



UJJIVAN
UJJIVAN SMALL FINANCE BANK
Build a Better Life

Corporate Social Responsibility ("CSR") Policy

Corporate office:

Ujjivan Small Finance Bank Ltd. Grape Garden, No. 27, 3rd A Cross,
18th Main, Koramangala 6th Block, Bengaluru 560 095.

Table of Contents

1	Introduction.....	3
2	Objectives of the policy	3
3.	Document Reference.....	4
4.	Version Control.....	4
5	Definitions.....	6
6	Applicability	6
7	Governance Structure.....	7
8	CSR Principles followed by the bank.....	7
9	CSR Activities of the Bank.....	8
10	CSR Funds	9
11	Implementation of CSR Activities	10
12	Monitoring and Reporting Requirements	11
13	Review and Revision.....	12
14	Regulatory References	12
15	Annexures.....	12

Corporate Social Responsibility (“CSR”) Policy

1 Introduction

Bank’s mission and objective is to provide full range of financial services to the rural and urban poor to enable them to lead a better life and reaching out to unserved and underserved communities.

The Act has introduced provisions on CSR, which rests on the ideology of give and take. The term CSR has been defined under the CSR Rules which means activities undertaken by a Company in pursuance of its statutory obligation laid down in section 135 of the Act in accordance with the provisions contained in CSR Rules, but shall not include the following, namely: -

(i) activities undertaken in pursuance of normal course of business of the company: Provided that any company engaged in research and development activity of new vaccine, drugs, and medical devices in their normal course of business may undertake research and development activity of new vaccine, drugs and medical devices related to COVID-19 for financial years 2020-21, 2021-22, 2022-23 subject to the conditions that-

(a) such research and development activities shall be carried out in collaboration with any of the institutes or organisations mentioned in item (ix) of Schedule VII to the Act.

(b) details of such activity shall be disclosed separately in the Annual report on CSR included in the Board’s Report.

(ii) any activity undertaken by the company outside India except for training of Indian sports personnel representing any State or Union territory at national level or India at international level.

(iii) contribution of any amount directly or indirectly to any political party under section 182 of the Act.

(iv) activities benefitting employees of the company as defined in clause (k) of section 2 of the Code on Wages, 2019 (29 of 2019).

(v) activities supported by the companies on sponsorship basis for deriving marketing benefits for its products or services.

(vi) activities carried out for fulfilment of any other statutory obligations under any law in force in India.

This Policy sets out the broad framework guiding the Bank’s CSR activities. The Policy also sets out the principles and the rules that need to be adhered to while taking up and implementing CSR activities to be undertaken in areas or subjects as specified in Schedule VII of the Act (excluding the activities pursued in the normal course of business).

2 Objective of the Policy

The following are the objectives of the Policy:

- To comply with the statutory and regulatory requirements pertaining to CSR.
- To define what CSR means to the Bank and the approach for the same.
- To lay down the guidelines & mechanism to carry out CSR program/project & to report the work in reporting format as prescribed by the Rules in the Act.
- To constitute review mechanism of monitoring the progress of CSR projects/ programs and implementation of CSR policy by CSR Committee.
- To ensure that the surplus arising of CSR projects/ programs/ activities shall not form part of the business profit of the Bank.

3 Document Reference

All Regulatory guidelines issued until 31.10.2023 have been incorporated in this document.
 This document was approved in the CSR Committee of the Board held dated ddmmyyy.
 This document shall be effective from ddmmyyy.
 This Policy is owned by Company Secretary of the Bank and shall be reviewed annually.

4 Version Control

Version No.	Effective Date	Approved on	Summary of major Changes
V1.0	Feb 01, 2017	Jan 10, 2017	NA
V1.1	Jan 31, 2018	Jan 31, 2018	Annual Review and No major change
V1.2	Jan 22, 2019	Jan 22, 2019	<p>Annual Review and included following provisions in line with regulatory requirements.</p> <p>Annexure-1: (x) rural development projects (xi) slum area development.</p> <p>Monitoring and reporting requirements: The Corporate Social Responsibility Committee shall, (a) formulate and recommend to the Board, a Corporate Social Responsibility Policy which shall indicate the activities to be undertaken by the company as specified in Schedule VII. (b) recommend the amount of expenditure to be incurred on the activities referred to in clause (a); and (c) monitor the Corporate Social Responsibility Policy of the company from time to time.</p> <p>The following shall not be treated as expenditure under CSR activities:</p> <ul style="list-style-type: none"> a) marathons/ awards/ charitable contribution/ advertisement/ sponsorships of TV programmes etc. would not be qualified as part of CSR expenditure. b) Expenses incurred by companies for the fulfillment of any Act/ Statute of regulations (such as Labour Laws, Land Acquisition Act etc.) would not count as CSR expenditure under the Companies Act <p>Governance Structure</p> <p>The Board of every company referred to in sub-section (1) shall. (a) after taking into account the recommendations made by the Corporate Social Responsibility Committee, approve the Corporate Social Responsibility Policy for the company and disclose</p>

