



SOCIAL ACTION FOR RURAL DEVELOPMENT

Social Action for Rural Development NGO established under Society Registration Act, 1860 REGISTRATION NO: 135/2002-03; NITI AAYOG. UID: JH/2009/0017215.
Social Action for Rural Development is committed to promote sustainable community development by repositioning women as change makers and fostering collective leadership.

Registered Office: Chhotki Murram, Ramgarh Cantt. Dist-Ramgarh, Pin-829122

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PUBLIC ISSUE BY OUR SOCIETY OF ZERO COUPON ZERO PRINCIPAL INSTRUMENTS OF FACE VALUE ₹ 1/- EACH ("ZCZP INSTRUMENTS"), AGGREGATING UP TO ₹ 4.24 CRORE ("ISSUE SIZE" AND SUCH PUBLIC ISSUE HEREINAFTER REFERRED TO AS THE "ISSUE") THROUGH THIS DRAFT PROSPECTUS AND THE PROSPECTUS. THE ISSUE IS BEING MADE PURSUANT TO THE PROVISIONS OF SECURITIES AND EXCHANGE BOARD OF INDIA (ISSUE OF CAPITAL DISCLOSURE REQUIREMENTS) REGULATIONS, 2018, AS AMENDED ("SEBI ICDR REGULATIONS"), READ WITH THE SEBI CIRCULAR DATED SEPTEMBER 19, 2022, BEARING REFERENCE NO. SEBI/HO/CFD/POD-1/P/CIR/2022/120 ("SSE FRAMEWORK CIRCULAR"), THE CIRCULAR ISSUED BY THE NATIONAL STOCK EXCHANGE OF INDIA LIMITED ("NSE") NOTIFYING THE NORMS FOR REGISTRATION, ISSUE AND LISTING OF ZCZP INSTRUMENTS BY NPOS ON NSE SOCIAL STOCK EXCHANGE AND CONTENTS OF THE DRAFT FUND-RAISING DOCUMENT/FUND RAISING DOCUMENT (COLLECTIVELY, "NSE NORMS"), AND THE DISCLOSURE REQUIREMENT UNDER SCHEME I OF THE SECURITIES AND EXCHANGE BOARD OF INDIA (ISSUE AND LISTING OF NON-CONVERTIBLE SECURITIES) REGULATIONS, 2021 ("SEBI NCS REGULATIONS"), THE SOCIETIES ACT, 2013 AND RULES MADE THEREUNDER, EACH AS AMENDED TO THE EXTENT NOTIFIED AND APPLICABLE

OUR FOUNDER MEMBER

Our Founder Member is Naresh Prasad Singh; Email sardagroups@rediffmail.com; Tel: +91 9431146129. For details of our Members, see "Our Members" on page 86 of this Draft Prospectus.

GENERAL RISKS

Investment in zero coupon zero principal instrument is risky, and investors should not invest any funds in such securities unless they can afford to take the risk attached to such investments. Investors are advised to take an informed decision and to read the risk factors carefully before investing in this Issue. For taking an investment decision, investors must rely on their examination of the Issue, including the risks involved in it. Specific attention of investors is invited to the chapters "Risk Factors" and "Material Developments" on pages 8 and 132, respectively of this Draft Prospectus. These risks are not, and are not intended to be, a complete list of all risks and considerations relevant to the ZCZP Instruments or investor's decision to purchase such securities.

COUPON RATE, COUPON PAYMENT FREQUENCY, REDEMPTION DATE, REDEMPTION AMOUNT & ELIGIBLE INVESTORS

The Issue, being an issue of zero coupon zero principal instrument in terms of Chapter X-A of the SEBI ICDR Regulations, there is no coupon rate, or redemption amount applicable, and consequently the coupon payment frequency, and redemption amount is not applicable. For further details relating to the ZCZP Instruments, including in relation to Eligible Investors of the ZCZP Instruments, please see "Issue Related Information" on page 141 of this Draft Prospectus. The Issue is not underwritten.

CREDIT RATING

The Issue, being an issue of zero coupon zero principal instrument in terms of Chapter X-A of the SEBI ICDR Regulations, there is no credit rating applicable.

LISTING

The ZCZP Instruments offered through the Draft Fund Raising Document are proposed to be listed on the social stock exchange segment of NSE, being NSE Social Stock Exchange and NSE Social Stock Exchange shall be the Designated Stock Exchange. Our Company has received 'in-principle' approval from NSE vide their letter bearing number [●] dated [●]. A copy of this Final Fund Raising Document will be filed with the RoC. For details of the material contracts and documents available for inspection, please see "Material Contracts and Documents for Inspection" beginning on page 164.

PUBLIC COMMENTS

The Draft Prospectus dated October 1, 2024, has been filed with the Stock Exchanges, pursuant to the provisions of the SEBI ICDR Regulations and is open for public comments for a period of 21 days (i.e., until 5:00 p.m. on [●]) from the date of filing of this Draft Prospectus with the Stock Exchanges. All comments on this Draft Prospectus are to be forwarded to the attention of the Society Secretary and Compliance Officer of our Society. All comments received on this Draft Prospectus will be suitably addressed prior to filing of the Prospectus with the Stock Exchanges and RoC.

REGISTRAR OF THE ISSUE

ADVISOR TO THE ISSUE

STATUTORY AUDITOR



Bigshare Services Pvt. Ltd.

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S D R & Associate
Chartered Accountant

Modi Complex, Nehru Road, Chatti Bazar
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 Ramgarh Cantt (Jharkhand)- 829122
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 Contact Person: Mr. Sandeep Khandelwal
 Email: casandeepkhandelwal@gmail.com

ISSUE PROGRAM**

Issue opens on: [●]

Issue closes on: [●]

**The Issue shall remain open for subscription on Working Days from 10 a.m. to 5 p.m. (Indian Standard Time) during the period indicated in the Prospectus, except that the Issue may close on such earlier date or extended date as may be decided by the Board of Members of our Society, subject to relevant approvals. In the event of an early closure or extension of the Issue, our Society may issue the notice to the prospective investors through an advertisement in an English national daily with wide circulation and a regional daily with wide circulation where the Registered Office of our Society is located on or before such earlier or initial date of Issue closure. On the Issue Closing Date, the Application Forms will be accepted only between 10 a.m. and 3 p.m. (Indian Standard Time). For further details please refer to section titled "General Information" on page 15 of this Draft Prospectus. A copy of the Prospectus shall be filed with the Registrar of Societies RoC as per Societies Act, 1860, along with the endorsed/certified copies of all requisite documents. For further details, please see "Material Contracts and Documents for Inspection" on page 164 of this Draft Prospectus.

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**SECTION I – GENERAL
DEFINITIONS AND ABBREVIATIONS**

This Draft Prospectus uses certain definitions and abbreviations which, unless the context otherwise indicates or implies, shall have the meaning ascribed to such definitions and abbreviations set forth herein. References to any legislation, act, regulation, rules, guidelines, clarifications or policies shall be to such legislation, act, regulation, rules, guidelines, clarifications or policies as amended, supplemented or re-enacted from time to time until the date of this Draft Prospectus, and any reference to a statutory provision shall include any subordinate legislation notified from time to time pursuant to such provision.

The words and expressions used in this Draft Prospectus but not defined herein shall have, to the extent applicable, the same meaning ascribed to such words and expressions under the SEBI ICDR Regulations, the SEBI NCS Regulations, the Society Registration Act, 1860, the SCRA, the Depositories Act, NSE Norms and the rules and regulations notified thereunder.

General Terms

Term	Description
“Society” or “the Issuer”	Social Action for Rural Development, a Society Registered under Society Registration Act, 1860 and having its Registered Office at Chhotki Murrām, Ramgarh Cantt. Dist-Ramgarh, Pin-829122.
Audited Financial Statements	The audited financial statements of our Society for the financial years ended March 31, 2024, March 31, 2023 and March 31, 2022, along with the audit reports, issued by S D R & Associate (Chartered Accountant)
“we”, “us”, “our”	Unless the context otherwise indicates or implies, the reference to the Society, its assets and liabilities, the relevant period / Fiscal/ Financial Year to our Society, as at and during the relevant period / Fiscal/ Financial Year.
AR	Annual Report of the Society
Auditors or Statutory Auditors	S D R & Associate, the statutory auditor of our Society.
Board or Board of Member or our Board or our Board of Member	Board of Members of our Society.
MOA or Memorandum or Memorandum of Association	Memorandum of Association of our Society, as amended.
ECOSOC	United Nations Economic and Social Council

Issue Related Terms

Term	Description
Allotment Advice	The communication sent to the Allottees conveying the details of ZCZP Instruments allotted to the Allottees in accordance with the Basis of Allotment.
Allotment, Allot or Allotted	Unless the context otherwise requires, the allotment of ZCZP Instruments to the successful Applicants pursuant to the Issue.
Allottee(s)	The successful Applicant to whom the ZCZP Instruments are Allotted either in full or part, pursuant to the Issue.
Applicant or Investor	Institutional Investors and Non-institutional Investors, who apply for issuance and Allotment of ZCZP Instruments pursuant to the terms of this Draft Prospectus, the Prospectus, and the Application Form. For details of ineligible investors, please see “ <i>Issue Procedure</i> ” on page 146 of this Draft Prospectus.
Application	A physical application to subscribe to the ZCZP Instruments offered pursuant to the Issue by submission of a valid Application Form submitted to the Registrar.
Application Amount	The aggregate value of the ZCZP Instruments applied for, as indicated in the Application Form for the Issue, which shall not be lesser than 10,000.

Application Form	Form in terms of which an Applicant shall make an offer to subscribe to ZCZP Instruments through the physical process which will be considered as the Application for Allotment of ZCZP Instruments in terms of this Draft Prospectus.
Basis of Allotment	The basis on which ZCZP Instruments will be allotted to applicants as described in “Issue Procedure – Basis of Allotment” on page 159 of this Draft Prospectus.
Client ID	Client identification number maintained with one of the Depositories in relation to the demataccount.
Corporate Office of the Registrar	BIGSHARE SERVICES PRIVATE LIMITED, S6-2, Pinnacle Business Park, Next to Ahura Centre, Mahakali Caves Road, Andheri East, Mumbai – 400093
Deemed Date of Allotment	The date on which the Board of Members, approves the Allotment of the ZCZP Instruments for the Issue or such date as may be determined by the Board of Members. The actual Allotment of ZCZP Instruments may take place on a date other than the Deemed Date of Allotment.
Demographic Details	The demographic details of the Applicants such as their respective addresses, email, PAN, investor status, MICR Code and bank account detail.
Draft Prospectus	This Draft Prospectus dated 20.01.2025 issued in accordance with the SEBI ICDR Regulations, the NSE Norms and filed with the Stock Exchanges for receiving public comments in accordance with the provisions of the SEBI ICDR Regulations.
Escrow Account	Account to be opened with the Escrow Collection Bank.
Escrow Agreement	Agreement dated [●] to be entered into between the Issuer, the Registrar and the Escrow Collection Bank.
Escrow Collection Bank	The bank which is a clearing member and registered with SEBI as a banker to an issue under the Securities and Exchange Board of India (Bankers to an Issue) Regulations, 1994, and with whom the Escrow Account, in relation to the Issue, will be opened, in this case being [●].
Institutional Investors	<p>Shall mean any of the following eligible investors:</p> <ul style="list-style-type: none"> • a mutual fund, venture capital fund and alternative investment fund registered with SEBI; • a public financial institution; • a scheduled commercial bank; • a state industrial development corporation; • an insurance Society registered with the Insurance Regulatory and Development Authority of India; • a provident fund with minimum corpus of twenty-five crore rupees; • a pension fund with minimum corpus of twenty-five crore rupees registered with the Pension Fund Regulatory and Development Authority established under sub-section (1) of section 3 of the Pension Fund Regulatory and Development Authority Act, 2013; • National Investment Fund set up by resolution no. F. No. 2/3/2005-DDII dated November 23, 2005 of the Government of India published in the Gazette of India; • insurance funds set up and managed by army, navy or air force of the Union of India; • insurance funds set up and managed by the Department of Posts, India; or • Systemically important non-banking financial Societies.
Issue	Public Issue by our Society of zero coupon zero principal instruments of face value ₹ 1/-each, aggregating up to 4.24 Crore (Four crore and twenty-four lacs).
Issue Closing Date	As specified in the Draft Fund-Raising Document
Issue Opening Date	As specified in the Draft Fund-Raising Document.
Issue Period	The period between the Issue Opening Date and the Issue Closing Date inclusive of both days, during which prospective Applicants can submit their Application Forms.

Issue Size	Up to ₹ 4.24crores (Four crore and twenty-four lacs).
Non-Institutional Investors	Any investor other than a retail individual investor and Institutional Investors, except for investors who are not eligible to invest in ZCZP Instruments. For further details, see “ <i>Issue Procedure</i> ” on page 146of this Draft Prospectus.
Not for Profit Organization or NPO	Not for Profit Organization shall have the same meaning as prescribed under Regulation292A(e) of the SEBI ICDR Regulations
Objects	Objects of this Issue as set out in the section titled “ <i>Objects of the Issue</i> ” on page 20 of thisDraft Prospectus.
Offer Document	This Draft Prospectus, the Prospectus, and Application Form.
Register of ZCZP Instrumentholders	The register of ZCZP Instrument holders maintained by the Issuer and by the Depositories in case of ZCZP Instrument held in dematerialized form, and/or the register of ZCZP Instrument Holders maintained by theRegistrar.
Registered Post	Registered post with acknowledgement due.
Registrar Agreement	Agreement dated [●] to be entered into between the Issuer and the Registrar under the terms ofwhich the Registrar has agreed to act as the Registrar to the Issue.
SSE Framework Circular	SEBI circular dated September 19, 2022, bearing reference no. SEBI/HO/CFD/PoD-1/P/CIR/2022/120 on framework on social stock exchange.
Stock Exchanges	The social stock exchange segments of NSE being NSE Social Stock Exchange.
Transaction Documents	Transaction documents shall mean this Draft Prospectus, and the Prospectus, read with any notices, corrigenda, addenda thereto, Registrar Agreement, Escrow Agreement, Tripartite Agreements executed or to be executed by our Society, as the case may be. For further details please see the section titled, “ <i>Material Contracts and Documents for Inspection</i> ” on page 164 of this Draft Prospectus.
Tripartite Agreements	Tripartite Agreement dated [●] to be entered into between our Society, the Registrar to the Issue and NSDL and Tripartite Agreement dated [●] to be entered into between our Society, the Registrar to the Issue and CDSL for offering demat option to the ZCZP Instrument Holders.
Under-subscription	Subscription of the ZCZP Instruments less than 75% of the Issue Size.
Willful Defaulter(s)	Willful defaulter shall have the same meaning as under regulation (2) (1) (III) of the Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2018.
Working Days	Working days means all days on which commercial banks in Mumbai are open for business. In respect of announcement or issue period, working day shall mean all days, excluding Saturdays,Sundays and public holidays, on which commercial banks in Mumbai are open for business. Further, in respect of the time period between the issue closing date and the listing of the ZCZPInstruments on the Stock Exchanges, working day shall mean all trading days of the Stock Exchanges for ZCZP Instruments, excluding Saturdays, Sundays and bank holidays, as specified by SEBI.
ZCZP Instruments	Zero coupon zero principal instruments as notified in terms of the notification dated July 15,2022 issued by the Ministry of Finance.
ZCZP Instrument Holder(s)	The holders of the ZCZP Instruments whose name appears in the database of the Depository and/or the register of ZCZP Instrument Holders (if any) maintained by our Society if required under applicable law.

CERTAIN CONVENTIONS, USE OF FINANCIAL, INDUSTRY AND MARKET DATA AND CURRENCY OF PRESENTATION

Certain Conventions

All references to “India” contained in this Draft Prospectus are to the Republic of India and its territories and possessions and all references herein to the “Government”, “Indian Government”, “GOI”, “Central Government” or the “State Government” are to the Government of India, central or state, as applicable.

Unless otherwise specified, any time mentioned in this Draft Prospectus is in Indian Standard Time (“IST”). Unless indicated otherwise, all references to a ‘year’ in this Draft Prospectus are to a calendar year.

Unless stated otherwise, all references to page numbers are to the page numbers of this Draft Prospectus.

Presentation of Financial Information

Our Society’s financial year commences on April 1 of the immediately preceding calendar year and ends on March 31 of that particular calendar year, so all references to a particular financial year or fiscal are to the 12 -month period commencing on April 1 of the immediately preceding calendar year and ending on March 31 of that particular calendar year. Unless the context requires otherwise, all references to a year in this Draft Prospectus are to a calendar year and references to a Fiscal/Fiscal Year are to the fiscal year ended on March 31 of that calendar year.

Our Society’s Audited Financial Results for the Fiscal Years ended March 31, 2024, March 31, 2023, and March 31, 2022, have been prepared in accordance with Indian GAAP and have been audited by Rao & Ashok and are included in the section titled “*Financial Information*” on page 102 of this Draft Prospectus.

Currency and Unit of Presentation

All references to “Rupees” or “₹” or “INR” or “Rs.” are to Indian Rupee, the official currency of the Republic of India.

Except where stated otherwise in this Draft Prospectus, all figures have been expressed in crore. The word ‘lakhs/lacs/lac’ means ‘one hundred thousand’ and ‘crore/crs’ means ‘ten million’ and ‘billion/bn.’ means ‘one hundred crore.

General Risk

Investment in zero coupons zero principal instruments is risky, and investors should not invest any funds in such securities unless they can afford to take the risk attached to such investments. Investors are advised to take an informed decision and to read the risk factors carefully before investing in this offering. For taking a subscription decision, investors must rely on their examination of the issue including the risks involved in it.

Specific attention of investors is invited to statement of risk factors contained under section “*Risk Factors*” on page 8 of this Draft Prospectus. These risks are not, and are not intended to be, a complete list of all risks and considerations relevant to the ZCZP Instruments or investor’s decision to purchase such securities.

FORWARD LOOKING STATEMENTS

Certain statements contained in this Draft Prospectus that are not statements of historical fact constitute “forward-looking statements”. Investors can generally identify forward-looking statements by terminology such as “aim”, “anticipate”, “believe”, “continue”, “could”, “estimate”, “expect”, “intend”, “may”, “objective”, “plan”, “potential”, “project”, “pursue”, “shall”, “seek”, “should”, “will”, “would”, or other words or phrases of similar import. Similarly, statements that describe our strategies, objectives, plans or goals are also forward-looking statements. All statements regarding our expected financial conditions, results of operations and prospects are forward-looking statements. These forward-looking statements include statements as to matters discussed in this Draft Prospectus that are not historical facts. All forward-looking statements are subject to risks, uncertainties and assumptions about us that could cause actual results to differ materially from those contemplated by the relevant forward-looking statement. Important factors that could cause actual results, including our financial conditions and results of operations to differ from our expectations include, but are not limited to, the following:

- Reduction or discontinuation in the donations or grants received by us;
- Changes in applicable law governing corporate social responsibility policies;
- Termination or delay in implementation of our arrangements with State Governments;
- Failure to retain and attract professionals; and
- Impact of the COVID-19 pandemic or the outbreak of any new pandemic on our business and operations. For further discussion of factors that could cause our actual results to differ, see “*Risk Factors*” on page 8 of this Draft Prospectus.

All forward-looking statements are subject to risks, uncertainties and assumptions about our Society that could cause actual results and valuations to differ materially from those contemplated by the relevant statement. The forward-looking statements contained in this Draft Prospectus are based on the beliefs of management, as well as the assumptions made by and information currently available to management. Although our Society believes that the expectations reflected in such forward-looking statements are reasonable at this time, it cannot assure investors that such expectations will prove to be correct or will hold good at all times. Given these uncertainties, investors are cautioned not to place undue reliance on such forward-looking statements.

Neither our Society, its Members, its key managerial staff, and officers, nor any of their respective affiliates have any obligation to update or otherwise revise any statements reflecting circumstances arising after the date hereof or to reflect the occurrence of underlying events, even if the underlying assumptions do not come to fruition.

SECTION II – RISK FACTORS

The following are the risks envisaged by the management of our Society which relate to our Society, the ZCZP Instruments. Potential investors should carefully consider all the risk factors stated in this Draft Prospectus in relation to the ZCZP Instruments for evaluating our Society and the ZCZP Instruments before making any investment decision. Our Society believes that the factors described below represent the principal risks inherent in investing in the ZCZP Instruments but such risks are not exhaustive. Potential investors should also read the detailed information set out elsewhere in this Draft Prospectus and reach their own views prior to making any investment decision.

If any one of the following stated risks actually occurs, our Society's business, financial conditions and results of operations could suffer. These risks and uncertainties are not the only issues that our Society faces. Additional risks and uncertainties not presently known to our Society or that our Society currently believes to be immaterial may also have a material adverse effect on its financial condition or business. Unless specified or quantified in the relevant risk factors, our Society is not in a position to quantify the financial or other implications of any risk mentioned herein below.

Internal Risk Factors

1. Financial Sustainability Risk: Dependency on Limited Funding Sources

Risk Description: SOCIAL ACTION FOR RURAL DEVELOPMENT reliance on a limited number of funding sources, such as grants and donations, poses a risk to its financial sustainability. Any disruption or reduction in these funding streams could impact the organization's ability to carry out its programs and initiatives effectively, Jeopardizing its mission of community mobilization, training, workshop to the rural and tribal for sustainable livelihoods.

