



Annexure 2

The Annual Report on CSR Activities for Financial Year 2022-23

1. BRIEF OUTLINE ON CSR POLICY OF THE COMPANY:

The CSR policy of the Bank is focused towards enabling a better life for the unserved and underserved sections of the society. Bank's CSR activities are based on the principles of sustainability, accountability, promotion of human rights and respects interest of all stakeholders, especially the disadvantaged, vulnerable and marginalised and promotes environment protection, inclusive growth and equitable development. The Bank has constituted a CSR Committee pursuant to Section 135 of the Companies Act, 2013 and Rules made thereunder to ensure Bank's efforts are channelised towards initiatives that drive maximum benefit to the end beneficiaries.

The Bank strongly believes that business cannot be successful when the society around it fails. The Bank constantly strives to ensure strong corporate

culture which emphasises on integrating CSR values with business objectives. The Corporate Social Responsibility Policy ("CSR Policy") of the Bank sets out the broad framework for guiding Bank's CSR activities. It outlines the governance structure, operating framework, monitoring mechanism, and CSR activities that would be undertaken. The CSR Committee is the governing body that articulates the scope of CSR activities and ensures compliance with the CSR Policy. The Bank's CSR activities are largely focussed in the areas of eradicating hunger, poverty, promoting preventive health care and making available safe drinking water, promoting education, including special education, employment enhancing vocational skill training for women, promoting gender equality, programmes for empowering women, projects for environmental protection, disaster relief and any other projects/ programmes as it deems fit from time to time.

2. COMPOSITION OF CSR COMMITTEE:

Sr. No.	Name of Director	Designation/Category	Number of Meetings of CSR Committee held during the Year	Number of meetings of CSR
1.	Ms. Sudha Suresh	Chairperson – Independent Director	2	2
2.	Mr. Rajesh Jogi	Independent Director	2	2
3.	Mr. Ittira Davis	MD & CEO	2	2
4.	Ms. Rajni Mishra*	Independent Director	2	1
5.	Ms. Anita Ramachandran*	Independent Director	2	1
6.	Mr. Ravichandran Venkataraman^	Independent Director	2	1

*Appointed as a member w.e.f. July 01, 2022

^Ceased to be a member w.e.f. July 01, 2022

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.

www.ujjivansfb.in

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).

Not Applicable

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

Sr. 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)
-	-	-	-
	Total	-	-

6. AVERAGE NET PROFIT OF THE COMPANY AS PER SECTION 135(5). –**7. (a) Two percent of average net profit of the Company as per section 135(5) – Nil****(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). – Nil****8. (a) CSR amount spent or unspent for the financial year:**

Total Amount Spent for the Financial Year (in ₹)	Amount Unspent (in ₹)				
	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 Fund	Amount	Date of Transfer
26,400					
26,400	Nil	-	-	Nil	-

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

(1) Sl. No.	(2) Name of the Project.	(3) Item from the list of activities in Schedule VII to the Act.	(4) Local area (Yes/No).	(5) Location of the project.		(6) Project duration.	(7) Amount allocated for the project (in ₹).	(8) Amount spent in the current financial Year (in ₹).	(9) Amount transferred to Unspent CSR Account for the project as per Section 135(6) (in ₹).	(10) Mode of Implementation - Direct (Yes/No).	(11) Mode of Implementation - Through Implementing Agency	
				State.	District.						Name	CSR Registration number.
-	-	-	-	-	-	-	-	-	-	-	-	-

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

(1) Sr. No.	(2) Name of the Project	(3) Item from the list of activities in schedule VII to the Act	(4) Local area (Yes/No)	(5) Location of the project.		(6) Amount spent for the project (in ₹)	(7) Mode of implementation - Direct (Yes/No)	(8) Mode of implementation - Through implementing agency.	
				State	District			Name	CSR registration number
1	Disaster Relief – Flood relief (Health camps)	Disaster management, including relief, rehabilitation	Yes	Assam/Kamrup, Nagaon, Mirza & Baihata		26,400	YES	Disaster management, including relief, rehabilitation	-

(d) Amount spent in Administrative Overheads - NA**(e) Amount spent on Impact Assessment, if applicable – NA****(f) Total amount spent for the Financial Year (8b+8c+8d+8e) – ₹ 26,400****(g) Excess amount for set off, if any –**

Sr. No.	Particular	Amount (in ₹)
(i)	Two percent of average net profit of the Company as per section 135(5)	-
(ii)	Total amount spent for the Financial Year	26,400
(iii)	Excess amount spent for the financial year [(ii)-(i)]	26,400
(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)]	26,400

* The amount includes funds transferred to the Unspent CSR Account.



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

Sr. No.	Preceding Financial Year	Amount transferred to Unspent CSR Account under section 135 (6) (in ₹)	Amount spent in the reporting Financial Year (in ₹)	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 ₹)
				Name of the Fund	Amount (in ₹).	Date of transfer.	
1	FY 2021-22	71,41,668	71,41,668	-	Nil	-	Nil

(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)
Sr. No.	Project ID.	Name of the Project	Financial Year in which the project was commenced.	Project duration	Total amount allocated for the project (in ₹)	Amount spent on the project in the reporting Financial Year (in ₹)	Cumulative amount spent at the end of reporting Financial Year. (in ₹)	Status of the project - Completed / Ongoing
1	4	COVID 19 – Relief Activity – healthcare infrastructure	FY 2021-22	1 Year	1,49,00,000	49,66,668	1,49,00,000	Completed
2	2	Livelihood Training for youths	FY 2021-22	1 Year	10,00,000	5,00,000	10,00,000	Completed
3	1	Livelihood Training for People with disabilities	FY 2021-22	1 Year	33,50,000	16,75,000	33,50,000	Completed
TOTAL					1,92,50,000	71,41,668	1,92,50,000	

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).

- Date of creation or acquisition of the capital asset(s). – NA
- Amount of CSR spent for creation or acquisition of capital asset - NA
- Details of the entity or public authority or beneficiary under whose name such capital asset is registered, their address etc. – NA
- Provide details of the capital asset(s) created or acquired (including complete address and location of the capital asset): NA

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). – Not Applicable

For **UJJIVAN SMALL FINANCE BANK LIMITED**

Sd/-
Ittira Davis
 Managing Director and CEO
DIN: 06442816

Sd/-
Sudha Suresh
 Chairperson-CSR Committee
DIN: 06480567