			<p>contents of such Policy in its report and also place it on the company's website, if any, in such manner as may be prescribed; and</p> <p>(b) ensure that the activities as are included in Corporate Social Responsibility Policy of the company are undertaken by the company.</p>
V1.3	July 30, 2019	July 30, 2019	<p>Annexure-1</p> <p>Included the following clause: Explanation. - For the purposes of this item, the term 'slum area' 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.</p> <p>(xii) disaster management, including relief, rehabilitation, and reconstruction activities.</p>
V1.4	Nov 05, 2019	Nov 05, 2019	<p>Annexure-1</p> <p>Substituted the clause (ix) with the following: Contribution to incubators funded by Central Government or State Government or any agency or Public Sector Undertaking of Central Government or State Government, and contributions to public funded Universities, Indian Institute of Technology (IITs), National Laboratories and Autonomous Bodies (established under the auspices of Indian Council of Agricultural Research (ICAR), Indian Council of Medical Research (ICMR), Council of Scientific and Industrial Research (CSIR), Department of Atomic Energy (DAE), Defence Research and Development Organisation (DRDO), Department of Science and Technology (DST), Ministry of Electronics and Information Technology) engaged in conducting research in science, technology, engineering and medicine aimed at promoting Sustainable Development Goals (SDGs)</p>
V1.5	July 31, 2020	July 31, 2020	<p>1. Annual Review and</p> <p>2. Following Major Changes:</p> <ul style="list-style-type: none"> • Inserted definition section • Substitution of implementation of CSR Activities Section <p>Substitution of Review and Revision Section</p>
V1.6			<p>1. Review the policy to be reviewed by the Committee as and when any changes are notified by the Regulators.</p> <p>2. Following Changes are inserted in the policy: Additions to the list of CSR activities permissible under Companies Act, 2013</p>

V1.7

- Included 'Transgenders' under Social Welfare, Vocational Trainings and Livelihood Development of point 9 CSR Activities of the bank
- Under point 10 CSR Funds, the definition of Corpus has been replaced as per Sec 135 of Act.
- Revised and included clauses related to spending excess CSR funds, set-off and capital assets.
- Under point 11, Implementation of CSR activities, the clause on salary paid to CSR staff has been removed.
- Replaced "as per the format given in Annexure 2 or 3, as the case may be" with "as per the format prescribed under CSR Rules" under point 12, Monitoring & reporting requirements
- Removed Annexures 2 & 3 as they are outdated. The revised ones shall be included in the CSR-SOP.
- Removed Covid related activities (xiii) and (xiv) in Annexure 1.

5 Definitions

- "Act"** means the Companies Act, 2013, as amended from time to time;
- "Bank"** means Ujjivan Small Finance Bank Limited;
- "Board"** means Board of Directors of the Bank;
- "Boards or Directors' Report"** means the Report referred under Section 134(3) of the Act;
- "Corporate Social Responsibility Committee"** means a Committee of the Board constituted under Section 135 of the Act;
- "CSR Rules"** means the Companies (Corporate Social Responsibility Policy) Rules, 2014 made under the Act, as amended from time to time; and
- "Policy"** means Corporate Social Responsibility Policy framed and implemented by the Bank;

All other words and expressions used in this Policy but not defined herein, shall have the same meaning as ascribed to them under the Act.

6 Applicability

The policy shall be applicable to all activities undertaken by the Bank towards fulfilling its CSR objectives and obligations.

7 Governance Structure

The Board shall,

- after taking into account the recommendations made by the CSR Committee, approve the Policy for the Bank, and disclose contents of such Policy in its report in a prescribed format and also place it on the Bank's website, if any, in such manner as may be prescribed; and
- ensure that the activities as are included in Policy of the Bank are undertaken by the Bank.

