



CSR ACTIVITIES DURING THE YEAR 2025-26

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 Private Limited is among the leading Non-Banking Financial Company-Microfinance Institutions (NBFC-MFIs) in India, established with the vision of promoting livelihood financing and socio-economic advancement of underserved communities. Since its inception, the Company has consistently integrated social development objectives into its core operations. While advancing financial inclusion in rural and semi-urban areas, Annapurna remains committed to enhancing the quality of life of its customers through a deeply embedded customer-centric approach that addresses their holistic needs.

Beyond its primary objective of financial empowerment, Annapurna actively undertakes community development initiatives through its Corporate Social Responsibility (CSR) programmes. The Company has a well-defined CSR Policy that ensures all interventions are aligned with its social vision and comply with applicable statutory and regulatory requirements. A dedicated CSR team oversees the planning, implementation, monitoring, and impact assessment of these initiatives.

The Company's CSR strategy focuses on key developmental areas including affordable healthcare, livelihood security, education for the underprivileged, environmental sustainability, community hygiene, and gender equality. Each intervention is thoughtfully designed to address critical developmental gaps and reduce vulnerabilities within the communities it serves.

During FY 2025–26, Annapurna implemented a diverse portfolio of CSR initiatives aimed at fostering sustainable and inclusive development beyond financial inclusion.

The **Mobile Medical Unit (MMU)** programme continued to improve access to quality primary healthcare for underserved rural communities, benefiting more than 5,000 individuals during FY



2025–26 and over 40,000 beneficiaries since inception. The initiative maintained a strong focus on women's health, preventive care, and early diagnosis through free medical consultations, diagnostic services, and distribution of essential medicines.

Under its **Clean Energy Initiative**, Annapurna expanded access to sustainable community infrastructure across Odisha, Rajasthan, Bihar, and Uttar Pradesh through the installation of more than 500 solar streetlights and other solar-powered assets. These interventions are estimated to offset approximately 240 tonnes of carbon emissions annually while improving public safety, enhancing access to essential services, and strengthening climate resilience.

The “**Atulya Karigari**” initiative continued to support the livelihoods of more than 7,000 handloom and handicraft artisans by strengthening technical capabilities, improving market linkages, and promoting sustainable income generation opportunities.

The **E² (Excel the Excellence) Scholarship Programme** furthered Annapurna's commitment to educational empowerment by supporting meritorious students from economically disadvantaged backgrounds in pursuing higher education and bridging opportunity gaps through financial assistance.

Annapurna also sustained its commitment towards preserving community infrastructure by supporting the cleanliness and maintenance of two of Odisha's prominent religious landmarks- Biraja Temple and Maa Tarini Temple.

Further strengthening its focus on community sanitation, FY 2025–26 marked the introduction of the ‘**Toilet on Wheels**’ initiative, an innovative mobile sanitation solution aimed at providing safe, hygienic, and accessible toilet facilities at high-footfall public locations where permanent sanitation infrastructure remains unavailable.

The CSR Committee of Annapurna Finance plays a pivotal role in identifying community needs, designing appropriate interventions, and monitoring project implementation. The Committee meets regularly to review the progress and impact of ongoing initiatives, ensuring effective execution and alignment with the Company's social objectives.

In line with its commitment to transparency and stakeholder engagement, Annapurna's CSR Policy is publicly accessible on the Company's website: <https://annapurnafinance.in/resources/report-and-newsletter/csr-and-di-report>



COMPOSITION OF CSR & SPM COMMITTEE

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: INR148.56 crore

3. Prescribed CSR Expenditure (2% of the amount as in item 3 above): INR 2.97 Crore

4. Details of CSR spent during the financial year:

(a) Total amount to be spent as minimum CSR obligation for the FY 2025-26: INR 2.97 Crore

(b) Actual CSR amount spent during the FY 2025-26: INR 3.73 Crore. Details are as follows

Sl. 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 Odisha (Dist. Khordha & Nayagarh)	48,55,400	48,64,376	People's Forum
2.	Livelihood Security	Atulya Karigari	Odisha, West Bengal, Assam, Uttar Pradesh, Bihar & Rajasthan	49,24,100	54,95,416	Own program
3.	Clean Energy	Installation of Solar Streetlights and other community-based Infrastructure	Odisha (Khurda, Keonjhar, Jajpur, Koraput), Rajasthan, (Bundi), Bihar(Nalanda) & Uttar Pradesh (Lucknow)	1,42,10,000	1,18,52,000	Own program
4.	Community Hygiene	Cleaning and Beautification of Heritage Temples	Odisha (Keonjhar and Jajpur)	15,00,000	14,97,665	Own Program



		Toilet on Wheels	Odisha (Puri)	31,29,000	31,22,618	Own Program
5.	Promoting education	Study scholarship E2	All over Odisha	1,00,00,000	1,00,00,000	People's Forum
6.	Other Donation	Charitable Donations		-	5,00,000	
	Total			3,86,18,500	3,73,32,075	

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

6. Details of implementing agency:

Peoples Forum is a state-based organization that was set up in 1989 and registered under 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.

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 Pvt Ltd.

Sd/-

Mr. Prateek Shrivastava
(Chairman, CSR & SPM Committee)

