

NABSAMRUDDHI – CSR activities

NABSAMRUDDHI Finance Limited has been providing CSR assistance to various organizations from FY 2019-20 onwards. The Company has been focusing on sustainable business practices encompassing economic, environmental, and social imperatives that not only cover business but also the communities around it. The Company is directing its efforts, albeit in a small way, to contribute to the national efforts towards improvement in education, healthcare, and environmental sustainability, with a focus on rural development and community engagement.

The key highlights of the CSR activities undertaken by the Company are as follows:

FY 2024-2025

During FY 2024-25, NABSAMRUDDHI has supported two CSR projects for an amount of ~INR 1 Cr under Water, Sanitation & Hygiene and Sustainable Livelihood.

Details of the CSR projects undertaken during the year are as under:-

1. WASH: Ensuring Sustainable Water Security for Rural Communities through Rainwater Harvesting

Under the Captioned CSR project, an amount of INR 55.58 Lakh was sanctioned to NABFOUNDATION from the Company's CSR Fund. The project involved strategic rainwater harvesting and community-driven water resources management in 10 villages of Jaisalmer district, Rajasthan. The objective was to address the immediate problem of water scarcity and improve water management practices, thereby providing extra income and sustaining rural livelihoods.

The project encompassed the construction of 8 Tankas, 8 Beris, and 18 Khadeens. Additionally, 80 wall paintings were created to raise community awareness, one exposure visit was arranged, and two farmers' seminars were successfully conducted.

The project was implemented by NABFOUNDATION in association with Tarun Bharat Sangh (TBS). The initiative has created water security for the villages, making a profound difference to the lives of the residents, ensuring environmental sustainability by increasing surface water availability and ground water availability for fodder, agriculture, and drinking water purposes. Glimpses of the project are shown here.



Tanka



Beri



Khadeen



Farmers' Seminar



Wall Painting

2. Sustainable Livelihood: Establishment of Training-cum-Agro Processing Centres in Kalyan, Karnataka Region

In this project, **NABARD is the principal funder**, with additional financial support from its subsidiaries. An amount of INR 44.30 Lakh was sanctioned by NSFL to NABFOUNDATION from the Company's CSR Fund for this project.

The project aims to enhance agro-processing infrastructure and strengthen value chain development by setting up these facilities for soybean, jowar, chilli, peanut, groundnut, pulses and fruits across the seven districts in the Kalyan Karnataka region (Bidar, Yadgir, Raichur, Koppal, Kalaburagi, Ballari, and Vijayanagara). These units

will be established with local FPOs by integrating them into the operational framework of the processing units as owners and operators.

Kalyana Karnataka, comprising these seven districts is a relatively underdeveloped region in Karnataka. Establishing processing facilities will help producers get better value and stabilize prices by extending the shelf life of perishable produce. Infrastructure development in food processing will also encourage expanding cultivation areas, leading to direct employment in processing units and indirect employment in related supply chains, logistics, and marketing activities, thereby boosting local livelihoods.

NABFOUNDATION is the implementing agency for the project and the projects are being executed with active engagement of NABARD and NABCONS.

FY 2023-24

During FY 2023-24, NABSAMRUDDHI Finance Ltd., under its CSR activities, sanctioned three projects with financial assistance amounting to INR 69.02 lakh. The key highlights of the CSR activities undertaken by the Company are:

1. WASH: Community Drinking water project in Sindhudurg district of Maharashtra

Project titled ‘Community drinking water in Sindhudurg district of Maharashtra’ was supported under CSR. An amount of INR 16.00 Lakh was sanctioned to Kokan Kala Va Shikshan Vikas Sanstha from the Company’s CSR Fund for this project.

The project involved the installation of a 1000 LPH Water Station (Water ATM) and 3000 LPH water purifier system at Redi Village, Vengurla block, Sindhudurg district, Maharashtra. The project is expected to ensure clean water for drinking, cooking and other household activities for a population of 17,000 including the migrant labourers in this village.