The Board has constituted a CSR Committee in accordance with the provisions of the Act. This shall help in developing an effective CSR framework that can assist the Board to ensure that CSR issues and opportunities are well-managed and maximised.

The CSR Committee shall formulate and recommend to the Board an annual action plan in pursuance of this Policy which shall include the following, namely-

(a) the list of CSR projects or programmes that are approved to be undertaken in areas or subjects specified in Schedule VII of the Act;

(b) the manner of execution of such projects or programmes as specified in sub-rule (1) of rule 4 of CSR Rules;

(c) the modalities of utilisation of funds and implementation schedules for the projects or programmes;

(d) monitoring and reporting mechanism for the projects or programmes; and

(e) details of need and impact assessment, if any, for the projects undertaken by the company:

Provided that the Board may alter such plan at any time during the financial year, as per the recommendation of CSR Committee, based on the reasonable justification to that effect.

The CSR Committee/Board shall approve/ review the Policy as and when required or at least annually. The CSR Committee would comprise of three or more Directors including at least one Independent Director.

The CSR Committee shall approve and recommend to the Board that the activities can either be undertaken by the Bank itself or through any registered public trust/society/section 8 company or any entity established under an Act of Parliament or a State legislature as detailed in CSR Rules, for undertaking the CSR activities.

8 CSR Principles followed by the Bank

The Bank follows the below principles of CSR based on which the CSR activities have been identified and the Annual Action Plan has been formulated:

- **Sustainability**

The Bank shall use resources optimally and shall strive to be internally efficient and responsible. The Bank shall regularly review and improve upon the process of new technology development, deployment and commercialization, incorporating social, ethical and environmental considerations. The Bank shall promote sustainable consumption and support recycling of resources.

- **Accountability**

The Bank shall imbibe ethical conduct in all its functions and processes and shall promote a culture of integrity and ethics throughout the organization. The Bank shall ensure that all mandatory disclosures are made transparently and fairly and must communicate decisions and ensure access of information to all stakeholders. The Bank shall not engage in practices that are abusive, corrupt or anti-competition.

- **Promotion of human rights and respect interests of all stakeholders, especially the disadvantaged, vulnerable and marginalised**

The Bank shall integrate respect for human rights in management systems in particular through assessing and managing human rights impacts of operations and ensuring that all individuals have access to grievance mechanisms. The Bank shall systematically identify their stakeholders particularly those who are disadvantaged or vulnerable, understand their concerns, define purpose and scope of engagement and commit to engaging with them. The Bank shall be transparent about its policies, products and services on the stakeholders.

- **Environment protection**

The Bank shall utilize natural and other resources responsibly and ensure recycling of resources, wherever applicable. The Bank shall develop Environment Management Systems and contingency plans and/or processes that help in preventing, mitigating and controlling environmental damages and disasters which may be caused as a result of its operations. The Bank shall take measures to conserve the environment and focus on the “Swachh Bharat Abhiyaan” initiative of the Prime Minister.

- **Inclusive growth and equitable development**

The Bank shall recognise the challenges of the social and economic development and shall build upon the development agenda as articulated in government policies and procedures. The Bank shall make efforts to complement and support the development priorities at local and national levels and provide for appropriate resettlement and rehabilitation of communities who have been displaced.

9 CSR activities of the Bank

The Bank shall constantly strive to ensure strong corporate culture which emphasizes on integrating CSR values with business objectives. It shall pursue initiatives to eradicate 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, programs for empowering women, projects for environmental protection and any other projects/programs as it deems appropriate from time to time. The Board may decide any other CSR activities (as elaborated in Annexure-1) allowed under the Act.

