



REPORT ON CSR ACTIVITIES

**[Pursuant to Section 135 of the Companies Act, 2013 read with
Companies (Corporate Social Responsibility Policy) Rules, 2014.]**

SL. NO.	PARTICULARS	DETAILS
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.	<p>The Company is committed to economic, social and cultural growth of the underprivileged in an equitable and sustainable manner in the peripheral areas around its branch offices, sites and corporate office. Arising from this the focus areas that have emerged are Education, Health and sanitation, livelihood enhancement projects, and promotion of art, culture and heritage.</p> <p>To attain our objective, vision and mission, our approach will be that CSR activities are being undertaken by the business in multiple ways- independently, jointly with Trusts/ Societies, partnership with an external social body/NGO.</p>
2.	The Composition of the CSR Committee	<p>Not Applicable</p> <p>Since as per the Companies (Corporate Social Responsibility Policy) Amendment Rules, 2021 all such entities whose obligation to spend for CSR activities doesn't exceed Rs. 50 lakhs, is no longer required to form a separate CSR Committee</p>
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.	Not Applicable
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	Not Applicable



	Social Responsibility Policy) Rules, 2014 and amount required for set off for the financial year, if any.				
6	a) Profit for preceding 3 financial years 2021-22 2022-23 2023-24		Rs. 1,77,47,607.00 Rs. 6,56,81,464.00 Rs. 12,28,20,932.00		
	b) Average Net Profit of the Company as per section 135(5)		Rs. 6,87,50,001.00		
7	a) Two percent of average net profit of the Company as per section 135(5)		Rs. 13,75,000.02		
	b) Surplus arising out of the CSR projects or programs or activities of the previous financial years		NIL		
	c) Amount required to be set off for the current financial year, if any		NIL		
	d) Total CSR obligation for the financial year (7a+7b-7c)		Rs. 13,75,000.02		
8 a.	CSR amount spent or unspent for the financial year				
Total amount spent for the Financial year (in Rs.)	Amount unspent (in Rs.)				
	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 the fund	Amount	Date of Transfer
	Nil	Not Applicable	Not Applicable	Nil	Not Applicable
8 b.	Details of CSR amount spent against ongoing projects for the financial year		Not Applicable		
8 c.	Details of CSR amount spent against other than ongoing projects for the financial year		Rs. 13,75,000.00 (Details in table below)		



Details of CSR amount spent for the Financial Year 2024-25 (8C)

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. Lakh)	Mode of implementation Direct (Yes/No)	Mode of Implementation through implementing Agency	
				State	Dist.			Name	CSR Registration
1.	NA	Promoting Education in rural area	NO	West Bengal	Kolkata	5,00,00	No	Manovikas Kendra Rehabilitation and Research Institution	CSR00016062
2.	NA	Training to promote rural sports, nationally recognized sports, Paralympic sports and Olympic sports	NO	Jharkh and	Ranchi	5,50,000	No	Naurangrai Suryadevi Trust	CSR00042092
3.	NA	Eradicating Poverty in rural area	NO	West Bengal	Kolkata	2,25,000	No	Annamrita Foundation	CSR00001973
4.	NA	Promoting Education in rural area	NO	West Bengal	Kolkata	1,00,000	No	Ballygunge Society for Children in Pain	CSR00003066

8 d.	Amount spent in administrative overheads		Nil
8 e.	Amount spent on impact assessment if any		Nil
8 f.	Total amount spent for the financial year (8b + 8C + 8d + 8e)		Rs. 13,75,000
8 g.	Excess Amount for set off, if any: NIL		
9	a.	Details of Unspent CSR amount for the preceding three financial years : NIL	

For & on behalf of the Board

Place : Kolkata

Dated : 30-05-2025

Hemant Kumar Khaitan
Managing Director
DIN : 00220049