The **water ATM** having water purification facility enables the villagers to use safe drinking water within the vicinity of the village. This water is available for drinking purpose at affordable charges.

The **water purification system** provides safe water on continuous basis, at free of cost. This water is used for cooking and other purposes.

Both these units are maintained by the Gram Panchayat, Redi.



Water ATM

Water Purifier

CSR Project at Redi Village, Vengurla block, Sindhudurg district

2. WASH: Project for Construction of Toilets in three schools at Ambikapur, Surguja District, Chhattisgarh

The Project titled ‘WASH Project for Construction of Toilets in three schools at Ambikapur, Surguja District, Chhattisgarh’ was supported under CSR. New toilet blocks having 4 WC (2 WC for boys and 2 WC for girls) and 2 Urinals (for boys) were constructed in each of the three schools of Ambikapur block of Surguja district, Chhattisgarh.

Before this intervention, two of the schools had no toilet facilities at all, while the third had a single, dilapidated toilet block that was inadequate for the students. This lack of basic sanitation posed serious health risks and created an uncomfortable and discouraging environment for students, especially girls.

With the completion of this project, the schools now offer clean, safe, and gender-segregated sanitation facilities. These improvements are expected to enhance student attendance and retention, promote better hygiene and health, restore dignity and comfort for both students and staff, and contribute to a more inclusive and supportive learning environment.

An amount of INR 28.90 Lakh was sanctioned to Sulabh International Social Service Organisation from the Company’s CSR Fund for this project.



Photos of Constructed Toilets at Shashkiy Nagar Palik Nigam Uchchattar Madhyamik School Bhagwanpur, Ambikapur, District – Sarguja C.G



Photos of Constructed Toilets at Shashkiy Purva Madhyamik School, Fundurdihari, Ambikapur, District – Sarguja C.G



Photos of Constructed Toilets at Shashkiy Prathmik Madhyamik School, Fundurdihari, District - Sarguja C.G

3. Empowering Schools- Improved facility for improved Learning

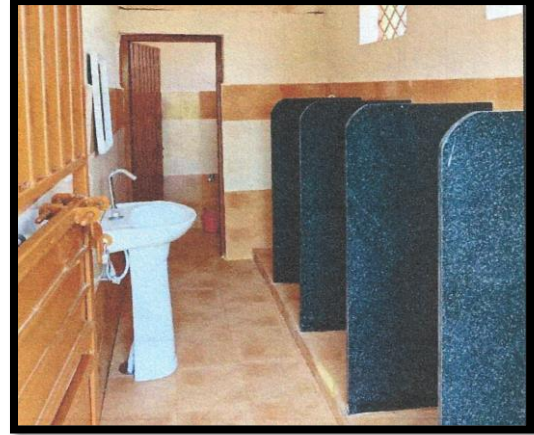
The project titled “Empowering Schools – Improved Facility for Improved Learning”, supported under the Company’s CSR initiative, has been successfully completed with a sanctioned amount of INR 24.11 lakh to NABFOUNDATION. The initiative focused on transforming the learning environment by upgrading essential infrastructure in the school.

As part of the project, hygienic toilet facilities comprising 2 WCs and 9 urinals were constructed, clean drinking water was made available, the school building was freshly painted, and digital learning tools such as computers and a smart TV were installed.

Prior to the intervention, the school’s toilet facilities were in a severely dilapidated state, posing serious health risks and creating an unwelcoming atmosphere, particularly discouraging for girl students. The unhygienic conditions not only affected attendance but also the overall morale of students and staff.

With the completion of this project, the school now offers a cleaner, safer, and more engaging environment. These enhancements are expected to significantly improve student attendance and retention, promote better hygiene and health among students and staff, encourage digital learning through the use of smart classrooms, and foster a sense of pride and motivation within the school community.