The Bank’s CSR activities may focus on any or all of the following key areas with a goal to holistically approach poverty reduction and bettering quality of lives through community development projects:

- **Community infrastructure development projects, Public amenities, Health and Hygiene**
Minor constructions and renovations such as bus stands (waiting sheds), public parks, schools and anganwadis, public toilets, water connections and public taps, public library, Construction of foot over bridges, reconstruction / renovation of existing damaged infrastructure etc.
- **Environmental Projects**
Ensuring environmental sustainability, recharge-pit for bore wells, solar lamps at public places (e.g. Government hospitals), conservation of natural resources and maintaining quality of soil, air and water.
- **Public amenities, Health and Hygiene**
 - a) Safe drinking water facility at public places (bus stand, schools, hospitals etc),
 - b) Safety for public (fencing electric transforms, road signals),
 - c) Public health and hygiene (supporting PHCs & maternity homes, cleaning public places, clearing garbage dumps, providing dust bins, improving drainage, area spraying for Malaria, Chikengunya, Dengue, public awareness programs etc)

The health, nutrition needs, education, mobility and livelihood of lower income group households who have been severely affected by Covid -19 Pandemic. The activities shall be implemented under 4 broad areas; 1) feed the needy, 2) Covid19 awareness, education and prevention, 3) treatment and promotion of health care, 4) creating awareness on the various government programs/ schemes available to communities that the Bank work in
- **Promoting Education**
Providing facilities in schools & Anganwadis, Initiatives for Girl child education, merit scholarships for technical education etc.
- **Social Welfare, Vocational Trainings and Livelihood Development**

Relief programs and facilities to orphanages, old age homes, women development, mentally & physically challenged persons, **transgenders** etc. Vocational training, livelihood promotion, skill development and vocational training which benefit small entrepreneurs in a new market conditions.

- Disaster Relief programs
Reserve Funds for Flood Relief / Disaster Relief programs, to quickly respond and undertake relief activities during natural calamities, like floods and cyclones and other calamities like massive fire breakout, through vast branch network in various parts of the country.
- Any other projects that are relevant and qualify for CSR activities under the Act and Companies (Corporate Social Responsibility) Rules, 2014 as amended from time to time.

The Policy would also ensure compliance with section 135 of the Act and would include the activities as covered under Schedule VII to the Act and the CSR Rules and as amended from time to time.

10 CSR funds

The Board shall ensure that Bank spends in every financial year atleast 2% of average net profits made by the Bank during the immediately preceding three financial years.

Any surplus arising out of the CSR activities shall not form part of the business profit of a company and shall be ploughed back into the same project or shall be transferred to the Unspent CSR Account and spent in pursuance of CSR policy and annual action plan of the company or such surplus amount shall be transferred to a Fund specified in Schedule VII, within a period of six months of the expiry of the financial year.

“Net Profit” shall be calculated in accordance with the provisions of Section 198 of the Act.

The “Net Profit” means the net profit of a company as per its financial statement prepared in accordance with the applicable provisions of the Companies’ Act, but shall not include the following:

- (i) Any profit arising from any overseas branch or branches of the company, whether operated as a separate company or otherwise; and
- (ii) Any dividend received from other companies in India, which are covered under and complying with the provisions of section 135 of the Act:

If a company spends an amount in excess of requirement provided under sub-section (5) of section 135, such excess amount may be set off against the requirement to spend under sub-section (5) of section 135 up to immediate succeeding three financial years subject **to fulfilment of conditions specified under CSR Rules.**

The CSR amount may be spent by a Bank for creation or acquisition of a capital asset, which shall be held by such entities/beneficiaries as specified under CSR Rules.

In line with the RBI circular on Donations by Banks of December 21, 2005, Bank ensure that the donations made during financial year (including for CSR) do not exceed, aggregating one per cent of the published profit of the banks for the previous year.

However, as per the said Circular the donations to Prime Minister's National Relief Fund (Procedure to be followed for remitting the contributions / donations to the fund as per the Circular) and subscriptions / contributions to professional bodies / institutions related to banking industry like Indian Banks' Association, National Institute of Bank Management, Indian Institute of Banking and Finance, Institute of Banking Personnel

Selection and Foreign Exchange Dealers' Association of India may be excluded from the limit as mentioned above.

All the utilization certificates, agreements, invoices with actual spend will be diligently documented and the records shall be available as and when required for scrutiny by auditors or regulators or other stakeholder.

11 Implementation of CSR activities

Bank has constituted a management level CSR Committee. The CSR Management Committee is responsible to supervise and guide the Bank level CSR Team for execution of the CSR activities and plans as approved by the Board Committee on CSR.

“Administrative overheads” means the expenses incurred by the company for ‘general management and administration’ of Corporate Social Responsibility functions in the company but shall not include the expenses directly incurred for the designing, implementation, monitoring, and evaluation of a particular Corporate Social Responsibility project or programme. The Board shall ensure that the administrative overheads shall not exceed 5% of the total CSR expenditure of the Bank for the financial year.

