

ANNEXURE "H": ANNUAL REPORT ON CORPORATE SOCIAL RESPONSIBILITY ACTIVITIES
FOR THE FINANCIAL YEAR 2024-2025

[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 CORPORATE SOCIAL RESPONSIBILITY ("CSR") POLICY OF THE COMPANY

The Company has a Board approved Corporate Social Responsibility ('CSR') Policy, in accordance with the provisions of Section 135 of the Companies Act, 2013 ('the Act') read with the Companies (Corporate Social Responsibility Policy) Rules, 2014 ('CSR Rules') and Schedule VII of the Act along with rules framed there under, approved and amended by the Board of Directors of Company.

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 of Directors or Members of the CSR committee of the company.

Following Activities can be undertaken by Company towards CSR Expenditure as follows:

Health and Sanitation

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

Education

Promoting education, including special education and employment enhancing vocation skills and livelihood enhancement projects.

Women Empowerment

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.

Environment

Ensuring environmental sustainability, ecological balance, protection of flora and fauna, animal welfare, agroforestry, 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].

Rural Development

Rural development projects

Protection of national heritage

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.



Slum area development

Slum Area Development 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

Disaster management

Disaster management, including relief, rehabilitation and reconstruction activities

Sports

Training to promote rural sports, nationally recognized sports, Paralympic sports and Olympics sports.

Other Activities

The Company may even spend approved CSR Amount (entire or partial) in any other activities (other than as mentioned in above table) as prescribed under Schedule VII of the Companies Act, 2013.

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

KEY HIGHLIGHTS OF THE CSR PROJECTS UNDERTAKEN BY THE COMPANY DURING THE FINANCIAL YEAR 2024-2025 (AMOUNT OF CSR AMOUNT SPENT AGAINST OTHER THAN ONGOING PROJECTS FOR THE FINANCIAL YEAR)

For the Financial year 2024-2025 the amount approved by the Board of the company was Rs. 86,61,00 for contributing towards CSR Activity. The company has undertaken its CSR responsibilities and spent Rs. 87,11,346 towards CSR expenditure as stated below:

IMPLEMENTING AGENCY	CSR REGISTRATION NUMBER OF IMPLEMENTING AGENCY	UNDER SECTOR AS PER SCHEDULE VII TO THE ACT	AMOUNT CONTRIBUTED (In Rs.)	PROJECT UNDERTAKEN
Jan Jagrati Sevarth Sansthan Mittal Bhawan, U N T Wali Gali, Bharatpur Gate, Mathura, Uttar Pradesh- 281001	CSR00006903	Serial No. 2 of Schedule VII of the Companies Act, 2013 Promoting Education	40,00,000	Imparting education, training, child development and other education welfare activities as covered under the category of Promoting Education under serial no. 2 of Schedule VII of the Companies Act, 2013 in the area of Bhilwara, Rajasthan.
Dakshiva Welfare Foundation A-38, Radhika Laxmi Narayan Puri Suraj Pole gate, Jaipur-302003, Rajasthan, India	CSR00026307	Serial no. 1 and 2 of Schedule VII of section 135 of the Companies Act, 2013 For Eradicating hunger, poverty and	40,00,000	Free distribution of ration kits among poor people and for providing stationery, Books (including for library) and School Bags for poor students as covered under the



IMPLEMENTING AGENCY	CSR REGISTRATION NUMBER OF IMPLEMENTING AGENCY	UNDER SECTOR AS PER SCHEDULE VII TO THE ACT	AMOUNT CONTRIBUTED (In Rs.)	PROJECT UNDERTAKEN
		malnutrition and for promoting education		category of Eradicating hunger, poverty and malnutrition and for promoting education under serial no 1 and 2 respectively of Schedule VII of Companies Act 2013 in the in the state of Rajasthan.
Direct Expenditure by the company	NA	Serial no. 2 of Schedule VII of section 135 of the Companies Act, 2013 Promoting Education, including special education, especially among women, promoting gender equality, empowering women.	7,11,346	Financial literacy awareness program through Wall Posters/painting, Pamphlets, Booklets, Small training programmes, stickers on financial literacy, etc to increase the level of financial literacy among the rural, urban and semi-urban areas of states of Rajasthan, Madhya Pradesh, Uttar Pradesh, Bihar, Punjab, Himachal Pradesh, Uttarakhand, and Jammu (UT).
Total Amount spent for F.Y 2024-2025			Rs. 87,11,346	

2. COMPOSITION OF CSR COMMITTEE:

The Board have constituted a CSR Committee in accordance with the requirements of Section 135(1) of the Act.

The composition of the CSR Committee as on March 31, 2025 and attendance of the Committee members at the CSR Committee meeting held during the Financial Year 2024-25 are as follows :

Sl. No.	Name of Director	Designation	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	Chairman	2	2
2.	Mr. Amit Jain, Whole - Time Director*	Member	1	1
3.	Mr. Lalit Kumar Jain, Independent Director	Member	2	2
4.	Mr. Jatin Chhabra, Non- Executive Director	Member	2	2

*Mr. Amit Jain ceased to be member of CSR Committee w.e.f. 20th July 2024.



