

The Peerless General Finance & Investment Company Limited

CSR Annual Action Plan for Financial Year 2025-26

(In pursuance of Rule 5 sub-rule (2))

Sl No.	Name and Location of the Project	Areas/Subjects specified under Schedule VII of the Companies Act, 2013	Amount (Rs.)	Manner of Execution	Modalities of Utilisation of Funds	Implementa-tion Schedule	Monitoring and Reporting	Details of Need & Impact Assessment, if any
01.	Gadadhar Abhyudaya Prkalpa (GAP). Implementing Agency : Ramakrishna Math & Ramakrishna Mission CSR Reg. No. CSR00006101 67 units spread across 10 districts.	The project meets the requisite CSR guidelines and covered under Schedule VII- (i) Eradicating hunger, poverty and mal-nutrition, promoting preventive healthcare (ii) Promoting Education	4,52,25,000/-	The project execution will be done by Ramakrishna Mission through their branch centres and local infrastructure at the respective locations for primary level students. RKM possesses requisite expertise in executing the projects as this project of organizing free coaching on 6 days in a week along with providing the students with all educational stuff and feeding of nutritious food. Periodic medical check up will also be organized by the qualified doctor. They maintain developmental parameters with an objective to – - To instil moral and cultural values in the targeted children. - To educate them with special coaching on school subjects - To inculcate a sense of cleanliness and hygiene in them - To nourish them for their physical development - To prepare them to be a good citizen of India.	The project outlay of Rs. 4,52,25,000/- for 67 units. Each unit will cater around 50 students comprising girl and boy child. The cost per unit is Rs.6,75,000/- for the whole year. The fund will be disbursed to RKM, Belur in two instalments. The Headquarter of RKM, Belur Math will control the fund centrally for the respective branch centres based on their utilization.	The Free Coaching Centres at respective locations under the guidance of RKM branch centres are already in place and on running mode. We will fund the 67 units for the fiscal 2025-26. The classes will be 6 days in a week.	The monitoring and reporting will be done by our CSR Officials by visiting personally or virtually to the respective locations as per our CSR Policy in addition to monitoring mechanism of RKM.	*Direct Benefit Transfer & Educational Support – Minimises dropouts. *Arresting Malnutrition *Women Empowerment *Preventive Healthcare Measure *Maintenance of Hygiene because of giving of Wellness Items *Discipline – Yoga, Meditation, Regular Prayer *Advancement of Technical Knowhow *Rural Employment Generation *Parents’grooming – Overall growth of students’family members.
02.	Vivekananda Abhyudaya Prkalpa CSR Registration No. CSR00006101 8 units Spread across North 24 Pgns	The project meets the requisite CSR guidelines and covered under Schedule VII- (i) Eradicating hunger, poverty and mal-nutrition, promoting	Rs. 58,08,000/-	The project execution will be done by RKM, through their branch Narendrapur centres and through local infrastructure at the respective locations for secondary level students. RKM possesses requisite expertise in executing the projects as this project of organizing free coaching on 6 days in a week along with providing the students with all educational stuff and feeding of nutritious food. Periodic medical check up will	The project outlay of Rs. 58,08,000/- for 8 units. Each unit will cater around 45 students comprising girl and boy child. The cost per unit is Rs.7,26,000/-- for the whole year. The fund will be disbursed to RKM,	The Free Coaching Centres at respective locations under the guidance of RKM Narendrapur are already in place and on running mode. We will be funding 8 units for the fiscal 2025-26. The classes will be 6 days in a week.	The monitoring and reporting will be done by our CSR Officials by visiting personally or virtually to the respective locations as per our CSR Policy in addition to monitoring mechanism of RKM.	*Direct Benefit Transfer & Educational Support – Minimises dropouts. *Arresting Malnutrition *Women Empowerment *Preventive Healthcare Measure *Maintenance of Hygiene because of giving of Wellness Items *Discipline – Yoga, Meditation, Regular Prayer