Mitigation Strategy: SARDA has developed a diversified funding strategy, leveraging grants, corporate partnerships, individual donations, and earned income opportunities. This approach reduces reliance on any single funding source, creating a more stable financial foundation. Strong financial management practices are already in place to ensure efficient resource use. Additionally, SARDA actively advocates for increased government funding for our programs.

2. Dependency on Top Donors and Mitigation Strategies:

Risk Description: The NPO acknowledges the risk of dependency on its top donors, which may pose challenges to financial sustainability and organizational autonomy. Relying heavily on a limited number of donors can increase vulnerability to funding fluctuations, donor priorities, and changes in economic conditions. Past instances have demonstrated the impact of donor dependency, including funding gaps, program disruptions, and restricted flexibility in decision-making.

Mitigation Strategy: The NPO mitigates this risk by diversifying its donor base, cultivating relationships with new donors, and reducing reliance on a few major contributors. Implementing fundraising strategies targeting a broader range of donors, including individual donors, corporate sponsors, and government grants, spreads risk and reduces dependency. Building long-term partnerships, demonstrating program impact, and maintaining transparent communication foster donor foundation and loyalty. Additionally, developing contingency plans, establishing reserve funds, and exploring innovative funding models enhance financial resilience and mitigate the risk of dependency on top donors.

3. Self-Employment Challenges for Beneficiaries Post-Training in Villages

Risk: The biggest challenge is to convince the beneficiaries upon completion of the training to start growing the crop on their own as the trainees were unable to raw material and other support services from the SARDA Team.

Mitigation: To address this challenge, our team proactively pursued these beneficiaries by providing them complete support in terms of providing them raw material, complete guidance on growing the crop, and once the crop is ready, the collection of such crop for marketing and providing them the money in lieu of the crop generated by them. This strategic approach not only facilitated their self-employment but also

ensured the sustainability of these opportunities, contributing to the empowerment and economic inclusion of Beneficiaries across diverse geographical areas.

4. **Monitoring and Potential Changes in the Board of the Working of the Society**

Risk Description: In the future, changes in the board of the working of the society may pose a risk to the entity's operations and decision-making processes. The introduction of new board members or changes in the board's composition could disrupt the entity's operations and decision-making processes.

Mitigation Strategy: We have established a robust governance framework that ensured continuity and stability in the event of changes in the board of the working of the society. We have also implemented a comprehensive onboarding process for new board members to ensure a smooth transition and minimize disruptions to the entity's operations.

5. **Monitoring and Evaluation Risk: Ensuring Effective Program Assessment**

Risk Description: Inadequate monitoring and evaluation practices pose a risk to SARDA's ability to assess the effectiveness and impact of its programs accurately. Without clear and measurable program objectives and robust evaluation frameworks, SARDA may struggle to demonstrate the value of its work and make informed decisions about program improvements and resource allocation.

Mitigation Strategy: SARDA has developed clear and measurable program objectives with specific indicators to track progress and assess impact effectively. Utilizing a combination of quantitative and qualitative data collection methods, such as surveys, interviews, and focus groups, provides a comprehensive understanding of program outcomes and beneficiaries' experiences. Regularly reviewing and revising monitoring and evaluation frameworks based on feedback and lessons learned ensures their relevance and effectiveness in capturing program outcomes accurately. Sharing evaluation results with stakeholders, including donors, partners, and beneficiaries, demonstrates the value and impact of SARDA's work, building foundation and support for its programs.

6. **Data Security and Privacy Risk: Unauthorized Access to Personal Information**

Risk Description: The collection and storage of personal data on Beneficiaries expose SOCIAL ACTION FOR RURAL DEVELOPMENT to the risk of unauthorized access. A breach in data security could result in the exposure of sensitive information, leading to privacy violations, identity theft, or other malicious activities.

Mitigation Strategy: SARDA implements robust data security measures, including encryption technologies, firewalls, and access controls, to safeguard personal information. Regular security audits and vulnerability assessments identify and address potential weaknesses. Staff receives comprehensive training on data security best practices. Clear policies and procedures for incident response and breach notification minimize the impact of security incidents and ensure compliance with applicable regulations.

7. **Reputation Risk: Negative Public Perception or Media Scrutiny**

Risk Description: SOCIAL ACTION FOR RURAL DEVELOPMENT is exposed to the risk of negative public perception or media scrutiny, which could arise from allegations of misconduct, mismanagement, or failure to deliver on its mission. Damage to the organization's reputation could erode public foundation, deter donors and partners, and impede its ability to attract funding and support.

Mitigation Strategy: SARDA prioritizes transparency, accountability, and ethical conduct in all its activities to safeguard its reputation and credibility. Robust governance and risk management practices are implemented to prevent and mitigate reputational risks. Clear codes of conduct and ethical guidelines are established for staff, volunteers, and board members to ensure adherence to high standards of integrity. Proactive communication with stakeholders and the public about

SARDA's mission, impact, and achievements builds foundation and credibility. Crisis communication plans and protocols for responding to negative publicity enable SARDA to address issues promptly and transparently, minimizing reputational damage.

8. **Partnership Risk: Dependence on Unreliable or Uncommitted Partners**

Risk Description: SOCIAL ACTION FOR RURAL DEVELOPMENT carries out its activities on its own except that it relies on corporate sponsors, to support its programs and initiatives. Therefore, The SARDA doesn't face the risk of dependence on unreliable or uncommitted partners, which could result in delays, disruptions, or failure to achieve program objectives.

Mitigation Strategy: As stated above, SARDA conducts its programs without entering into partnerships with other NGOs or partners and thus there is no risk on this account.

9. **Technology Risk: Vulnerability to Cyber Threats or System Failures**

Risk Description: SOCIAL ACTION FOR RURAL DEVELOPMENT reliance on technology for data management, communication, and program delivery is minimal. However, a breach in data leakage may disrupt operations, or undermine the foundation and confidence of stakeholders.

Mitigation Strategy: SARDA prioritizes cyber security measures to protect its IT infrastructure, networks, and data assets from potential threats and vulnerabilities. Since, the dependability on cyber systems and other IT related issues is negligible in our case; we don't foresee any issue in managing the risk associated with it.

10. **Risks Associated with Non-Utilization of Funds: A Threat to Achieving Social Impact**

Risk Description: There is a risk that the funds raised may not be utilized as planned due to various factors, including changes in project requirements, external circumstances, or unforeseen challenges. As the deployment of the funds is based on management estimates and has not been independently appraised, there is a risk that the actual utilization of the funds may differ from the planned utilization. This may result in delays or changes to the planned project expenditure and funding requirements.

Mitigation Efforts: SARDA has established a robust project monitoring and evaluation system to track the progress of its projects and ensure that funds are utilized as planned. SARDA has a strong focus on transparency and accountability, and regularly reports on its project activities and financials to its stakeholders. Further, it is crucial to note that SARDA has already implemented such programs and has good exposure in handling such programs without facing any issues and will be able to utilize its funds proactively.

11. **Governance Risk: Lack of Board Oversight and Governance Controls**

Risk Description: Inadequate board oversight or governance controls may expose SOCIAL ACTION FOR RURAL DEVELOPMENT to risks related to conflicts of interest, ethical breaches, or mismanagement of resources. Weak governance practices could undermine organizational integrity, accountability, and stakeholder foundation.

Mitigation Strategy: SARDA has strengthened its governance framework by establishing clear roles, responsibilities, and expectations for board members and senior leadership. Robust governance policies, procedures, and codes of conduct have been implemented to promote ethical behavior, transparency, and accountability. Regular board evaluations and performance assessments are conducted to identify areas for improvement and enhance governance effectiveness. Board members with diverse skills, expertise, and backgrounds have been recruited to bring fresh perspectives and strengthen governance oversight. Ongoing training and support on governance best practices and fiduciary responsibilities are provided to board members to enhance their capacity to fulfill their roles effectively.

12. **Compliance Risk: Failure to Meet Reporting and Regulatory Requirements**

Risk Description: SOCIAL ACTION FOR RURAL DEVELOPMENT may face compliance risks associated with failure to meet reporting obligations or regulatory requirements imposed by government agencies, funding bodies, or industry standards. Non-compliance could result in penalties, loss of funding, or reputational damage.

Mitigation Strategy: SARDA has established robust compliance management systems to track and monitor regulatory requirements, deadlines, and reporting obligations. Designated staff members are responsible for ensuring the timely submission of reports and documentation to relevant authorities. Internal controls, audit procedures, and quality assurance mechanisms have been implemented to verify compliance with regulatory standards and identify areas of non-compliance. Periodic reviews and assessments conducted by external auditors or consultants provide independent validation of compliance efforts and identify opportunities for improvement. Open communication channels with regulatory agencies, funders, and stakeholders facilitate proactive dialogue and resolution of compliance issues.

13. Human Resources Risk: Talent Attrition and Succession Planning

Risk Description: SOCIAL ACTION FOR RURAL DEVELOPMENT faces risks associated with talent attrition, including the departure of key personnel or experienced staff members. Failure to effectively manage talent retention and succession planning could disrupt operations, diminish institutional knowledge, and impact program continuity.

Mitigation Strategy: SARDA prioritizes talent management initiatives, offering competitive compensation packages, professional development opportunities, and clear career advancement pathways to attract and retain top talent. Regular staff engagement surveys and exit interviews are conducted to identify factors contributing to turnover and inform retention strategies. Succession plans and talent pipelines for key positions ensure continuity of leadership and organizational resilience. Mentorship, coaching, and leadership development programs groom internal talent for future roles and foster a culture of learning and growth. Collaboration with educational institutions, professional associations, and industry networks facilitates recruitment and talent development efforts.

14. Intended Outcome for the Programs Not Achieved:

Risk Description: There is a risk of failing to achieve desired program outcomes and objectives, which could impact the organization's mission of empowering Beneficiaries. While there have been limited instances where program targets were not fully met, the potential impact includes decreased beneficiary satisfaction, diminished program impact, and potential loss of funding or support.

Mitigation Strategy: The organization actively implements adaptive management strategies, setting realistic and achievable program goals based on thorough needs assessments. Regular progress monitoring allows for timely adjustments to address emerging challenges. Stakeholder engagement in program design and evaluation ensures alignment with community needs and priorities, enhancing program effectiveness and sustainability.

15. Risk Related to Contributions/Donations Received by the Organization:

Risk Description: The organization faces a risk related to the reliance on contributions/donations, which may be subject to fluctuations due to changes in regulations, or geopolitical factors.

Mitigation Strategy: The organization actively diversifies its funding sources by seeking support from a mix of domestic and international donors. Transparent communication with donors and alignment with their funding priorities enhance donor confidence and support sustainability.

16. Effect on the Object of the Issue if the Entire Issue is Not Subscribed:

Risk Description: There is a risk that the organization may fail to achieve the intended objectives for proposed funding initiatives, which could impact program implementation and organizational sustainability. Past instances have shown that incomplete funding objectives may result in delayed project timelines, reduced scope, or discontinuation of planned activities. The quantification of this risk includes potential financial losses, missed opportunities for impact, and reputational damage.

Mitigation Strategy: The organization conducts thorough feasibility studies and project planning to align funding objectives with program goals. Contingency plans and alternative funding strategies are developed to mitigate the impact of incomplete funding and ensure continued program delivery. Transparent communication with stakeholders about funding progress and potential risks maintains SARDA and

support throughout the fundraising process. Moreover, it is a scalable program which can be reduced or increased based on the availability of funds.

17. Unintended Consequences of the NPO's Work and Proposed Mitigation Strategies:

Risk Description: The NPO acknowledges the potential for unintended consequences arising from its work, including dependency on services, social stigmatization, and environmental impact. Past instances have demonstrated unintended consequences such as unintended beneficiaries & displacement of local initiatives.

Mitigation Strategy: The NPO implements measures such as conducting thorough impact assessments, soliciting feedback from stakeholders, and implementing safeguards to minimize negative outcomes. Engaging with affected communities, incorporating participatory approaches, and prioritizing sustainability and ethical considerations in program design are integral to mitigating unintended consequences. Collaboration with local partners, adherence to best practices, and continuous learning and adaptation are essential for responsible and sustainable interventions.

18. Non-Utilization of Funds Raised Through the Issue:

Risk Description: There is a risk associated with the non-utilization of funds raised through the issue as per the disclosure made in the Fund-Raising Document. Failure to utilize funds effectively and efficiently may result in missed opportunities for impact, financial losses, and reputational damage.

Mitigation Strategy: Developing detailed project budgets, establishing accountability mechanisms, and adhering to regulatory requirements ensure proper fund allocation and utilization. Regular audits, internal controls, and oversight mechanisms further strengthen financial governance and mitigate the risk of non-utilization of funds.

19. Risks Associated with Consumer Preferences:

Risk Description: The NPO recognizes the risk associated with shifts in consumer preferences, which may impact demand for its programs, services, or products. Changes in consumer behavior, market trends, or societal values can influence the relevance, effectiveness, and sustainability of the NPO's offerings.

Mitigation Strategy: The NPO mitigates this risk by conducting market research, staying informed about consumer trends, and adapting its programs or services accordingly. Engaging with beneficiaries, stakeholders, and target audiences through feedback mechanisms, surveys, and focus groups provides valuable insights into changing preferences and needs. Flexibility, innovation, and responsiveness allow the NPO to adjust its offerings, messaging, and delivery methods to align with evolving consumer preferences. Building brand resilience, investing in marketing and outreach efforts, and fostering a culture of continuous improvement help mitigate the risk of consumer preference shifts and ensure long-term relevance and sustainability.

External Risk Factors:

20. Strategic Risks:

Risk Description: Strategic risks pertain to challenges or uncertainties related to the NPO's long-term objectives, goals, or strategic direction. These risks may arise from factors such as changes in the external environment, shifts in stakeholder expectations, or strategic misalignment. Past instances could include missed opportunities, failed strategic initiatives, or competitive threats.

Mitigation Strategy: The NPO mitigates strategic risks by conducting regular strategic reviews, environmental scans, and scenario planning exercises to anticipate emerging trends and challenges. Engaging stakeholders in strategic discussions and fostering a culture of innovation helps identify and address risks proactively. Agile strategic plans, diversification of revenue streams, and exploration of new partnerships enhance resilience and agility in navigating uncertainties.

21. Operational Risk: Disruption of Program Delivery Due to External Factors

Risk Description: External factors such as natural disasters, political instability, or public health emergencies may disrupt SARDA's program delivery operations. Interruptions in transportation, communication, or access to facilities could impact the organization's ability to serve beneficiaries and fulfill its mission.

Mitigation Strategy: SARDA has developed comprehensive business continuity plans to address potential disruptions to program delivery operations. Key risks and vulnerabilities have been identified, emergency response protocols established, and essential resources pre-positioned to enhance preparedness and resilience. Partnerships with local authorities, emergency responders, and community organizations facilitate coordinated response efforts and access to support services during crises. Remote work arrangements, alternative service delivery models, and technology-enabled solutions have been implemented to enable continuity of operations and minimize the impact of external disruptions.

22. **Impact of Future Pandemics: Navigating the Uncertainty of Health Crises**

As we reflect on the unprecedented challenges brought forth by the Covid-19 pandemic since mid-February / early March 2020, we acknowledge the immense suffering experienced globally. Millions faced profound losses, including the loss of loved ones, livelihoods, and access to essential services. Amidst this turmoil, beneficiaries endured even greater hardships due to limited mobility and access to medical care.

Despite these adversities, SARDA demonstrated resilience and adaptability in continuing its vital work. Our dedicated team, under the guidance of CEO Naresh Prasad Singh wiftly transitioned to a remote work culture, ensuring the continuity of our activities. This included skill development, adopting new digital reporting methods, assistance for those in distress, early intervention, advocacy, and fundraising efforts.

Amidst our commendable achievements, we acknowledge the ongoing risks posed by unforeseen events such as future pandemics. The uncertainty surrounding health crises could potentially disrupt our operations and delay program implementation. To mitigate such risks, SARDA is committed to enhancing our emergency response plans, collaborating closely with health authorities, and investing in health education programs for communities. By proactively addressing these challenges, we aim to ensure the continuity of our impactful initiatives and support for persons with disabilities.

Risks related to ZCZP Instruments:

23. **The tenure of the ZCZP Instruments will be the date on which the Objects of the Issue have been met or 12 months from the Deemed Date of Allotment, being the timeline for completion of the Objects of the Issue. No amount is repayable on expiry of such tenure of the ZCZP Instruments.**

Potential Risk: The tenure of the ZCZP Instruments will be the date on which the Objects of the Issue have been met or 12 months from the Deemed Date of Allotment, being the timeline for completion of the Objects of the Issue. ZCZP Instruments are instruments which by their nature do not carry any interest and no amount is repayable to investors even at the expiry of the tenure of the instruments. Potential investors should be aware that even at maturity, the principal amount on investments in ZCZP Instruments is not repayable. Such non-redemption feature of the ZCZP Instruments is likely to limit their market value.

Mitigation Plan: It's important to note that investments in ZCZP instruments typically do not come with an expectation of future financial returns. Thus, informing potential investors about this characteristic of the instrument should be sufficient to mitigate the associated risk.

24. **There is no guarantee that the Issue will be successful and we will be able to achieve the Objects or the ZCZP Instruments will be listed on the Stock Exchanges in a timely manner or at all, or that such listing that they will remain listed on the Stock Exchanges.**

Potential Risk: If our Company does not receive 75% subscription in the Issue, the Issue would be deemed to be unsuccessful, and we will have to refund the entire subscription amount, in accordance with applicable law, within 8 working days of Issue Closing Date.

Mitigation Plan: While ZCZP is the primary method through which we aim to secure financial resources to implement the proposed program, we remain proactive in identifying other means through which we raise the resources required. Moreover, with government being a pivotal partner, local support in the form of

CSR/Institutional funding will enable the company to fulfill the objects of the issue. For details, see “*Terms of the Issue*” beginning on page 137 of this Draft Fund Raising Document.

25. Absence of Secondary Market for ZCZP Instruments: Untradeable Instruments

Potential Risk: ZCZP Instruments issued by non-profit organisations and listed on the Stock Exchanges are not available for trading in the secondary market. Accordingly, an investor will not be able to trade such ZCZP Instruments or redeem their investments in such instruments issued by our Company.

Mitigation Plan: It's essential to emphasize that investments in ZCZP instruments are inherently distinct from traditional investments in that they do not entail an anticipation of future financial returns, such as interest or dividends. The investor's primary objective with this instrument is typically not to earn from it instead it should serve the purpose for which it has been given, which effectively mitigates the associated risk.

SECTION III – INTRODUCTION

GENERAL INFORMATION

Our Society is registered in Ranchi, Jharkhand on February 28, 2003, as a Society under Society Registration Act, 1860, pursuant to a certificate of registration issued by the Inspector General Registration, Jharkhand. For more information about our Society, please refer “*History and Main Objects*” on page 83 of this Draft Prospectus.

For details of the business of our Society, see “*Our Business*” beginning on page 20 of this Draft Prospectus.

Registration:

Society Registration No.: 135/2002-03
Permanent Account Number: AADTS1984N
NGO Darpan Portal ID: JH/2009/0017215
SSE Registration No.: NSESENPO0089

Registered Office:

Social Action for Rural Development
SARDA Bhawan, chtakimuram, Ramgarh cantt
Distt. Ramgarh (JH) 829122
Tel.: 91 9431146129, 91 9431146893
Website: <https://sardaindia.org>
Emai: sardagroup01@gmail.com

For further details regarding changes to our Registered Office, see “*History and Main Objects*” on page 83 of this DraftProspectus.

Society Contact Person:

Naresh Prasad Singh
Add: Muramkala,Ramgarh Cantt,
Distt-Ramgarh (JH)
Email: sardagroups@rediffmail.com
Tel: 9431146129

Statutory Auditors

S D R & Associate
Chartered Accountant
Add: Modi Complex, Nehru Road, Chatti Bazar
Near – Dr. Anup (Eye Specialist)
Ramgarh Cantt (Jharkhand)- 829122
TEL: 8709902822
Contact Person: Mr. Sandeep Khandelwal
Email: casandeepkhandelwal@gmail.com
FRN No.: 326522E

S D R & Associate, Chartered Accountants, have been the statutory auditors of our Society since April 10, 2021.

Advisor to the Issue



PERFACT WORK SKILL INDIA PVT. LTD.
Add: 904-905, 9th Floor

Narain Manzil-23, Barakhamba Road
Connaught Place, Delhi- 110001
Mob: 9810516381, 8851124511
Contact Person: Amita Chandra
Email: info@pwsindia.co.in
Website: www.pwsindia.co.in

Registrar of the issue



BIGSHARE SERVICES PRIVATE LIMITED
S6-2, Pinnacle Business Park, Next to Ahura Centre,
Mahakali Caves Road, Andheri East, Mumbai – 400093
Maharashtra, India
Tel: +91 22 6232 8200
Facsimile: +91 22 6263 8299
Email: info@bigshareonline.com
Investor Grievance Email: investor@bigshareonline.com Website: www.bigshareonline.com
Contact Person: Saurabh Gupta
SEBI Registration No.: INR000001385
CIN: U99999MH1994PTC076534

BIGSHARE SERVICES PRIVATE LIMITED has by its letter **January 20, 2025**, given its consent for its appointment as Registrar to the Issue and for its name to be included in the Draft Fund-Raising Document, this Fund-Raising Document, and in all the subsequent periodical communications to anyone issued pursuant to the Issue.