The Board shall ensure that the CSR activities are undertaken by the Bank itself or, through:

- (a) a company established under section 8 of the Act, or a registered public trust or a registered society, exempted under sub-clauses (iv), (v), (vi) or (via) of clause (23C) of section 10 or registered under section 12A and approved under 80 G of the Income Tax Act, 1961 (43 of 1961), established by the company, either singly or along with any other company; or
- (b) a company established under section 8 of the Act or a registered trust or a registered society, established by the Central Government or State Government; or
- (c) any entity established under an Act of Parliament or a State legislature; or
- (d) a company established under section 8 of the Act, or a registered public trust or a registered society, exempted under sub-clauses (iv), (v), (vi) or (via) of clause (23C) of section 10 or registered under section 12A and approved under 80 G of the Income Tax Act, 1961, and having an established track record of at least three years in undertaking similar activities.

Every entity (as specified in sub-clause (a) to (d) above), which intends to undertake CSR activity on behalf of the Bank, should have registered itself with the Central Government by 01st April 2021 or any other date as may be extended by the authorities and provide its CSR registration number to the Bank as and when any activity is undertaken by such entity.

The Board shall satisfy itself that the funds so disbursed have been utilised for the purposes and in the manner as approved by it and the Chief Financial Officer shall certify to the effect.

In case of ongoing project, the Board of a Company shall monitor the implementation of the project with reference to the approved timelines and year-wise allocation and shall be competent to make modifications, if any, for smooth implementation of the project within the overall permissible time period.

“Ongoing Project” means a multi-year project undertaken by a Company in fulfilment of its CSR obligation having timelines not exceeding three years excluding the financial year in which it was commenced, and shall include such project that was initially not approved as a multi-year project but whose duration has been extended beyond one year by the Board based on reasonable justification.

The Bank may give preference to the local areas and the areas around where it operates for spending the amount earmarked for CSR activities.

12 Monitoring and Reporting Requirements

The CSR Committee shall,

- (a) formulate and recommend to the Board, the Strategy and Policy which shall indicate the activities to be undertaken by the Bank in area or subject, as specified in Schedule VII;
- (b) through Annual Action Plan, recommend the amount of expenditure to be incurred on the activities referred to in clause (a); and
- (c) monitor the Policy of the company from time to time.

The CSR Committee would be responsible for monitoring CSR initiatives, progress on approved projects and shortfalls in achieving the Annual Action Plan. The Bank to provide a quarterly progress report to the CSR Committee of the Board, which would inter alia include the following:

- 1) Achievement since last progress report/ during the last quarter in terms of coverage compared to the target.
- 2) Achievement of the year-to-date in terms of coverage compared to the target, plans to overcome shortfalls if any and support required from the CSR Committee/Board to overcome the shortfalls.
- 3) Actual year-to-date spends compared to the budget and reasons for variance.
- 4) Report on the implementation of the CSR Policy and its effectiveness
- 5) Area-wise expenditure on account of CSR
- 6) Disclosures on CSR as required to be incorporated in the annual results

The CSR Committee shall be responsible to report to the Board on the status of achievement of the CSR initiatives and its activities on quarterly basis. The Committee shall also report significant CSR activities and achievements in the Director's Report in the Bank's Annual Report.

The Board's Report of the Bank shall include composition of the CSR Committee, an annual report on the CSR expenditure, reference of the policy developed and implemented by the Bank on CSR initiatives **as per the format prescribed under CSR Rules.**

Every company having average CSR obligation of ten crore rupees or more in pursuance of subsection (5) of section 135 of the Act, in the three immediately preceding financial years, shall undertake impact assessment, through an independent agency, of their CSR projects having outlays of one crore rupees or more, and which have been completed not less than one year before undertaking the impact study. The impact assessment reports shall be placed before the Board and shall be annexed to the annual report on CSR.

A company undertaking impact assessment may book the expenditure towards Corporate Social Responsibility for that financial year, which shall not exceed two percent of the total CSR expenditure for that financial year or fifty lakh rupees, whichever is higher.

The aggregate expenditure on CSR activities shall also be disclosed by way of notes to accounts.

