

Annexure-3

The Annual Report on CSR Activities for FY 2024-25

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 focused 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 Committee attended during the year
1.	Mr. Rajesh Kumar Jogi	Chairperson	2	2
2.	Ms. Sudha Suresh	Member	2	2
3.	Ms. Rajni Mishra	Member	2	2
4.	Ms. Anita Ramachandran	Member	2	2
5.	Ms. Carol Furtado*	Member	2	1
6.	Mr. Ittira Davis**	Member	2	1

* Ms. Carol Furtado was appointed as a Member of the Committee effective from July 09, 2024.

** Mr. Ittira Davis ceased to be a Member of the Committee effective from June 30, 2024.

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 ₹)	Amount required to be set-off for the financial year, if any (in ₹)
1.	FY 2024-25	-	₹ 9,853,683
	Total	-	₹ 9,853,683

6. Average net profit of the Company as per section 135(5) –

7. (a) Two % of average net profit of the Company as per section 135(5) – ₹ 174,600,000/-**

(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) – ₹174,600,000/-

**Figure rounded off to the nearest Lakh

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
₹ 140,037,436	₹ 35,183,396	A/C opened	NIL		

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

Sr. 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.		Project Duration	Amount allocated for the project (in ₹)	Amount spent for the project (in ₹)	Amount Transferred to the unspent CSR Account for the project as per Section 135(6)	Mode of implementation - Direct (Yes/No)	Mode of implementation - Through implementing agency.	
				State	District						Name	CSR registration number
1	Chote Kadam – Infrastructure development	Strengthening local communities, contributing to quality education, providing sustainable livelihood	Yes	PAN India	-	Aug 24 - Jul 2025	₹ 60,000,000	₹ 53,063,787	₹ 6,936,213	No	Parinaam Foundation	CSR00000807
2	Digital Literacy - Capacity Building of the Govt./ Zilla panchayat school teachers of Maharashtra & UP & setting up of Coding labs at the identified schools	Education	Yes	Maharashtra & Uttar Pradesh	Satara, Sangli (MH) &	Sep 24-Sep 26	₹ 13,430,235	₹ 6,386,745	₹ 7,043,490	No	Pi Jam Foundation	CSR00002401
3	Kanekallu Lake Rejuvenation	Environment	Yes	Bangalore	-	Aug 24 - Mar 2026	₹ 15,941,100	₹ 9,596,300	₹ 6,344,800	No	United Way of Bengaluru	CSR00000324
4	Development of Fruit Orchard	Environment	Yes	West Bengal	Medinipur	Jan 2025 - March 2026	₹ 875,000	₹ 700,000	₹ 175,000	No	Tagore Society	CSR00009859
5	Livelihood Education Scholarship & training	Promotion of education, disabled community and vocational training	Yes	West Bengal	Kolkata	Dec 2024- July 2025	₹ 674,431	₹ 635,931	₹ 38,500	No	Calcutta Social Project	CSR00007812
6	Digital Clinics	Promotion of Healthcare	Yes	Madhya Pradesh	Barwani	Jan 2025- Dec 2026	₹ 9,837,744	₹ 1,159,200	₹ 8,678,544	No	Karma Healthcare	CSR00005849
7	Sponsorship for the boxing athletes	Education (Promotion of Sports)	Yes	Manipur	Imphal	Jan 2025- Dec 2025	₹ 3,608,000	₹ 1,100,000	₹ 2,508,000	Yes	Mary Kom Foundation	CSR00013707)
8	Rejuvenation of lake	Environment	Yes	Maharashtra	Satara	Feb 2025- Aug 2025	₹ 2,589,549	₹ 2,000,000	₹ 589,549	No	NAB Foundation	CSR00004589)
9	Strengthening education ecosystem in Villages	Education	Yes	Madhya Pradesh	Ujjain	Feb 2025- July 2025	₹ 2,450,000	₹ 892,500	₹ 1,557,500	No	The Zariya Welfare Foundation (Mere Gaon Meri Dhuniya)	CSR00008220)
10	Agricultural education to School students	Education	Yes	Maharashtra	Nagpur, Ghondiya, Dhule	Jan 2025- May 2025	₹ 1,967,438	₹ 1,617,438	₹ 350,000	No	Association for Future Agriculture Leaders of India	CSR000051053
11	Livelihood training - Sewing machines and training along with raw materials	Promotion of education, disabled community and vocational training	Yes	West Bengal	Puruliya	Mar 2025- Nov 2025	₹ 961,800	₹ 0	₹ 961,800	No	Manbhum Anana Ashram Nityananda Trust (MANT)	CSR00000046
Total							₹ 112,335,297	₹ 77,151,901	₹ 35,183,396			