Investors may contact the Registrar to the Issue or our Organization Contact Person in case of any pre-Issue or post-Issue related issues such as non-receipt of Allotment Advice, demat credit of allotted ZCZP Instruments, refunds, transfers, etc. as the case may be.

All grievances relating to the Issue may be addressed to the Registrar to the Issue, giving full details such as name, Application Form number, address of the Applicant, Permanent Account Number, number of ZCZP Instruments applied for, amount paid on Application, Depository Participant name and client identification number.

Stock Exchanges

The ZCZP Instruments offered through this Draft Prospectus and Prospectus are proposed to be listed on NSE Social Stock Exchange and NSE Social Stock Exchange shall be the Designated Stock Exchange. Our Society has received 'in-principle' approvals from NSE *vide* their letters bearing number [●] dated [●] and [●] dated [●], respectively.

Operations

Our Society has a physical existence, is operational and is accessible for visits at our Registered Office.

Past Project or Activities

Financial Year	Project	Location	Activities	Scope of work
2021-22	Day-NRLM MGNREGS-CFT, Balaghat (Madhya Pradesh)	Balaghat (Madhya Pradesh)	Livelihood Activity	NRM work
	SFAC, Ramgarh (JH)	Ramgarh (JH)	Livelihood Activity	Community Organisation

	FSPF- Ghazipur(U.P)	Ghazipur(U.P)	Livelihood Activity	Agriculture work
	Training Centre, Gondia (Maharashtra)	Gondia (Maharashtra)	Livelihood Activity	Skill Development
	Hemara Watershed Project, Gaya (Bihar)	Gaya (Bihar)	Livelihood Activity	NRM work
	IWMP, Simdega(JH)	Simdega(JH)	Livelihood Activity	NRM work
	TDF-WADI Deori, (Maharashtra)	Deori (Maharashtra)	Livelihood Activity	Plantation work
	E-Shakti Project, Nalanda (Bihar)	Nalanda (Bihar)	Livelihood Activity	Community Organisation
	Jorarnala Watershed Project, Mirzapur (UP)	Mirzapur (UP)	Livelihood Activity	NRM work
	Resource Support, Balaghat	Balaghat _MP	Livelihood Activity	Plantation work
	Resource support, Gondia (Maharashtra)	Gondia (Maharashtra)	Livelihood Activity	NRM work
	Resource Support (HO), Ramgarh (JH)	Ramgarh (JH)	Livelihood Activity	NRM work
	Sarda Training Centre, Ramgarh (JH)	Ramgarh (JH)	Livelihood Activity	Skill Development
	Balaghat Agro Cluster (SFURTI), Balaghat (MP)	Balaghat (MP)	Livelihood Activity	Training & Capacity Building
	FCRA Ramgarh (Jharkhand)	Ramgarh (Jharkhand)	Health (Distribution of oxygen Cylinder)	Health Related
	ONGC Toilet Community Construction, Ramgarh (JH)	Ramgarh (JH)	Health & Sanitation	Infrastructure
2022-23	Day-NRLM MGNREGS-CFT, Balaghat (Madhya Pradesh)	Balaghat (Madhya Pradesh)	Livelihood Activity	NRM work
	SFAC, Ramgarh (JH)	Ramgarh (JH)	Livelihood Activity	Community Organisation
	FSFP, MardahGhazipur(UP)	MardahGhazipur(UP)	Livelihood Activity	Agriculture work
	Training Centre, Gondia (Maharashtra)	Gondia (Maharashtra)	Livelihood Activity	Skill Development
	SukhalKhad Watershed, Kathua (J&K)	Kathua (J&K)	Livelihood Activity	NRM work
	IWMP, Simdega(JH)	Simdega(JH)	Livelihood Activity	NRM work
	TDF-WADI Deori, (Maharashtra)	Deori (Maharashtra)	Livelihood Activity	Plantation work
	Resource Support, Balaghat	Balaghat _MP	Livelihood Activity	NRM work
	Resource support, Gondia (Maharashtra)	Gondia (Maharashtra)	Livelihood Activity	NRM work
	Resource Support (HO), Ramgarh (JH)	Ramgarh (JH)	Livelihood Activity	NRM work
	Sarda Training Centre, Ramgarh (JH)	Ramgarh (JH)	Livelihood Activity	Skill Development
	Reliance Foundation, Mandla(MP)	Mandla(MP)	Livelihood Activity	NRM work
	SDP-Kathua(J&K)	Kathua(J&K)	Livelihood Activity	Skill Development
	Balaghat Agro Cluster (SFURTI), Balaghat (MP)	Balaghat (MP)	Livelihood Activity	Training & Capacity Building
	ONGC Toilet Community Construction, Ramgarh (JH)	Ramgarh (JH)	Health & Sanitation	Infrastructure
	2023-24	Resource Support (HO), Ramgarh (JH)	Ramgarh (JH)	Livelihood Activity
Sarda Training Centre, Ramgarh		Ramgarh (JH)	Livelihood Activity	Skill Development

Jorarnala Watershed Project, Mirzapur (UP)	Mirzapur (UP)	Livelihood Activity	NRM work
Balaghat Agro Cluster (SFURTI), Balaghat (MP)	Balaghat (MP)	Livelihood Activity	Agriculture work
SFAC, Ramgarh (JH)	Ramgarh (JH)	Livelihood Activity	Community Organisation
FSFP, Mardah Ghazipur(UP)	Mardah Ghazipur(UP)	Livelihood Activity	Agriculture work
FSPF Jakhania	Jakhania Ghazipur (UP)	Livelihood Activity	Agriculture work
SDP, Kathua (J&K)	Kathua(J&K)	Livelihood Activity	Skill Development
CAT Dairy Exposure Programm and Training, Kathua	Kathua(J&K)	Livelihood Activity	Capacity Building
MEDP Jute /Cloth Bag Training Programm, Kathua	Kathua(J&K)	Livelihood Activity	Training & Capacity Building
Sukhal Khad Watershed FSR & CBP, Kathua	Kathua(J&K)	Livelihood Activity	NRM work
Sukhal Khad Watershed _ Interim Plan Kathua	Kathua(J&K)	Livelihood Activity	NRM work
Talain Watershed_ CBP, Kathua	Kathua(J&K)	Livelihood Activity	NRM work
Reliance Foundation (Mandla)	Mandla(MP)	Livelihood Activity	NRM work
Samekit Birsa Gram Vikas Yojana Cum Krishak pathsala	Ramgarh (JH)	Livelihood Activity	Training & Capacity Building
Resource Support Project, Balaghat	Balaghat _MP	Livelihood Activity	NRM work
Resource Support Project, Gondia	Gondia (Maharashtra)	Livelihood Activity	NRM work
Day-NRLM MGNREGS-CFT, Balaghat (Madhya Pradesh)	Balaghat (Madhya Pradesh)	Livelihood Activity	NRM work

Underwriting

The Issue is not underwritten.

Minimum subscription

In terms of the SEBI ICDR Regulations, for an issuer undertaking a public issue of zero coupon zero principal instruments the minimum subscription for such public issue of zero coupon zero principal instruments shall be 75% of the Issue Size.

If our Society does not receive the minimum subscription of 75% of Issue Size, prior to the Issue Closing Date, the entire Application Amount shall be refunded to the Applicants.

Further, no separate arrangements have been made in case of subscription above 75% of the Issue Size but below 100% of the Issue Size, the impact on achieving social objectives will be arrived at on pro-rata basis..

Utilization of Issue proceeds

For details on utilization of Issue proceeds see, “*Objects of the Issue*” beginning on page 20 of this Draft Prospectus.

Issue Program*

ISSUE OPENS ON	As specified in the Prospectus
ISSUE CLOSES ON	As specified in the Prospectus
PAY IN DATE	Application Date. The entire Application Amount is payable on Application
DEEMED DATE OF ALLOTMENT	The date on which the Board of Members approves the Allotment of the ZCZP Instruments for the Issue or such date as may be determined by the Board of Members and notified to the Designated Stock Exchange. The actual Allotment of ZCZP Instruments may take place on a date other than the Deemed Date of Allotment.

**The Issue shall remain open for subscription on Working Days from 10:00 a.m. to 5:00 p.m. (Indian Standard Time) during the period indicated above, except that the Issue may close on such earlier date or extended date as may be decided by the Board of Members of our Society and receipt of relevant approvals. In the event of an early closure or extension of the Issue, our Society may issue notice of the same to the prospective investors through an advertisement in all the newspapers in which pre-issue advertisement and advertisement for opening or closure of this Issue may have been given on or before such earlier or initial date of Issue closure. On the Issue Closing Date, the Application Forms will be accepted only between 10 a.m. and 3 p.m. (Indian Standard Time) and uploaded until 5 p.m. or such extended time as may be permitted by the Stock Exchanges.*

Further, pending mandate requests for applications placed on the Issue Closing Date will be validated by 5 p.m. (Indian Standard Time) on one Working Day after the Issue Closing Date. For further details please see "Issue Related Information" on page 141 of this Draft Prospectus.

Applications Forms for the Issue will be accepted only from 10:00 a.m. to 5:00 p.m. (Indian Standard Time) or such extended time as may be permitted by the Stock Exchanges, during the Issue Period as mentioned above on all days between Monday and Friday (both inclusive barring public holiday) by the Registrar. On the Issue Closing Date, Application Forms will be accepted only between 10:00 a.m. to 3:00 p.m. (Indian Standard Time).

For details in relation the Basis of Allotment, please see "Issue Related Information" on page 141 of this Draft Prospectus.

OBJECTS OF THE ISSUE

Issue Proceeds

Our Society has filed this Draft Prospectus for a public issue of zero coupon zero principal instruments of face value of ₹1 each aggregating up to 4.24 Crore. The details of the proceeds of the Issue are summarized below.

The Issue is being made pursuant to the provisions of the SEBI ICDR Regulations read with the SSE Framework Circular, NSE Norms, the SEBI NCS Regulations and the Society Act and the rules made thereunder, as applicable. Our Society proposes to utilize the proceeds raised through the Issue, after deducting the Issue related expenses to the extent payable by our Society (“**Net Proceeds**”) towards funding the objects listed under this section.

The details of the proceeds of the Issue are summarized below:

S. No.	Particulars of the Issue	Estimated amount (in ₹ crore)
1.	Gross Proceeds of the Issue	up to 4.24 Crore
2.	Less: Issue related expenses*	[●]
3.	Net Proceeds*	[●]

* To be finalized and updated, prior to filing of the Prospectus with the NSE

Requirement of Funds and Utilization of Net Proceeds

The said Instruments shall be utilized for the “*Sustainable Development of tribal community through access to Watershed Development Program*” project. The following table details the Objects of the Issue and the amount proposed to be financed from Net Proceeds:

S. No.	Objects of the Issue	Percentage of amount proposed to be financed from Net Proceeds
1.	Soil & Moisture Conservation:	1,51,53,000 (33.39%)
2.	Water Harvesting Structure	22,32,000 (23.71%)
3.	Vegetative Engineering Structure	7705000 (16.98%)
4.	Program operation cost	50,43,009 (15%)
5.	Administration Cost	36,98,207 (11%)

The main objects of the Memorandum of association of our Society permits our Society to undertake its existing activities as well as the activities for which the funds are being raised through the Issue

Project Information:

Particular	Details
Title of the project	Sustainable livelihood of tribal community through access to Watershed Development Program
Objectives of the Project	<ol style="list-style-type: none"> 1. To control damaging runoff and degradation and thereby conservation of soil and water. 2. To manage and utilize the runoff water for useful purpose. 3. To protect, conserve and improve the land of watershed for more efficient and sustained production. 4. To protect and enhance the water resource originating in the watershed. 5. To check soil erosion and to reduce the effect of sediment yield on the watershed.

	6. To rehabilitate the deteriorating lands. 7. To moderate the floods peaks at downstream areas. 8. To increase infiltration of rainwater. 9. To improve and increase the production of timbers, fodder and wild life resource. 10. To enhance the ground water recharge, wherever applicable.
Project Duration	12 months from the date of Allotment
Scale of Operation/ Geographical Area	The proposed project will be implemented in 9 villages (Chilsura, Dumardih, Nansera, Sarkhutoli, Sogra, Tabhadih, Tamra, Kochedega and Sikariyadanr) of Simdega district of Jharkhand
Target Segment	4562 Beneficiaries
Total Project Outlay	₹ up to 4.24/-
Means of Finance	100% Net Proceeds

Purpose for which there is a requirement of funds, project details and target segment:

Situation Analysis/ Need for Intervention: The total population of SIMDEGA project area is 20796 (as per PPR) comprising of 10387 males and 10409 females. The total no of family is 3996 with average size of 5.20. The project area is rural. The literacy rate of the project area is very low (39.08%) and female literacy is far lower (35.31%). The project area has insufficient infrastructure facilities as existing road connectivity is approx 42 kms. Only 288.58 hectare of land out of 5737.34 ha has got irrigation facilities. The whole or the part of the project area faces draught almost every year crops inclusive of oil seeds, pulses and vegetables are grown here. The forest cover area of the project area is about 13.67 %. There are 1797 Below Poverty Line families. Simdega has been identified as a poorest district of Jharkhand by the Planning Commission, as about 41% of the families are living Below Poverty Line (BPL).

Simdega District is affected by Left Wing Extremist (LWE) and mostly populated with SC and ST. There is no availability of assured irrigation. Watershed development and management implies an integration of technologies within the natural boundary of a drainage area for optimum development of land, water and plant resources, to meet the people's basic needs in a sustained manner. Watershed Development Program is prioritized on the basis of thirteen parameters namely Poverty Index, Percentage of SC/ST, Actual wages, Percentage of small and marginal farmers, Ground water status, Moisture Index, Area under rain-fed agriculture, Drinking water situation in the area, Percentage of the degraded land, Productivity potential of the land, continuity of another watershed that has already developed/treated, Cluster approach for plain or for hilly terrain. Based on these thirteen parameters a composite ranking was given below:

All the parameters taken together give a cumulative score of 105 to the Watershed as mentioned below.

Project Name	Weightage													
	i	ii	iii	iv	v	vi	vii	viii	ix	x	xi	xii	xiii	Total
Sustainable Development of tribal community through access to Watershed Development Program	7.5	10	5	10	10	0	15	7.5	15	10	5	10	-	105

S No.	Criteria	Maximum score	Ranges & scores			
i	Poverty index(% of poor to population)	10	Above 80% (10)	80 to 50 % (7.5)	50 to 20 % (5)	Below 20% (2.5)
ii	% of SC/ST population	10	More than 40% (10)	20 to 40 % (5)	Less than 20% (3)	
iii	Actual wages	5	Actual wages are significantly	Actual wages are equal to or higher		

			lower than minimum wages (5)	than minimum wages (0)		
iv	% of small and marginal farmers	10	More than 80% (10)	50 to 80% (5)	Less than 50 (3)	
v	Ground water status	15	Over exploited (15)	Critical (10)	Sub critical (5)	Safe (0)
vi	Moisture index/ DPAP/DDP Block	10	-66.7 & below (10) DDP Block	-33.3 to -66.6 (5) DPAP Block	0 to -33.2 (0) Non DPAP/DDP Block	
vii	Area under assured irrigation	15	Less than 10% (15)	10 to 20% (10)	20 to 30% (5)	Above 30% (Reject)
viii	Drinking water	10	No source (10)	Problematic village (7.5)	Partially covered (5)	Fully covered (0)
ix	Degraded land	15	High – above 20% (15)	Medium – 10 to 20 % (10)	Low – less than 10 % of TGA (5)	
x	Productivity potential of the land	10	Lands with low production & where productivity can be significantly enhanced with reasonable efforts (10)	Land with moderate production & where productivity can be enhanced with reasonable efforts (5)	Lands with high production & where productivity can be marginally enhanced with reasonable efforts (0)	
xi	Contiguity to another watershed that has already been developed/treated	10	Contiguous to previously treated watershed & contiguity within the micro watersheds in the project (10)	Contiguity with in the micro watersheds in the project but noncontiguous to previously treated watershed (5)	Neither contiguous to previously treated watershed nor contiguity within the micro watersheds in the project (0)	
xii	Cluster approach in the plains (more than one contiguous micro-watersheds in the project)	15	Above 6 micro-watersheds in cluster (15)	4 to 6 micro watersheds in cluster (10)	2 to 4 micro watersheds in cluster (5)	
xiii	Cluster approach in the hills (More than one contiguous micro-watersheds in the project)	15	Above 5 micro-watersheds in cluster (15)	3 to 5 micro watersheds in cluster (10)	2 to 3 micro watersheds in cluster (5)	
	Total	150	150	90	41	2.5

Scope of work/Schedule of implementation/ Timeline: (Specific task, activity, resource and action required to implement the project)

A. Assessment and Baseline Survey

- **Awareness generation interventions**

WDT members are regular touch with villagers and implementing watershed activities like site selection, meeting, estimation etc. etc. Villagers are awarded with watershed development works &

they are willing to support in implementation.

- **Initial Orientation program**

Orientation Program has conducted in watershed village with help of watershed management experts before the initiation of net planning. Peoples of watershed area are well awarded & supportive nature is seeing after orientation Program.

- **Formation process Watershed Committees**

We conducted meeting at hamelet level with ensure of at least 60% villagers are present at common place. We informed to villagers with public notice and personal meeting. The meeting initiated with criteria required for selection as per guidelines. For each micro watershed peoples are selected 12-20 member team as democratic process and participations are insured to each class, category women and landless.

B. Detail Project Preparation:

- **Data Collection** –Baseline surveys were conducted for preparation of Detailed Project Report (DPR), selection of sites and beneficiaries. Every effort made to collect gender-disaggregated data to adequately reflect the situation and priorities of women. Tools of PRA were applied for each and every hamlet followed by net planning, UGs with the SHGs members. The secondary data was collected from the Blocks offices, district administration, forest department and soil and water conservation department, internet, NIC etc.
- **Planning Process** – DPR preparation is a crucial activity at the project level, which is facilitated by the WDT for project area. The Planning process activities to be carried out, selection of beneficiaries and work-sites and design and costing of all works, ensuring that the interests, perceptions and priorities of women, SC, ST and the landless which is reflected in the DPR. All the decision taken was finally approved by the Gram Sabha, and watershed committee. The technical inputs in the form of resource maps and cadastral maps have to be made available at local level. During DPR preparation strong PRA exercise and comprehensive beneficiary level database collected for private land and community land development with linkages to the cadastral database. This will facilitate spatial depiction of the action plan.
- **Mapping** During PRA, we drive five types of maps like Social mapping, Resource mapping, Chapati diagram, Seasonality and problem analysis.
- **Consolidation & preparation of DPR document** The data collected were analysed, interpreted and after approval by the Gram Sabha and the watershed committee levels the PIA have prepared the final DPR for approval . This includes the year wise activities and budgets, estimates.
- **Approval by AamSabha/Gram Sabha** After the preparation of the final DPR, the draft is shared at the village level and approval was taken by the Gram Sabha by passing a resolution. Further the overall plan of the project was approved by the Gram sabha.

C. Planning & Design:

The data collected were analyzed, interpreted and after that we are planning for design according to need.

- **Contour Ploughing and Terracing:** Design contour ploughing and terracing plans to prevent soil erosion on slopes.
- **Bunds and Trenches:** Plan the construction of contour bunds, staggered contour trenches (SCT), deep contour trenches (DCT), and trench cum bunds (TCB), **Farm Bunding/Compartment Bunding (FB/TCB) and Water Absorption Trench (WAT).**
- **Water Harvesting Structures:** Design ponds (100x100x10 ft), dova ((60x60x10 ft), percolation tanks, and check dams.
- **Vegetative Engineering Structure:** Plan the installation of loose boulder structures (LBS), Machinery Check Dam/ Cemented Check Dam (MCD/CCD), stone gully plugs (SGP), gabion check dams (GCB), and earthen check dams (ECD).

D. Implementation

- **Construction Phase:**
 - ❖ Build contour bunds, trenches, and terraces according to the plan.
 - ❖ Construct water harvesting structures like Ponds and Dovas.

❖ Construct vegetative engineering structures (ECD, LBS etc) for water & erosion control.

- **Planting and Reforestation:** Plant cover crops, trees, and grasses to stabilize soil and improve biodiversity.

E. Training and Capacity Building

- **Workshops and Training:** Training farmers and community members in modern, eco-friendly farming techniques and resource management.
- **Demonstration Projects:** Establish demonstration plots to showcase successful SMC practices.

F. **Monitoring and Evaluation** Regular monitoring is vital to measure the impact of interventions and ensure their effectiveness. This includes:

- Tracking changes in water levels, soil fertility, and agricultural productivity.
- Gathering community feedback to identify any issues or needed improvements.
- Adjusting strategies based on monitoring data to address unforeseen challenges.

Sr. No.	Activity	M1	M2	M3	M4	M5	M6	M7	M8	M9	M10	M11	M12
A	Assessment and Baseline Survey												
A.1	Land Evaluation	■											
A.2	Soil Testing	■											
A.3	Water Resource Assessment	■											
A.4	Community Involvement	■											
B	Planning & Design												
B.1	Contour Plowing and Terracing		■	■	■								
B.2	Bunds and Trenches		■	■	■								
B.3	Water Harvesting Structures				■	■					■	■	
B.4	Vegetative Engineering										■	■	■
C	Implementation												
C.1	Construction Phase		■	■	■						■	■	■
C.2	Planting and Reforestation					■	■	■	■	■			
C.3	Soil Amendments		■	■	■						■	■	■
D	Training and Capacity Building												
D.1	Workshops and Training		■	■			■	■			■	■	
D.2	Demonstration Projects		■	■			■	■			■	■	
E	Monitoring and Evaluation												
E.1	Regular Monitoring	■	■	■	■	■	■	■	■	■	■	■	■
E.2	Impact Assessment			■			■			■			■

Timeline

Means of verification

1. **Reporting and Transparency:** - Regularly providing detailed information about watershed management activities, including their goals, progress, challenges, and outcomes, to stakeholders, ensuring open communication and accountability in the process of managing water resources within a watershed area.

