



ANNAPURNA
FINANCE

GROWING TOGETHER

CIN : U65999OR1986PTC015931

CSR ACTIVITIES DURING THE YEAR 2024-25

1. A brief outline of the company's CSR policy, including overview of projects or programs proposed to be undertaken and a reference to the web-link to the CSR policy and projects or programs.

Annapurna Finance Pvt. Ltd. is one of the top ten Non-Banking Financial Company Microfinance Institutions (NBFC MFI) in India, established with the vision of livelihood financing and socio-economic advancement of the underserved communities. Since its inception, the company has consistently integrated social development goals into its core operations. While promoting financial inclusion in rural areas, Annapurna Finance remains committed to improving the quality of life of its customers through a deeply embedded customer-centric approach, striving to meet the holistic needs of its clients.

Beyond its primary goal of financial empowerment, Annapurna Finance actively undertakes community development initiatives under its corporate social responsibility (CSR) initiative.

The company has a well-defined CSR policy that ensures that all projects are aligned with its social vision and in compliance with existing government regulations. A dedicated CSR team is responsible for overseeing and implementing these initiatives.

The CSR strategy of the organization focuses on key developmental areas such as access to affordable healthcare, livelihood security, women and child development, education for underprivileged, environment sustainability, community hygiene and gender equality. Each project is thoughtfully designed to address critical gaps and reduce community vulnerabilities.

Annapurna's Corporate Social Responsibility (CSR) initiatives focus on comprehensive societal development, extending beyond financial support. Key projects in 2024-25 included the Mobile Medical Unit, which has provided healthcare to over 35,000 rural residents, with more than 4600 beneficiaries served in FY 2024-25 alone. Special attention was given to women's health and preventive care. The "Atulya Karigari" initiative supported over 6,700 handicraft and handloom artisans, enhancing their skills and market access, leading to increased income and asset acquisition. The E² (Excel the Excellence) Scholarship Program was launched in 2024 to support meritorious students from economically disadvantaged backgrounds in pursuing higher education, thereby bridging the opportunity gap. Annapurna also promoted gender inclusivity through awareness programs for BFSI organizations in collaboration with OSAFII. The institute also undertook sustainable community infrastructure development projects like maintenance and sanitation support at the Tarini Temple (Keonjhar), installation of solar-powered streetlights and bio-toilets in high footfall areas of Bhubaneswar, Indore and Puri, supporting clean energy and sanitation goals.

The CSR committee of Annapurna Finance plays a vital role in designing CSR projects as per the needs of society every year. The committee holds regular meetings to review and monitor the progress of ongoing projects, ensuring their successful implementation. To maintain transparency and provide information to all stakeholders, the CSR policy is publicly available on the company's website at (<https://annapurnafinance.in/csr-policy/>)

Annapurna Finance Pvt. Ltd.

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COMPOSITION OF CSR & SPM COMMITTEES

Sl. No.	Name of the Committee Member	Designation
1.	Mr. Prateek Shrivastava (Independent Director)	Chairman
2.	Mr. Ashok Ranjan Samal (Independent Director)	Member
3.	Mr. Dibyajyoti Pattanaik (Executive Director)	Member

2. Average Net Profit of the Company for last three financial Years: INR 126.32 Crore

3. Prescribed CSR Expenditure (2% of the amount as in item 3 above): INR 2.526 Crore

4. Details of CSR spent during the financial year:

() Total amount to be spent projected for the financial year: **INR 2.526 crore**

() Details of amount spent during the financial year: **INR 2.685 crore**

S. No	Sectors / Activities in which the project is covered	CSR project or activity identified	Projects or programs 1) Local area or other 2) Specify the State and district where projects or programs was undertaken	Amount outlay (budget) project or programs wise (INR)	Actual Amount spent on the projects or programs Sub-heads: 1) Direct expenditure on projects or programs 2) Overheads	Amount spent Directly or through implementing agency
1.	Promoting Healthcare	Mobile Medical Unit	Local Area (Khordha)	59,86,000	55,28,220	People's Forum
2.	Livelihood Enhancement	Atulya Karigari	Odisha	34,75,700	23,76,428	Own program
3.	Healthcare & Sanitation	Installation of Bio Toilet	Local Area (Puri)	63,05,000	53,89,832	Own program
4.	Environmental Sustainability	Promotion of Solar energy (installation of solar streetlight)	Pan India (Bhubaneswar, Puri & Indore)	25,00,000	19,64,232	Own Program
5.	Gender Equality	Gender Sensitization of other institutions	All over Odisha	10,00,000	5,00,000	OSAFII
6.	Protection of Art & Culture	Cleaning and Beautification of Tarini Temple	Odisha (Keonjhar)	10,11,000	8,18,863	People's Forum
7.	Promoting education	Study scholarship for students	All over Odisha	1,00,00,000	1,02,00,000	People's Forum
8.	Other Donation	-		-	75,000	Unmukt Foundation
	Total			3,02,77,700	2,68,52,575	

5. Reason of failure to spend the two per cent of the average net profit of the last three financial years: N.A.

6. Details of the implementing agency:

- (i) Peoples Forum is an Odisha based not for profit development organization set up in 1989 under the Society Registration Act, 1860 with an objective to carry out various developmental activities for upliftment of downtrodden people in Odisha. Since its inception the organization has been undertaking such activities in coordination with the CSR team of the company.
- (ii) The Odisha State Association for Financial Inclusion Institutions (OSAFII) is a prominent organization dedicated to advancing financial inclusion in the state of Odisha. It serves as a collective platform for financial institutions, microfinance institutions, and other stakeholders committed to promoting equitable access to financial services for underserved and marginalized communities. OSAFII focuses on fostering collaboration, sharing best practices, and advocating for policies that enhance financial inclusion, aiming to empower individuals and communities economically.
- (iii) Unmkut Foundation, registered as a not-for-profit Trust under the Indian Trusts Act, 1882, was founded in 2017 on three core ideas : giving children access to formal and informal education that will supplement and fill gaps in mainstream education, promoting sensitivity towards the environment; showcasing local indigenous culture.

7. Responsibility statement of CSR Committee

It is hereby declared that the implementation and monitoring of CSR activities of the Company is as per the CSR rules and policy of the Company.

For Annapurna Finance Private Limited

Sd/-

Prateek Shrivastava
(Chairman, CSR & SPM Committee)