



MALABAR GROUP
CSR INITIATIVES

FUTURE OF HOPE

Corporate Social Responsibility Overview



MESSAGE FROM THE BOARD

Malabar Group entered into the retail jewellery business with the establishment of our first jewellery outlet in Calicut, Kerala in the year 1993. Imparting professionalism and through hard work, today we have become one among the leading international jewellery retailers. Malabar Group has also diversified into other business sectors like real estate, jewellery manufacture, I.T., branded furniture and organic farming. Since inception, we have been active in the field of Corporate Social Responsibility by giving back to the community, especially to the needy people. Our corporate social responsibility framework has clear priorities and areas of focus. We have given priority for supply of free medicines and conduct of medical camps for the deserving, financial aid for construction of houses for the homeless people and also women empowerment programme, student scholarships and environment protection. The Government of India has also encouraged and approved the activities of Malabar Housing Charitable Trust by giving exemption of tax under Section 35 AC of Income Tax Act 1961 for the contributions made to the Housing Charity by citizens and institutions.

M.P Ahammed
Chairman, Malabar Group

ABOUT OUR COMPANY

Each entity of the Group works towards fulfilling its vision 'To add appreciating value to each life we touch'.

The flagship brand of Malabar Group, Malabar Gold & Diamonds is a retail chain of jewellery shops dealing in world class jewellery products in gold, platinum, silver, certified diamonds, precious stone jewellery, branded luxury watches, and other high end lifestyle accessories.

Right from the days of inception, we at Malabar Group have been keeping alive the Golden spirit of the Brand. This has remained consistent in our successful foray

into property development, hospitality, services and more. And for Malabar Group, the ventures continue to soar on the wings of Trust; of all its team members, patrons and shareholders. It's the simple golden truth and the truthful Gold that defines Malabar Group.

Today, Malabar Gold & Diamonds has more than 130 stores across 9 countries. The steadfast support of millions of customers, wellwishers and patrons has made this possible.



CSR AT MALABAR GROUP

Malabar Group CSR Initiatives, the social wing of the Malabar Group, focusses on conceptualising and implementing the Corporate Social Responsibility initiatives for the Group. The initiatives are directed towards serving communities through various projects in the areas of education, medical aid and health care services, women empowerment, environmental protection and housing facilities for the less privileged.



HOUSING

As part of housing charity, we engage in constructing houses for the homeless and needy. We have been building houses for the economically marginalised sections as well as those affected by natural disasters.



MARRIAGE BENEFIT FUND

There are thousands of girls in our society, whose marriage could not be solemnized due to their poor financial background. We, along with Kerala Social Security Mission under the Govt. Of Kerala gave financial aid of Rs. 50,000 each (total 10 crores) to 2000 girls(Rs. 25,000 our contribution and Rs. 25,000 from Kerala Social Security Mission) as part of this social service. This project was successfully completed by achieving the desired result.



HEALTH

In the medical aid and health care sector, we have been providing life saving drugs, free checkups through mobile medical clinics, medical camps and emergency ambulance services.



EDUCATION

As for the educational sector, we sponsor educational scholarships, workshops and training programmes for students, teachers and institutional leaders, for the promotion of excellence in education.



ENVIRONMENT

These include clean environment initiatives, zero waste campaign, environment awareness campaigns, reducing air and water pollution, plastic-free campaigns etc.



WOMEN EMPOWERMENT

Our 'Empowering Education Empowering Womanhood' project has been into various initiatives including scholarships for higher secondary girls, career guidance classes, motivational classes, providing employment opportunities for women etc.

RARE ACHIEVEMENT FOR MALABAR HOUSING CHARITABLE TRUST



Income Tax Act,
1961 Section 35 AC certification



“

I have a dream.
By 2022, there should be
no one in India without
a roof over his head.

”



Narendra Modi
Prime Minister of India

Malabar housing charitable trust
Till date.....

FINANCIAL AID OF
₹ 20 CRORES,

9000 HOUSES,

27,000
HAPPY FAMILY MEMBERS





MALABAR HOUSING CHARITABLE TRUST

Malabar Housing Charitable Trust was established in 2004 to provide partial financial aid for construction of houses for the homeless. Poor people and those who lost homes in natural disasters received this aid. Through this scheme, more than 9000 poor people could realize the dream of home, from the financial aid of more than ₹ 20 Crores over a period of 10 years. This scheme gives priority to those who build homes below 500 Sq.ft, widows, families with girls only of marriageable age, those with chronic diseases, differentially abled people.