2. **Impact Assessment:** - Impact assessment tools assess the impacts of watershed projects on local communities, including livelihood changes and access to water assessment includes environmental impact assessment, Water Resource Assessment and Climate Change Assessment.
3. **Key Indicators;** - Indicators of successful watershed management include: reduced soil erosion, improved water quality, stable stream flow, healthy vegetation, diverse plant communities, community engagement in conservation practices, increased groundwater recharge etc.
4. **Monitoring and Evaluation;** - These are the specific indicators and methods used to track the progress and effectiveness of watershed restoration projects, including aspects like soil health, water quality, vegetation cover, runoff rates, and community engagement.
5. **Survey and Digital tools;** - For Survey and digital key tools include: Geographic Information Systems (GIS), remote sensing imagery (satellite or aerial), field data collection devices, water quality monitoring equipment, GPS units, and participatory mapping techniques; all of which help to comprehensively assess the watershed's characteristics, identify potential issues, and track changes over time related to land use, vegetation, water quality, and erosion patterns

Assumption

1. **Land use as a primary control:** Watershed management heavily relies on the idea that managing land use practices like deforestation, agriculture, and urbanization can significantly influence water flow and quality within a watershed.
2. **Predictable hydrological patterns:** Most watershed management plans assume a relatively stable hydrological cycle, with historical data used to predict future water flows and patterns.
3. **Community engagement:** Effective watershed management often assumes a high level of community participation and cooperation in implementing conservation practices.
4. **Scientific understanding:** Accurate data collection and analysis of watershed characteristics like topography, soil types, and vegetation are crucial for informed decision-making.
5. **Policy support:** Successful watershed management often depends on supportive policies and regulations governing land use practices within a watershed.

THEORY OF CHANGE

Inputs (Resources & Actions)	Outputs (Immediate Results)	Outcomes (Medium- Term Effects)	Impact (Long-Term Change)
<p>Baseline survey, land & soil evaluation, community involvement, DPR preparation</p> <p>Soil & moisture conservation measures, construction of water harvesting structures</p> <p>Vegetative engineering, planting & reforestation, soil amendments</p> <p>Training programs, exposure visits, participatory monitoring</p> <p>Regular monitoring, data collection, impact assessment</p>	<p>Community engagement, resource mapping, finalization of watershed plan</p> <p>Reduced soil erosion, improved water retention, better irrigation</p> <p>Increased green cover, improved soil fertility</p> <p>Increased awareness and adoption of best practices</p> <p>Adaptive improvements in project execution</p>	<p>Soil conservation:</p> <p>By implementing practices like contour farming, terracing, and tree planting, watershed management significantly reduces soil erosion, protecting topsoil and preventing sedimentation in downstream water bodies.</p> <p>Water quality improvement:</p> <p>By controlling pollution sources and managing land use, watershed management helps maintain clean water quality in rivers and streams.</p> <p>Flood mitigation:</p> <p>By increasing infiltration and slowing down runoff, watershed management can help reduce flood peaks in downstream areas.</p> <p>Groundwater recharge:</p> <p>Practices like rainwater harvesting and improved vegetation cover can enhance groundwater recharge, ensuring water availability during dry seasons.</p> <p>Enhanced agricultural productivity:</p> <p>Improved soil health and water availability within a watershed can lead to increased crop yields and improved agricultural productivity.</p> <p>Biodiversity conservation:</p> <p>By protecting natural habitats and promoting native vegetation, watershed management can help maintain biodiversity within the area.</p>	<p>Increase in Vegetation Cover:</p> <p>After intervention of Watershed in the area wastelands got converted into cultivable land which resulted in availability of green fodder for the cattles/ animals.</p> <p>Change in Crop Cycle: Some farmers of the village used to cultivate one crop in about two acres of land, but after bunding, they also grew different crop.</p> <p>Farming on time: According to the villagers, due to lack of water in the fields, paddy transplantation used to start late, but due to timely availability of water through bunding under watershed, paddy transplantation started happening on time, as a result, there was an increase of 20 to 25 percent in their production.</p> <p>Increase in Water Level: According to the villagers, due to bunding and Continuous Contour Trench, rain water got stagnated for a longer period, as a result, there was an increase in the underground water level.</p> <p>Availability of employment: Some farmers gave wages to the villagers in their fields, which reduced the cutting of wood in the forest and also reduced migration for daily wages.</p> <p>Connecting with government programs: The upper part of the watershed area is a forest area, in which the Forest Development Agency carried out plantation work with the help of the Forest Protection Committee, in which the principle of watershed was followed. This work was done by the organization by contacting the Forest Department.</p> <p>Change at the Social Level: After the formation of the village watershed committee, the work of increasing the irrigated area as well as organizing it was done through collective labour. Along with small meetings at the village level, by organizing general meetings, showing films related to watershed, by</p>

		<p>Community empowerment: Participatory watershed management approaches can empower local communities to actively manage their natural resources, leading to improved livelihoods.</p>	<p>conducting exposure visits, by discussing with experienced people of watershed, by making the villagers aware about watershed, change has been brought about at the social level</p>
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Quantitative Expected Mid-term and long-term impact

1	2	3	4	5	6
S. No.	Item	Unit of measurement	Pre-project Status	Expected Post-project Status	Remarks
1	Status of water table (Depth to Ground water level)	Meters	8.50 m BGL	6.50 m BGL	Increase by 1.5-2.0 m
2	Ground water structures repaired/ rejuvenated	No.	00	23	-
3	Quality of drinking water	Description	Good	Excellent	
4	Availability of drinking water	Description	8 month / good	12 month / Very Good	
5	Increase in irrigation potential	Hec.	288.58	2995.71	
6	Change in cropping/ land use pattern	Description	3284.30 ha Ag. Land	4609.38 ha Ag Land	
7	Area under agricultural crop	Ha			
	I Area under single crop	Ha	2995.71	1325.08	
	II Area under double crop	Ha	288.58	2995.71	
	III Area under multiple crop	Ha	51.4	288.58	
8	Net increase in crop production area	Ha	3335.69	4609.37	
9	Increase in area under Vegetation/Forest	Ha	784.32	1184.54	
10	Increase in area under horticulture	Ha	17	212.23	
11	Increase in area under fuel	Ha	784.32	1184.54	
12	Increase in area under Fodder	Ha	Nil	21.31	
13	Increase in milk production	Litres/day	650	1240	
14	Environmental Impact Change in Soil Loss Perenniality of flow and change in Run-off Recharge of ground water			Soil erosion Decrease Run off Decrease Ground Water Recharge Increase	Soil loss decrease Runoff decrease and ground water recharge increase
14	No. of SHGs Promoted	No.	21	72	
15	Increase in no. of livelihoods	No.	35	822	
16	Increase in income	Rs.	Rs. 2500/month	Rs. 5500/month	
17	Status of Migration	No.	1300	250	
18	SHG Federations formed	No.	Nil	Yes	
19	Credit linkage with banks	Rs.	Nil	Yes	
20	Resource use agreements	Rs.	Nil	Yes	
21	WDF collection & management	Rs.	Nil	Yes	
22	Summary of lessons learnt	Description			

Budget and Financial proposal with their rationale

Social Action for Rural Development, Ramgarh, Jharkhand									
Revise Budget									
Code	Proposed Activity	UoM	No. of Units	Unit Cost	Total Amount	Leverage	Supplier	Date of Quotation	Installation location
A	Natural Resource Management								

	Cost								
1.1	Soil & Moisture Conservation Works								
1.1.1	Construction of Staggered Contour Trench/Deep Contour Trench (SCT/DCT)	Hectares	80.00	34700	2776000				SOR – WRD July 2022, Govt. of Jharkhand
1.1.2	Construction of Water Absorption Trench (WAT)	Hectares	61.00	17000	1037000				SOR – WRD July 2022, Govt. of Jharkhand
1.1.3	Construction of Farm Bunding (FB)	Hectares	150.00	31600	4740000				SOR – WRD July 2022, Govt. of Jharkhand
1.1.4	Construction of Trench cum Bund (TCB)	Hectares	400.00	16500	6600000				SOR – WRD July 2022, Govt. of Jharkhand
	Sub Total				15153000				
2.1	Vegetative Engineering Structures Work								
2.2.1	Construction of Earthen Gully Plug	Numbers	108.00	12400	1339200				SOR – WRD July 2022 Govt. of Jharkhand
2.2.2	Construction of Loose Boulder Structures	Numbers	72.00	12400	892800				SOR – WRD July 2022, Govt. of Jharkhand
2.2.3	Construction of Earthen Check Dam (135'x 20')	Numbers	28.00	304645	8530060				SOR – WRD and RCD July 2022, Govt. of Jharkhand
	Sub Total				10762060				
3.1	Construction of Water Harvesting Structures Work								
3.1.1	Construction of New Pond (100x100x10 ft)	Numbers	20	261500	5230000				SOR – WRD July 2022, Govt. of Jharkhand
3.1.2	Construction of New Dobha (60x60x10 ft)	Numbers	30	82500	2475000				SOR – WRD July 2022, Govt. of Jharkhand
	Sub Total				7705000				
B	Program Operation Cost								
4.1	Capacity Building & Trainings								
4.1.1	Wall writing (Slogans) upon Watershed	Numbers	200	700	140000				
4.1.2	Formation of village level watershed committees and hands on basic training upon watershed	Numbers	09	10000	90000				
4.1.3	Awareness Generation Program at Village & Cluster Level	Numbers	10	13260	132600				
4.1.4	Training & Capacity Building upon Water Budgeting	Numbers	36	5000	180000				
4.1.5	Training/Workshop of Stakeholders on Climate Adaption at Hamlet Level	Numbers	27	8000	216000				
4.1.6	Exposure Visit Inter District	Numbers	04	30000	120000				
4.1.7	Exposure Visit Inter State	Numbers	02	65000	130000				
	Sub Total				1008600				
5.1	Detailed Project Report								
5.1.1	Formation of Watershed Committees at village level with help of Local Resource Person	Villages	09	2000	18000				
5.1.2	Net planning , Baseline survey, GPS based data collection, PRA etc.	Mandays	30	1800	54000				

5.1.3	Data entry, Analysis etc.	Mandays	30	1500	45000				
5.1.4	Report writing , Estimate & Designing etc.	Mandays	30	2000	60000				
5.1.5	Stationary , Printing, Cadastral sheet, Binding etc.	LS	-	-	114200				
5.1.6	Travelling Cost for conducting PRA Exercise, PNP Exercise, Surveying, data collection aamsabha KSS formation and others works on DPR.	Days	30	1500	45000				
	Sub Total				336200				
6.1	Horticulture & Agro Forestry								
6.1.1	Horticulture and Agro Forestry Plantation of – Mango, Guava, Bamboo, Babul and Other Medicinal Plants (Land Labelling, Pit Digging, Plating, Weeding etc)	Hectares	13.45	124894	1681073				
	Sub total				1681073				
7.1	Crop Demonstration								
7.1.1	Awareness Generation on good agricultural practices	Numbers	36	3000	108000				
7.1.2	Digital outreach program upon good agricultural practices	Numbers	09	5089	45801				
7.1.3	Promotion of goof agricultural practices through demonstration/improved practices/technologies/local innovations	Hectares	420	2000	840000				
7.1.4	Awareness generation on importance of collectives	Numbers	09	4000	36000				
7.1.5	Network meeting/Linkages workshop for farmers	Numbers	04	10000	40000				
7.1.6	Training/Workshop upon value chain development	Numbers	05	15000	75000				
7.1.7	Digital & Technology solution for increasing the farmers collective efficiency	Numbers	04	50000	200000				
	Sub Total				1344801				
8.1	Monitoring/Evaluation/Documentation & Consolidation								
8.1.1	Network and Review Events	Numbers	3	30000	90000				
8.1.2	Capacity Building of Watershed Team Members	Numbers	2	25000	50000				
8.1.3	Impact Assessment (Quarterly)	Numbers	4	40000	160000				
8.1.4	Documentation – Report Generation, Success Story, Data Analysis	Numbers	20	10000	200000				
8.1.5	Video Documentary film making of the entire implementation phase and success achievements	Numbers	1	172337.2	172337.2				
	Sub Total				672337.20				
C	Administrative Cost								
9.1.1	Salary/Renumeration								
9.1.1	Team Leader	Month	12	50000	600000				
9.1.2	Watershed Expert	Months	12	40000	480000				
9.1.3	Engineer (Civil)	Months	12	30000	360000				

9.1.4	NRM Expert	Months	12	30000	360000				
9.1.5	GIS Expert	Months	12	30000	360000				
9.1.6	Social Mobilizer	Months	12	20000	240000				
9.1.7	Accountant	Months	12	15728.60	188743.20				
	Sub Total				2588743.20				
9.2	Travel								
9.2.1	Team Leader	Months	12	10000	120000				
9.2.2	Watershed Expert	Months	12	6000	72000				
9.2.3	Engineer (Civil)	Months	12	5000	60000				
9.2.4	NRM Expert	Months	12	4500	54000				
9.2.5	GIS Expert	Months	12	3000	36000				
9.2.6	Social Mobilizer	Months	12	3500	42000				
9.2.7	Local Resource Person (Village Level @Rs 1500/LRP/Month)	Months(9 Villages)	12	13200	158400				
9.2.8	Monitoring from Head of the Organization	Months	12	16436.70	197240.40				
	Sub Total				739640.40				
9.3	Office Rent								
9.3.1	Gram Panchayat Level Informative Office/Centre @Rs 1500/Month	Month	12	13500	162000				
9.3.2	District Level Coordination Office	Months	12	11154.75	133857				
	Sub Total				295857.00				
9.4	Misc Expenses								
9.4.1	Misc Expenses – Stationary & Others etc				73964.20				
	Sub Total				73964.00				
	Grand Total (A+B+C)				42361276.00				

Estimate and Design of Budget: There is no quotation, agreement etc. The budget is based on our previous project **the Bhandari Watershed, Deo block of Aurangabad district, Bihar implemented by SARDA**, addressed downstream ecosystems or lead to waterlogging and salinization of soils.

Different Activities Approved Estimate by SLNA-JSWM

(Based on SoR GoJ effective from 28th July, 2022, Jharkhand)

Sl.	Name of Activity	Size	Unit Rate (In Rs.)
1	Staggered Contour Trench (SCT) (Labour Estimate)	i. Total Length of SCT = 700 rmt per ha ii. Number of SCT = 233 per ha. iii. Size of one trench: Top and Bottom width of SCT = 0.60 meter Depth of trench = 0.6 meter Length of one trench = 3.0 meter	Estimated Cost per ha = 30,000.00
2	Deep Contour Trench (DCT) (Machine Estimate)	i. Total Length of DCT = 656 rmt per ha ii. Number of DCT = 164 per ha. iii. Size of one DCT: Top and Bottom width of DCT = 0.91 meter Depth of DCT = 0.91 meter Length of DCT = 4 meter	Estimated Cost Per ha = 34,700.00
3	Water Absorption Trench (WAT) (Machine Estimate)	i. Total Length of WAT = 250 rmt per ha ii. Number of WAT = 42 per ha. iii. Size of one WAT: Top and Bottom width of WAT = 1 meter Depth of WAT = 1 meter Length of WAT = 6 meter iv. Equalizer width between two WAT = 1 m	Estimated Cost per ha = 17,000.00
4	Trench-cum-Bund (TCB) (Machine Estimate)	i. Total Length of Trench = 417 rmt per ha. ii. Number of Trench = 70 per ha. iii. Cross section of Trench = 0.56 sq m Length of one Trench = 6 m Width of One Trench = 0.91 m Depth of One Trench = 0.6 m iv. Cross section of Bund = 0.5 sq m Top width of Bund = 0.5 meter Bottom width of Bund = 1.5 meter Height of Bund = 0.5meter	Estimated Cost per ha = 16,500.00
5	Field Bund (Labour Estimate)	i. Total Length of Field Bund = 500 rmt per ha ii. Top width = 0.5 meter iii. Bottom width = 1.5 meter iv. Height of Bund = 0.5 meter	Estimated Cost per ha = 31,600.00
6	Dova 60ft x 60ft x 12ft (Machine Estimate)	i. Outer Dimension = 60 ft. X 60 ft ii. Bottom Dimension = 40 ft. X 40 ft iii. Berm-5 ft. in all the four side iv. Depth-12 ft. v. Steps: 6 steps of 2 ft. depth & 2 ft. width each	Estimated Cost = 82,500.00
7	Farm Pond (100ft x 100ft x 12ft)	i. Outer Dimension = 100 ft x 100 ft ii. Bottom Dimension = 70 ft x 70 ft iii. Berm-10 ft in all the four side iv. Depth - 12 ft v. Steps - 6 Steps of 2 ft Depth & 3 ft Width each	Estimated Cost = 2,61,500.00

K. K. Mishra
SPE (CB/JM)
29.03.2023

K. K. Mishra
29.03.2023
SPE Technical Expert

Different Activities Approved Estimate by SLNA-JSWM

Sl.	Name of Activity	Size	Unit Rate (in Rs.)
8	Stone Gully Plug (SGP)/Loose Boulder Structure (LBS) (Labour Estimate)	i. Length of SGP/LBS-5m ii. Height of SGP/LBS from Foundation level-1m iii. Height of SGP/LBS from Bed level - 0.85 m iv. Top width of SGP/LBS - 0.9m v. Base width of SGP/LBS-2.6m	(a) Estimated Cost = 12,400.00 upto 05 Km Carriage. (b) Estimated Cost = 12,000.00 upto 02 Km Carriage.
9	Nala Bund/Earthen Check Dam (ECD) (Machine Estimate) Note: <u>As per site, estimate will vary.</u>	i. Length of Bund - 40 m ii. Total Bund Height - 5 m iii. Maximum Reservoir Level (MRL) - 3.5 m iv. Normal Reservoir Level (NRL) - 3.0 m v. Top width - 3.0 m vi. Bottom width - 23 m vii. Upstream slope - 1:2 viii. Down stream slope - 1:2 ix. Berm of Nala Bund/ Earthen Check Dam - 3 m	Estimated Cost = 3,04,645.00
10	Activity Display Board	2 feet wide x 3 feet height	Estimated Cost = 4500.00
11	Common Display Board	3 feet wide x 4 feet height	Estimated Cost = 6400.00

Kous
SIE (CB/WA)
29.03.2023

N. K. Mishra
29.03.2023
State Technical Expert (A/ASE)

MODEL ESTIMATE OF STAGGERED CONTOUR TRENCH (SCT) BY LABOUR
As per SOR 28th July,2022 (WRD)

Sl. No.	Particulars	Description
1	Proposed Treatment	Staggered Contour Trench (SCT)
2	Land Type/Land Use	Hillock/ Steep Upland-Wasteland/Above WAT Structure
3	Slope of the Land	10% to 20 %
4	Vertical Interval	2.29 m
5	Horizontal Interval	15.25 m
6	Average depth of Trench	0.60 m or 2 feet
7	Top and Bottom width of Trench	0.60 m or 2 feet
8	Average length of Trench	3.0 m
9	Expected Rainfall Intensity	50 mm per Hour (2 inch per Hour)
10	Cross section of the Trench	0.36 sqm (2'x2')
11	No. of SCT per ha	218.67 (Say 219)
12	Length of all the trenches for one ha upland is 656 meter.	

Sl. No	SOR Item No	Particulars	Unit	Length (in m)	Cross Section (sqm)	Quantity (cum)	Rate (Rs.)	Amount (Rs.)
1	(7.1.8 + 7.1.10)	Labour charge for Earth work in excavation (vide classification of soil item-A).....including clod breaking, having earth in 225 mm layer and rough dressing of soil with initial lead of 10 M. and lift of 1.5 M. all complete as per approved design. specification and direction of E/I.	cum	656.00	0.36	236.16	135.99	32115.40
2		Less contractor profit 9.09%	-	-	-	-	-	2919.29
3		Total Balance						29196.11
4		Labour cess @ 1% of Total Balance						291.96
5		Common Display Board						300.00
6		Miscellaneous:- Layout, Marking Powder, String etc	L.S.					212.00
							Total	₹30,000.07
							Say	₹30,000.00
(Rupees Thirty Thousand Only)								

- Note:-**(i) Horizontal (HI) and Vertical Interval (VI) may vary depending upon the steepness of the slope.
(ii) One Display Board may be fixed for one Patch treated land covering around 21 ha area.
(iii) Trench should be constructed perpendicular to the flow of the Runoff.
(iv) Dug out soil with hook in both side of the trench should be constructed at 2 feet away from the trench.
(v) Spacing between two trench should be 2 m.
(vi) Indigenous tree species seed should be spreaded on berm of SCT.

Technical sanction of Rs 30,000/- for the activity SCT is accorded.

[Signature]
STE (CB/WH)
29.03.2023

[Signature]
29.03.2023
M.K. Mishra
STE (Agri. Engg.)

