

Annexure-3

The Annual Report on CSR Activities for Financial Year 2023-24

1. Brief outline on CSR Policy of the Company:

The CSR policy of the Bank is focussed towards enabling a better life for the unserved and underserved sections of the society. Bank's CSR activities are based on the principles of sustainability, accountability, promotion of human rights and respects interest of all stakeholders, especially the disadvantaged, vulnerable and marginalised and promotes environment protection, inclusive growth and equitable development. The Bank has constituted a CSR Committee pursuant to Section 135 of the Companies Act, 2013 and Rules made thereunder to ensure Bank's efforts are channelised towards initiatives that drive maximum benefit to the end beneficiaries.

The Bank strongly believes that business cannot be successful when the society around it fails. The Bank constantly strives to ensure strong corporate

culture which emphasises on integrating CSR values with business objectives. The Corporate Social Responsibility Policy ("CSR Policy") of the Bank sets out the broad framework for guiding Bank's CSR activities. It outlines the governance structure, operating framework, monitoring mechanism, and CSR activities that would be undertaken. The CSR Committee is the governing body that articulates the scope of CSR activities and ensures compliance with the CSR Policy. The Bank's CSR activities are largely focussed in the areas of eradicating hunger, poverty, promoting preventive health care and making available safe drinking water, promoting education, including special education, employment enhancing vocational skill training for women, promoting gender equality, programmes for empowering women, projects for environmental protection, disaster relief and any other projects/ programmes as it deems fit from time to time.

2. Composition of CSR Committee:

Sr. No.	Name of Director	Designation/Category	Number of Meetings of CSR Committee held during the Year	Number of meetings of CSR Committee attended during the year
1.	Mr. Rajesh Kumar Jogi*	Chairperson	3	3
2.	Ms. Sudha Suresh**	Member	3	3
3.	Ms. Rajni Mishra	Member	3	3
4.	Mr. Ittira Davis	Member	3	3
5.	Ms. Anita Ramachandran	Member	3	3

*Mr. Rajesh Kumar Jogi was appointed as the Chairperson of the Committee w.e.f. June 01, 2023.

**Ms. Sudha Suresh ceased to be the Chairperson w.e.f. June 01, 2023.

3. Provide the web-link where Composition of CSR committee, CSR Policy and CSR projects approved by the board are disclosed on the website of the Company.

www.ujjivansfb.in

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

Sr. No.	Financial Year	Amount available for set-off from preceding financial years (in ₹)	Amount required to be set-off for the financial year, if any (in ₹)
1.	FY 2023-24	-	₹ 383,176
	Total	-	₹ 383,176

6. Average net profit of the Company as per section 135(5). –

7. (a) Two percent of average net profit of the Company as per section 135(5) – ₹ 62,000,000/-**

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

(c) Amount required to be set off for the financial year, if any – Nil

(d) Total CSR obligation for the financial year (7a+7b-7c). –₹ 62,000,000/-

**Figure rounded off to the nearest lakh

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

Total Amount Spent for the Financial Year (in ₹)	Amount Unspent (in ₹)				
	Total Amount transferred to Unspent CSR Account as per section 135(6)		Amount transferred to any fund specified under Schedule VII as per second proviso to section 135(5)		
	Amount	Date of Transfer	Name of Fund	Amount	Date of Transfer
₹ 52,529,493	₹ 9,853,683	April 06, 2024	NIL		

(b) Details of CSR amount spent against ongoing projects for the financial year:

Sr. 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.		Project Duration	Amount allocated for the project ₹	Amount spent for the project (in ₹)	Amount Transferred to the unspent CSR Account for the project as per Section 135(6)	Mode of implementation - Direct (Yes/No)	Mode of implementation Through implementing agency.	
				State.	District						Name	CSR registration number
1.	Chote Kadam – Infrastructure development	Strengthening local communities, contributing to quality education, providing sustainable livelihood	Yes	PAN India		June 2023 – Aug 2024	25,00,000	₹ 23,566,666	₹ 1,433,334	No	Pari-naam Foundation	CSR00000807
2.	Educational scholarship to trans-genders	Promotion of education and vocational training	Yes	PAN India	PAN India	March 2024 – March 2025	₹ 1,500,000	₹ 119,000	₹ 1,381,000	No	Buddy4Study	CSR00000121
3.	Education of the intellectually disabled students	Promotion of education and vocational training	Yes	Tamil-nadu	Chennai	Jan 2024 – Mar 2025	₹ 1,452,732	₹ 363,183	₹ 1,089,549	No	Mai-three	CSR00007663
4.	Setting up digital clinics in rural locations	Pro-moting Health-care	Yes	Madhya-pradesh	Bharwani & Khandwa	Mar 2024-Jul 2024	₹ 2,314,410	0	₹ 2,314,410	No	Karma Health-care	CSR00005849
5.	Sponsoring the under-privileged Athletes	Sports for the under-privileged	Yes	Manipur	Imphal	Mar 2024-Sep 2024	₹ 3,635,390	0	₹ 3,635,390	No	Mary Kom Foundation	CSR00013707
Total Amount Spent								₹ 24,048,849	₹ 9,853,683			

