

[Annexure]

**Annual Report on Corporate Social Responsibility (CSR) Activities
(Pursuant to the Companies (Corporate Social Responsibility) Rules, 2014)**

1. Brief outline on CSR Policy of the Company.

The objective of this CSR Policy is to:

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

2. Composition of CSR Committee:

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	Mrs. Preeti Mishra	Whole-time Director	1	1
2	Mr.Naga Reddy Gopidi	Whole-time Director	1	1
3	Mr. Amitava Ghosh	Independent Director	1	1

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:

<https://www.sakshamgram.com>

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):NA

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)

6. Average net profit of the company as per section 135(5)- 1,04,78,403

7. (a) Two percent of average net profit of the company as per section 135(5)-2,09,568

[illegible]

(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 the 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.
	Deendaya l Antyodaya a Yojanan- National urban Livelihoods Mission		Local area	Maharashtra	Mumbai		No	Mantra Foundation	CSR00013203

(d) Amount spent in Administrative Overheads

(e) Amount spent on Impact Assessment, if applicable

(f) Total amount spent for the Financial Year (8b+8c+8d+8e)=

(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)	2,09,568
(ii)	Total amount spent for the Financial Year	2,10,000
(iii)	Excess amount spent for the financial year [(ii)-(i)]	432
(iv)	Surplus arising out of the CSR projects or programmes or activities of the previous financial years, if any	
(v)	Amount available for set off in succeeding financial years [(iii)-(iv)]	

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

Sl. No.	Preceding Financial Year.	Amount transferred to Unspent CSR Account under section 135 (6) (in Rs.)	Amount spent in the reporting Financial Year (in Rs.).	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 Rs.)
				Name of the Fund	Amount (in Rs).	Date of transfer.	
1.							
2.							
3.							

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

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

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 -

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).

For Saksham Gram Credit Private Limited

Gyanandra Narain Mishra
Managing Director & CEO
DIN: 02972546

Naga Reddy Gopidi
Whole time Director
DIN: 09170962

Date: 9th July, 2025
Place: Pune