Fig 1: Top view of Single Staggered Contour Trench

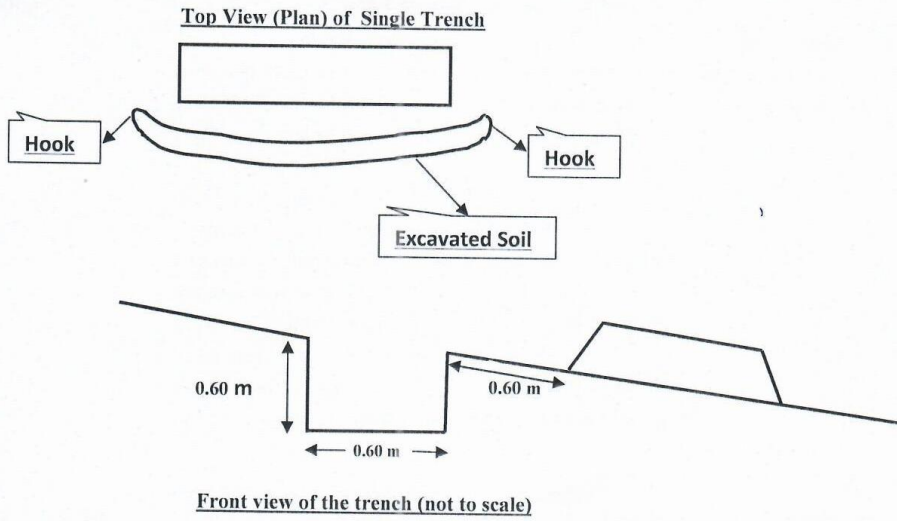
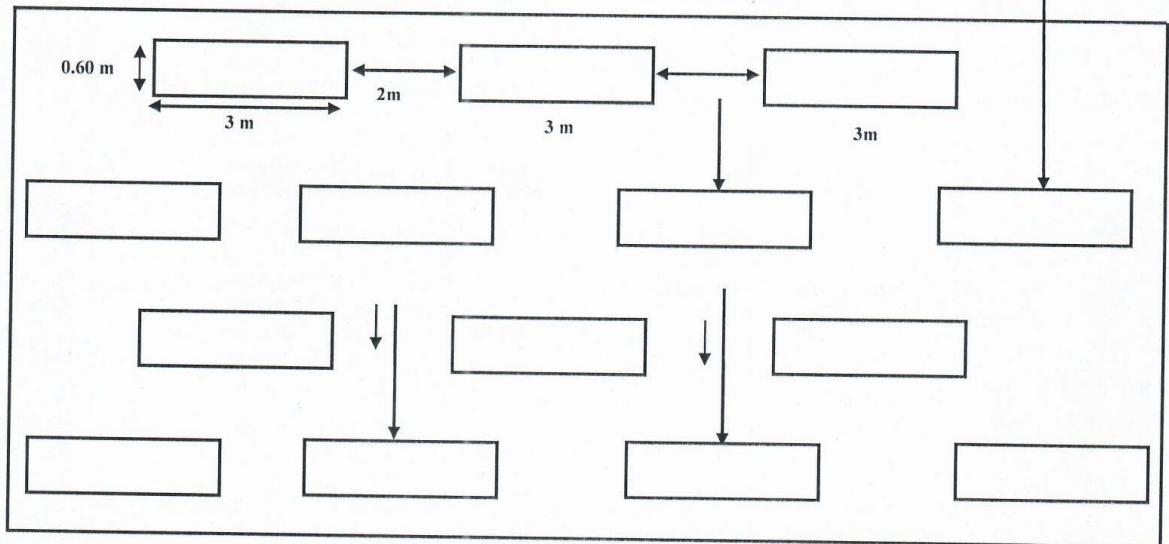


Fig 2: Top view of treated patch (Across the Slope)



Schematic Diagram of Staggered Contour Trench (SCT)

Jos
(S.N.)
ST&C(B/W/M)
29.03.2023

N.K. Mishra
29/03/2023
(N.K. Mishra)
ST&C(B/W/M)

MODEL ESTIMATE OF DEEP CONTOUR TRENCH (DCT) BY MECHANICAL MEANS

(Based on SoR Effective from 28th July, 2022 WRD, Jharkhand)

SI No.	Particulars	Description
1	Proposed Treatment	Deep Contour Trench (DCT)
2	Land Type/Land Use	Hillock/ Steep Upland-Wasteland/Above W/AT Structure
3	Slope of the Land	10% to 20 %
4	Vertical Interval	2.29m
5	Horizontal Interval	15.25 m
6	Average depth of Trench	0.91 m/ 3 feet
7	Top and Bottom width of Trench	0.91 m/ 3 feet
8	Average length of Trench	4.0 m
9	Expected Rainfall Intensity	50 mm per Hour (2 inch per Hour)
10	Cross section of the Trench	0.83 sqm (3'x3')
11	Average Runoff Coefficient	0.89
12	No. of DCT per ha	164 no.

Sl. No.	SOR Item No.	Particulars	Unit	Length (in m)	Cross Section (sqm)	Quantity (cum)	Rate (Rs)	Amount (Rs.)
1	3.13 (B) Chapter-III of Erosion, control and Drainage (RCD) (Effective from 28 th July, 2022)	Excavation for Structure (Earth work in excavation of foundation of structure as per drawing and technical specification, including setting out,dressing of sides and bottom, backfilling the excavation of earth to the extent required and utilizing the remaining earth locally as per Engineer I/C)	cum	656.00	0.83	544.48	55.80	30381.98
2		Less contractor profit 9.09%	-	-	-	-	-	2761.72
3		Sub Total(1-2)	-	-	-	-	-	27620.26
4		Compaction of Bund by Beneficiaries @1000 cft/ Man days	Man days	-	-	19	326.85	6210.15
5		Labour cess (@ 1% of (3+4)				Total		33830.41
6		Common Display Board	-	-	-	-	-	300.00
7		Miscellaneous:- Layout, Marking Powder, String etc.	L.S.	-	-	-	-	231.29
Total								₹ 34,700.00

(Rupees Thirty Four Thousand Seven Hundred Only)

Note:-(i) Horizontal (HI) and Vertical Interval (VI) may vary depending upon the steepness of the slope.

(ii) One Display Board may be fixed for one Patch treated land covering around 21 ha area.

(iii) Machine may be allowed only on those place where there is sufficient soil profile and no plantation available.

Technical sanction of Rs 34700/- for the activity SET is recorded.
29.05.2023
(N. K. NUSAW)
29.05.2023
(N. K. NUSAW)

Fig 1: Top view of Single Deep Contour Trench

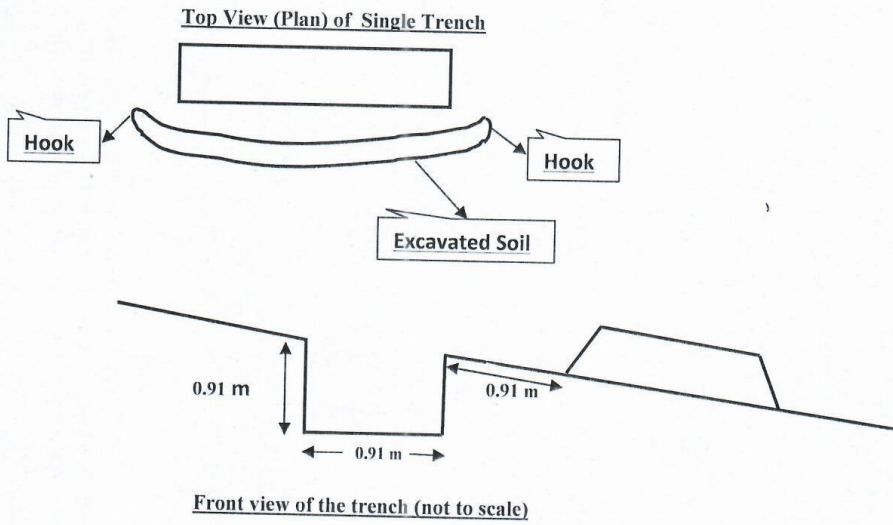
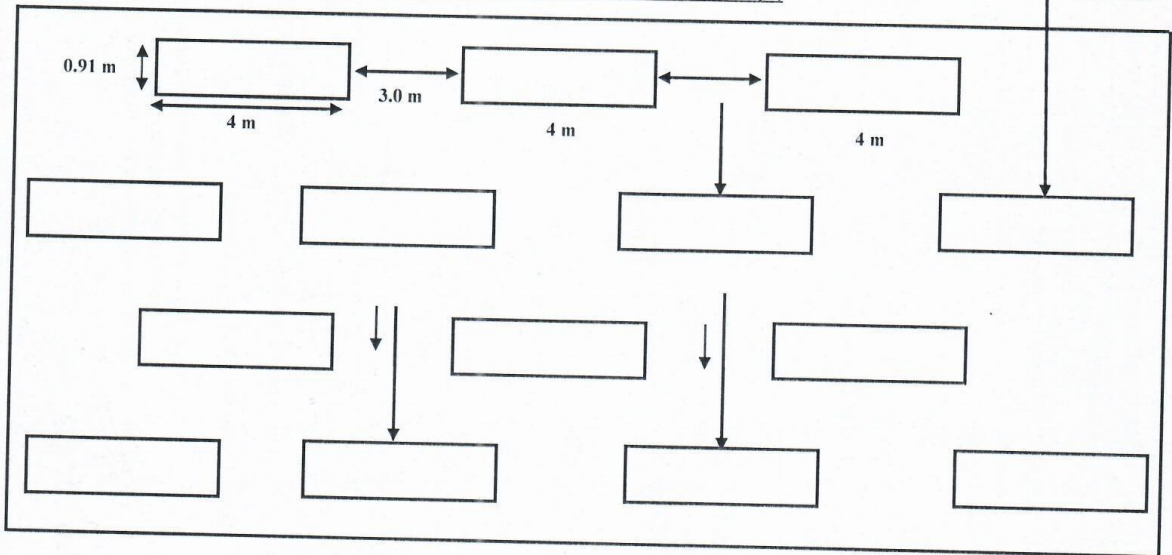


Fig 2: Top view of treated patch (Across the Slope)



Schematic Diagram of Deep Contour Trench (DCT)

[Signature]
STE (CBMM)
29.03.2023

[Signature]
29/03/2023
CV. K. M. (hwa)
STE (AT. / Appl. Engineering)

MODEL ESTIMATE OF WATER ABSORPTION TRENCH (WAT) BY MECHANICAL MEANS
(Based on SoR Effective from 28th July, 2022 WRD, Jharkhand)

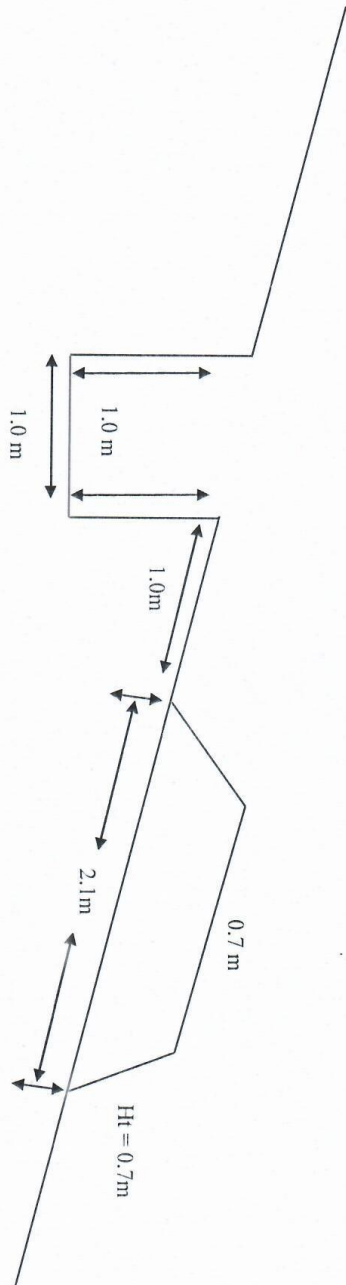
Sl. No.	Particulars	Description
1.	Land Type/Land Use	Upland/Wasteland/ Just below the steep slope /Forest land
2.	Position of Structure	Slope 10 % & above, where upland meet with forest land or on transition point where steep slope meets with moderate slope.
3.	Top Width of Trench	1.0 m
4.	Depth of Trench	1.00 m
5.	Bottom Width of Trench	1.00 m
6.	Average Length of one WAT	6.0 m
7.	Equalizer Width	1.0 m
8.	Berm Width	1.0 m
9.	Gross Section of the Trench	1.00 sqm
10.	Size of Bund	B.W - 2.0 m, T.W - 0.5 m, Ht - 0.7 m
11.	Length of designed Bund	292m
12.	Total no. of Trenches	42
13.	Length of all the trenches for one ha upland is 250 meter.	

Sl. No	SOR Item No	Particulars	Unit	Length (in m)	Cross Section(sqm)	Quantity (cum)	Rate (Rs.)	Amount (in Rs.)
1	Non-scheduled item	Labour charge for making the contour line and alignment through A-frame	Mandays			2	326.85	653.70
2	3.13 (B) Chapter-III of Erosion, control and Drainage (RCD) (effective from 28th July, 2022)	Excavation for Structure (Earth work in excavation of foundation of structure as per drawing and technical specification, including setting out, dressing of sides and bottom, backfilling the excavation of earth to the extent required and utilizing the remaining earth locally as per Engineer I/C)	cum	250	1.00	250	55.80	13950.00
3		Less contractor profit 9.09%	-	-	-	-	-	1268.05
4						09	Sub Total	13355.65
5		Compaction of Bund by Labour/Beneficiaries @1000 CFT/Mandays	Mandays				326.85	2941.65
6								
7								
8		Display Board	LS					300.00
9		Two stage Photography with workcompletion certificate	LS					50.00
10		Miscellaneous expenditure like string, marking powder, A-frame, first aid boxetc.	LS					210.00
Total Estimated Amount								₹ 17,000.07
(Rupees Seventeen Thousand Only)								Say ₹ 17,000.00

Note: (i) VI, HI & Length of Bund can vary depending upon the steepness of the slope and catchment area.
(ii) One Display Board will be applicable for one Patch of area covering around 21 ha of upland treated.

*Technical sanction of Rs 17,000/- for the activity work is accorded
29/05/2023
M. K. MURRAY
Sr. Engr. I R. Engineering*

Drawing & Cross Section of Water Absorption Trench (WAT)



[Signature]
1.1.22
SREERAM
29.08.2023

[Signature]
29.03.2023
(N. K. NIKHIL)
STE (A/P) (A/P) Engineering

(Based on SoR Effective from 28th July, 2022 WRD, Jharkhand)

SI No.	Particulars	Description
1.	Proposed Treatment	Trench-cum-Bund (TCB)
2.	Land Type/Land Use	Upland-Wasteland/Barren/Fallow land
3.	Slope of the Land	4 % and above
4.	Vertical Interval	0.94 m
5.	Horizontal Interval	24.00 m
6.	Average Depth of Trench	0.60 m
7.	Top Width of Trench	0.91m
8.	Bottom Width of Trench	0.91 m
9.	Length of one Contour Trench	6.0 m
10.	Width of Equalizer	0.6 m
11.	Width of Berm	0.6 m
12.	Cross Section of the Trench	0.56 sqm
13.	Size of Bund	BW-1.5m, TW-0.5m,Ht-0.5m
14.	Length of Designed Bund	459 m
15.	Total no. of Trenches	70
16.	Length of all the trenches for one ha upland is 417 meter.	

Sl. No	SoR Item No	Particulars	Unit	Length (in m)	Cross Section (sqm)	Quantity (cum)	Rate (Rs.)	Amount (in Rs.)
1	Non-Scheduled Item	Labour charge for layout of TCB (including Berm and Equalizer)	Mandays			04	326.85	1307.40
2	3.13 (B) Chapter-III of Erosion, control and Drainage (RCD) (effective from 28th July, 2022)	Excavation for Structure (Earth work in excavation of foundation of structure as per drawing and technical specification, including setting out, dressing of sides and bottom, backfilling the excavation of earth to the extent required and utilizing the remaining earth locally as per Engineer I/C)	cum	417.00	0.56	233.52	55.80	13030.41
3		Less contractor profit 9.09% of SI. No. - 02	-	-	-	-	-	1184.46
4		Balance						13153.35
5		Compaction of Bund by Labour/ Beneficiaries @1000 CFT/ Mandays	Man days			08	326.85	2614.80
6						Total		15768.15
7		Labour cess @ 1% of total						157.68
8		Display Board						300.00
9		Work completion certificate with two stage Photographs	LS					50.00
10		Miscellaneous expenditure like string, marking powder, A-Frame etc.	LS					224.00
Total								₹ 16499.83
Say								₹ 16,500.00

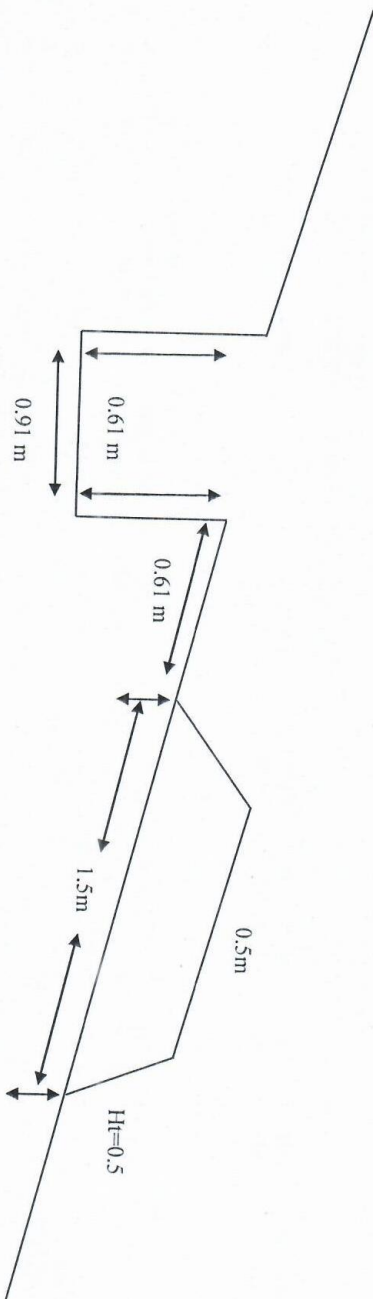
(Rupees Sixteen Thousand and Five hundred Only)

Note: (i) VI, HI and Length of Bund may vary depending upon the slope of Land to be treated.

(ii) One Display Board may be fixed for one Patch covering around 21 ha of TCB.

