



### Tribhovandas Bhimji Zaveri Limited

Registered Office : 241/43, Zaveri Bazar, Mumbai – 400 002. Tel. No. (022) 40465000 / 01

CIN No.: L27205MH2007PLC172598

Email: [investors@tbzoriginal.com](mailto:investors@tbzoriginal.com) Website: [www.tbztheoriginal.com](http://www.tbztheoriginal.com)

# Business Responsibility Report (BRR) 2021-22

{As per Regulation 34(2)(f) of the SEBI {Listing Obligations and Disclosure Requirements) Regulations, 2015}

## INTRODUCTION

Tribhovandas Bhimji Zaveri Limited is committed to manage its operations including deployment of resources using principles of sustainable development to minimize impact on environment and protect health & safety of its employees, service providers, neighboring community and customers.

The Company's approach to sustainable development is incorporated into its business strategy. An integral part of that sustainable journey is its continuous endeavor to protect environment through conservation of water and energy, minimization of waste and its environmentally sound disposal.

## SECTION A: GENERAL INFORMATION ABOUT THE COMPANY

- 1. **Corporate Identity Number (CIN)** : L27205MH2007PLC172598
- 2. **Name of the Company** : **Tribhovandas Bhimji Zaveri Limited**
- 3. **Registered address** : 241/ 43, Zaveri Bazar, Mumbai - 400 002.
- 4. **Website** : [www.tbztheoriginal.com](http://www.tbztheoriginal.com)
- 5. **E-mail Id** : [investors@tbzoriginal.com](mailto:investors@tbzoriginal.com)
- 6. **Financial Year reported** : 1<sup>st</sup> April, 2021 to 31<sup>st</sup> March, 2022

### 7. Sector(s) that the Company is engaged in (industrial activity code-wise):

Group* / NIC Code	Description
Class: 4733	Retail Sale of Jewellery (Retail Jewellery)
Sub Class: 47733	

\*As per National Industrial Classification – Ministry of Statistics and Programme Implementation

### 8. List key three products / services that the Company manufactures/provides (as per Balance Sheet):

- Jewellery (Retail Sale of Jewellery)

The Company is into retail sales of jewellery, which includes gold jewellery, gold coins, diamond jewellery, platinum jewellery, jadau jewellery, silver products, etc.

Please refer to Company's website ([www.tbztheoriginal.com](http://www.tbztheoriginal.com)) for detailed list of products.

### 9. Total number of locations where business activity is undertaken by the Company: (as on 31<sup>st</sup> March, 2022)

- i. Number of international locations – Nil
- ii. Number of national locations – **31 Stores**

Retail Outlets	31 Stores As on 31 <sup>st</sup> March, 2022, the Company has total thirty one retail stores out of which twenty eight owned stores and three are franchise stores, in twenty five cities and twelve states.
Other offices including the Registered office	2 Offices <b>Registered Office Address:</b> 241/43, Zaveri Bazar, Mumbai – 400 002. <b>Corporate Office Address:</b> 11 <sup>th</sup> Floor, West Wing, Tulsiani Chambers, 212, Backbay Reclamation, Free Press Journal Road, Nariman Point, Mumbai – 400 021.

## 10. Markets served by the Company:

Local	State	National	International
✓	✓	✓	No

The Company do not serve international market.

## SECTION B: FINANCIAL DETAILS OF THE COMPANY

- 1. Paid up Capital (INR) :** ₹ 667,306,200
- 2. Total Turnover (INR) :** ₹ 1,84,383.95 Lacs
- 3. Total profit after taxes (INR) :** ₹ 1,711.12 Lacs
- 4. Total Spending on Corporate Social Responsibility (CSR) as a percentage of average net profit for the last three financial years**