(c) Details of CSR amount spent against other than ongoing projects for the financial year:

(1) Sr. No.	(2) Name of the Project	(3) Item from the list of activities in schedule VII to the Act	(4) Local area (Yes/No)	(5) Location of the project.		(6) Amount spent for the project (in ₹)	(7) Mode of implementation - Direct (Yes/No)	(8) Mode of implementation - Through implementing agency.	
				State	District			Name	CSR registration number
1	Ujjivan SFB CSR Volunteering programmes on Community Development	Community Development	Yes	PAN India		₹ 41,250	Yes		-
2	Community Development – Distribution of 60-wheel chairs to disabled people through proVISION ASIA	Promotion of education, disabled community and vocational training	Yes	Karnataka	Bangalore	₹ 780,000	No	ProVision Asia	CSR00009130
3	Livelihood – SOUTH (proVISION Asia, Maithree) – Distribution of bags & snacks on Children's day	Education	Yes	Karnataka & Tamilnadu	Bangalore & Chennai	₹ 66,425	Yes		
4	Procurement & delivery of medical equipments at Erode Municipality	Promoting Healthcare	Yes	Tamilnadu	Erode	₹ 1,207,301	Yes		
5	Provision of audatory medical equipments for Katuri Medical college hospital, Guntur	Promoting Healthcare	Yes	Andhra-pradesh	Guntur	₹ 1,480,500	Yes		
6	Provision of Wheelchairs to Sree Avittom Thirunal Public hospital	Promoting Healthcare	Yes	Kerala	Trivandrum	₹ 135,000	Yes		
7	Provision of Groceries for the United Home(for Abandoned Senior Citizens)	Eradicating hunger	Yes	Tamilnadu	Coimbatore	₹ 101,548	Yes		
8	Provision of infrastructure support and aids to the Govt. School, Uyyamballi	Promotion of education, disabled community and vocational training	Yes	Karnataka	Uyyamballi	₹ 59,350	Yes		

(1) Sr. No.	(2) Name of the Project	(3) Item from the list of activities in schedule VII to the Act	(4) Local area (Yes/No)	(5) Location of the project.		(6) Amount spent for the project (in ₹)	(7) Mode of implementation - Direct (Yes/No)	(8) Mode of implementation - Through implementing agency.	
				State	District			Name	CSR registration number
9	Community Development – Environment- Construction of Water percolation pits	Environment	Yes	Karnataka	Bengaluru, Karnataka	₹ 462,000	No	United Way of Bengaluru	CSR00000324
10	Provision of infrastructure support and aids to the Govt. School, Handiganur	Promotion of education, disabled community and vocational training	Yes	Karnataka	Handiganur	₹ 74,989	Yes		
11	Provision of medical equipments to Dr. Nijalingappa Medical College, Bagalkot	Promoting Healthcare	Yes	Karnataka	Bagalkot	₹ 71,429	Yes		
12	Distribution of groceries to the disaster victims at Chennai	Disaster management, including relief, rehabilitation and reconstruction activities	Yes	Tamilnadu	Chennai	₹ 2,508,830	Yes		
13	Disaster Relief – Distribution of Grocery kit	Disaster management, including relief, rehabilitation and reconstruction activities	Yes	Tamilnadu	South Kan- yakumari, Tenkasi, Tirunelveli and Tho- othukudi districts	₹ 1,586,267	Yes		
14	Project Swachh Neighbourhood	Promoting Sanitation	Yes	Karnata- ka, Kerala, Tamilnadu	Branch locations across the region	₹ 495,734	Yes		
15	Project Swachh Neighbourhood - Corporate	Promoting Sanitation	Yes	Karnataka	Branch locations across the region	₹ 54,946	Yes		
16	Livelihood – North (School Bag distribution) for the children at the Delhi council of child welfare centre	Education	Yes	Uttar- pradesh	Palna	₹ 61,168	Yes		
17	Livelihood – West (NGO Sports event)	Education	Yes	Maharash- tra	Karadi, Pune	₹ 96,380	Yes		