Technical sanction of Rs 16,500/- for the activity is accorded.
28.07.2023
31.07.2023
31.07.2023

Drawing & Cross Section of Trench-cum-Bund (TCB)



Pratik
(i/c)
Site Engineer
29.03.2023

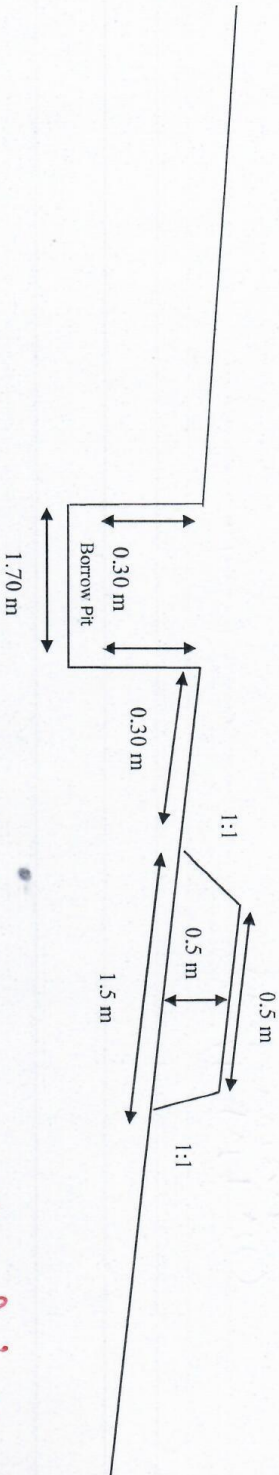
29/03/2023
U.K. MISHRA
Site (A/E)

MODEL ESTIMATE OF FIELD BUND BY MANUAL LABOUR
Based on SOR (Effective from 28th July, 2022 WRD, Jharkhand)

1. Land Type/Land Use :- Upland-Wasteland/Barren/Fallow land/Unbunded cultivated land.
2. Slope of the Land :- 3 to 7 percent
3. Vertical Interval :- 0.94 m
4. Horizontal Interval :- 24.00 m
5. Length of one Trench (Length x Width x Depth) :- 6.0 m x 1.70 m x 0.30 m
6. Width of Equalizer :- 0.30 m
7. Berm width :- 0.30 m
8. Cross Section of the Bund :- 0.50 sqm (TW = 0.50 m, BW = 1.5 m, HT = 0.5 m)
9. Average Length of Field Bund per hectare :- 500 m

Sl. No	SOR Item No	Particulars	Unit	Length (in m)	Cross Section (sqm)	Quantity (cum)	Rate (Rs)	Amount (in Rs.)
1	7.1.8	Earth work in excavation (vide classification of soil item A)..... including clod breaking, having earth in 225mm layer and rough dressing of soil with initial lead of 10 M. and lift of 1.5 M. all complete as per approved design, specification and direction of E/L.	cum	500	0.5	250	120.61	30152.50
2	7.1.10	Extra of earth work in hard soil as per specification and direction of E/L	cum	500	0.5	250	15.38	3845.00
Sub Total								33997.50

Less contractor profit 9.09% of Sl. no. 1 & 2..... 3090.37
 Balance Amount **30,907.13**
 Labour cess @1% of Balance amount..... 309.07
 Display Board 300.00
 Miscellaneous expenditure like string, marking powder, A-frame for lay out, contouring etc. 84.00
Total ₹ 31,600.20
Say ₹ 31,600.00



Technical sanction of Rs 31,600/- for the activity field bund is accorded.
 29/12/2023
 11/11/2023

Estimates of Dova (60ft x 60ft x 12ft) through Hydraulic Machine									
Particulars	Specification	Size of WHS (ft)	Length (ft)	Width (ft)	Depth (ft)	E/W Volume (cft)	E/W Volume (cum)		
Length of Dova (ft)- 60ft			60.00		2.00	7200.00	204.04		
Width of Dova (ft)- 60 ft			56.00		2.00	6272.00	177.74		
Depth of Dova (ft) - 10 ft in 5 steps (2.0 ft vertical and 2.0 ft horizontal)			52.00		2.00	5408.00	153.26		
Slope of embankment - 1:1.5 (Out side) and 1:1 (inside)			48.00		2.00	4608.00	130.58		
Berm should be 5 ft in all the four side			44.00		2.00	3872.00	109.73		
Size of Bund:BW-24ft, TW-08ft,Ht-5.0ft			40.00		2.00	3200.00	90.62		
					Total	30560.00	865.97		
Sl. No	Slr Item No as on 28th July, 2022 (WRD)	Item of Work	Unit	Quantity	Rate (in Rs.)	Amount (in Rs.)			
1	7.1.43.1	E/W in excavation in canal by the hydraulic excavator as per designed section in all kinds of soil, soil mixed with kankar, pebbles & boulder up to 300 mm size and disposal of spoil upto 10 m with all lifts all complete as per specification and direction of E/I.	cum	865.97	50.53	43757.46			
2	6.1.24.1	Fine dressing of canal banks or embankment and turfing with 75 mm thick grass sods, obtained within lead of 150 M, including the cost of watering the grass surface till it acquires greenness as per specification and direction of E/I. Total sodding area = 2.87x 28.65x 4.0m = 328.90 sqm	per % sqm	328.9	15.0286	4942.91			
3	6.1.24.2	Extra for each lead of 150m over initial lead of 150m as per specification and direction of E/I	per % sqm	328.9	5.6357	1853.58			
4	7.6.13	Labour for laying, fitting and fixing NP2 Hume Pipe with Collars in line, level and grade as well as ----- as per E/I	m	15	361.9	5428.50			
5	Chapter 1, S.n.-1.03 page no.212 (Common item of Works Part-A)	Carriage of Hume Pipe NP2 RCC pipe to site (11km)	m	15	501.28	7519.20			
6					Sub Total-1	63501.64			
7					(-) CP - 9.09% of Sl. No 06	5772.30			
8					Sub total-2	57729.34			
9	Page No. 84 (Sl. No. 14)	Hume Pipe NP2 RCC with collar as per I.S.S 4 Hume pipe NP2 RCC with collar as per I.S.S 458 - 1971 300 mm dia pipe with silt trap	m	15	510	7650.00			
10	L-1	Dressing & Making of Bunds by unskilled labour (865.97 cum say 30558cft, say 27.36 man days i.e man days)	MD	31	326.85	10132.35			
11					Total	75511.69			
12		Labour cess @1% of S. No 11				755.12			
13		Vegetable cultivation/No fencing on periphery of bund (contribution from beneficiary)				0.00			
14		Display Board	No	1	LS	4500.00			
15		Contingency (Layout material, completion certificate, three stage photography, Papaya, Drum stick /vegetable cultivation including fencing etc)	No	1	LS	1733.00			
		Grand Total				82499.81			
		Say				82500.00			

Technical sanction of Rs 82500/- for the activity Dova is accorded

Dr. STE (B/W)

29.12.2023

Dr. K. STE (APP/EE)

29.12.2023

Model Estimate for Stone Gully Plugs (SGP)/ Loose Boulder Structure (LBS)		
1	Length of SGP/LBS	5.0 m
2	Height of SGP/LBS from fundation level	1.00 m
3	Height of SGP/LBS from bed level	0.85 m
4	Top width of SGP/LBS	0.90 m
5	Base width of SGP/LBS	2.6 m
6	Cross Section of SGP/LBS	1.8775 sqm
7	Average Slope of Nala	10% (Approx.)
8	Vertical Interval of SGP/LBS	1.68 m
9	Horizontal Interval of SGP/LBS	16.78m
10	Catchment area for one SGP/LBS	1.5 ha to 2 ha

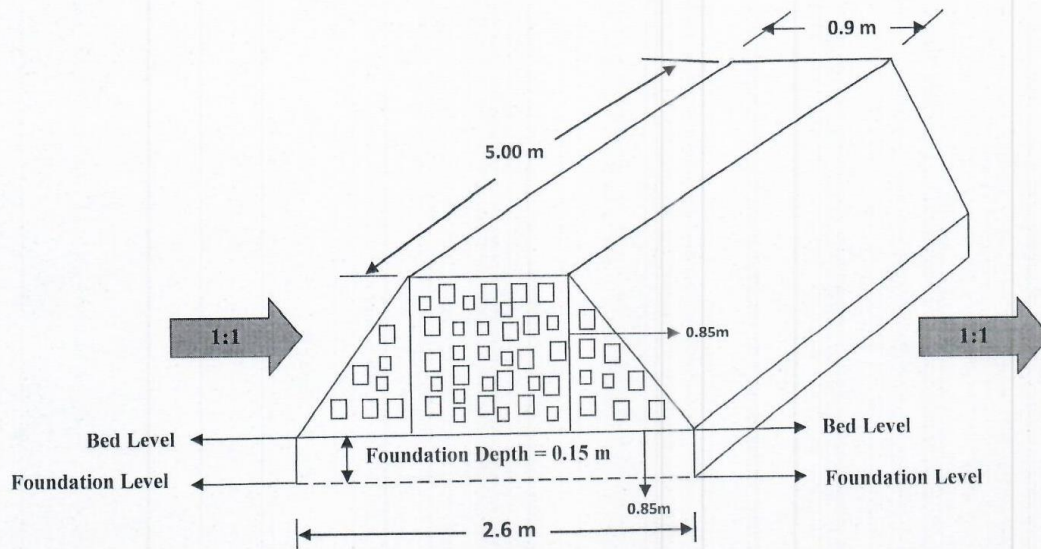
Sl. No	Ref S.O.R (WRD), Jharkhand (Effective from 28th, July, 2022)	Particulars of Item	Qty	Unit	Rate (Rs.)	Amount (Rs.)
1	7.18 + 7.1.10	Earth work Excavation in ordinary soil --- do--- dressing of soil with initial lead of 10 m and lift of 1.5 m as per direction of E/I. (5 m x 2.6 m x 0.15 m)	1.95	cum	135.99	265.18
2	6.6.6	Labour charge for pitching with stone boulder duly packed in slope and apron with materials within 150 M of work site and all lifts as per specification and direction of E/I. (i) 5 x (2 x 1/2 x 0.85 x 0.85 + 0.9 x 0.85) (ii) 5 x 2.6 x 0.15	9.39	cum	968.17	9088.70
3		Carriage rate of materials by Diesel Truck including loading,unloading(upto 05 km lead)	9.39	cum	377.00	3539.98
4		Sub Total				12893.86
5		Deduction of Contractor's Profit (9.09%)				1172.05
6		Total				11721.81
7		Labour cess @1% of Total				117.22
8		Display Board				300.00
9		Miscellaneous i.e layout, Marking Powder etc.				261.32
10		Grand Total				12400.35
11		Say				12400.00
12		Rate per cubic meter of stone work				1320.55
		Say				1321.00

- Note: 1. Vertical and Horizontal interval may change as per slope available.
2. SGP/LBS will be constructed across 1st drainage order/ 2nd drainage order Nala.
3. One Display Board may be installed for 10 to 15 nos. of SGP/LBS

Technical sanction of Rs 12400/- for the activity SGP/LBS upto 05km is accorded.

[Signature]
29.03.2023.

[Signature]
29/3/2023
N. K. Mishra
STE (M/ME)



Schematic Diagram of Stone Gully Plugs/ Loose Boulder Structure

- Objective-**
- (a) To reduce the Runoff velocity.
 - (b) To check the Soil Erosion.
 - (c) Gully Stabilization.

[Handwritten Signature]
 STE (CB/WK)
 29.03.2023

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 29/03/2023
 (N. K. MISHRA)
 STE (AS/AE)

Model Estimate for Stone Gully Plugs (SGP)/ Loose Boulder Structure (LBS)		
1	Length of SGP/LBS	5.0 m
2	Height of SGP/LBS from foundation level	1.00 m
3	Height of SGP/LBS from bed level	0.85 m
4	Top width of SGP/LBS	0.90 m
5	Base width of SGP/LBS	2.6 m
6	Cross Section of SGP/LBS	1.8775 sqm
7	Average Slope of Nala	10% (Approx.)
8	Vertical Interval of SGP/LBS	1.68 m
9	Horizontal Interval of SGP/LBS	16.78m
10	Catchment area for one SGP/LBS	1.5 ha to 2 ha

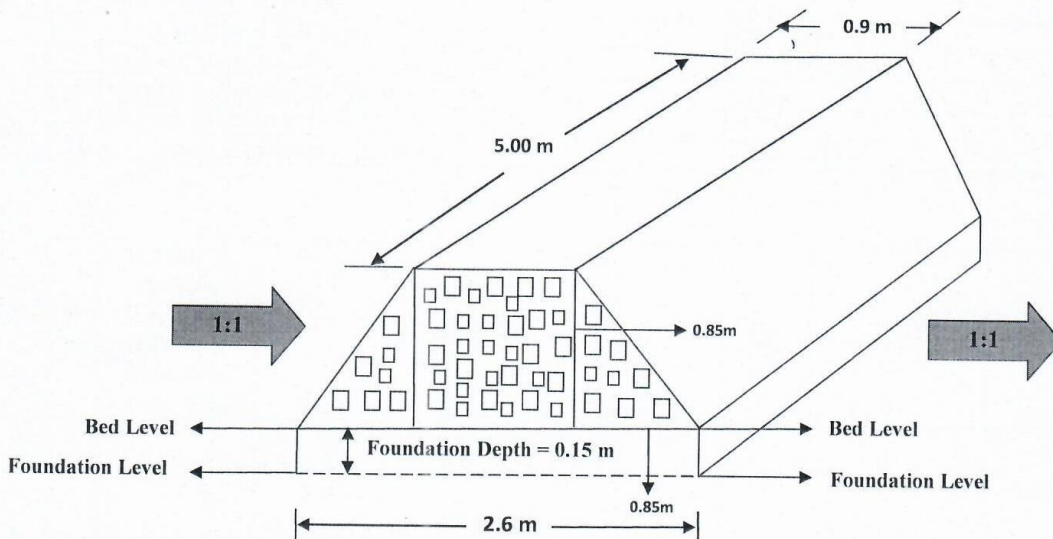
Sl. No	Ref S.O.R (WRD), Jharkhand (Effective from 28th, July, 2022)	Particulars of Item	Qty	Unit	Rate (Rs.)	Amount (Rs.)
1	7.18 + 7.1.10	Earth work Excavation in ordinary soil --- do--- dressing of soil with initial lead of 10 m and lift of 1.5 m as per direction of E/I. (5 m x 2.6 m x 0.15 m)	1.95	cum	135.99	265.18
2	6.6.6	Labour charge for pitching with stone boulder duly packed in slope and apron with materials within 150 M of work site and all lifts as per specification and direction of E/I. (i) 5 x (2 x 1/2 x 0.85 x 0.85 + 0.9 x 0.85) (ii) 5 x 2.6 x 0.15	9.39	cum	968.17	9088.70
3		Carriage rate of materials by Diesel Truck including loading,unloading(upto 02km lead)	9.39	cum	330.40	3102.46
4		Sub Total				12456.33
5		Deduction of Contractor's Profit (9.09%)				1132.28
6		Total				11324.05
7		Labour cess @1% of Total				113.24
8		Display Board				300.00
9		Miscellaneous i.e layout, Marking Powder etc.				263.32
10		Grand Total				12000.61
11		Say				12000.00
12		Rate per cubic meter of stone work				1277.96
		Say				1278.00

- Note: 1.Vertical and Horizontal interval may change as per slope available.
2. SGP/LBS will be constructed across 1st drainage order/ 2nd drainage order Nala.
3. One Display Board may be installed for 21 nos. of SGP/LBS

Technical sanction of Rs 12000/- for the SGP/LBS upto 02km lead is accorded.

[Signature]
29.03.2023

[Signature]
29/03/2023
(N. K. MURARJ)
SITE (AT) JE)



Schematic Diagram of Stone Gully Plugs/ Loose Boulder Structure

- Objective-
- (a) To reduce the Runoff velocity.
 - (b) To check the Soil Erosion.
 - (c) Gully Stabilization.

Kaw
STE(CR/WK)
29.03.2023

29/03/2023
C.N. K. Misra
STE (CR/WK)

NABARD-RIDF PIA Name:-

Salient Features of the Nala Bund/ Earthen dam

Sl	Particulars	Site Details	Remarks
1	Name of Activity	Nala Bund/Earthen dam	
2	Name of village & Beneficiaries	Kundibartoli - Purushottam Munda and others	Beneficiary wise area to be attached
3	Khata No. / Plot No.	Khata No.-9, Plot No.- 63	
4	Patch Name/Tola Name/Sammiti Name	Jojo Pidi Nala, Vivekanand Krishi Sammiti Kundibartoli	
5	Name of Panchayat /Block / Dist	Kunjia/ Murthu/Khunti	
6	GPS Co-ordinate	N 23.011981 , E 85.294458	
7	Average Gradient of Nala Site	4%	
8	General crop cover of the catchment	Degraded forest ,vegetation with TCB treated area	
9	Catchment Area	19 ha	As per Topo Sheet Delineation
10	Command Area on Cadastral sheet shown	06 ha	To be attached
11	No. of LBS constructed in up stream of Nala	10	
12	Total area treated in catchment area	17 ha	Upto 50 m
13	Distance and Size of Borrow Pit from Activity site	50 x 20 x1.5	Beyond 150 m and upto 500 m
14	Impervious soil/Clay soil distance form activity site	300 m	
15	Distance of availability of Boulder (Minimum two surface regular)	boulder/stone are avialble upto.....km distance	
16	Colour Photograph of Nala site	To be attached	
17	Cadastral Sheet of the Nala	To be attached	
18	Total Runoff (Q) = (Cubic m/sec)	$Q = 0.5 * 50 * 19 / 360 = 1.32 \text{ cum/sec}$	$Q = CA / 360$, Where Q = Cubic m/ second , C= Coefficient of runoff , l = Rainfall intensity(mm/hour) , A = Area in ha

Signature of WDT Engineer

Signature of PIA

**Abstract of Cost of Nala Bund/Earthen Dam by Mechanical Means,
SOR of WRD and RDD (Rural work Affairs) w.e.f 28th July, 2022**

Sl. No.	Item No.	Particulars	Quantity	Unit	Unit Rate (Rs.)	Amount (Rs.)
1		Length of Bund	40.0	m		
2		Total Bund Height	5.0	m		
3		Maximum Reservoir level (MRL)	3.5	m		
4		Normal Reservoir level (NRL)	3.0	m		
5		Top Width	3.0	m		
6		Bottom Width	23.0	m		
7		Upstream slope	1:2			
8		Downstream slope	1:2			
9		Berm of Nala Bund	3.0	m		
1	Chapter - 2 2.03 (ii) A Common item of works Part - A	Site Clearance :- In area of light jungle, grass, bushes, shrubs, saplings and trees girth up to 300 mm..... removal and disposal of top organic soil not exceeding 150 mm in thickness. Total = 40m X 23m = 920 sqm	920	Sqm	14.5584	13393.73
2	7.1.1	Area of Strippling :- Preparation of sheet of embankment by 75 mm ploughing and removing the grass roots etc. as per specification and direction of E/I. Total Area = 525 sqm.	525	Sqm	5.05	2651.25
3	7.1.43.1	Key Trench:- E/W in excavation in..... by hydraulic excavator as per designed section in all kind of soil do...do spoil up to 10 m with all lifts, all complete job as per specification and direction of E/I. E/W = 40 x 3 x 1=120 cum	120	Cum	50.53	6063.60
4	5.1.22.1	Key Trench:- E/W in dam fill in semi pervious or impervious zone excavation by hydraulic excavator .. and carriage by tipper truck as per designed section.all complete job as per specification and direction of E/I. Total earth work beyond 150 m but 500 m. E/W = 40 x 3 x 1=120 cum	120	Cum	121.51	14581.20
5	5.1.22.1	Core Wall Zoned Section:- E/W in dam fill in semi pervious or impervious zone excavation by hydraulic excavator .. and carriage by tipper truck as per designed section.all complete job as per specification and direction of E/I. Total earthwork beyond 150 m but upto 500 m. Total Earth work = 105 Cum	105	Cum	121.51	12758.55
6	7.1.43.2	Casing of Embankment:- Construction of Embankment with approved material obtained from borrow pits with all lifts and leads, transporting to site, spreading, gradingto meet requirement of table 300-2 Total Earth work = 1065 - 105 = 960 Cum	960	Cum	105.09	100886.40

7	7.1.43.1	<u>Spillway for safe water disposal</u> :- E/W in excavation in by hydraulic excavator as per designed section in all kind of soil do...do spoil up to 10 m with all lifts, all complete job as per specification and direction of E/I.	50	cum	50.53	2526.50
8	5.6.8	<u>Spillway Pitching</u> :- Supplying and Laying As per specification and direction of E/I. Qty = $25 \times 3 \times 2 \times 1 = 50$ cum	22.5	cum	1756.40	39519.00
9	5.6.8	<u>Boulder Pitching of Upstream Embankment</u> :- Supplying and Laying As per specification and direction of E/I. Qty = $156.10 \times 0.3 = 46.83$ cum	46.83	cum	1756.40	82252.21
10	7.1.42.1	<u>Grass Sodding</u> :- Grass turfing on down stream side of Embankment. Area = 228.58 sqm	228.58	sqm	15.0286	3435.24
11	Chapter - 1 Common Item of works Part - A	<u>Carriage of Boulder</u> :- $22.5 + 46.83 = 69.33$ cum (Lead upto 11 km)	69.33	cum	470.18	32597.58
			Sub Total			310665.26
		Deduction of Contractors profit 9.09 % on Rs310665.26				28239.47
			Total			282425.78
12	L-1	Compaction and dressing of overall Bund by Labour' MD = $1065 / 28.32 = 38$ MD	38	MD	326.85	12420.30
			Total			294846.08
			Labour cess @ 1% of Total			2948.46
			Total			297794.55
			Display Board			4500.00
			Work completion Certificate with Four stage photographs including corewall			350.00
			Misc. Expenditure like surveing, Layout, string, marking powder etc			2000.00
			Grand Total			304644.55
			Say			304645.00

(Rupees Three Lakh Four Thousand Six Hundred Forty Five only)

Note :- 1. While doing puddling of core wall and key trench soil ; it is suggested to have different stage photographs for monitoring purpose.

Note :- 2. Engineering in charge must be on the site while construction work is in progress.

Note :- 3. All the materials required should be at site during the course of construction work.

Technical sanction of Rs 3,04,645/- for the above work is accorded.