**YOU CAN ALSO AVAIL
THE BENEFITS UNDER SECTION
35 AC OF INCOME TAX ACT 1961
BY DONATING TO THE MALABAR
HOUSING CHARITABLE TRUST**

The exemption under Section 35 AC Income Tax Act 1961 is an approval of the government for the benevolent activities and services offered by Malabar Housing Charitable Trust over the past more than one decade. Only a few social and charitable organizations in India and especially in Kerala have been awarded this rare privilege of tax exemption for donors. Social organizations usually receive tax exemption for their contributions. But the donors to these organizations generally do not enjoy any benefits. But donors making contributions to organizations, which have exemption under Section 35 AC Income Tax Act 1961 are exempted from payment of income tax for the donated amount. This exemption is really beneficial to those interested in humanitarian activities.

MARCHING ON WITH NOBLE GOALS



MALABAR HOUSING CHARITABLE TRUST FUTURE PROJECTS

The Trust plans to give financial aid for the completion of homes below 500 Sq.ft coming up in 4 cents of land or lesser extent. ₹ 26 crores have been earmarked for the next 3 years towards fulfilling this objective.







MARRIAGE BENEFIT FUND

MARRIAGE BENEFIT FUND SUPPORTING THE INSTITUTION OF FAMILY

Marriage holds great relevance in our culture and is considered indispensable for the existence and growth of family as well as society. Marriage and family set up plays a vital role in the progress of the nation and future generation. Right from ancient times, the institution of marriage has been given a sacred status. One among the main objectives of ' Brides of India ' campaign from Malabar Gold & Diamonds has been the propagation of marriage. It is not just the union of two individuals, but it binds together two families, their relatives and the society as a whole. But expenses related to marriage is beyond the affordable limits of thousands of families. Through the 'Prathyasha' project, Malabar Group, along with Kerala Social Security Mission was able to provide ₹ 50,000 each to 2000 deserving girls, total sum being ₹ 10 Crores



**GIVING HOPE
AND HEALTH TO
THE PEOPLE**



EXPANDING ACCESS TO HEALTHCARE

Malabar Group strives hard to make a quality difference in the realm of health care. Our health care initiatives include free supply of life saving drugs, free medical camps and checkups for students in tie up with various schools and residents of housing colonies, mobile medical services to areas having poor access to quality healthcare, counselling and awareness sessions. Till date, thousands of people across India have received quality healthcare support through the initiatives of the group.





GIVING WINGS
TO FLY HIGH



INCREASING THE OPPORTUNITY AND QUALITY OF EDUCATION

Malabar Group has taken numerous initiatives to increase the opportunity and quality of education at every level. Scholarships are distributed to thousands of deserving students in Kerala, Karnataka, Tamilnadu and Andhra Pradesh.

We believe that teachers are the true agents for a systemic change in the educational system. “Gurukul for Gurus” is a programme launched in association with IIM, Kozhikode to promote excellence in school education by providing integrated training for school teachers. Workshops are conducted in India and other countries to update the teachers on various trends and changes happening across the globe.





MAKING A DIFFERENCE FOR THE PLANET AT THE GRASSROOT LEVEL



WORKING TOGETHER FOR CHANGE

As a part of our 'GREEN INDIA' initiative we launched 'Zero waste = 100 marks' campaign at schools, aimed at creating awareness on waste management and environment conservation. These students propagate the message of environment conservation to the elderly members and other sections of the society.

'Maalinyamuktha Keralam, Clean Mangalore, Clean Mysore' were other campaigns initiated by the group aimed at creating a 'plastic & litter free' world. All these efforts were backed by door to door and mass media campaigns.





EMPOWERING WOMANHOOD



SHAPING THE FUTURE OF WOMEN

Women empowerment has always been a major concern of the group. Realising women empowerment can be attained only through quality education, we have been distributing scholarships to thousands of deserving girl students at higher secondary level across India. Women empowerment programmes and motivational classes are also conducted across the nook and corner of the country. Setting new benchmarks for women empowerment, Malabar Group has conceived '*100% run and managed by women*' manufacturing and assembling units, thereby creating more employment opportunities for them





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CSR INITIATIVES

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