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

(1) S. 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	Livelihood Training cum placement assistance to differently abled youths	Promotion of education, disabled community and vocational training	Yes	Jharkhand, UP	Jamshedpur, Ranchi, Hazaribagh, Varanasi	₹ 5,100,000	No	Cheshire Disability Trust	CSR00004844
2	Livelihood Support to unemployed youths	Promotion of education, disabled community and vocational training	Yes	Odisha & Rajasthan	Bhubaneswar & Jaipur	₹ 2,800,000	No	Divya Nur Foundation	CSR00003825
3	Distribution of Neo Motion Vehicles to the orthopedically challenged individuals & placement in Zomato	Promotion of education, disabled community and vocational training	Yes	Karnataka	Bengaluru	₹ 1,363,440	No	Cheshire Disability Trust	CSR00004844
4	Distribution of wheel chairs & Sports Wheel Chairs to the differently-abled	Promotion of education, disabled community and vocational training	Yes	Karnataka	Bengaluru,	₹ 1,487,353	No	pro VISION Asia	CSR00009130
5	Distribution of Ambulance - Barasat	Healthcare	Yes	West Bengal	Kolkatta	₹ 1,643,591	No	Direct Implementation	CSR00018286
6	Education through sports	Education	Yes	Delhi	Delhi	₹ 2,266,000	No	Flying Disc Development Foundation	CSR00001577
7	Animal Welfare	Animal Welfare	Yes	Tamilnadu	Coimbatore	₹ 1,916,908	No	Dhyan Foundation	CSR00003498
8	Supporting the special children in commute - Maithree	Promotion of education, disabled community and vocational training	Yes	Tamilnadu	Chennai	₹ 2,468,190	No	Maithree	CSR00007663
9	Distribution of sanitary napkins and education to girl children on menstrual hygiene	Healthcare	Yes	Karnataka, TamilNadu	Haveri, Salem	₹ 518,070	Yes	Desai Foundation	CSR00006306
10	Pond Rejuvenation Activity - Arisipalayam	Environment	Yes	Tamilnadu	Coimbatore	₹ 565,339	Yes	Kovai Kulangal Pathukaapu Amaippu	CSR00005077
11	Skill development support for the unemployed youths	Livelihood	Yes	Jharkhand	Ranchi	₹ 2,000,000	Yes	Pan IIT Alumni Association	CSR00000005
12	Virtual Livelihood Training - Online tutor	Livelihood	Yes	NCT of Delhi	South Delhi	₹ 300,000	Yes	Earth Care Foundation	CSR4046423
13	Support to transgenders education - Buddy4Study	Education/Sports	Yes	PAN India	-	₹ 79,655	Yes	Buddy 4 Studay	CSR00000121
14	Pink Bus - Patna Smart city	Healthcare	Yes	Bihar	Patna	₹ 2,354,838	Yes	NA	NA
15	Army Mela	Community Development	Yes	Chattisgarh	Raipur	₹ 200,000	Yes	NA	NA
16	Public waiting shed at Rajagopal Nagar police station	Community Development	Yes	Karnataka	Bengaluru Urban	₹ 191,986	Yes	NA	NA