Total spending on Corporate Social Responsibility (CSR) as a percentage of average net profit for the last three financial years is coming to a total amount of ₹ 7,907,106/- (**Rupees Seventy Nine Lakhs Seven Thousand One Hundred Six only**) towards CSR activities for the financial year 2021-22 as per the requirement of Section 135 of the Companies Act, 2013. Your Company has made the required contribution in full to the various NGO's associated with the Company for the CSR activities for the financial year 2021-22. However, one of the NGO namely, 'Urja', Mumbai was not able to utilize the full amount contributed to them by your Company and they were not able to spend ₹ 3,12,112/- (**Rupees Three Lakhs Twelve Thousand One Hundred Twelve only**) towards the CSR spent for financial year 2021-22 due to COVID-19 pandemic situation. Your Company has actually spent ₹ 7,594,994 (**Rupees Seventy Five Lakhs Ninety Four Thousand Nine Hundred Ninety Four only**) towards CSR activities of your Company for the financial year 2021-22. As on 31<sup>st</sup> March, 2022 the amount of ₹ 3,12,112/- (**Rupees Three Lakhs Twelve Thousand One Hundred Twelve only**) remains unspent towards the CSR activities of your Company for the financial year 2021-22. In accordance with Section 135 of the Companies Act, 2013 read with the CSR Amendment Rules, your Company required to transfer the unspent amount of ₹ 3,12,112/- (**Rupees Three Lakhs Twelve Thousand One Hundred Twelve only**) to Prime Minister's National Relief Fund (PMNRF) within 6 months from the end of the financial year. Your Company has transferred the required contribution of ₹ 312,112/- (**Rupees Three Lakhs Twelve Thousand One Hundred Twelve only**) to Prime Minister's National Relief Fund (PMNRF) on 26<sup>th</sup> May, 2022 (as per Receipt No. 1078/2022 dated 27th May, 2022 issued by PMNRF).

### 5. Some of the areas for which expenditure in 4 above has been incurred:

- Promoting gender equality, empowering women;
- Promoting health care;
- Promoting education;
- Promoting vocational training.

## SECTION C: OTHER DETAILS

- Does the company have any subsidiary Company /Companies? **Yes**  
The Company has one wholly owned subsidiary company, viz. **Tribhovandas Bhimji Zaveri (Bombay) Limited.**
- Do the Subsidiary Company/companies participate in the BR initiatives of the parent company: **No**
- Does any other entity/entities (e.g. suppliers, distributors etc.) that the company does business with, participate in the BR initiatives of the Company? If yes, then indicate the percentage of such entity / entities? (less than 30%, 30-60%, more than 60%). **No**

## SECTION D: BUSINESS RESPONSIBILITY INFORMATION

### 1. Details of Director/Directors responsible for BR

- Details of the Director responsible for implementation of the BR policy:

- DIN : 00263725
- Name : Mr. Shrikant Zaveri
- Designation : Chairman & Managing Director

## b. Details of the BR head:

1. DIN	:	Not Applicable
2. Name	:	Mr. Saurav Banerjee
3. Designation	:	Chief Financial Officer
4. Telephone No.	:	022 4925 5000
5. E-mail Id	:	saurav.banerjee@tbzoriginal.com

## 2. Principle-wise [as per National Voluntary Guidelines (NVGs)] BR Policy/Policies (Reply in Y/N)

The National Voluntary Guidelines on Social, Environmental and Economic Responsibilities of Business (NVGs) released by the Ministry of Corporate Affairs has adopted nine areas of Business Responsibility. There briefly are as follows:

P1	Business should conduct and govern themselves with Ethics, Transparency and Accountability
P2	Businesses should provide goods and services that are safe and contribute to sustainability throughout their life cycle
P3	Businesses should promote the well-being of all Employees
P4	Businesses should respect the interests of, and be responsive towards all stakeholders, especially those who are disadvantaged, vulnerable and marginalized
P5	Businesses should respect and promote human rights
P6	Businesses should respect, protect, and make efforts to restore the environment
P7	Businesses when engaged in influencing public and regulatory policy, should do so in a responsible manner
P8	Businesses should support inclusive growth and equitable Development
P9	Businesses should engage with and provide value to their customers and consumers in a responsible manner

## (a) Details of compliances (Reply in Y/N)

Sr. No	Question(s)	P1	P2	P3	P4	P5	P6	P7	P8	P9
1.	Do you have policy/ policies for (Refer Note 1)	Y	Y	Y	Y	Y	Y	Y	Y	Y
2.	Has the policy being formulated in consultation with the relevant stakeholders? (Refer Note 2)	Y	Y	Y	Y	Y	Y	Y	Y	Y
3.	Does the policy conform to any national/international standards? (Refer Note 3)	Y	Y	Y	Y	Y	Y	Y	Y	Y
4.	Has the policy been approved by the Board? If yes, has it been signed by MD / owner/ CEO/ appropriate Board Director?	Y	Y	Y	Y	Y	Y	Y	Y	Y
5.	Does the Company have a specified committee of the Board of Directors/ Official to oversee the implementation of the policy?	Y	Y	Y	Y	Y	Y	Y	Y	Y
6.	Indicate the link for the policies to be viewed online (Refer Note 4)	Y	Y	Y	Y	Y	Y	Y	Y	Y
7.	Has the policy been formally communicated to all relevant internal and external stakeholders?	Y	Y	Y	Y	Y	Y	Y	Y	Y
8.	Does the Company have in-house structure to implement the policy / policies	Y	Y	Y	Y	Y	Y	Y	Y	Y
9.	Does the Company has a grievance redressal mechanism related to the policy/policies to address stakeholders' grievances related to the policy/policies?	Y	Y	Y	Y	Y	Y	Y	Y	Y
10.	Has the Company carried out independent audit/evaluation of the working of this policy by an internal or external agency? (Refer Note 5):	Y	Y	Y	Y	Y	Y	Y	Y	Y

