



## ANNEXURE "A"

## ANNUAL REPORT ON CSR ACTIVITIES

[Pursuant to clause (o) of sub-section (3) of section 134 of the Act and Rule 8(1) of the Companies (Corporate Social Responsibility Policy) Rules, 2014]

**1. BRIEF OUTLINE ON CSR POLICY OF THE COMPANY:**

The Company has adopted CSR policy in compliance of section 135 of Companies Act, 2013 along with rules framed there under, approved by the board of directors in their meeting dated 15th day of March, 2019 and the same was reviewed on 24th August, 2021.

Further it is prescribed by board to undertake CSR activities in cohesion with those enunciated in the schedule VII of the Companies Act, 2013 for the benefits of the localities of nearby area of the company mainly or in any other part of India as may be deemed fit by the Board or CSR committee of the company.

Further projects and programs as proposed to be undertaken are as follows:

- (a) Eradicating hunger, poverty and malnutrition, "promoting health care including preventive health care" and sanitation including [contribution to the Swach Bharat Kosh set-up by the Central Government for the promotion of sanitation] and making available safe drinking water;
- (b) Promoting education, including special education and employment enhancing vocation skills especially among children, women, elderly and the differently abled and livelihood enhancement projects;
- (c) Promoting gender equality, empowering women, setting up homes and hostels for women and orphans; setting up old age homes, day care centers and such other facilities for senior citizens and measures for reducing inequalities faced by socially and economically backward groups;
- (d) Ensuring environmental sustainability, ecological balance, protection of flora and fauna, animal welfare, agro forestry, conservation of natural resources and maintaining quality of soil, air and water including contribution to the Clean Ganga Fund set-up by the Central Government for rejuvenation of river Ganga;
- (e) Protection of national heritage, art and culture including restoration of buildings and sites of historical importance and works of art; setting up public libraries; promotion and development of traditional art and handicrafts;
- (f) Measures for the benefit of armed forces veterans, war widows and their dependents (Central Armed Police Forces (CAPF) and Central Para Military Forces (CPMF) veterans, and their dependents including widows);
- (g) Training to promote rural sports, nationally recognized sports, Paralympic sports and Olympic sports;
- (h) Contribution to the prime minister's national relief fund or [or Prime Minister's Citizen Assistance and Relief in Emergency Situations Fund (PM CARES Fund)] any other fund set up by the central govt. for socio economic development and relief and welfare of the schedule caste, tribes, other backward classes, minorities and women;
- (i)
  - (a) Contribution to incubators or research and development projects in the field of science, technology, engineering and medicine, funded by the Central Government or State Government or Public Sector Undertaking or any agency of the Central Government or State Government; and
  - (b) Contributions to public funded Universities; Indian Institute of Technology (IITs); National Laboratories and autonomous bodies established under Department of Atomic Energy (DAE); Department of Biotechnology (DBT); Department of Science and Technology (DST); Department of Pharmaceuticals; Ministry of Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homoeopathy (AYUSH); Ministry of Electronics and Information Technology and other bodies, namely Defense Research and Development Organisation (DRDO); Indian Council of Agricultural Research (ICAR); Indian Council of Medical Research (ICMR) and Council of Scientific and Industrial Research (CSIR), engaged in conducting research in science, technology, engineering and medicine aimed at promoting Sustainable Development Goals (SDGs).];
- (j) Rural Development Projects;
- (k) slum area development.  
Explanation: - For the purposes of this item, the term 'slum area' shall mean any area declared as such by the Central Government or any State Government or any other competent authority under any law for the time being in force.
- (l) Disaster management, including relief, rehabilitation and reconstruction activities;

The Company is committed to improve the lives of the society in which it operates. The Company believes in its efforts to improve the society and strives to create a positive impact on the communities it serves and on the environment.

The objective of our CSR policy is to actively contribute to the social, environmental and economic development of the society in which we operate.

**CSR KEY INITIATIVES FOR FINANCIAL YEAR 2020-2021**

During the year, company has undertaken its CSR responsibilities through company's own trust Dayitva Welfare Trust. A significant effort to repay the society at large that the said trust envisages helping the weaker sections of the society. It aims in making a difference among the underprivileged in the areas of education, health, upliftment and empowerment of women. The trust is also constituted for the purposes of promoting, establish, develop educational institution, eradicate Hunger, poverty, malnutrition, promoting health care, conservation natural resources, help widows, orphans and indigent persons, establishing dispensaries, hospitals, nursing homes, maternity homes, child welfare centers, medical centers, sanitariums, clinics, laboratories, mobile medical units, ambulances, research centers etc.