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	South 24 Pdns and West Midnapur. Implementing Agency : Ramakrishna Mission Ashrama, Narendrapur	preventive healthcare (ii) Promoting Education		also be organized by the qualified doctor. They maintain developmental parameters with an objective to – - To instil moral and cultural values in the targeted children. - To educate them with special coaching on school subjects - To inculcate a sense of cleanliness and hygiene in them - To nourish them for their physical development - To prepare them to be a good citizen of India.	Narendrapur in two instalments.			*Advancement of Technical Knowhow *Rural Employment Generation *Parents'grooming – Overall growth of students' family members.
03.	Vivekananda Abhyudaya Prakalpa CSR Registration No. CSR00006101 1 unit in Jhargram in Srirampur Implementing Agency : Ramakrishna Mission Ashrama, Jhargram	The project meets the requisite CSR guidelines and covered under Schedule VII- (i) Eradicating hunger, poverty and mal-nutrition, promoting preventive healthcare (ii) Promoting Education	Rs. 7,26,000/-	The project execution will be done by RKM, Jhargram at Srirampur infrastructure for secondary level students. RKM possesses requisite expertise in executing the projects as this project of organizing free coaching on 6 days in a week along with providing the students with all educational stuff and feeding of nutritious food. Periodic medical check up will also be organized by the qualified doctor. They maintain developmental parameters with an objective to – - To instil moral and cultural values in the targeted children. - To educate them with special coaching on school subjects	The project outlay of Rs. 7,26,000/-for 1 unit Each unit will cater around 45 students comprising girl and boy child. The cost per unit is Rs.7,26,000/-- for the whole year. The fund will be disbursed to RKM, Jhargram in two instalments.	The Free Coaching Centres at RKM Srirampur under the guidance of RKM, Jhargram is already in place and on running mode. We will be funding 1 unit for the fiscal 2025-26. The classes will be 6 days in a week.	The monitoring and reporting will be done by our CSR Officials by visiting personally or virtually to the respective locations as per our CSR Policy in addition to monitoring mechanism of RKM.	*Direct Benefit Transfer & Educational Support – Minimises dropouts. *Arresting Malnutrition *Women Empowerment *Preventive Healthcare Measure *Maintenance of Hygiene because of giving of Wellness Items *Discipline – Yoga, Meditation, Regular Prayer *Advancement of Technical Knowhow *Rural Employment Generation *Parents'grooming – Overall growth of students' family members.

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				- To inculcate a sense of cleanliness and hygiene in them - To nourish them for their physical development - To prepare them to be a good citizen of India.				
04.	Charitable Dispensary with Physiotherapy unit, Sebeyan at Ramakrishna Sarada Mission, Dakshineswar, Kolkata CSR Registration No. CSR00005055	The project meets the requisite CSR guidelines and covered under Schedule VII- (i) Eradicating hunger, poverty and mal-nutrition, promoting preventive healthcare	39,60,000/-	RSM, Dakshineswar is having appropriate set up to render medical services in and around Dakshineswar, specially for women and children. The dispensary renders services like consultation by qualified medical practitioners and various medical specialties e.g. Medicine, Surgery, Gynaecology, Eye, ENT, Cardiology, Neurology, Psychiatry, distribution of free medicines, physiotherapy services etc.	The fund will be utilized for procuring medicines mainly to cater more than 250-500 patients per month and for establishment cost. The fund will be disbursed in two instalments and utilization will be given by RSM, Dakshineswar	This Charitable Dispensary has been in function for so many years and been continuing its service without any interruptions. This proposal is for 2025-26. It opens everyday either in morning or in evening as per the timing of the doctors.	The monitoring and reporting will be done by our CSR Officials by visiting personally and virtually to the respective location as per our CSR Policy in addition to monitoring and reporting mechanism of Ramakrishna Sarada Mission, Dakshineswar.	*Arresting malnutrition *Prevention of diseases *Diagnosis and treatment of diseases *Free Health check up that promotes health consciousness.
05.	Free Primary School with holistic developments at Ramakrishna Sarada Mission Siksha Mandir, Vivekananda Vidyaniketan, 134 Barui Para Lane, Kolkata – 700 035. CSR Registration	The project meets the requisite CSR guidelines and covered under Schedule VII- (i) Eradicating hunger, poverty and mal-nutrition, promoting preventive healthcare (ii) Promoting Education	8,00,000/-	Running of free primary school by the name of Vivekananda Vidyaniketan. It caters Kusum stage to Class-IV. The school runs as per the syllabus of West Bengal Primary Board. Around 90 students are being taken care of in free section. The school started in 1962 and been running continuously. Sustainability is apparent. Barring academic area the school addresses holistic development of the children, which is a unique feature.	The fund will be utilized for education purpose, for procuring educational stuffs, giving wellness items, medical check up, Games and sports, computer education. The fund will be disbursed in two instalments. (half yearly).	The proposal is for 2025-26. April 25 to March 26. The school runs as per the guidelines of West Bengal Board of Primary Education. Additional features added to have the holistic development of the children. Needy Meritorious Students are considered for admission.	The project will be monitored by our CSR official by physical and virtual verification. Ramakrishna Sarada Mission Siksha Mandir, the implementing partner keeps the record of data.	*Physical, Mental and Intellectual development of the children. *Successful enrolment in Secondary level of various renowned schools. *Overall improvement in behavioural pattern.