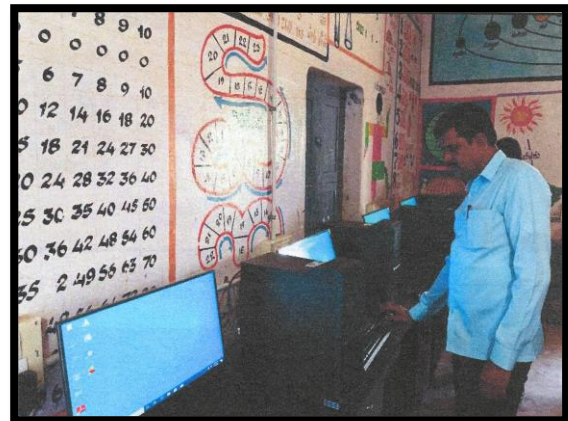
This initiative has empowered the school to provide a conducive environment for quality education, benefiting not just the students and teachers but also the broader community.



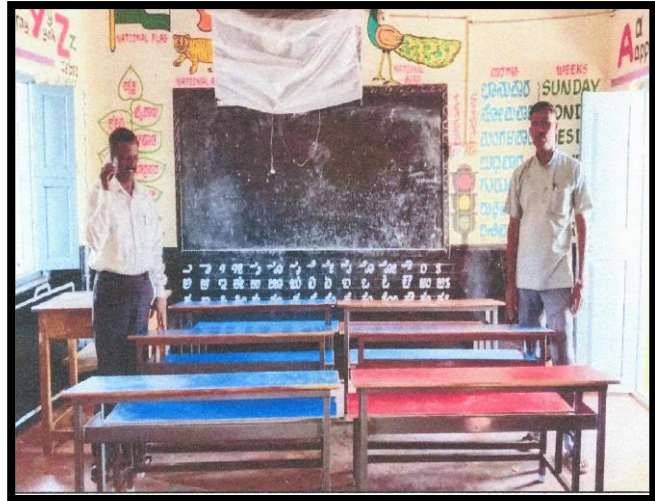
Photos of Constructed Toilets (Exterior and Interior)



Completed Wall Paintings (Exterior and Interior)



Inauguration of Smart classroom equipment, TV, and Desktops



Water filter and Desks for the School

FY 2022-2023

During FY 2022-23, NABSAMRUDDHI Finance Ltd., under its CSR activities, sanctioned three projects with financial assistance amounting to INR 55.06 Lakh.

The key highlights of the CSR activities undertaken by the Company are:

1. Safe Drinking Water, Providing Clean Water System, and solving water shortage



Water Purification Plant at Kegaon, Uran, Raigad District



Water ATM at Kegaon, Uran, Raigad District

A project titled "Safe Drinking Water" was supported under CSR. The project involves the Installation of "1 no. of 1000 LPH Water ATM and 1 no. of 5000 LPH Water Purifier System" at Kegaon, Uran, Raigad District. The project is expected to ensure clean water for drinking, cooking and other household activities for a population of 17,000 including the migrant labourers in this village.

An amount of INR 15.93 Lakh was sanctioned to Kokan Kala Va Shikshan Vikas Sanstha from the Company's CSR Fund for this project.

The **water ATM** having water purification facility provides safe drinking water at affordable charges to villagers and migrant labour who are fishermen engaged in high sea fishing.

The **water purification system** provides safe water for cooking and other purposes free of cost.

Both these units are maintained by the Gram Panchayat, Kegaon.

2. WASH Project, supporting Hygiene and Sanitation, resolving sanitation concerns for two schools at Bhojpur, Bihar

The project titled "**Construction of 02 No. of Six Seated School Toilets in two schools at Bhojpur, Bihar**" has been successfully completed under CSR support. These newly constructed toilet blocks, each equipped with **2 WC and 4 Urinals**, have been established in **Higher Secondary School, Barka Dumra, Ara**, and **Rajkiya Adarsh Middle School, Nawada, Ara**, ensuring enhanced sanitation facilities for students and teachers.