(1) Sr. No.	(2) Name of the Project	(3) Item from the list of activities in schedule VII to the Act	(4) Local area (Yes/No)	(5) Location of the project.		(6) Amount spent for the project (in ₹)	(7) Mode of implementation - Direct (Yes/No)	(8) Mode of implementation - Through implementing agency.	
				State	District			Name	CSR registration number
18	Distribution of motorised tricycles for the differently abled	Promotion of education, disabled community and vocational training	Yes	Haryana	Hissar	₹ 645,165	Yes		
19	Provision of Kitchen aids to Krishak Vikas Samiti old age home at Jaunpur	Promoting Gender equality	Yes	Uttar-pradesh	Jaunpur	₹ 152,840	Yes		
20	Provision of PICO sewing machines to the distressed women for their empowerment with AALI (Association for advocacy and Legal initiatives Trust)	Promoting Gender equality & empowering women	Yes	Uttar-pradesh	Noida	₹ 237,652	Yes		
21	Provision of Sports equipments to Lotus Petal foundation school	Promotion of education, disabled community and vocational training	Yes	Haryana	Sohna	₹ 129,987	Yes		
22	Community Development – Skill development with Cheshire Disability Trust for the disabled people	Promotion of education and vocational training	Yes	Jharkhand	Jamshedpur, Hazaribagh, Ranchi	₹ 2,700,000	No	Cheshire Disability Trust	CSR00004844
23	Disaster Relief – Distribution of Grocery kit at Madhya-pradesh	Disaster management, including relief, rehabilitation and reconstruction activities	Yes	Madhya-pradesh	Nagada, Dhamnood, Sanawad	₹ 262,570	Yes		
24	Project Swachh Neighbourhood	Promoting Sanitation	Yes	Uttar-pradesh, Haryana, Madhya-pradesh	Branch locations across the region	₹ 379,657	Yes		
25	Community Development – Solar power panel at Animal Welfare centre (Goushala) with Dhyan Foundation	Animal Welfare	Yes	Odisha	Bolagarh	₹ 842,100	No	Dhyan Foundation	CSR00003498

(1) Sr. No.	(2) Name of the Project	(3) Item from the list of activities in schedule VII to the Act	(4) Local area (Yes/No)	(5) Location of the project.		(6) Amount spent for the project (in ₹)	(7) Mode of implementation - Direct (Yes/No)	(8) Mode of implementation - Through implementing agency.	
				State	District			Name	CSR registration number
26	Education of the Underprivileged Students with Alumnoras Societas	Promotion of education and vocational training	Yes	West Bengal	Kolkata	₹ 369,000	No	Alumnoras Societas	CSR00012139
27	Community Development – Skill development with Cheshire Disability Trust for the disabled people	Promotion of education and vocational training	Yes	Uttar-pradesh	Varanasi	₹ 27,00,000	No	Cheshire Disability Trust	CSR00004844
28	Community Development – Healthcare - Provision of Dialysis machines for the Community hospital at Hazaribagh, Jharkhand	Healthcare	Yes	Jharkand	Hazaribagh	₹ 1,424,392.54	Yes		
29	Livelihood – East (School Bag distribution) Udayan and Din Dukhi Lalbaba Ashram-Bag-bottle donation & Tagore Society-High & low bench donation	Education	Yes	West Bengal	Bholpur & Kolkatta repsectively	₹ 298,333	Yes		
30	Provision of ICU Monitors to Barasat Cancer hospital	Promoting Healthcare	Yes	West Bengal	Kolkata	₹ 179,200	Yes		
31	Community Development – Skill development with Calcutta Social Project for the unemployed youths from BPL / APL Community	Promotion of education and vocational training	Yes	West Bengal	Kolkata	₹ 660,450	No	Calcutta Social Project	CSR00007812

