

Document Control

Document Information

Description	Information
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File Name	Corporate Social Responsibility (CSR) Policy
Next Review Date	Annually

Document Change History

Version	Author	Created Date	Review Date	Reviewer Name	Changes Made	Status
1.0	CS Namrata Mishra	26-Mar-25	26-Mar-25	CSR Committee	New Policy	Approved

Document Review (Version)

Role	Version	Date
CSR Committee	1.0	26-Mar-25

Document Approvals

Designation/Dept.	Version	Date
Board of Directors	1.0	26-Mar-25

Corporate Social Responsibility (CSR) Policy

1. Introduction

Saksham Gram Credit Private Limited (“the Company”) recognizes its responsibility towards the community and environment in which it operates. This **Corporate Social Responsibility (CSR) Policy** is formulated in accordance with **Section 135 of the Companies Act, 2013**, read with the **Companies (Corporate Social Responsibility Policy) Rules, 2014**, and any amendments thereof.

To effectively implement its CSR initiatives, the Company has incorporated **SakshamGram Foundation**, a Section 8 company, which will serve as the principal entity for executing CSR projects.

2. Objective

The objective of this CSR Policy is to:

- Ensure compliance with CSR obligations as per applicable laws.
- Contribute to sustainable development and social welfare.
- Encourage initiatives that create a positive impact on society and the environment.

3. CSR Vision & Focus Areas

The Company’s CSR initiatives shall focus on:

- **Education & Skill Development** – Providing quality education, vocational training, and career development programs.
- **Healthcare & Sanitation** – Improving healthcare infrastructure, promoting hygiene, and supporting health awareness programs.
- **Environmental Sustainability** – Promoting renewable energy, afforestation, water conservation, and waste management initiatives.
- **Women Empowerment** – Enhancing opportunities for women through self-help groups, financial literacy, and entrepreneurship support.
- **Rural Development** – Strengthening rural infrastructure, water management, and agricultural advancements.
- **Community Welfare** – Undertaking programs for poverty alleviation, food distribution, and disaster relief.
- **Other Activities** as permitted under **Schedule VII of the Companies Act, 2013**

4. CSR Committee

As per **Section 135 of the Companies Act, 2013**, if the Company falls under CSR applicability, a **CSR Committee** shall be constituted. The Committee shall:

- Formulate and recommend the CSR Policy.
- Recommend CSR expenditure and projects.
- Monitor the implementation of CSR initiatives.

Composition of CSR Committee:

Name	Designation	Role in Committee
Mrs. Preeti Mishra	Whole-time Director	Chairperson
Mr.Naga Reddy Gopidi	Whole-time Director	Member
Mr. Amitava Ghosh	Independent Director	Member

5. CSR Budget & Spending

- The Company shall allocate at least **2% of its average net profits of the last three financial years** towards CSR activities as per statutory requirements.
- Funds shall be primarily allocated to SakshamGram Foundation, which will execute CSR projects or through registered NGOs, trusts, or implementation partners meeting the eligibility criteria under the Companies Act, 2013.
- Any unspent amount shall be transferred as per regulatory guidelines.

6. Implementation of CSR Activities

CSR activities shall be undertaken:

- **Directly by the Company** or
- Through SakshamGram Foundation (Section 8 Company) as its principal CSR execution partner
- **Through registered NGOs, trusts, or implementation partners** meeting the eligibility criteria under the Companies Act, 2013.

7. Monitoring & Reporting

- The **Board of Directors/CSR Committee** shall monitor CSR project implementation.
- Annual CSR spending and impact shall be reported in the **Board's Report and Company website** (if applicable).

8. Amendments to the Policy

The Board shall review this policy annually and reserves the right to amend this policy as required to comply with legal and regulatory changes.

9. Approval & Adoption

This CSR Policy was approved by the Board of Directors at its meeting held on 26th March, 2025.

For and on behalf of

Saksham Gram Credit Private Limited

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MISHRA NARAIN MISHRA
Date: 2025.03.26
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Gyanandra Narain Mishra
Managing Director & CEO
DIN: 02972546

Date: 26-Mar-25

Place: Pune