**Note 1:**

The Company has adopted the TBZ Code of Conduct which covers ethics, transparency and accountability. The Company is dedicated towards well-being of its employee and has policies that not only supports employee welfare but also enables his/her enhanced engagement with the Company. The Company also understands the need of serving

the community and towards that, the Company has a Corporate Social Responsibility Policy (CSR Policy) with various programs driven as part of its CSR activities. Under this CSR Activity towards serving the community, along with various other projects, the Company runs its flagship project in the name of "Pankhi Project", which aims at offering counselling and rehabilitation services to the victims of domestic violence through the central help line Pankhi in accordance of Women under Domestic Violence Act, 2015. The Company operates with full integrity and trust, the Company understands and recognizes the impact it has on the larger ecosystem and hence TBZ Code of Conduct which embodies the policies and principles of respecting and promoting human rights is communicated to all stakeholders for their adherence.

**Note 2:**

While there may not be formal consultation with all stakeholders, the relevant policies have evolved over a period of time by taking inputs from concerned internal stakeholders.

**Note 3:**

All policies have been developed by the Company based on detailed consultations and research on the best practices adopted. The spirit and content of the Code of Conduct and all the applicable laws and standards are captured in the policies articulated by the Company. The policies are based on and are in compliance with the applicable regulatory requirements and industry standards.

**Note 4:**

**The following Policies can be accessed at:**

1. Code of Conduct:
  - (a) Code of Conduct for Board of Directors:  
<http://www.tbztheoriginal.com/storage/Investors/Code%20of%20Conduct/TBZ-Code%20of%20Conduct%20for%20Board%20of%20Directors.pdf>
  - (b) Code of Conduct for Senior Management, Officers and Employees of the Company:  
<https://www.tbztheoriginal.com/storage/Code%20of%20Conduct%20for%20KMP%20&%20Emp..pdf>
2. Whistle Blower Policy:  
[https://www.tbztheoriginal.com/storage/TBZ-Whistle%20Blower%20Policy\(01.04.19\).pdf](https://www.tbztheoriginal.com/storage/TBZ-Whistle%20Blower%20Policy(01.04.19).pdf)
3. CSR Policy:  
[https://www.tbztheoriginal.com/storage/TBZ-CSR%20Policy\(03.05.21\)Rev-Ver-3.pdf](https://www.tbztheoriginal.com/storage/TBZ-CSR%20Policy(03.05.21)Rev-Ver-3.pdf)

**Note 5:**

All policies applicable to the Company are evaluated internally.

**2a. If answer to Sr. No. 1 against any principle is 'No', please explain why: (Tick upto 2 options): Not Applicable**

Sr. No.	Question(s)	P1	P2	P3	P4	P5	P6	P7	P8	P9
1.	The Company has not understood the Principles	-	-	-	-	-	-	-	-	-
2.	The Company is not at a stage where it finds itself in a position to formulate and implement the policies on specified principles	-	-	-	-	-	-	-	-	-
3.	The Company does not have financial or manpower resources available for the task	-	-	-	-	-	-	-	-	-
4.	It is planned to be done within next 6 months	-	-	-	-	-	-	-	-	-
5.	It is planned to be done within the next 1 year	-	-	-	-	-	-	-	-	-
6.	Any other reason (please specify)	-	-	-	-	-	-	-	-	-

### 3. Governance related to BR

- (a) **Indicate the frequency with which the Board of Directors, committee of the Board or CEO to access the BR performance of the company. Within 3 months, 3-6 months, Annually, More than 1 year**

Five Board Meetings were held during the year and the gap between two meetings did not exceed one hundred and twenty days. The Board of Directors either directly or through its Committees, access and reviews on periodic basis the point on sustainability, corporate social responsibility, environment, health and safety.