(1) S. 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
17	Donation of Sleeping Cots, Mattress, Pillow & Cupboard to Devika Mahila Mandal an Old Age Home	Community Development	Yes	Pune	Maharashtra	₹ 472,000	Yes	NA	NA
18	Summer Relief Kit Distribution	Disaster Relief	Yes	Chandigarh, Delhi, Haryana, Uttar Pradesh	Chandigarh, Delhi, Sonapat, Faridabad, Gurugram, Meerut, Bareilly, Hapur, Gautam Buddha Nagar	₹ 428,130	Yes	NA	NA
19	Winter Kit Relief Distribution	Disaster Relief	Yes	NCT of Delhi, Haryana, Rajasthan, Delhi, Uttar Pradesh, Himachal Pradesh, Punjab, Uttarakhand	South West Delhi, North West Delhi, GURUGRAM, Rewari, Alwar, Kotputli-Behror, Jaipur, Aligarh, Bulandshahr, Meerut, Ambala, Jind, Panchkula, Kaithal, SHIMLA, Sri Ganganagar, Bharatpur, Bareilly, Gorakhpur, Kanpur Nagar, Sirsa, Hissar, Bathinda, Muktsar, Fazilka, Kapurthala, Haridwar	₹ 1,120,843	Yes	NA	NA
20	Health camp - Lalpur	Disaster Relief	Yes	Jharkand	Ranchi	₹ 11,212	Yes	NA	NA
21	MFIN - Health camps	Disaster Relief	Yes	West Bengal	Nadia, North 24 Parganas, Darjeeling, Howrah, Kolkata, South 24 Parganas, Hooghly, Dakshin Dinajpur, Birbhum, Paschim Bardhaman, Paschim Medinipur,	₹ 232,366	Yes	NA	NA
22	Disaster Relief - Agartala	Disaster Relief	Yes	Jharkand	Dhanbad	₹ 384,479	Yes	NA	NA
23	Disaster Relief - Tripura	Disaster Relief	Yes	Tripura	Gomati, Sepahijata	₹ 292,250	Yes	NA	NA
24	Disaster Relief - Panskura & Bagnan	Disaster Relief	Yes	West Bengal	Howrah, Purba Medinipur	₹ 736,800	Yes	NA	NA
25	Fengal Cyclone - Disaster Relief - Mahadevaghollahalli	Disaster Relief	Yes	TamilNadu	Krishnagiri	₹ 210,820	Yes	NA	NA
26	Fengal Cyclone - Disaster Relief - Panruti & Cuddalore	Disaster Relief	Yes	TamilNadu	Cuddalore	₹ 1,095,579	Yes	NA	NA
27	Gujarat Flood Relief	Disaster Relief	Yes	Gujarat	Anand, Kheda	₹ 1,150,000	Yes	NA	NA
28	PCMC Flood relief	Disaster Relief	Yes	Maharashtra	Pune	₹ 999,499	Yes	NA	NA

(1) S. 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
29	Winter Kit Relief Distribution	Disaster Relief	Yes	Gujarat, Maharashtra	Ahmedabad, Botad, Bhavnagar, Rajkot, Jamnagar, Morbi, Kachchh, Mehsana, Sabarkanth, Arvalli, Patan, Vadodara, Anand, Kheda, Panch Mahal, Nagpur, Chandrapur	₹ 807,840	Yes	NA	NA
30	Satyabharathi Shishi Tirtha Primary School - Barasat	Education/Sports	Yes	West Bengal	North 24 Paragans	₹ 38,900	Yes	NA	NA
31	Installation of DG Set	Education/Sports	Yes	Jharkand	Ranchi	₹ 472,891	Yes	NA	NA
32	SMARTCLASS-ROOMS IN 2 GOVERNMENT SCHOOLS	Education/Sports	Yes	Uttar Pradesh	Gorakhpur	₹ 918,040	Yes	NA	NA
33	Installation of water purifier at a Govt School	Education/Sports	Yes	Karnataka	Raichur	₹ 100,099	Yes	NA	NA
34	Teachers Day Volunteering Activity	Education/Sports	Yes	Maharashtra, Gujarat	Kohlapur, Surat	₹ 33,236	Yes	NA	NA
35	Sports Kit Donation to Sarvodaya Kelvani Mandal	Education/Sports	Yes	Gujarat	Surat	₹ 50,038	Yes	NA	NA
36	Smart Education Kits - Ashwamedh	Education/Sports	Yes	Maharashtra	Palghar	₹ 1,432,576	Yes	NA	NA
37	Supply of lab equipment to an ITI institute - Lokpanchayat Rural Technical Institute	Education/Sports	Yes	Maharashtra	Ahmednagar	₹ 1,628,696	Yes	NA	NA
38	Smart Interactive Digital Panels to Vidya Mandir (Govt. ZP School) Kolhapur	Education/Sports	Yes	Maharashtra	Kohlapur	₹ 484,999	Yes	NA	NA
39	Project Swachh Neighborhood - East	Environment	Yes	Odisha, West Bengal, Bihar, Jharkand, Assam, Tripura	72 branches across the mentioned states	₹ 624,262	Yes	NA	NA
40	Project Swachh Neighborhood - North	Environment	Yes	NCT of Delhi, Delhi, Uttar Pradesh, Rajasthan, Uttarakhand, Haryana, Punjab, Himachal Pradesh, Madhya Pradesh, Chattisgarh	63 branches across the mentioned states	₹ 578,051	Yes	NA	NA
41	Project Swachh Neighborhood - South	Environment	Yes	Andhra Pradesh, Telangana, Goa, Tamil Nadu, Karnataka, Kerala	75 branches across the mentioned states	₹ 748,626	Yes	NA	NA
42	Project Swachh Neighborhood - West	Environment	Yes	Gujarat, Maharashtra	40 branches across the mentioned states	₹ 392,365	Yes	NA	NA



