,000/-	Yes		
5.	Promoting Education	Promoting education, including special education and employ	No	Kerala	Alappuzha	Rs. 10,80,000/-	Yes		

		ment enhancing vocation skills especially among children, women, elderly and the differently abled and livelihood enhancement projects.							
6.	Promoting Education	Promoting education, including special education and employment enhancing vocation skills especially among children, women, elderly and the differently abled and	yes	Kerala	Ernakulam	Rs 10,00,000 /-	yes		

		livelihood enhancement projects.							
7.	Building Houses	Rural development projects	No	Kerala	Palakkad	Rs 30,27,972 /-	yes		
Total CSR expenditure for FY 2025-2026						Rs. 73,59,000 /-			

(d) Amount spent in Administrative Overheads: NIL

© Amount spent on Impact Assessment, if applicable: Not Applicable

(f) Total amount spent for the Financial Year (8b+8c+8d+8e): Rs. 73,59,000/-

(g) Excess amount for set off, if any: Rs. Nil

9.

(a) Details of Unspent CSR amount for the preceding three financial years: NIL

(b) Details of CSR amount spent in the financial year for ongoing projects of the preceding financial year(s): Not Applicable

10. In case of creation or acquisition of capital asset, furnish the details relating to the asset so created or acquired through CSR spent in the financial year: Not Applicable

(Asset-wise details)

(a) Date of creation or acquisition of the capital asset(s): Nil

(b) Amount of CSR spent for creation or acquisition of capital asset: Nil

(c) Details of the entity or public authority or beneficiary under whose name such capital asset is registered, their address etc: Not applicable

(d) Provide details of the capital asset(s) created or acquired (including complete address and location of the capital asset): Not applicable

11. Specify the reason(s), if the company has failed to spend two per cent of the average net profit as per section 135(5): Not applicable

Responsibility Statement

Pursuant to the provisions of Companies Act, 2013 and Companies Rules (Corporate Social Responsibility Policy) Rules, 2014 as amended from time to time, Mr. Umesh Mohanan, Executive Director /CEO and Mr. Sasikumar C R, Chairman of CSR Committee, do confirm that the implementation and monitoring of CSR policy, is in compliance with the CSR objectives and policy of the Company.

On behalf of the Board of Directors

of Indel Money Limited

Sd/-
Mr. Umesh Mohanan
Whole Time Director
DIN: 02455902

Sd/-
Mr. Sasi Kumar
Chairman – CSR Committee
DIN: 05202465

Place: Ernakulam
Date: 11.08.2026