- (b) **Does the Company publish a BR or a Sustainability Report? What is the hyper link for viewing this report? How frequently is it published?**

Yes, the Company is publishing its Business Responsibility Report annually and the same is available on the website of the Company at [www.tbztheoriginal.com](http://www.tbztheoriginal.com). The Business Responsibility Report is available on the website of the Company at: [https://www.tbztheoriginal.com/storage/TBZ-BRR\(21-22\).pdf](https://www.tbztheoriginal.com/storage/TBZ-BRR(21-22).pdf)

## SECTION E: PRINCIPLE-WISE PERFORMANCE

### Principle 1:

1. **Does the policy related to ethics, bribery and corruption cover only the company? Yes / No. Does it extend to the group/JV/Suppliers/Contractors/NGO's others?**

The policies are applicable to the employees at all levels. Though the Company's policies do not apply to external stakeholders including suppliers, contractors, NGOs etc., the Company follows zero tolerance on any acts of ethics, bribery, corruption etc. by such agencies during their dealings with the Company and / or with any of its employees. The Company has in place a Code of Conduct for all the employees and Directors and annual affirmation to the code is obtained.

2. **How many stakeholder complaints have been received in the past financial year and what percentage was satisfactorily resolved by the management? If so provide details in about 50 words or so.**

The Company's stakeholders includes its investors, customers, vendors, employees, government and local communities.

During the financial year 2021-22, no complaints were received relating to ethics, bribery and corruption within the Company.

During the financial year 2021-22, the Company did not received any complaints from investors and no

complaints were pending or outstanding as at end of the financial year. For details on investor complaints and resolution, please refer to "Investor Complaints" in the Corporate Governance Report.

During the financial year 2021-22, the Company had received 29 complaints from customers and all complaints were resolved and no complaints were pending or outstanding as at end of the financial year, i.e. on 31<sup>st</sup> March, 2022. For details on Customer Complaints, please refer Principle 9 under this Section-E.

### Principle 2

1. **List upto 3 of your products or services whose design has incorporated social or environmental concerns, risks and opportunities.**

The Company is into single product category, i.e. jewellery, which incorporate principles of Environmental Management Systems (EMS) at various levels of operations.

2. **For each product, provide the following details in respect of resource usage (energy water, raw material, etc.):**

- (a) **Reduction during sourcing/production/distribution achieved since the previous year throughout the value chain**
- (b) **Reduction during usage by consumers (energy, water) has been achieved since the previous year**

Energy:

On the energy front, the Company and its retail stores across India, to the extent possible make use of energy consumption at minimum level, and on continuous basis the Company is resorting energy saving initiatives.

Water:

On the water front, the Company and its retail stores across India, to the extent possible make use of water consumption at minimum level, and on continuous basis the Company is resorting water saving initiatives.

3. **Does the company have procedures in place for sustainable sourcing including transportation? If yes provide details of what percentage has been sourced sustainably:**

The Company procure plain gold / gold bars from reputed national vendors and procure gold jewellery, studded jewellery making are partly outsourced through reputed Karigars who are expected to be well conversant with BR obligations. Suppliers are guided in process and system improvement and enhanced

technical know-how. The movement of materials takes place mainly through airways and roadways. The transporters are advised by the Company personnel to follow the basic safety and environment protocols during such movement of goods.

Each vendor is viewed as a partner in the process of business growth, and also as enablers of mutual long term sustainable growth. The Company believes in investing time and effort in building mutually beneficial relationships. The business responsibility extends to the supply chain partners – the people from where the products are sourced from. Vendors are a part of the Company’s ecosystem and their relationship with the Company is a reflection of the same.

**4. Has the company taken any steps to procure goods and services from local and small producers, including communities surrounding their place of work? If yes, what steps have been taken to improve their capacity and capability of local and small vendors:**

Yes. The Company’s key intent is helping local suppliers scale up and improve their operations, besides ensuring sustainable livelihood in the neighborhood of its operations and expects to build stronger and long-term ties with them. The local vendors are further supported by:

- Training them on quality and environmental aspects like energy conservation, reduced usage of plastic materials, and handling hazardous products.
- Providing the necessary support on implementing safety, through safety training, audits and, building capacity.

The Company on regular basis provides regular guidance and provides training to their local Karigars / vendors for the manufacturing improving quality, delivery and most importantly, transforming the manner in which Jewellery is made and sold in India. The vendors are also apprised on the requirements of the Company’s Code of Conduct.

