DIGAMBER FINANCE
DIGAMBER CAPFIN LTD.

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CSR ANNUAL ACTION PLAN FOR THE FINANCIAL YEAR 2025-2026

(For recommendation to CSR committee and approval of Board of Directors)

Digamber Capfin Limited ("the company") has formulated this Annual Action Plan for undertaking CSR Activities during the Financial Year 2025-2026 pursuant to provisions of section 135 read with rule 5 (2) of the Companies (Corporate Social Responsibility Policy) Rules, 2014 (including any statutory modifications or re-enactment thereof, for the time being in force) and CSR policy of the company, which set the target to make the contribution in areas or subjects, specified in the company's CSR Policy read with Schedule VII of the Companies Act, 2013.

AMOUNT TO BE SPENT ON CSR PROJECTS (BOTH ONGOING PROJECT AND OTHER THAN ONGOING PROJECT):

(a) Average net profit of the company as per sub-section (5) of section 135: **Rs 11,68,35,467.79 /-**

(b) Two percent of average net profit of the company as per sub-section (5) of section 135: **Rs. 23,36,709.35/-**

(c) Surplus arising out of the CSR projects or programs or activities of the previous financial years: Nil

(d) Amount required to be set off for the financial year, if any: **Rs. 214**

(e) Total CSR obligation for the financial year 2025-2026: ((b)+(c)- (d)) **Rs. 23,36,495.35 /- i.e Rs. 23,36,500/- after rounding off.**

(f) The calculation for the total CSR obligation for the financial year 2025-2026 is as follows:

(Amount in Rs.)

Particulars	2024-25 (In Rs.)	2023-24 (In Rs.)	2022-23 (In Rs.)
	Un-Audited	Audited	Audited
Net Profit as per Section 198	**(49,42,36,605.7)**	**31,22,61,803**	**532,481,206**
Profit arising from any overseas branch or branches	0	0	0
Dividend received from Indian Companies covered u/s 135 of the Act	0	0	0
Net Profit	**(49,42,36,605.7)**	**31,22,61,803**	**532,481,206**
Average Profit for preceding 3 years (A)	**Rs. 11,68,35,467.79 /-**		
Minimum amount of CSR (2% of (A))	**Rs. 23,36,709.35 /-**		
Amount required to be set off for the financial year	**Rs. 214/-**		
Total CSR obligation for the financial year 2025-2026:	**Rs. 23,36,495.35 /- i.e. Rs. 23,36,500/- after rounding off.**		

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THE LIST OF CSR PROJECTS OR PROGRAMS THAT ARE APPROVED TO BE UNDERTAKEN IN AREAS OR SUBJECTS SPECIFIED IN SCHEDULE VII OF THE COMPANIES ACT, 2013.

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.

The financial literacy awareness program

The financial literacy awareness program is an initiative of the company to increase the level of financial literacy among rural and semi-urban population. The financial literacy awareness program shall include the activities such as Wall Posters/painting, Pamphlets, Booklets, Small training programmes, Sticker on financial literacy etc.

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

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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.

MODALITIES OF UTILIZATION OF FUNDS FOR THE PROJECTS OR ACTIVITIES

The CSR budget, fixed in accordance with the provisions of the Companies Act, 2013, rules framed thereunder and the CSR Policy framed by the Company will be spent on CSR activities approved by the Board on the recommendation of the CSR Committee. The CSR fund can be spent at one go or in various tranches.

For some or all projects or activities, the Company can make contribution through any implementing agencies including **Dayitva Welfare Trust**, a trust established by the Company, for incurring the expenses for fulfilment of the project while for few projects, the company may directly make payment to the beneficiaries with the approval of person/(s) authorized for this purpose. The Company shall collect all the required documents/information from the recipients of CSR contribution and for handling the entire CSR activities of the Company.

The CSR Activities can be initiated on the basis of reference or advertisement available in public domain or received through known sources.

ABOUT THE DAYITVA WELFARE TRUST

Dayitva Welfare Trust was established on Monday, 14th December 2020 and obtained the registration under The Public Trust Act, 1959 (1959 of 42) on 8th April, 2024, situated at 105/57, Sector-10, Block -105, Agarwal Farm, S.F.S. Mansarover, Jaipur-302020 Rajasthan. The trust is eligible to do all the projects mentioned as prescribed under Schedule VII of the Companies Act, 2013 and as per the Trust Deed. Due care will be taken for the compliances requirement to be held by trust.

LOCATION FOR CSR ACTIVITIES: The company may undertake CSR activities anywhere in India. However, all CSR activities by the company will preferably take place in the area where company is operating and in India only.

TIMELINE OF COMPLETION OF CSR ACTIVITIES: All Budgeted CSR fund will be spent by the company within the financial year.

APPROACH TOWARDS ENVIRONMENT, SOCIAL, AND GOVERNANCE (ESG):

As a professionally governed company, the company believes in responsible and sustainable business practices. The vision of the company is to achieve sustainability in the business and to achieve the highest standard in all the elements of Environment, Social, and Governance (ESG) practices against global standards and make substantial efforts to create more value for our stakeholders. While deciding the activities for the CSR, the objectives for ESG will be kept in mind.

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MONITORING AND REPORTING MECHANISM:

The Board shall satisfy that the funds disbursed for CSR have been utilized for the purpose and in the manner as approved by it and Chief Financial Officer / the person responsible for financial management will certify the same. The CSR Committee shall monitor the implementation of the CSR projects/ programs/activities, including any ongoing project, if any, with the approved timelines and year wise allocation as per the CSR Policy and ensure compliance of the provisions related to CSR mentioned in the Companies Act, 2013 and the Rules made thereunder from time to time. Further the CSR committee is competent to make modifications, if any for smooth implementation of the project within the overall permissible time period. The progress of CSR initiatives and activities will be reported by the CSR Committee to the Board on a regular basis. According to the CSR Policy of the Company, Board of Directors of the Company may alter this plan at any time during the financial year as per recommendation of CSR Committee of the Company based on reasonable justification to the effect.

IMPACT STUDY

Since the average CSR obligation in the three immediately preceding financial years is less than Rs. 10 Crores, the provisions relating to the impact assessment under sub rule 3 of rule 8 of the Companies (Corporate Social Responsibility Policy) Rules, 2014 are not applicable on the company.

CSR EXPENDITURE:

The CSR Expenditure towards CSR activities and excess amount available for set off set off will be done as per the CSR Policy adopted by the company.

The Annual Action Plan has been prepared on the basis of recommendation and guidance of Mrs. Shweta Jain-Chief Advisor Business and Head CSR Activities.

For and on behalf of Digamber Capfin Limited

Rajiv Jain
Chairman & Managing Director
DIN : 00416121
Date: 21.05.2025
Place: Jaipur

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