*Yours faithfully,
Sgt (Civil)*

29.03.2023

Bill of Quantity

1 Calculation of Volume of overall Bund						
Point	Chainage	Height (In m)	Cross sectional Area	Average Cross sectional Area	Length between two Points	Volume (m ³)
A	0	0	0.00	0.00	0	0
B	5	2	14.00	7.00	5	35.00
C	10	3	27.00	20.50	5	102.50
D	15	4	44.00	35.50	5	177.50
E	20	5	65.00	54.50	5	272.50
F	25	4	44.00	54.50	5	272.50
G	30	2	14.00	29.00	5	145.00
H	35	1	5.00	9.50	5	47.50
I	40	0	0.00	2.50	5	12.50
Total					5	1065.00

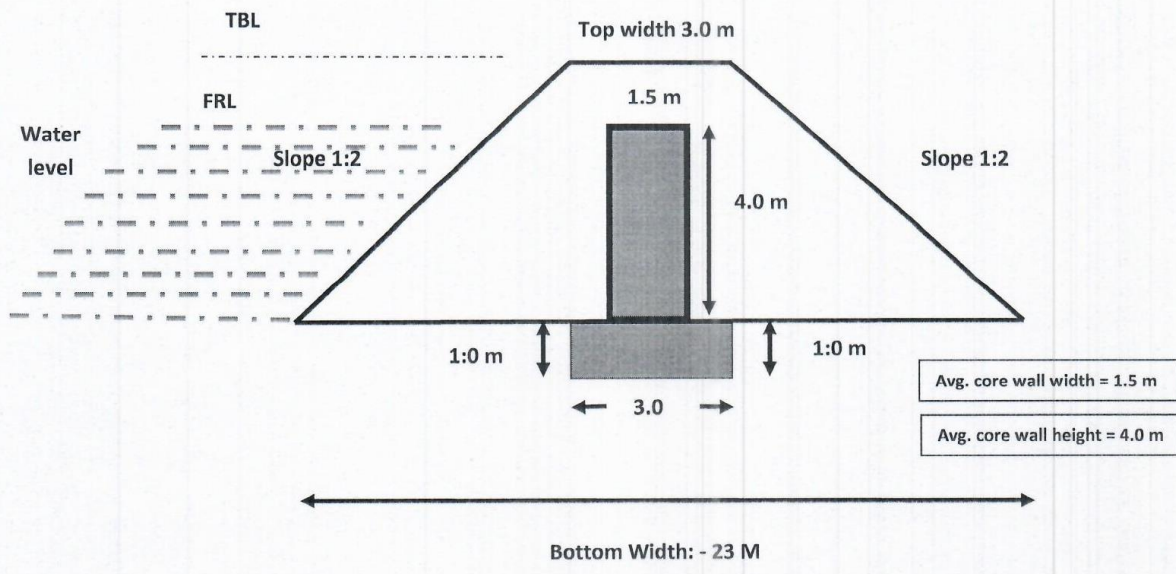
2 Calculation of Volume of Core wall						
Point	Chainage	Height (In m)	Cross sectional Area	Average Cross sectional Area	Length between two Points	Volume (m ³)
A	0	0	0.00	0.00	0	0.00
B	5	2	1.50	0.75	5	3.75
C	10	3	3.00	2.25	5	11.25
D	15	4	4.50	3.75	5	18.75
E	20	5	6.00	5.25	5	26.25
F	25	4	4.50	5.25	5	26.25
G	30	2	1.50	3.00	5	15.00
H	35	1	0.00	0.75	5	3.75
I	40	0	0.00	0.00	5	0.00
Total					5	105.00

3 Calculation of Area for Boulder pitching of Bund						
Point	Chainage	Height (In m)	Length of pitching (Slant Height)	Average Cross sectional Area	Length between two Points	Area of Pitching (In Sqm)
A	0	0	0.00	0.00	5	0.00
B	5	2	2.23	1.12	5	5.58
C	10	3	4.46	3.35	5	16.73
D	15	4	6.69	5.58	5	27.88
E	20	5	8.92	7.81	5	39.03
F	25	4	6.69	7.81	5	39.03
G	30	2	2.23	4.46	5	22.30
H	35	1	0.00	1.12	5	5.58
I	40	0	0.00	0.00	5	0.00
Total					5	156.10



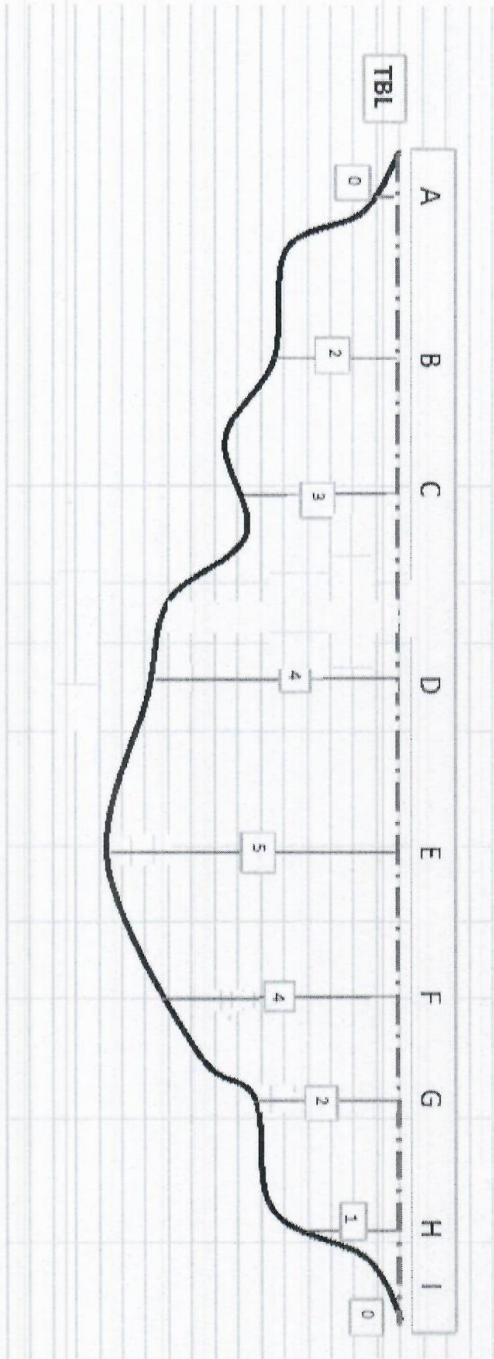
4 Calculation of Area for Grass pitching of Bund						
Point	Chainage	Height (in m)	Length of pitching (Slant Height)	Average Cross sectional Area	Length between two Points	Area of Pitching (in Sqm)
A	0	0	0.00	0.00	5	0.00
B	5	2	4.46	2.23	5	11.15
C	10	3	6.69	5.58	5	27.88
D	15	4	8.92	7.81	5	39.03
E	20	5	11.15	10.04	5	50.18
F	25	4	8.92	10.04	5	50.18
G	30	2	4.46	6.69	5	33.45
H	35	1	2.23	3.35	5	16.73
I	40	0	0.00	1.12	5	0.00
					Total	228.58

5 Calculation of Area of striping						
Point	Chainage	Height	Width of striping	Average Width of striping	Length between two Points	Area of Striping (in Sqm)
A	0	0	0.00	0.00	5	0.00
B	5	2	11.00	5.50	5	27.50
C	10	3	15.00	13.00	5	65.00
D	15	4	19.00	17.00	5	85.00
E	20	5	23.00	21.00	5	105.00
F	25	4	19.00	21.00	5	105.00
G	30	2	11.00	15.00	5	75.00
H	35	1	7.00	9.00	5	45.00
I	40	0	0.00	3.50	5	17.50
					Total	525.00



Schematic Diagram of Earthen Dam

Kab
29.03.2023



Cross Sectional View of Nala Bund /Earthen Dam (Not to Scale)

Handwritten signature
 SRE (C B/M/M)
 29.03.2023

Activity Wise Display Board (SIZE:- 2 feet wide x 3 feet height with half ft Taper ht, $\angle 20^\circ$) (Based on SOR of 2022-- BCD)

Sl. No.	Item no.	DESCRIPTION OF ITEM	No.	LENGTH (m)	BREADTH (m)	HEIGHT (m)	QUANTITY	UNIT	RATE (Rs.)	AMOUNT (Rs.)
1	5.1.1	Earth work in excavation in foundation trenches in ordinary soil (vide classification of soil Item-A) and disposal of excavated earth as obtained to a distance upto 50 M.-----do-----all complete and as per direction of E/I	1	0.91	0.75	0.600	0.410	cum	151.82	62.25
2	5.6.1	Providing designation 75 A one brick flat soling filled with local sand including cost of watering -----do-----all complete and as per direction of E/I	1	0.91	0.75	x	0.683		356.52	243.50
3	5.2.3	Providing designation 75 A brick work in C.M. (1:6) in foundation and plinth-----do-----	1	0.91	0.45	0.50	0.205		5439.85	1115.17
4	5.2.11	Providing designation 75 A brick work in C.M. (1:6) in Superstructure-do-								
		(a) Above Ground Level	1	0.61	0.25	0.91	0.139			
		(b) Taper Section	1	0.30	0.25	0.15	0.011			
		Sub total					0.150	cum	5573.67	836.05
5		Providing 12mm. thick cement plaster (1:6)-----do-----								
6	5.7.3	(a) Above Ground Level	2	0.61		0.91	1.110			
		(b) Taper section	2	0.34	0.25		0.170			
		(c) Side wall	2	0.91	0.25		0.455		165.80	302.62
		(d) Taper front wall	2	0.30		0.15	0.090			
		Sub total				1.825	sqm	249.46	455.31	
7	5.8.21	Providing two coat of Plastic emulsion of approved shade --do-----do-- as per E/I ((Green Shade)				1.825	sqm			
8										
9										
10		Deduction of Contractor Profit (9.09%)								
		Sub Total							3014.90	
									274.05	
11		Wall writing for work details (both sides) with Logo (Green Shade with white writing)					2	md	521.42	1042.84
12		Carriage of material including loading, unloading and stacking								400.00
13		Miscellaneous i.e Layout, Marking Powder								400.00
14										
15										
		Grand Total							4583.69	
		Say							4500.00	

Technical Sanction of Rs 4500/- (Rupees Four Thousand and Five Hundred Only) is accorded

Technical Sanction of Rs 4500/- for 2x3 display board is accorded

29.3.2023. N.V. Srivastava. Sr. Engineer

Project Team Overview (Required Human Resource)

Profile of team members	At SARDA, the team of 05 members will carry out the operations at their respective location (Watershed Area) i.e. Simdega (Jharkhand)
Roles & Responsibilities	<ul style="list-style-type: none"> • Mr. Sushil Kumar – B.Sc (Agri) – Technical Expert • Mr. Arjun Singh – MA in RD – NRM Expert • Mr. Raju Manjhi – Graduate – Social Mobiliser • Mr. Niroj Xalxo – Graduate – Social Mobiliser • Mrs. Palak Jain – B.Com – Accounts & MIS

The tools or methods used to measure and verify the success of the project

- ❖ **Reporting and Transparency:** - Regularly providing detailed information about watershed management activities, including their goals, progress, challenges, and outcomes, to stakeholders, ensuring open communication and accountability in the process of managing water resources within a watershed area.
- ❖ **Impact Assessment:** - Impact assessment tools assess the impacts of watershed projects on local communities, including livelihood changes and access to water assessment includes environmental impact assessment, Water Resource Assessment and Climate Change Assessment.
- ❖ **Key Indicators;** - Indicators of successful watershed management include: reduced soil erosion, improved water quality, stable stream flow, healthy vegetation, diverse plant communities, community engagement in conservation practices, increased groundwater recharge etc.
- ❖ **Monitoring and evaluation;** - These are the specific indicators and methods used to track the progress and effectiveness of watershed restoration projects, including aspects like soil health, water quality, vegetation cover, runoff rates, and community engagement.
- ❖ **Survey and Digital tools;** - For Survey and digital key tools include: **Geographic Information Systems (GIS), remote sensing imagery (satellite or aerial), field data collection devices, water quality monitoring equipment, GPS units, and participatory mapping techniques; all of which help to comprehensively assess the watershed's characteristics, identify potential issues, and track changes over time related to land use, vegetation, water quality, and erosion patterns**

Risk and Mitigation

Risk

- ❖ **Land use changes:**
Activities like uncontrolled logging, intensive agriculture, and urbanization can significantly alter the natural landscape, leading to increased soil erosion and altered water flow patterns.
- ❖ **Pollution:**
Runoff from agricultural fields carrying pesticides and fertilizers, along with untreated urban wastewater, can contaminate water sources within the watershed.
- ❖ **Climate change:**
Fluctuations in rainfall patterns due to climate change can lead to increased flooding during heavy rain events or prolonged droughts.
- ❖ **Poor management practices:**
Lack of proper planning, inadequate enforcement of regulations, and not considering the ecological needs of the watershed can exacerbate existing issues.
- ❖ **Invasive species:**
Non-native plants can outcompete native vegetation, altering ecosystem functions and impacting water quality.
- ❖ **Infrastructure impacts:**
Improperly designed roads and drainage systems can contribute to increased erosion and water pollution.

Mitigation Measures

- ❖ **Integrated watershed management plans:**
Comprehensive strategies that address land use planning, water conservation, pollution control, and ecosystem restoration.
- ❖ **Community involvement:**
Engaging local communities in decision-making and implementing sustainable practices.
- ❖ **Monitoring and data collection:**
Regular assessments to track changes in watershed health and identify potential problems.
- ❖ **Enforcement of regulations:**
Strict implementation of environmental laws to prevent harmful activities.

Sustainability plan/strategies for long term impact

- ❖ **Upstream-Downstream Linkages:**
Recognizing that actions taken in the upper part of a watershed can significantly impact the lower areas.
- ❖ **Integrated Approach:**
Considering all aspects of a watershed including land use, water quality, biodiversity, and socioeconomic factors.
- ❖ **Stakeholder Participation:**
Engaging diverse stakeholders including farmers, industries, local communities, and government agencies in watershed management.

The Key Performance Indicators (KPIs):-

- (a) **Water Quantity** - Average Water Conservation in One hectare of land is 1 Crore Liters. So in an area of 5000 Ha around 5000 Crore Liters of Water could get conserved through Watershed Management.
- (b) **Land Use and Land Cover** - Increase in percentage of Land Cover through vegetation, Agricultural Land use enhancement leading to increase in cropping intensity. Present cropping Intensity of Jharkhand state is 126% which could get boosted up to 170% around after Watershed Management.
- (c) **Check of Soil Erosion/Loss** - Presently average Soil Erosion is 30% in Jharkhand which could get controlled and can come down to around 10% after implementation of Watershed Management
- (d) **Social and Economic** - In present scenario around 26% of the rural population migrates to other states for income, which could come down to 8 - 10% after Watershed Management as they will get income related activities in their area. Additionally, there will be an average increment of Rs 30000 - 40000 per capita income annually.
- (e) **Ecosystem - Improvement/Enhancement in the overall health of the surrounding Bio Diversity**

Tracking Indicators (Means of Verifications)

- (a) **Geotagging** - Beneficiary wise farm lands in which activities are to be undertaken and structures created will be Geotagged.
- (b) **Muster Roll** - Maintaining Muster Roll of the Laborers engaged in Work under the Watershed Management Program.
- (c) **Measurement Book** - Preparing and maintaining the Measurement Book of all the structures created
- (d) **Records & Book Keeping** - Maintaining and updating set of records under the Program like:
 - I Attendance
 - II community Meeting Minutes
 - III Asset Register
 - IV Cash Book
- (e) Pre, During and Post representation of the assets/structures created through means of Photographs, Drone pictures and video

documentary

Funding Plan Other than the funds to be raised through the proposed Issue

Our Society confirms that for the purpose of this Issue, funding plan will not be applicable, as the objects are proposed to be funded through the Net Proceeds.

Monitoring of utilization of funds

There is no requirement for appointment of a monitoring agency in terms of the SEBI ICDR Regulations. The Board of Member shall monitor the utilization of the proceeds of the Issue. Our Society shall submit to the Stock Exchange a statement in respect of utilization of the Net Proceeds, on a quarterly basis, containing

- (a) Category-wise amount of monies raised,
- (b) Category-wise amount of monies utilized,
- (c) Balance amount remaining unutilized,

until the utilization of the Net Proceeds in accordance with this Final Fund-Raising Document.

Interim use of proceeds

Our Society confirms that the unutilized amounts from the Net Proceeds shall be kept in a separate bank account and shall not be co-mingled with other funds.

Issue related expenses break-up

The expenses for this Issue include, inter alia, advisor fees, fees payable to the Registrar to the Issue, printing and distribution expenses, legal fees, advertisement expenses, listing fees and any other expense directly related to the Issue.

Particulars	Amount (INR)	As percentage of Issue proceeds (in %)	As percentage of Total expenses of the Issue (in %)
Fee payable to intermediaries (Registrar to the Issue, Auditor and advisors to the issue, etc.)	[•]	[•]	[•]
Fees payable to the regulators including StockExchange, CDSL etc.	[•]	[•]	[•]
Other miscellaneous expenses (Banker to the Issue/Stamp Papers etc.)	[•]	[•]	[•]
Grand Total	[•]	[•]	[•]

All the Issue expenses and listing fees will be paid by our Society. The estimated breakdown of the total expenses for this Issue is as follows:

Variation in terms of contract or objects in this Draft Fund-Raising Document

Our Society shall not, at any time, vary the terms of the objects for which this Draft Fund-Raising Document is issued, except as may be prescribed under the applicable laws. Further, in case of any material deviation in the use of proceeds as compared to the Objects of the Issue, the same shall be intimated / disclosed to NSE.

Benefit / interest accruing to Societies out of the object of the Issue

Neither our Societies nor the senior employees of our Society are interested in the Objects of the Issue

BUSINESS

Some of the information contained herein, including information with respect to our vision, our target segment, strategy and operations contain forward-looking statements that involve risks and uncertainties. This section should be read in conjunction with the sections “Forward-Looking Statements”, “Risk Factors” and “Financial Statements” on pages 7, 8 and 102 of this Draft Prospectus.

In this section any reference to “we”, “us” or “our” refers to Social Action for Rural Development (the “Society”). Unless otherwise indicated, or unless the context otherwise requires, the financial information included herein is based on our Audited Financial Statements. For further information, see “Financial Information” on page 102 of this Draft Prospectus.

Overview

Social Action for Rural Development (SARDA) is a Multi-Dimensional Non-Government Organization working since 2001 in the field of Community Based Natural Resource Management, Tribal Development and Women Empowerment through livelihood promotion under Farm & Non-Farm Sector, Agriculture & Forest Development, Water & Sanitation, Environment Protection, Climate Change, Promotion of Non-Conventional Energy, Research Survey & Documentation and other development programs. The organization, working significantly for the last 21 years, is professionally managed and has undergone different phases from field level implementation to strategic planning, sharing its experience with other likeminded organizations as well as different central and state line departments. “For further information on the objects of our Society, please refer “History and Main Objects” on page 83 of this Draft Prospectus.

Our vision

The vision for Social Action for Rural Development is to contribute in achieving Sustainable Development Goals in areas of our operation.

Our mission

Alleviating Rural Poverty by promoting the people of rural India, sustainable integrated development through partnership and total village management that makes a real difference in their lives, creating ownership and igniting initiative and innovation

Our strategies

The concept of Development carries the attached adjectives of Inclusiveness and Sustainability with it. This could only be achieved with participation of the local community during different intervention stages. Our strategy for the development of any brethren is well. With the identification of the problem, we capacitate the local community regarding the nature of the problem and the ways to combat the problem. With the participation of the beneficiaries, we go for participatory planning which includes the resources availability and accessibility. The planning is done at the family basis as well as at plot basis. Ensuring the convergence and support of different agencies available, we counter the problem and convert the same into the opportunity for the local people. During the process, the beneficiaries become capable of identification and addressing the problems they face collectively.

- ❖ Organizing rural communities into village-level organizations to identify, analyze, and plan development activities through their participation.
- ❖ Formulating and implementing natural resource management programs through people’s participation.
- ❖ To develop a linkage between GO-NGO-Villagers.
- ❖ Formulating a system where village-level organizations conduct monthly meetings and convert problems into opportunities.
- ❖ Capacity building of natural social workers and village level institutions through various training program, exposure trips and information dissemination.

Leadership and Society:

SARDA has reached out to over 3.5 lacs vulnerable families and successfully promote livelihood options among 30 thousand indigenous and tribal families & 15 thousand women SHGs. The organization operates in eight states of India with a dedicated team of 160 Employees and Volunteer

Our program and their target

Sustainable Watershed Development

SARDA, with support of NABARD and State Government has been implementing three area-based watershed programs for the development of wastelands/degraded lands, namely Integrated Watershed Management Program (IWMP) & WDF program is being executed in States of Jharkhand, Bihar, Jammu & Kashmir and Uttar Pradesh.

Objective:

With an objective to restore the ecological balance by harnessing, conserving, and developing degraded natural resources such as soil, vegetative cover, and water through prevention of soil run-off, regeneration of natural vegetation, rainwater harvesting, and recharge of the groundwater table.

Project Details:

FY	Project	State	District	Block	Villages	GP	Area	Beneficiaries Families
2023-24	Jogernala Talain Khothian & Khera Lehar Sukhal-Khad Hatli Sawla Springs	UP J & K Jammu J & K J & K	Mirzapur Kathua Reasi Kathua Kathua	Rajgarh Nagrota Gujroo Pouni Athyalta, Mahanpur Keerian Gandyal	25	15	1136.50 Ha	3000
2022-23	Hemara Jogarnala` Sukhal Khad	Bihar UP J & K	Gaya Mirzapur Kathua	Khizersarai Rajgarh Athyalta, Mahanpur	18	9	591.00 Ha	3000
2021-22	Hemara Jogarnala` IWMP	Bihar UP JH	Gaya Mirzapur Simdega	Khizersarai Rajgarh Simdega & Pakartanr	18	9	591.00 Ha	3000
2020-21	Hemara Jogarnala` Jogarnala	Bihar UP MP	Gaya Mirzapur Balaghat	Khizersarai Rajgarh Baihar	205	38	54614.64 Ha	44342

Impact/ Outcome

Watershed Project is a program run with the financial support of NABARD and technical help of Social Action for Rural Development. In its first phase (capacity development phase), work was done with the help of village farmers and laborers, in which mainly - bunding, outlet for water drainage, Continuous Contour Trench, afforestation and Water Absorption Trench work was done.

The following changes have come in the treated area due to the above works -

- Increase in Vegetation Cover:** After intervention of Watershed in the area wastelands got converted into cultivable land which resulted in availability of green fodder for the cattles/animals.
- Change in Crop Cycle:** Some farmers of the village used to cultivate one crop in about two acres of land, but after bunding, they also grew different crop.
- Farming on time:** According to the villagers, due to lack of water in the fields, paddy transplantation used to start late, but due to timely availability of water through bunding under watershed, paddy transplantation started happening on time, as a result, there was an increase of 20 to 25 percent in their production.
- Increase in Water Level:** According to the villagers, due to bunding and Continuous Contour Trench, rain water got stagnated for a longer period, as a result, there was an increase in the underground water level.
- Availability of employment:** Some farmers gave wages to the villagers in their fields, which reduced the cutting of wood in the forest and also reduced migration for daily wages.
- Connecting with government programs:** The upper part of the watershed area is a forest area, in which the Forest Development Agency carried out plantation work with the help of the Forest Protection Committee, in which the principle of watershed was followed. This work was done by the organization by contacting the Forest Department.
- Change at the Social Level:** After the formation of the village watershed committee, the work of increasing

the irrigated area as well as organizing it was done through collective labour. Along with small meetings at the village level, by organizing general meetings, showing films related to watershed, by conducting exposure visits, by discussing with experienced people of watershed, by making the villagers aware about watershed, change has been brought about at the social level.