(1) S. 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
43	KARGIL VIJAY DIWAS-TREE PLANTATION ACTIVITY	Environment	Yes	NCT of Delhi	West Delhi & North West Delhi	₹ 120,207	Yes	NA	NA
44	Support to MCD for effective waste management	Environment	Yes	NCT of Delhi	West Delhi	₹ 392,940	Yes	NA	NA
45	Support to Komarapalayam Municipal Corporation with EV vehicle to collect garbage	Environment	Yes	TamilNadu	Namakkal	₹ 480,375	Yes	NA	NA
46	Plantation Drive	Environment	Yes	Maharashtra	Pune	₹ 55,000	Yes	NA	NA
47	Ambajogai Municipal Council - Waste Collection Tipper	Environment	Yes	Maharashtra	Beed	₹ 1,660,280	Yes	NA	NA
48	Medical equipments to VIRI	Healthcare	Yes	Jharkhand	Ranchi	₹ 1,435,280	Yes	NA	NA
49	Distribution of Ambulance - Taki	Healthcare	Yes	West Bengal	North 24 Parganas	₹ 1,387,075	Yes	NA	NA
50	Distribution of Ambulance - Guwahati	Healthcare	Yes	Assam	Kamrup Metropolitan	₹ 791,405	Yes	NA	NA
51	CSR SUPPORT TO GOVERNMENT HOSPITAL, BARNALA	Healthcare	Yes	Punjab	Barnala	₹ 1,581,145	Yes	NA	NA
52	CSR SUPPORT TO MGM HOSPITAL, HANUMANGARH	Healthcare	Yes	Rajasthan	Hanumangarh	₹ 190,900	Yes	NA	NA
53	CSR Support to Govt Hospital, Nada Chouraha	Healthcare	Yes	Uttar Pradesh	Aligarh	₹ 154,285	Yes	NA	NA
54	Distribution of Ambulance - Modi Nagar	Healthcare	Yes	Uttar Pradesh	Ghaziabad	₹ 994,978	Yes	NA	NA
55	CSR Support to Govt Hospital, Hissar	Healthcare	Yes	Haryana	Hissar	₹ 160,067	Yes	NA	NA
56	Support to Coimbatore Municipal Corporation Workers with Safety Kits & Bins	Healthcare	Yes	TamilNadu	Coimbatore	₹ 476,882	Yes	NA	NA
57	Distribution of Somno HD PSG machine with camera - CMC, Vellore	Healthcare	Yes	TamilNadu	Vellore	₹ 3,074,400	Yes	NA	NA
58	Distribution of infant incubator to Nijalingappa Medical College	Healthcare	Yes	Karnataka	Bagalkote	₹ 672,000	Yes	NA	NA
59	Kolhapur Medical Equipment Donation Drive	Healthcare	Yes	Maharashtra	Kolhapur	₹ 519,240	Yes	NA	NA
60	Healthcare Equipment Donation Anand General Hospital	Healthcare	Yes	Gujarat	Anand	₹ 1,964,576	Yes	NA	NA