(1) Sr. No.	(2) Name of the Project	(3) Item from the list of activities in schedule VII to the Act	(4) Local area (Yes/No)	(5) Location of the project.		(6) Amount spent for the project (in ₹)	(7) Mode of implementation - Direct (Yes/No)	(8) Mode of implementation - Through implementing agency.	
				State	District			Name	CSR registration number
32	Community Development – Skill development with Divya Nur Foundation for the unemployed youths from BPL / APL Community	Promotion of education and vocational training	Yes	Odisha & Rajasthan	Bhubaneswar & Jaipur	₹ 2,000,000	No	Divya Nur Foundation	CSR00003825
33	Project Swachh Neighbourhood	Promoting Sanitation	Yes	West Bengal, Odisha, Bihar	Branches across the region	₹ 454,730	Yes		
34	Provision of School furniture and learning aids to Anganwadi, Nashik	Promotion of education, disabled community and vocational training	Yes	Maharashtra	Nashik	₹ 132,985	Yes		
35	Provision of School furniture and learning aids to Marathan sikhsha mandal, Nagpur	Promotion of education, disabled community and vocational training	Yes	Maharashtra	Nagpur	₹ 137,582	Yes		
36	Community Development – Digital literacy to the Government school kids with Pi Jam Foundation	Promotion of education and vocational training	Yes	Maharashtra	Satara & Sangli	₹ 3,985,500	No	Pi Jam Foundation	CSR00002401
37	Disaster Relief – Distribution of Utensil kit + Grocery kit	Disaster management, including relief, rehabilitation and reconstruction activities	Yes	Maharashtra	Appa Pada, Mumbai	₹ 893,826.76	Yes		
38	Disaster Relief – Distribution of Grocery kit	Disaster management, including relief, rehabilitation and reconstruction activities	Yes	Gujarat	Bharuch	₹ 407,200	Yes		
39	Project Swachh Neighbourhood	Promoting Sanitation	Yes	Maharashtra, Gujarat & Rajasthan	Branches across the region	₹ 204,357	Yes		
Total Amount Spent						₹ 28,480,644			

- (d) Amount spent in Administrative Overheads - NA
(e) Amount spent on Impact Assessment, if applicable – NA
(f) Total amount spent for the Financial Year (8b+8c+8d+8e) – ₹ 52,529,493
(g) Excess amount for set off, if any –

Sr. No.	Particular	Amount (in ₹)
(i)	Two percent of average net profit of the Company as per section 135(5)	₹ 62,000,000*
(ii)	Total amount spent for the Financial Year	₹ 62,383,176
(iii)	Excess amount spent for the financial year [(ii)-(i)]	₹ 383,176
(iv)	Surplus arising out of the CSR projects or programmes or activities of the previous financial years, if any	0
(v)	Amount available for set off in succeeding financial years [(iii)-(iv)]	₹ 383,176

* The amount includes funds transferred to the Unspent CSR Account.

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

Sr. No.	Preceding Financial Year	Amount transferred to Unspent CSR Account under section 135 (6) (in ₹)	Amount spent in the reporting Financial Year (in ₹)	Amount transferred to any fund specified under Schedule VII as per section 135(6), if any.			Amount remaining to be spent in succeeding financial years. (in ₹)
				Name of the Fund	Amount (in ₹).	Date of transfer.	
Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil

(b) Details of CSR amount spent in the financial year for ongoing projects of the preceding financial year(s):

(1) Sr. No.	(2) Project ID.	(3) Name of the Project	(4) Financial Year in which the project was commenced.	(5) Project duration	(6) Total amount allocated for the project (in ₹)	(7) Amount spent on the project in the reporting Financial Year (in ₹)	(8) Cumulative amount spent at the end of reporting Financial Year. (in ₹)	(9) Status of the project - Completed / Ongoing
Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil

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 –

(asset-wise details).

- (a) Date of creation or acquisition of the capital asset(s). – NA
(b) Amount of CSR spent for creation or acquisition of capital asset - NA
(c) Details of the entity or public authority or beneficiary under whose name such capital asset is registered, their address etc. – NA
(d) Provide details of the capital asset(s) created or acquired (including complete address and location of the capital asset): NA

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

For **UJJIVAN SMALL FINANCE BANK LIMITED**

Sd/-
Ittira Davis
Managing Director and CEO
DIN: 06442816

Sd/-
Rajesh Kumar Jogi
Chairperson-CSR Committee
DIN: 03341036