**5. Does the company have a mechanism to recycle products and waste? If yes what is the percentage of recycling of products and waste (separately as <5%, 5-10%, >10%) Also provide details in about 50 words or so.**

Yes, >10%. Gold and Diamonds which are key raw material for jewellery, is 100% recyclable. Jewellery obtained through the Company’s exchange schemes are recycled at the jewellery plant of its wholly owned subsidiary company. The E-waste is segregated at source and disposed-off safely.

**Principle 3**

**1. Please indicate the total number of employees**

The Company has total 897 number of employees as on 31<sup>st</sup> March, 2022

**2. Please indicate the total number of employees hired on temporary / contractual and casual basis**

An indicative number of the employees hired in contractual/temporary basis were NIL (not on company rolls), as on 31<sup>st</sup> March 2022.

**3. Please indicate the number of permanent women employees**

The Company has total 291 number of women employees as on 31<sup>st</sup> March 2022.

**4. Please indicate the number of permanent employees with disabilities**

The Company has total 3 number of permanent employees with disabilities as on 31<sup>st</sup> March 2022.

**5. Do you have an employee association that is recognized by the management?**

No

**6. What percentage of your permanent employees is members of this recognized employee association?**

The Company do not have any employee association  
NIL% of the permanent employees are members of the recognized employee association.

**7. Please indicate the number of complaints relating to child labour, forced labour, involuntary labour, sexual harassment in the last financial year and pending as on the end of the financial year.**

The Company has adopted a Policy on Prevention of Sexual Harassment at Workplace and has internal committees to deal with concerns raised by employees.

No.	Category	No. of complaints filed during the FY 2021-22	No. of complaints pending as on 31 <sup>st</sup> March, 2022
1	Child labour/ forced labour/ involuntary labour	NIL	NIL
2	Sexual harassment	NIL	NIL
3	Discriminatory employment	NIL	NIL

**8. What percentage of your under mentioned employees were given safety and skill upgradation training in the last year?**

- a) Permanent employees
- b) Permanent women employees
- c) Casual / temporary/contractual employees
- d) Employees with disabilities

100% of the permanent employees including permanent woman employees and employees with disabilities, and NIL% of the temporary employees were given safety training. All employees who join the Company are covered under safety and occupational health training. This training includes ergonomics, life-saving skills, emergency preparedness, electrical safety and behavioural based safety.

A formal training program for different employee categories is in place for both competency and skill enhancement. These cover leadership development, behavioural, managerial and functional development programs.

**Principle 4**

**1. Has the company mapped its internal and external stakeholders?**

Yes

**2. Out of the above has the company identified the disadvantaged, vulnerable and marginalized stakeholders?**

Yes

**3. Are there any special initiatives taken by the company to engage with the disadvantaged vulnerable and marginalized stakeholders? If so provide details in about 50 words**

Yes. The Company's Corporate Social Responsibility (CSR) focus is driven by broad themes such as promoting education, promoting healthcare including preventive healthcare, family counseling, promoting gender equality & empowerment of women, upliftment of the under privileged girl child. Details of the CSR programs are available in 'Annexure -C' of the Directors' Report as well as separate section forming part of Annual Report 2021-22.

The Company identifies a huge opportunity to promoting gender equality & empowerment of women through its flagship "Pankhi" project, which is the most successful and ongoing initiatives of the Company. The said "Pankhi" project is spread across India in various states and the Company is reaching

various states and localities with help of various NGO's who are supporting the Company during this initiative.

**Principle 5**

**1. Does the policy of the company on human rights cover only the company or extend to the Group/JV partners/Suppliers /Contractors/NGO's others?**

The Company adheres to all statutes which embodies the principles of human rights such as prevention of child labour, prevention of sexual harassment, equal opportunities, woman empowerment etc. While Company's policies are not applicable to Vendors, the Company promotes awareness of the importance of human rights within its value chain and discourages instances of any abuse.

**2. How many stakeholder complaints have been received in the past financial year and what percentage was satisfactorily resolved by the management?**

There were no complaints reported on violation of any Human Rights during the financial year 2021-22.

**Principle 6**

**1. Does the policy related to Principle 6 cover only the company or extends to the Group/Jv/Suppliers/ Contractors/NGO's / others?**

The Company deals with Health, Safety and Environment aspects which applies to every member of the workforce including contract staff.

The Company, has undertaken several green initiatives at its office and store locations such as:

- Promoting energy efficiency by encouraging use of energy efficient LED lights in our offices and stores.
- Encouraging the practice of water conservation by constantly exploring ways to conserve and reuse water.
- Reducing the use of plastics and promoting zero-waste in all our offices and facilities.