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	No. CSR00005055							
06.	Free Primary School at Ramakrishna Sarada Mission, Dakhineswar, Nivedita Vidyapeeth CSR Registration No. CSR00005055	The project meets the requisite CSR guidelines and covered under Schedule VII- (i) Eradicating hunger, poverty and mal-nutrition, promoting preventive healthcare (ii) Promoting Education	8,00,000/-	Running of free primary school by (Bengali Medium) under Ramakrishna Sarada Mission at Dhakineswar. The school runs as per the syllabus of West Bengal Primary Board. Around 75 students are being taken care of in free section. The school started in 1969 and been running continuously. Sustainability is apparent. Barring academic area the school addresses holistic development of the children.	The fund will be utilized for education purpose, for procuring educational stuffs, giving wellness items, medical check up, Games and sports, computer education. The fund will be disbursed in two instalments. (half yearly).	The proposal is for 2025-26. The school runs as per the guidelines of West Bengal Board of Primary Education. Additional features added to have the holistic development of the children. Needy Meritorious Students are considered for admission.	The project will be monitored by our CSR official by physical verification and virtually. Ramakrishna Sarada Mission Siksha Mandir, the implementing partner keeps the record of data.	*Physical, Mental and Intellectual development of the children. *Successful enrolment in Secondary level of various renowned schools. *Overall improvement in behavioural pattern.
07.	Charitable Medical Services at Ramakrishna Math, Naora CSR Registration No. CSR00002806	(i) Eradicating hunger, poverty and mal-nutrition, promoting preventive healthcare	12,00,000/-	The dispensary is catering free medical assistance to the poor and needy people through various departments like Medicine, Dentistry, ENT, Pathology, Gynecology, Homeopathy, Skin, Pediatrics, Orthopedic through their set up in the Math campus by the qualified medical practitioners.	The fund will be utilized to render medical services to the targeted people in and around the locality. Will be disbursed in two instalments. (Half Yearly)	The medical services will be provided through their good infrastructure within the campus premises by the qualified doctors of various departments throughout the year – 2025-26	The project will be monitored by our CSR official by physical verification in addition to direct monitoring by the Branch Centre Maharaj of RKM, Naora	Need assessment has been done by physical verification. The demand of this medical unit is huge amongst the villagers and truly underprivileged people are being served.
08.	Educational Infrastructure Development	(ii) Promoting Education	12,03,520/-	On receipt of fund the refurbishing work will be undertaken immediately step by step maintaining the GAP units	The fund will be utilized as per the proposal and	On receipt of fund the 1. masonry work will be resumed first and	The project will be monitored by our CSR official by physical verification in addition	We have been running one GAP unit at Bagda. There is huge demand from tribal underprivileged students for enrolment that lead to enhancement of GAP units. Once this