In case entire CSR budget is not spent in a financial year, the Board in its report shall specify the reasons for not spending the same and, unless the unspent amount relates to any ongoing project, transfer such unspent amount to a Fund specified in Schedule VII, within a period of six months of the expiry of the financial year.

Any amount remaining unspent pursuant to an ongoing project undertaken by a company in pursuance of its Policy, shall be transferred by the company within a period of thirty days from the end of the financial year to a special account to be opened by the company in that behalf for that financial year in any scheduled bank to be called the Unspent Corporate Social Responsibility Account, and such amount shall be spent by the company in pursuance of its obligation towards the Policy within a period of three financial years from the date of such

transfer, failing which, the company shall transfer the same to a Fund specified in Schedule VII, within a period of thirty days from the date of completion of the third financial year.

The Policy, composition of CSR Committee and Projects approved by the Board shall be available on the website of the Bank at <https://www.ujjivansfb.in/corporate-governance-policies> and reference thereof shall be given in Board's Report of the Bank.

13 Review and Revision

The Board shall review this Policy on annual basis and may review and make necessary revisions or changes in this policy at any time, if required.

14 Regulatory References

- Companies Act, 2013.
- Companies (Corporate Social Responsibility Policy) Rules, 2014
- Companies (Corporate Social Responsibility Policy) Amendment Rules, 2021
- National Voluntary Guidelines on Social, Environmental & Economic Responsibilities of Business of Ministry of Corporate Affairs

15 Annexure

15.1 Annexure 1: List of CSR activities permissible under Companies Act, 2013

As per the Section 135 and Schedule VII of the Act the following activities which may be included by companies in their Corporate Social Responsibility Policies –

(i) Eradicating hunger, poverty and malnutrition, promoting health care including preventive health care and sanitation including contribution to the Swachh Bharat Kosh set-up by the Central Government for the promotion of sanitation and making available safe drinking water.

(ii) promoting education, including special education and employment enhancing vocation skills especially among children, women, elderly and the differently abled and livelihood enhancement projects.

(iii) promoting gender equality, empowering women, setting up homes and hostels for women and orphans; setting up old age homes, day care centres and such other facilities for senior citizens and measures for reducing inequalities faced by socially and economically backward groups.

(iv) 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.

(v) 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;

(vi) measures for the benefit of armed forces veterans, war widows and their dependents; Central Armed Police Forces (CAPF) and Central Para Military Forces (CPMF) veterans, and their dependents including Widows.

(vii) training to promote rural sports, nationally recognised sports, Paralympic sports and Olympic sports

(viii) contribution to the prime minister's national relief fund or Prime Minister's Citizen Assistance and Relief in Emergency Situations Fund (PM CARES Fund) or any other fund set up by the central govt. for socio economic

development and relief and welfare of the schedule caste, tribes, other backward classes, minorities and women;

(ix) (a) Contribution to incubators or research and development projects in the field of science, technology, engineering and medicine, funded by Central Government or State Government or Public Sector Undertaking or any agency of the Central Government or State Government; and

(b) contributions to public funded Universities, Indian Institute of Technology (IITs), National Laboratories and Autonomous Bodies established under Department of Atomic Energy (DAE); Department of Biotechnology (DBT); Department of Science and Technology (DST); Department of Pharmaceuticals; Ministry of Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homoeopathy (AYUSH); Ministry of Electronics and Information Technology and other bodies, namely Defense Research and Development Organisation (DRDO); Indian Council of Agricultural Research (ICAR); Indian Council of Medical Research (ICMR) and Council of Scientific and Industrial Research (CSIR), engaged in conducting research in science, technology, engineering and medicine aimed at promoting Sustainable Development Goals (SDGs).

(x) rural development projects

(xi) slum area development

Explanation - For the purposes of this item, the term `slum area' 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.

(xii) disaster management, including relief, rehabilitation and reconstruction activities.

16 Sign-off

Proposed by:

Name	Designation	Signature

Recommended by:

Name	Designation	Signature

Approved by:

PrAC Committee Members	Designation	Signature
Rajaneesh Rudresha Hosakoppa	Head of Operations (Chairperson)	
Pinak Mitra	National Manager Operational Risk (Convener)	
Vamsi Krishna.M	National Manager – Compliance	

Prasanth. C N	National Manager – Legal	
Prasad Telakkadan	Principal Nodal Officer	
Uma Maheswari.S	National Manager – Central Process Management	