**2. Does the company have strategies/ initiatives to address global environmental issues such as climate change, global warming, etc. Y/N? If yes give hyper link for webpage etc.**

The Company is fully committed and takes all necessary measures to address global environmental issues by taking all necessary measures for conservation on energy, water and other required natural resources, through its offices and all retail stores across India. However, the Company has not formally formulated any policy on strategies / initiatives to address global environmental issues.

**3. Does the company identify and assess potential environmental risks?**

Yes. The Company is fully committed to comply with all applicable laws and requirements and maintains the highest standards of Occupational Health, Safety and Environment.

**4. Does the company have any project related to clean development mechanism? If so provide details thereof, in about 50 words or so. Also, if yes, whether any environment compliance report is filed:**

Not applicable.

**5. Has the company undertaken any other initiatives on – Clean technology, energy efficiency, renewable energy etc. If Yes please give hyper link for web page:**

Not applicable.

**6. Are the Emissions / Waste generated by the company within the permissible limits given by the CPCB/SPCB for the financial year being reported?**

Not applicable.

**7. Number of show cause / legal notices received from CPCB/SPCB which are pending (i.e., not resolved to satisfaction) as on end of financial year:**

Not applicable.

**Principle 7**

**1. Is your company a member of any trade and chamber or association? If yes name only the major ones that your business deals with**

1. India Bullion and Jewellers Association Ltd
2. The Gem & Jewellery Export Promotion Council (GJEPC)
3. Rapaport India Pvt. Ltd.

**2. Have you advocated / lobbied through the above associations for the advertisement or improvement of public good? Yes/No If yes specify the broad areas**

No.

**Principle 8**

**1. Does the company have specified programs / initiatives / projects in pursuit of the policy related to principle 8? If yes details, thereof**

Yes. The Company's initiatives and projects support inclusive growth. Please refer to CSR Report in 'Annexure C' to the Board's Report forming part of Annual Report 2021-22.

**2. Are the programs / projects undertaken through in-house team/ own foundation / external NGO/ government structures and any other organization:**

Please refer to the CSR Report which is annexed as 'Annexure C' to the Board's Report forming part of Annual Report 2021-22.

**3. Have you done any impact assessment of your initiative?**

Yes.

**4. What is your company's direct contribution to community development projects – Amount in INR and the details of the projects undertaken**

During the financial year 2021-22, the Company spent ₹ 7,594,994/- towards CSR initiatives. Details of the projects are available in 'Annexure C' to the Board's Report forming part of Annual Report 2021-22.

**5. Have you taken steps to ensure this community development initiative is successfully adopted by the community? Please explain in 50 words or so.**

Yes. The Company's flagship 'Pankhi' project is having an outcome which is acknowledged by the community. The Company closely works with NGO's / partners who have a grass root understanding of the community that makes the projects successful, both in the short term and long term. The flagship 'Pankhi' project of the Company's CSR programs is ongoing project in nature. For more details, please refer to 'Annexure C' to the Board's Report forming part of Annual Report 2021-22.

**Principle 9**

**1. What percentage of the customer complaints / consumer cases are pending as on end of the financial year?**

During the financial year 2021-22, the Company had received 29 complaints from customers and all complaints were resolved during the financial year 2021-22 and no complaint were pending or outstanding as at end of the financial year, i.e. on 31<sup>st</sup> March, 2022. No consumer complaint were pending on 31<sup>st</sup> March, 2022.

**2. Does the company display product information on the product label, over and above what is mandated by local laws?**

The Company deals in retail jewellery and the Company mentioned / displayed product information on the product label as mandated by local laws. Some of the products contains information over and above what is mandated as per local laws.



**3. Is there any case filed by any stakeholder against the company regarding the unfair trade practices, irresponsible advertising, and / or anti-competitive behavior during the last five years and pending as on end of financial year? If so, provide the details thereof in about 50 words or so:** None

**4. Did the company carry out any consumer survey / consumer satisfaction trends?**

Yes. These are carried out routinely and used for internal improvement purposes.

For and on behalf of the Board of Directors of  
**Tribhovandas Bhimji Zaveri Limited**

**Shrikant Zaveri**  
Chairman & Managing Director  
(DIN: 00263725)

**Raashi Zaveri**  
Whole-time Director  
(DIN: 00713688)

Date: 1<sup>st</sup> August, 2022

Place: Mumbai