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	at Ramakrishna Math, Bagda, Purulia CSR Registration No. CSR00002806			functional. The target date of completion is within 30 th September, 2025	stipulated timeline. The disbursement will be in one go to expedite the work as early as possible.	2. other fixure and fittings will be taken care of and 3. Wooden work will be at last stage.	to direct monitoring by the Branch Centre Maharaj of RKM, Bagda	infrastructure is refurbished, it will be immensely conducive to operate more GAP units smoothly. The project is in the nature of permanent thus it has long lasting impact among the students for having Peerless's permanent support.
09.	Peerless Trinity Scholarship Under RKM Narendrapur and	(ii) Promoting Education	7,50,000/-	This is on-going project approved in 2024-25 for the period Jan.,25 to December, 25. The said amount is allocated for the fiscal for giving scholarship to the 150 meritorious needy students in three different geographies – G.Plot, Gosaba and Kakdwip	The fund for this fiscal will be disbursed in one go. The RKM Narendrapur will be utilized the fund for giving scholarship as per the approved format to 150 students.	This is ongoing project. The project started in January, 25 and will continue till December, 25. The scholarship will be given as per the format approved by the board.	The project will be monitored by our CSR official by physical verification in addition to direct monitoring by the assigned Maharaj of RKM, Narendrapur	This scholarship project, Peerless Trinity Scholarship is meant for needy meritorious students. The students who are very aspiring but having hurdle of procuring requisite financial support to go on with good academic score and other talents are identified. It minimises the dropouts rate, enhance academic score and leadership quality and helps nurturing other talents.
10.	Peerless Trinity Scholarship Under Ramakrishna Sarada Mission Sevashram, Joyrambati	(ii) Promoting Education	2,89,600/-	This is on-going project approved in 2024-25 for the period Jan.25 to December, 25. The said amount is allocated for the fiscal for giving scholarship to the 30 meritorious needy students in Joyrambati, Bankura	The fund for this fiscal will be disbursed in one go. The Ramakrishna Sarada Mission Sevashram, Joyrambati will be utilized the fund for giving scholarship as per the approved format to 30 students.	This is ongoing project. The project started in January, 25 and will continue till December, 25. The scholarship will be given as per the format approved by the board.	The project will be monitored by our CSR official by physical verification in addition to direct monitoring by the assigned Maharaj of Ramakrishna Sarada Mission Sevashram, Joyrambati.	This scholarship project, Peerless Trinity Scholarship is meant for needy meritorious students. The students who are very aspiring but having hurdle of procuring requisite financial support to go on with good academic score and other talents are identified. It minimises the drop outs rate, enhance academic score and leadership quality and helps nurturing other talents.
11.	Vivekananda Abhyudaya Prkalpa CSR Registration	The project meets the requisite CSR guidelines and covered under Schedule VII-	Rs. 7,26,000/-	The project execution will be done by RKM, Nabadwip at their Ashrama premises for secondary level students. RKM possesses requisite expertise in executing the projects as this project of	The project outlay of Rs. 7,26,000/-for 1 unit Each unit will cater around 45 students comprising girl and	The Free Coaching Centres at RKM, Nabadwip is already in place and on running mode.	The monitoring and reporting will be done by our CSR Officials by visiting personally or virtually to the respective locations as per our CSR	*Direct Benefit Transfer & Educational Support – Minimises dropouts. *Arresting Malnutrition *Women Empowerment *Preventive Healthcare Measure

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	No. CSR00006101 1 unit in RKM, Nabadwip Implementing Agency : Ramakrishna Mission, Nabadwip	(i) Eradicating hunger, poverty and mal-nutrition, promoting preventive healthcare (ii) Promoting Education		organizing free coaching on 6 days in a week along with providing the students with all educational stuff and feeding of nutritious food. Periodic medical check up will also be organized by the qualified doctor. They maintain developmental parameters with an objective to – - To instil moral and cultural values in the targeted children. - To educate them with special coaching on school subjects - To inculcate a sense of cleanliness and hygiene in them - To nourish them for their physical development - To prepare them to be a good citizen of India.	boy child. The cost per unit is Rs.7,26,000/-- for the whole year. The fund will be disbursed to RKM, Nabadwip in two instalments.	We will be funding 1 unit for the fiscal 2025-26. The classes will be 6 days in a week.	Policy in addition to monitoring mechanism of RKM.	*Maintenance of Hygiene because of giving of Wellness Items *Discipline – Yoga, Meditation, Regular Prayer *Advancement of Technical Knowhow *Rural Employment Generation *Parents’grooming – Overall growth of students’ family members.
12.	Vivekananda Abhyudaya Prakaipa CSR Registration No. CSR00006101 1 unit in RKM, Malda Implementing Agency : Ramakrishna Mission Ashrama, Malda	The project meets the requisite CSR guidelines and covered under Schedule VII- (i) Eradicating hunger, poverty and mal-nutrition, promoting preventive healthcare (ii) Promoting Education	Rs. 7,26,000/-	The project execution will be done by RKM, Malda at their Samdaspukur, English Bazar unit for secondary level students. RKM possesses requisite expertise in executing the projects as this project of organizing free coaching on 6 days in a week along with providing the students with all educational stuff and feeding of nutritious food. Periodic medical check up will also be organized by the qualified doctor. They maintain developmental parameters with an objective to – To instil moral and cultural values in the targeted children.	The project outlay of Rs. 7,26,000/-for 1 unit Each unit will cater around 45 students comprising girl and boy child. The cost per unit is Rs.7,26,000/-- for the whole year. The fund will be disbursed to RKM, Malda in two instalments.	The Free Coaching Centres at RKM, Malda is already in place and on running mode. We will be funding 1 unit for the fiscal 2025-26. The classes will be 6 days in a week.	The monitoring and reporting will be done by our CSR Officials by visiting personally or virtually to the respective locations as per our CSR Policy in addition to monitoring mechanism of RKM.	*Direct Benefit Transfer & Educational Support – Minimises dropouts. *Arresting Malnutrition *Women Empowerment *Preventive Healthcare Measure *Maintenance of Hygiene because of giving of Wellness Items *Discipline – Yoga, Meditation, Regular Prayer *Advancement of Technical Knowhow *Rural Employment Generation *Parents’grooming – Overall growth of students’ family members.