An amount of **INR 23.63 Lakh** was sanctioned to **Sulabh International Social Service Organisation** from the Company's CSR Fund for this initiative. With the completion of the project, students now have access to **neat, clean, and hygienic**

toilet facilities, addressing the previous inadequacy of sanitation infrastructure in these schools.

Additionally, recognizing the importance of **safe drinking water**, **RO water purification systems** have been installed along with the new toilet blocks. This ensures a **consistent supply of clean and safe drinking water** for students and staff, further contributing to their well-being and health.

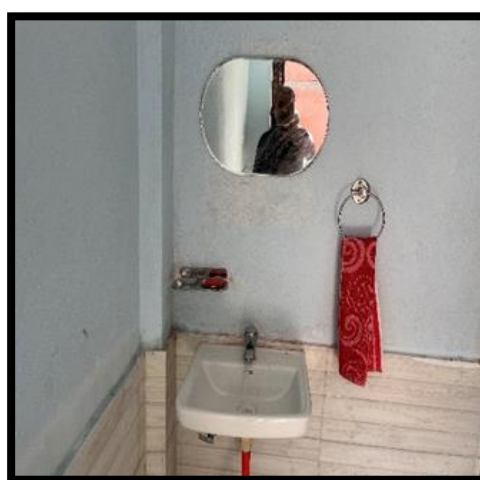
The successful implementation of this project stands as a significant step towards improving school infrastructure, promoting hygiene, and fostering a better learning environment for students.



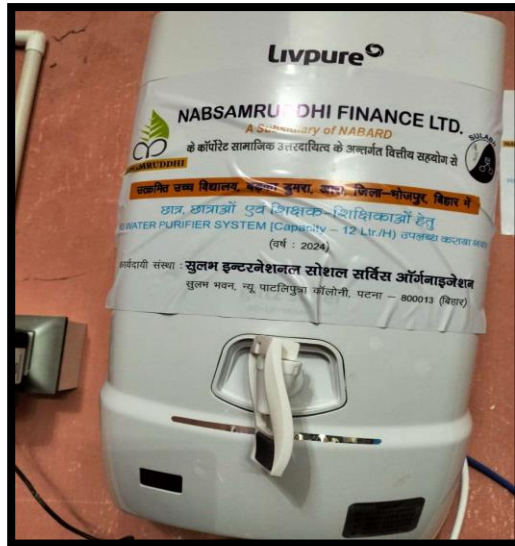
Photos of Constructed Toilets at Rajkiya Adarsh Middle School, Nawada, Ara



RO facility at Rajkiya Adarsh Middle School, Nawada, Ara



Photos of Constructed Toilets at Higher Secondary School, Barka Dumra, Ara



RO facility at Higher Secondary School, Barka Dumra, Ara

3. WASH Project, supporting Hygiene and Sanitation, resolving sanitation concerns for the Public at Hanuman Ghat, Varanasi

Project titled “Reconstruction of 5-Seated Sulabh Shauchalaya Complex (public toilet with bath) with Sewer Line” at Hanuman Ghat, Varanasi was supported with a CSR grant of INR 15.50 Lakh to Sulabh International Social Service Organisation.

The project involves reconstruction of 5-Seated Sulabh Shauchalaya Complex, comprising of 2 WC for Gents, 1 WC and 1 WC cum bath for ladies, and 1 WC cum Bath for specially-abled persons. It will also have 2 urinals (Gents), 1 Lobby, and 1 caretaker room;

The reconstruction of the public toilet block was a necessity, and it will provide neat, clean and hygienic sanitation facilities to pilgrims and visitors, thus eradicating the problem of open defecation in the area and improving the condition of sanitation and the environment.



FY 2021-2022

During FY 2021-22, NABSAMRUDDHI Finance Ltd., under its CSR activities, sanctioned two projects with financial assistance amounting to INR 38.88 lakh.