For the Financial year 2020-21, CSR amount approved by the Board was Rs. 45,97,812 (Rupees Forty-Five Lakh Ninety-Seven Thousand Eight Hundred and Twelve only) out of which a few amounts spent in a Primary School, Uttarakhand for basic infrastructure facilities and the remaining amount has transferred to Dayitva Welfare Trust, constituted by the Company for spending the amount in CSR activities.

**2. COMPOSITION OF CSR COMMITTEE**

The CSR Committee was constituted by board of directors of the company by way of circular resolution and same was approved on July 02, 2018. Further composition of committee was re-constituted with addition of Mr. Nayan Ambali (Independent Director) and Mr. Jatin Chhabra (Non-Executive Director) as approved in board meeting held on July 18, 2019.

**Committee Comprised of:**

Sl. 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. Rajiv Jain	Chairman cum Managing Director	2	2
2.	Mr. Amit Jain	Whole Time Director	2	2
3.	Mr. Lalit Jain	Independent Director	2	2
4.	Mr. NayanAmbali	Independent Director	2	2
5.	Mr. Jatin Chhabra	Non-Executive Director	2	2

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

<https://www.digamberfinance.com/csr/>  
<https://www.digamberfinance.com/corporate-governance/>

**4. 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:**

This clause is not applicable to the company as company's average CSR obligation is not exceeding Rs. 10 Crore (Ten Crore Rupees) or more in the three immediately preceding financial years.

**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:**

Sl. No.	Financial Year	Amount available for set-off from preceding financial years (in Rs.)	Amount required to be set off for the financial year, if any (in Rs.)
N.A			

**6. Average net profit of the company as per section 135(5):**

Average net profit of the company is amounting to Rs. 22,98,90,553 (Rupees Twenty-Two Crore Ninety-Eight Lakh Ninety Thousand Five Hundred Fifty-Three)

**7. (a) Two percent of average net profit of the company as per section 135 (5):**

Rs. 45,97,812 (Rupees Forty-Five Lakh Ninety-Seven Thousand Eight Hundred and Twelve only)

(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):**

Rs. 45,97,812 (Rupees Forty-Five Lakh Ninety-Seven Thousand Eight Hundred and Twelve only)

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

Total Amount Spent for the Financial Year.(In Rs.)	Amount Unspent (in Rs.)				
	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 the Fund	Amount	Date of Transfer
45,97,812	NIL	NIL	NIL	NIL	NIL

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

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

(1)	(2)	(3)	(4)	(5)		(6)	(7)	(8)	
Sl. No.	Name of the Project	Item from the list of activities in schedule VII to the Act	Local area (Yes/ No)	Location of Project		Amount spent for the project (In Rs.)	Mode of implementation-Direct (Yes/No)	Mode of implementation – Through implementing agency	
				State	District			Name	CSR registration number
1.	Education	Promoting Education	Yes	Uttara-khand	Rudra-Prayag	1,48,730	Yes	NA	NA
2.	<ul style="list-style-type: none"> <li>• Health Care Activities</li> <li>• Educational Activities</li> <li>• National Heritage Protection</li> <li>• Contribution to relief and welfare funds and Public funded Universities</li> <li>• Rural and slum area development projects</li> <li>• Disaster management and others as per Schedule VII to the act.</li> </ul>	(i) to (xii)	Yes	PAN India	Multiple Districts	44,50,000	No	Dayitva Welfare Trust	-
<b>TOTAL</b>						<b>45,98,730</b>			

(d) Amount spent in Administrative Overheads: **NIL**

(e) Amount spent on Impact Assessment, if applicable: **NIL**

(f) Total amount spent for the Financial Year (8b+8c+8d+8e): **Rs. 45,98,730**

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

Sl. No.	Particular	Amount (in Rs.)
(i)	Two percent of average net profit of the company as per section 135(5)	45,97,812
(ii)	Total amount spent for the Financial Year	45,98,730
(iii)	Excess amount spent for the financial year [(ii)-(i)]	918
(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)]	918

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): **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): **N.A.**

(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.: **N.A.**

(d) Details of the capital asset(s) created or acquired (including complete address and location of the capital asset): **N.A.**

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): **N.A.**

**For & on behalf of the Board of Directors of Digamber Capfin Limited**

**Rajiv Jain**  
Managing Director & Chairman of CSR Committee  
DIN: 00416121

**Amit Jain**  
Whole-Time Director cum CFO  
DIN: 00416133

Date: 4th September, 2021  
Place: Jaipur