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				- To educate them with special coaching on school subjects - To inculcate a sense of cleanliness and hygiene in them - To nourish them for their physical development - To prepare them to be a good citizen of India.				
13	Infrastructure project – Pallimangal, Jibtya, Joyrambati, Bankura. CSR Reg. No. CSR00006101 Implementing Agency : Ramakrishna Mission Sarada Sevashrama, Joyrambati	The project meets the requisite CSR guidelines and covered under Schedule VII- (ii) Promoting education, including specially education and employment enhancing vocational skills especially among children, women, elderly and the differently abled and livelihood enhancement projects.	Rs. 3,00,00,000/- (Total Project cost is Rs. 15 crs. For three financial years i.e. upto 31.03.2028). The approved amount for the financial year 2025-26 is Rs.3 crores.	The building up of new construction for Pallimangal (one of the prestigious projects of Ramakrishna Mission for education, Livelihood employment generation, women empowerment) will be used for Pallimangal activities as centre of excellence with an objective to double its capacity and execute the project in a more structured manner with state-of-the-art facilities.	The total project cost for the three financial years is Rs. 15 crores. The BOD has approved the year-wise allocation. The cost involvement for 2025-26 will be Rs. 3 crores as approved. The fund of Rs. 3 crores will be disbursed in one go to expedite the execution pattern as per the schedule given.	The entire project will be completed within three financial years i.e. within 31 st March, 2028. The implementation will be done based on schedule of execution given by the IA and been approved by our Board.	The monitoring and reporting from the Ramakrishna Mission Sarada Sevashram will be done by a specified monastic member on regular basis. In addition from PGFI the CSR department will be monitoring the project physically and virtually.	The project Pallimangal has been undertaken by Ramakrishna Mission Sarada Sevashrama, Joyrambati since 1980 with immense success. The impactful outcome generates more and more enrolment in this programmes, which necessitates further infrastructural requirements. The project will be taken up as multi-year project and the funds are required to be allocated year-wise as per the schedule of execution. More than 450 underprivileged people and youths are getting benefits out of these livelihood and educational programme. Once this state-of-the art, centre of excellence – Pallimangal at Jibtya will be ready, the beneficiaries will be double as RKM is aiming to scale up its capabilities more than 100%. The intangible qualitative impact along with the vivid tangible impacts as apparent will be seemed double as projected.
			9,22,14,120/-					

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- Note :
1. The obligatory CSR spending for the Financial Year 2025-26 (2% of Net Profit of last three preceding years) is Rs.2,79,53,515 Cr. (Audited)
 2. The Plan has been chalked out based on available and selected proposals totalling to Rs. 9,22,14,120/-
 3. The minimum amount to be spent during the Financial Year : Rs.2,79,53,515 Cr
 4. The target is to spend the entire corpus during the financial year.
 5. If any amount remains unspent at the end of 31.03.2026, the said amount will be transferred / spent as prescribed in Section 135 of the Companies Act, 2013.
 6. The available and selected proposals totalling to Rs. 9,22,14,120/- represents around 6.61% of average net profit of three preceding years.
 7. This Annual Action plan may be changed or altered during the fiscal subject to Board's approval.