(1) S. 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
61	Health Equip-ment donation to DWTI, Surat	Healthcare	Yes	Surat	Udhana	₹ 343,940	Yes	NA	NA
62	Supply of diode laser equipment to Diode Laser Device - Nanded Ayurvedic Hospital	Healthcare	Yes	Maharashtra	Nanded	₹ 1,680,000	Yes	NA	NA
63	Support to sub-district hospital, Dakor	Healthcare	Yes	Gujarat	Kheda	₹ 378,200	Yes	NA	NA
64	Distribution of Ambulance - Bhiwandi	Healthcare	Yes	Maharashtra	Thane	₹ 2,688,591	Yes	NA	NA
65	CSR Data Management Tool	Administrative Expenses	Yes	Pan India	Pan India	₹ 1,327,500	Yes	NA	NA
Total						₹ 63,229,233			

(c) Details of CSR amount spent against **other than ongoing projects** for the financial year: ₹ 63,229,233

(d) Amount spent in Administrative Overheads – ₹ 1,327,500

(e) Amount spent on Impact Assessment, if applicable – NA

(f) Total amount spent for the Financial Year (8b+8c+8d+8e) – ₹ 175,564,530

(g) Excess amount for set off, if any –

Sr. No.	Particular	Amount (in ₹)
(i)	Two % of average net profit of the Company as per section 135(5)	₹ 174,600,000
(ii)	Total amount spent for the Financial Year	₹ 175,564,530
(iii)	Excess amount spent for the financial year [(ii)-(i)]	₹ 964,530
(iv)	Surplus arising out of the CSR projects or programmes or activities of the previous financial years, if any	0
(v)	Amount available for set off in succeeding financial years [(iii)-(iv)]	₹ 964,530

* 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	
Nil	FY 2023-24	₹ 9,853,683	₹ 9,853,683	Nil	Nil	Nil	Nil

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

(1) Sr. No.	(2) Project ID.	(3) Name of the Project	(4) Financial Year in which the project was commenced	(5) Project duration	(6) Total amount allocated for the project (in ₹)	(7) Amount spent on the project in the reporting Financial Year (in ₹)	(8) Cumulative amount spent at the end of reporting Financial Year (in ₹)	(9) Status of the project - Completed / Ongoing
Nil	Nil	Chote Kadam – Infrastructure development	FY 2023-24	1 year	₹ 25,000,000	₹ 1,433,334	₹ 23,566,666	Completed
		Educational scholarship to transgenders	FY 2023-24	1 year	₹ 1,500,000	₹ 1,381,000	₹ 119,000	Completed
		Education of the intellectually disabled students	FY 2023-24	1 year	₹ 1,452,732	₹ 1,089,549	₹ 363,183	Completed
		Setting up digital clinics in rural locations	FY 2023-24	1 year	₹ 2,314,410	₹ 2,314,410	0	Completed



(1) Sr. No.	(2) Project ID.	(3) Name of the Project	(4) Financial Year in which the project was commenced	(5) Project duration	(6) Total amount allocated for the project (in ₹)	(7) Amount spent on the project in the reporting Financial Year (in ₹)	(8) Cumulative amount spent at the end of reporting Financial Year (in ₹)	(9) Status of the project - Completed / Ongoing
		Sponsoring the underprivileged Athletes	FY 2023-24	1 year	₹ 3,635,390	₹ 3,635,390	0	Completed

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).

- (a) Date of creation or acquisition of the capital asset(s). – NA
- (b) Amount of CSR spent for creation or acquisition of capital asset - NA
- (c) Details of the entity or public authority or beneficiary under whose name such capital asset is registered, their address etc. – NA
- (d) 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 % of the average net profit as per section 135(5). – Not Applicable

For **UJJIVAN SMALL FINANCE BANK LIMITED**

Sd/-

Sanjeev Nautiyal

Managing Director and CEO

DIN: 08075972

Sd/-

Rajesh Jogi

Chairperson-CSR Committee

DIN: 03341036