The key highlights of the CSR activities undertaken by the Company were:

1. ATMOSPHERIC WATER GENERATOR - Solving Water Scarcity and Providing High-Quality, Potable Water

A project titled “ATMOSPHERIC WATER GENERATOR - Solving Water Scarcity and Providing High-Quality, Potable Water” was supported under CSR. The project involved setting up of an Atmospheric Water Generator which produces pure drinking water from water vapour in the air, with zero dependence on other water sources. It provides safe drinking water to patients, visitors and the staff at Pushpagiri Vitreo Retina Institute (PVRI) in Vizianagaram, Andhra Pradesh. An amount of INR 32.29 lakh was sanctioned to Jaldhaara Foundation from the Company’s CSR Fund for this project



Atmospheric Water Generator at PVRI, Vizianagaram



Water Dispenser at PVRI, Vizianagaram

2. Supporting tribal girls at Education Complex School at Jadhola, Udaipur by providing study table/ chair and water purifier/ cooler.

NABSAMRUDDHI provided study tables/chairs and a water purifier/ cooler to Education Complex School for Tribals at Jadhola, Udaipur. The provision for clean drinking water and basic furniture helps in improving the health of tribal students and the overall learning environment. An amount of INR 6.59 lakh was sanctioned to Rajasthan Bal Kalyan Samiti from the Company's CSR Fund for this project.



Water Purifier with Water Cooler at Education Complex School



Water Purifier at Education Complex School



Study Tables & Chairs at Education Complex School

FY 2020-2021

1. Promotion of livelihood activities in North Eastern India

The Company assisted project titled “NEW (NER Entrepreneur’s World)” which aims at providing an ‘end to end solution’ to address the challenges of unemployment in the North Eastern Region (NER). Phase I of the project involve setting up of a website which will provide summary of livelihood options available and the interested youth will be required to register themselves on the site and fill details. In Phase II, the project will broadly cover District wise short duration training programmes for activities chosen by the candidates and their credit linkage.

An amount of INR 14 lakh was sanctioned to NABFOUNDATION, from the Company’s CSR Fund for the FY 2020-21, for implementation of specific components of this project.

Detailed outcome of the project is presented below:

- Under the project, a comprehensive database was created which will help State Governments in planning action programmes of their respective NRLM units covering unemployed youths who want to start their own microenterprises in farm and off farm sectors.
- Trained around 75 participants in basic food processing (pickle, juice and bakery) from Kohima, Nagaland and Aizawl, Mizoram.
- Documentation of the entire project for creating awareness among the youths of North-East region.
- A readymade platform to policy makers to enable them to formulate new policies for the interested youths.

2. WASH: Provision of Clean Drinking Water in water scarce village in Rajasthan

An amount of INR 14.30 lakh was sanctioned to NABFOUNDATION, from the Company’s CSR Fund for the project titles ‘AAPNO PAANI’. Initially, the project targeted the village of Kharabera Bheemwatan in the Luni block of Jodhpur district. However, due to various technical and operational difficulties the project was later relocated to Mansagar village in Rudiya block, Jodhpur.

The aim of the project was to set up a central solar power-based RO-UV filtration plant by sourcing water from a nearby borewell in Mansagar village, Baori block, Jodhpur, Rajasthan. The filtration system provides around 4,000 litre of drinkable water each day to the adjacent Govt. schools and the households in the region. An electric vehicle is used which powered by the centralized solar grid for delivering water to other schools and households.

The RO-UV water filtration plant is fully functional and installed just outside the Government Secondary School and College, Mansagar, Jodhpur, Rajasthan. The plant is now delivering around 800 LPH of filtered water and around 120 students are provided with clean drinking water, free of cost. Each classroom is enabled with 20 litre campers which are filled from the plant.



Fully constructed shed for placing RO-UV plant in Mansagar, Jodhpur, Rajasthan



Students drinking water from RO-UV plant



Installed Solar Panels on Govt. School

FY 2019-2020

1. Covid-19 Relief

A contribution of INR 15.53 lakh was made to the PM CARES Fund towards COVID-19 donations, from the Company's CSR Fund for the FY 2019-20.