3. WEB-LINK(S) WHERE COMPOSITION OF CSR COMMITTEE, CSR POLICY AND CSR PROJECTS APPROVED BY THE BOARD ARE DISCLOSED ON THE WEBSITE OF THE COMPANY:

- a. Composition of CSR committee: <https://www.digamberfinance.com/csr.php>
- b. CSR Policy: <https://www.digamberfinance.com/csr.php>
- c. CSR Projects approved by the board:
<https://www.digamberfinance.com/csr.php>

4. EXECUTIVE SUMMARY ALONG WITH WEB-LINK(S) OF IMPACT ASSESSMENT OF CSR PROJECTS CARRIED OUT IN PURSUANCE OF SUB-RULE (3) OF RULE 8, IF APPLICABLE

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 pursuance of sub section (5) of section 135 of the Act, in the three immediately preceding financial years.

5. CSR OBLIGATION FOR THE F.Y.2024-25

- a) Average net profit of the company as per sub-section (5) of section 135: Rs. 43,52,67,936
- b) Two percent of average net profit of the company as per sub-section (5) of section 135: Rs. 87,05,359
- c) Surplus arising out of the CSR projects or programme's or activities of the previous financial years: Nil
- d) Amount required to be set off for the financial year, if any: Rs. 45,000
- e) Total CSR obligation for the financial year [(b)+(c)-(d)]: Rs. 86,60,359*

* The board of directors has approved the CSR obligation for FY 2024-25 as Rs. 86,61,000 after rounding off.

6. DETAILS OF CSR AMOUNT SPENT DURING THE F.Y.2024-25

- a) Amount spent on CSR Projects (both Ongoing Project and other than Ongoing Project):
 - (i) Amount of CSR amount spent against ongoing projects for the financial year: NIL
 - (ii) Amount of CSR amount spent against other than ongoing projects for the financial year: Rs. 87,11,346
- b) Amount spent in Administrative Overheads: NIL
- c) Amount spent on Impact Assessment, if applicable: NA
- d) Total amount spent for the Financial Year [(a)+(b)+(c)]: Rs. 87,11,346
- e) 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 sub-section (6) of section 135		Amount transferred to any fund specified under Schedule VII as per second proviso to sub-section (5) of section 135		
	Amount	Date of transfer	Name of the Fund	Amount	Date of transfer
87,11,346	NIL	NA	NIL	NIL	NA

(f) Excess amount for set off, if any: Nil

Sl. No.	Particular	Amount (In Rs.)
(i)	Two percent of average net profit of the company as per sub section (5) of section 135	86,61,000
(ii)	Total amount spent for the Financial Year	87,11,346
(iii)	Excess amount spent for the financial year [(ii)-(i)]*	50,346
(iv)	Surplus arising out of the CSR projects or programmes or activities of the previous financial years, if any	Nil
(v)	Amount available for set off in succeeding financial years[(iii)-(iv)]*	50,346

* The board of directors has approved the CSR obligation for FY 2024-25 as Rs. 86,61,000
So, the excess amount spent for the FY shall be calculated as Rs. 87,11,346 – 86,61,000 = Rs. 50,346/-

7. Details of Unspent Corporate Social Responsibility amount for the preceding three financial years: NIL

1	2	3	4	5	6	7	8
Sl. No.	Preceding Financial Year (s)	Amount transferred to Unspent CSR Account under sub-section (6) of section 135 (in Rs.)	Balance Amount In Unspent CSR Account under sub-section (6) of Section 135 (in Rs.)	Amount Spent in the Financial Year (in Rs.)	Amount transferred to a Fund as specified under Schedule VII as per second proviso to subsection (5) of section 135, if any	Amount remaining to be spent in succeeding Financial Years (in Rs.)	Deficiency, if any
					Amount (in Rs.)	Date of Transfer	
1	2024-25	Nil	NA	87,11,346	Nil	-	-
2	2023-24	Nil		93,00,000	Nil	-	-
3	2022-23	Nil		96,04,891	Nil	-	-



8. Responsibility amount spent in the Financial Year:

Yes No ☒

If yes, enter the number of Capital assets created/ acquired

NA

Furnish the details relating to such asset(s) so created or acquired through Corporate Social Responsibility amount spent in the Financial Year:

Sl. No.	Short particulars of the property or asset (s) [including complete address and location of the property]	Pin code of the property or asset (s)	Date of creation	Amount of CSR Amount spent	Details of entity/ Authority/ beneficiary of the registered owner		
1	2	3	4	5	6		
					CSR Registr ation Numb er, if applic able	Na me	Regis tered addr ess
NA							

(All the fields should be captured as appearing in the revenue record, flat no, house no, Municipal Office/Municipal Corporation/ Gram panchayat are to be specified and also the area of the immovable property as well as boundaries).

9. Specify the reason(s), if the company has failed to spend two per cent of the average net profit as per subsection (5) of section 135: Not Applicable, since the company has spent its obligation amount.

FOR AND ON BEHALF OF THE BOARD OF DIRECTORS
FOR DIGAMBER CAPFIN LTD



[Signature]

Rajiv Jain
Chairman of CSR Committee
DIN: 00416121

[Signature]

Amit Jain
Whole time Director
DIN: 00416133

Place: Jaipur
Date: May 21, 2025