Scheme of Fund for Regeneration of Traditional Industries (SFURTI)

SARDA is implementing the “Scheme of Fund for Regeneration of Traditional Industries (SFURTI)” a fund regeneration program of the Ministry of MSME to promote Cluster Development. SARDA is promoting the Balaghat Agro Cluster in the Baihar Block of the Balaghat District of Madhya Pradesh.

Objective: The Cluster Development Program under SFURTI is considered with the following Objectives

1. Establish requisite common value addition cum processing enter, and ware-housing depot to improve the production, value-addition, and expand the existing market base.
2. Ability to withstand the pressure of distress sales by the marginal producers.
3. Improve entrepreneurial skills of agro-producers, to make them potential and vibrant producers.

Project Detail:

FY	Activity	No. of activity	Villages	GP	Beneficiaries
2021-23	• Organizing meeting cum sensitization workshop	4	22	09	225
	• Awareness camps with the beneficiaries on project implementation.	4			
	• Mobilization Camps	2			
	• Fertilization, Pesticide usage	2			
	• Vermi-Compost, Organic PGS certification.	2			
	• SRI weeding techniques	1			
2023-24	• Construction of Agro Cluster Common facility Centre & Installation of Machinery completed.	1	20	09	221
	• Promotion of organic farming through the introduction of Vermicomposting facilities in all the villages	1			
	• Mobilization Camps	2			

Impact/ Outcome

- Construction of Agro Cluster Common facility Centre & Installation of Machinery completed, which will enhance the efficiency and productivity of the cluster units.
- The Hard Intervention along with the soft intervention will provide inputs to the production capacity of the cluster.
- The project will promote organic farming through the introduction of Vermicomposting facilities in all the villages and make an effort to obtain Organic PGS certification, which will help the cluster get recognition for organic farming.
- Awareness Program and Skill training is going on with connecting with an FPO in the concerned area by the implementing Agency, SARDA.

LIVELIHOOD ASSISTANCE PROGRAM FOR SHG UNDER (LEDP)

In order to have a sustainable livelihood option SARDA envisages carrying out livelihood promotion programs in clusters through skill up-gradation programs, the establishment of demonstration units, and need-based support of critical infrastructure. Under LEDP there is provision for intensive training for skill-building, refresher training, backward-forward linkages, and handholding & escort supports. It also encompasses the complete value chain and offers an end-to-end solution to the SHG members. It aims to provide skill up-gradation training in batches covering Agri & allied activities as well as rural off-farm sector activities, the establishment of a demonstration unit, providing mentoring, hand holding, credit linkage, and linkage with resource organizations. SARDA under financial support of NABARD is undertaking project on the Livelihood Enterprise Development Program (LEDP) in Madhya Pradesh to develop entrepreneurship among women in a cluster of 15 SHG contiguous villages.

Project Detail:

FY	State	Project Activity	Block	No. of SHG	Beneficiaries
----	-------	------------------	-------	------------	---------------

2023-24	Madhya Pradesh (Mandla)	Productivity enhancement and Processing and Value Addition of Kodo -Kutki (Minor Millets)	Mawari	20	150
		Productivity enhancement and Processing and Value Addition of Kodo -Kutki (Minor Millets)	Bijadandi	25	150
2022-23	Madhya Pradesh (Mandla)	Productivity enhancement and Processing and Value Addition of Kodo -Kutki (Minor Millets)	Mawari	20	150
		Productivity enhancement and Processing and Value Addition of Kodo -Kutki (Minor Millets)	Bijadandi	25	150
	MP (Seoni)	Multi-Layer Vegetable Farming & Value Addition	Dhanora	28	150
2021-22	Madhya Pradesh (Mandla)	Productivity enhancement and Processing and Value Addition of Kodo -Kutki (Minor Millets)	Mawai	20	150
		Productivity enhancement and Processing and Value Addition of Kodo -Kutki (Minor Millets)	Bijadandi	25	150
		Vegetable Farming	Lanji	13	160
		Multi-Layer Vegetable Farming & Value Addition	Ghansor	15	155
2020-21	Madhya Pradesh (Balaghat)	Mushroom Production & marketing	Baihar		151
		Oil and Pulse Seed Processing and Marketing.	Lanji		160

Impact/ Outcome

1. SHG has been trained and linked with Livelihood activity.
2. beneficiaries are trained on Productivity enhancement, Processing, and Value Addition of Kodo-Kutki Minor Millets) through theory and practical exposure.
3. Each SHG has been provided hand-holding support, supply of seeds, and technical support.
4. Provided Millet Processing Unit Mawai LEDP beneficiaries.

Promotion of Farmer Producer Organization

SARDA is committed to providing its facilitation to the Central Sector Scheme (CSS) for the formation and promotion of 10,000 Farmer's Producer Organizations (FPO) the Flagship program of the Government of India. SARDA is empaneled with NABARD, SFAC, NCDC, UP – PCF & NDDDB.

As Cluster-Based Business Organizations (CBBOs) SARDA has taken up the responsibility to provide a bigger platform to the farmer members of 42 FPOs, to have ownership of their production, supply chain, and share of profits with the support of the funding agencies like NABARD and SFAC.

Project Detail:

S. No	State	District	Block	No. of FPO Promoted	Major product Activity
2020-21					
1	Jharkhand	Khunti, Simdega, Jamtara&Garhwa	5	5	Collection & Marketing- Sericulture, Agriculture Production & Animal Husbandry, NTFP and Oil seed
2	Bihar	Nalanda& Jamui	5	5	Dairy, Vegetables & Fruits and Mushroom
3	Madhya Pradesh	Seoni,Balaghat&Mandla	9	9	Agriculture Products, Chinnore Rice, Organic Cluster- Minor millets (Kodo-Kutki) and aromatic rice of traditional Varieties grown organically and Coriander, Chilly, Brinjal, Tomato, Onion.
4	Maharashtra	Gadchiroli&Gondia	9	9	Rice , Chilly (Special variety), Spices, Special varieties of Organic Rice, Vegetables & Fruits and NTFP
2021-22					
1	Jharkhand	Garhwa, Jamtara&Hazaribag	4	4	DPR Preparation, Cluster Identification & 95 FIGs Formation, Member 1050 Farmers FPO Incorporation
2	Bihar	Gaya &Nalanda	5	5	DPR Preparation, Cluster Identification & 86 FIGs Formation, Member 1555 Farmers FPO Incorporation

5	UP	Chandauli, Mirzapur & Gazipur	5	5	DPR Preparation on Farming, Cluster Identification, 1235 Farmers Mobilized, FPO Incorporation, Business Plan Preparation
2022-23					
1	UP	Sant Kabir Nagar	5	5	DPR Preparation, Cluster Identification & 87 FIGs Formation, Member 1850 Farmers FPO Incorporation
2	Madhya Pradesh	Panna	1	1	DPR Preparation, Cluster Identification & 15 FIGs Formation, Member 400 Farmers FPO Incorporation
3	Bihar	Nalanda & Jamui	5	5	DPR Preparation, Cluster Identification & 72 FIGs Formation, Member 2027 Farmers FPO Incorporation
4	Jharkhand	Bokaro	1	1	DPR Preparation, Cluster Identification & 14 FIGs Formation, Member 200 Farmers FPO Incorporation
2023-24					
1	UP	Firozabad, Gonda & Pratapgarh	3	3	DPR Preparation, Cluster Identification & 37 FIGs Formation, Member 567 Farmers FPO Incorporation

Impact/ Outcome

SARDA has also been promoting FPOs in different parts of Bihar, Jharkhand, Madhya Pradesh, Maharashtra and Uttar Pradesh in individual as well as Cluster mode. As an overall impact, currently SARDA is promoting more than 20000 farmers through FPOs under various schemes of Central Ministries. A separate website www.sardaindiafpo.in has been designed and being operated to capture and share the updates of FPO among the farmers and other stakeholders.

MNREGS-NRLM-CFP

SARDA in agreement with the Rural Development Department, Government of Madhya Pradesh, is facilitating the MNREGS-DAY-NRLM-CFT Convergence Program. The Program is being supported by the Panchayat and Rural Development Department, to substantially enhance the quality of assets being created in the Mahatma Gandhi NREGA with the assistance of the Civil Society Organization and thereby address the issue of rural livelihoods with sharper focus. SARDA is having critical facilitation and capacity building role at the grassroots level for mobilizing CBOs (SHG and their federation).

In Madhya Pradesh, SARDA leads the MNNREGA and DAY-NRLM-CFT Convergence Program in 120 Panchayats of Kirnapur & Lanji Blocks of Balaghat District of Madhya Pradesh. 12486 numbers of beneficiaries are getting direct benefits from the program. It aims to strengthen the implementation of the MGNREGS program through critical facilitation and capacity-building roles at the grassroots, strategically mobilizing CBOs (SHG Collectives) and Gram Panchayats. SARDA is performing as a technical secretariat to the selected Gram Panchayats by employing a team of staff under the CFT Project

In Jharkhand, SARDA leads the MNNREGA and DAY-NRLM-CFP Program in 359 villages from 48 Panchayats of Simariya, Fatehpur & Torpa blocks of Chatra, Jamtara & Khunti District of Jharkhand. 29303 numbers of beneficiaries are getting direct benefits from the program. It aims to strengthen the implementation of the MGNREGS program through critical facilitation and capacity-building roles at the grassroots, strategically mobilizing CBOs (SHG Collectives) and Gram Panchayats. SARDA is performing as a technical secretariat to the selected Gram Panchayats by employing a team of staff under the CFT Project.

Objective:

It aims to strengthen the implementation of the MGNREGS program through critical facilitation and capacity-building roles at the grassroots, strategically mobilizing CBOs (SHG Collectives) and Gram Panchayats.

Impact and outcome

Activity	2020-21	2021-22	2022-23	2023-24
Rojgar Divas	3108	3108	3108	144
Job cards Availed	4370	7468	7468	
Awareness Programs	100	120	120	120

Clusters has been formed	6	18	18	
SHG members identified through SOP	9938	9972	9972	
SHG meeting		393	393	180
SHGs and VO members trained	0	0	13220	0
SHG Members Livelihood Promoted	0	0	6388	0

Jal Jeevan Mission (2021-2024)

Jal Jeevan Mission is envisioned to provide safe and adequate drinking water through individual household tap connections by 2024 to all households in rural India. The program aims to implement source sustainability measures as mandatory elements, such as recharge and reuse through greywater management, water conservation, and rainwater harvesting. The Jal Jeevan Mission is based on a community approach to water and includes extensive Information, Education, and communication as a key component of the mission. JJM looks to create a Jan Andolan for water, thereby making it everyone's priority.

Objective:

- To provide FHTC to every rural household.
- To prioritize the provision of FHTCs in quality affected areas, villages in drought prone etc.
- To provide functional tap connection to Schools, Anganwadi centers, GP buildings, Health centers, wellness centers, and community buildings
- To monitor the functionality of tap connections.
- To promote and ensure voluntary ownership among the local community by way of contribution in cash, kind, and/ or labor and shramdaan.
- To assist in ensuring the sustainability of the water supply system, i.e. water source, water supply infrastructure, and funds for regular O&M
- To empower and develop human resources in the sector such that the demands of construction, plumbing, electrical, water quality management, water treatment, catchment protection, O&M, etc. are taken care of in the short and long term
- To bring awareness on various aspects and significance of safe drinking water and involvement of stakeholders in a manner that makes water everyone's business

Project Details:

State & Distict	Blocks	Activity	No. of Activity		
			2021-22	2022-23	2023-24
Jharkhand (Simdega)	Thethaitangar, Simdega Pakatand, Kurdeg, Bolba, Bansjor, Kolibira, Bano & Jaldega	Baseline survey of FHTC	55	14004	26543
		Organize the Gram Sabha & formation of Paani Samiti; Water Safety Planning Exercises; Water Budgeting Exercises; Water Resource Mapping Exercises; Preparation of Village Action Plan	59	60	120
		Capacity Building	60		
		Resolution of Gram Sabha	59		
		VWSC Formation	900		
		Update of VWSC Training	45		
		Account Opening, Jal Jaanch (FTK)		60	68
		School Competition		117	212
		Rallies	8	17	107
		FHTC Celebration			33
		Field User App Upload			2145
		Model Village Preparation			6
		SHG involvement		45	
		Jal Jaanch (FTK)		30	
Madhya Pradesh (Balaghat)	Lalbarra, Katangi,	Capacity building, Gram Sabha, VWSC, Baseline HH Survey, School Rally/ Competitions, GP Stakeholders & VWSC	47	350	352 Villages

Kirnapur, Khairlanji, Paraswada, Balaghat, Birsa, Baihar, Lanji & Waraseoni	Members Training, Behavior Change Communication – Prachar Rath, Village Action Plan, Training on Water Quality and Testing of Drinking Water Sources by FTKs for 5 women, Self Help Group Involvement, Record Keeping-Meeting minutes, cash book, connection register, Billing register, Water resource mapping exercise, Prachar Rath			
	PRA for Water Budgeting/Auditing		350	1750
	Pamphlets/Posters		350	1050
	Folk songs & Wall slogan writing			8750
	Self Help Group Involvement		1750	
	, School Rally		179	
	IEC activity	89		
Capacity Building	112			

Impact & Outcome

Access to reliable drinking water within household premises has significant benefits for rural populations, particularly women and girls. It can lead to improved health outcomes, enhance socioeconomic conditions, and reduce the physical burden on rural women and girls. The availability of clean water not only improves quality of life but also contributes to overall well-being and productivity within rural communities. SARDA has established:

1. More than 1750 women of 352 villages have been identified and trained from every village for testing the water samples through Field Test Kits (FTKs) in Balaghat district of Madhya Pradesh.
2. 100% implementation of Village Water & Sanitation Committee (VWSC) or Pani Samiti with at least 50% women members and suitable representation to marginalized sections of society.
3. Conducted awareness programs through various mobilization activities, like, School rallies, Prachar Rath, Wall Slogan Writing, Pamphlets distribution, Wall posters, Flipbook distribution, Street play, and Folk Songs in all allotted 120 villages of the Simdega District & 352 Villages of Balaghat District.
4. Almost 90% of surveys have been completed for functional household tap connections (FHTC) in all of the 350 villages of the allotted district.

Bihar Skill Development Centre

The Bihar Skill Development Mission is a government initiative aimed at enhancing the employability of the youth in Bihar by providing skill development training programs. Through collaboration with various industries and training providers, the mission offers a range of courses tailored to meet the demands of the job market. By focusing on high-demand sectors such as IT and CS.

Objective: To bridge the gap between industry requirements and the skill sets of the youth, ultimately leading to sustainable employment opportunities. The primary roles of BSDM include establishing a wide network of training centers by the name of the “Kushal Yuva Program” for the youth and providing employment opportunities to the youth.

Impact/ Outcome

Currently, SARDA is managing the Bihar Skill Development Centre (BSDC) at the Giddhaur block in Jamui District, covering 40 villages from 8 Gram Panchayat. In FY 2023-24, out of a total of 244 skilled aspirants, most of them received jobs, and the remaining lot are aiming at higher studies; in FY 2022-23, total skilled aspirants is 187; in FY 2021-22, total skilled aspirants is 125 and in FY 2020-21, total skilled aspirants is 91.

Farm Sector Promotion Fund (FSPF)

Farm Sector Promotion Fund (FSPF) has been created in NABARD for supporting innovations in agriculture and allied sector leading to the enhancement of farm income and farm productivity.

In 2020-21, this program has been designed and is being executed by SARDA in three agriculture-dependent villages of Manihari block of Gazipur District (UP) and after that this is being executed by SARDA in three agriculture-dependent

villages of Manihari block of Gazipur District (UP) and Mawai & Bijadandi Blocks of Mandla District in (MP) in which 150 Progressive Farmers were involved. This framework has 6 main smart pillars (1) Climate, (2) Water, (3) Carbon, (4) Nutrient, (5) Energy, and (6) Knowledge and under which there is a range of technological options from where relevant options can be chosen to the specific need of Smart Farming.

Objective: To improve the adaptive capacity of farmers to climate change by enhancing the portfolios of climate-resilient farming interventions.

Impact/Outcome:

1. Moringa Plants has been planted in 150 Households.
2. High Density Vegetable Cultivation including Drought resistant Bottle guard cultivation
3. 6 units of Agriculture Waste Management Structures via NADEP and Vermicomposting have been constructed.
4. Integrated Nutrient Management & Integrated Pest Management Kit- Promotion of Bio-fertilizer / Sanjivani has been initiated within 150 Households.
5. Training Program on vegetable Climate Resilient Management have been conducted; soil quality and soil health improvement; crop diversification; improve cultivation and marketing practices.
6. Promotion of maize dominated crop cycle and Baby-Corn cultivation.

CAT (Capacity Building for Adoption of Technology) Program

The Capacity Building for Adoption of Technology Program aims to address these challenges by providing training, resources, and support to farmers, agricultural workers, and other stakeholders. Through workshops, skill development programs, and partnerships with technology providers, NABARD is working to build the capacity of rural communities to effectively utilize technology in their agricultural practices.

By promoting the adoption of technology, NABARD is not only empowering rural communities but also helping to drive innovation and sustainability in the agriculture sector. With the support of this Program, farmers can access important information, improve their agricultural techniques, and increase their productivity and income.

Project Details:

FY	State	District	Block	GP	Villages	Beneficiaries	Activity
2023-24	Jammu	Kathua	Mahanpur	3	3	25	Promotion of Modern Dairy Technology
2022-21	UP	Gazipur	Manihari	3	3	25	<ul style="list-style-type: none"> • Promotion of modern high-tech vegetable cultivation • Exposure visit cum training program of 25 dairy farmers from halla, hariharpur, augusta, dhawa, saraigokul, hansrajpur villages of Manihari Block of Ghazipur district of UP.
2020-21	UP	Mirzapur	Rajgarh & Narayanpur	2	5	25	Promotion of modern hightech dairy farming
2020-21	UP	Gazipur	Manihari	2	3	25	Promotion of modern hightech vegetable cultivation

Impact/ Outcome

1. Training program were High tech dairy farms on dairy farming, screening for disease and ailments resistance breed, management of mulching animals with special emphasis on milk production & Primary Processing of Milk.
2. Training program were emphasized on multiple benefits it drew from climate resilient vegetable farming with pre-season and post season variety which is meeting the high income benefit of vegetable farmers, generating some extra income to meet other household expenses and relief from the ill effects of climate changes.

Atal Bhujal Yojna(2021-24)

Atal Bhujal Yojana (Atal Jal) is a program to exhibit a model of sustainable groundwater management driven by community participation, to facilitate replication and scaling-up of such initiatives. SARDA is currently executing the Atal Bhujal Yojana (Atal Jal) in the 48 Gram Panchayat and 107 villages of Warud and Morshi Blocks of the Amravati district in the state of Maharashtra. The primary objective of this assignment is to provide support services to GP & DPMU for the successful execution of GSDA-Atal-Jal Yojana. The specific objectives include compiling and sharing village-based groundwater data with district DPMU, organizing IEC and community mobilization activities to raise awareness about the scheme, enhancing the capacity of stakeholders to carry out tasks related to the scheme, developing and implementing Village wise Water Security Plans, and promoting efficient water use practices.

Objective:

The overall objective of the assignment is to provide support services to GP & DPMU for the effective implementation of Atal-Jal. The assignment-specific objectives are listed below:

- To extend support to district DPMU for compilation and dissemination of village based Ground water-related data.
- To organize, conduct and facilitate IEC and community mobilization activities in villages of the project catchment area to promote and sensitize all the stakeholders about the scheme and achieve Disbursement Link Indicators (DLIs).
- To build the capacity of various stakeholders in the districts (especially villagers, VWSC, GP, CBOs, village-level government officials, etc.) For carrying out various tasks in the start-up, preplanning, planning, implementation, and post-implementation stage of the scheme.
- To prepare and implement Village wise Water Security Plans (WSPs) for all the allotted villages through the convergence of existing Government schemes.
- To create awareness and mobilize the villagers for adopting appropriate practices /technologies for efficient water use. To develop documents like best practices, lessons learned, etc from the allotted project area

Project Detail:

Name of The Major Activities	Sub-activity	No. of activity	Beneficiaries
IEC Activity	GP Meeting, Village Meeting, Mahila Sabha, Gram Sabha, PRA, Prabhat Pheri, Collection of GP Resolution, Collection of Baseline Data	105	112421
GWS Activity	Well Inventory, Calculations of Well Inventory, Well Schedule Sheets, Cropping Sheets, Draft Estimate Sheets, Preparation Of Offline WSP	47	
WCS Activity	Drainage line survey, Data collection Existing WCS work of Jalyukt Shivar Abhiyaan, Canal irrigation from line department, Preparation of Demand & Supply side WCS work sheet of all GPs, preparation of offline WSP with all details of WCS work all GPS	105	
AG Activity	Calculation Of Farm Inventory Survey, Collection of 2nd Performa	98	

Impact/ Outcome

1. Water Security Plan (WSP) of all 47 GPS covering 105 Villages with all detail activity prepared & submitted to GSDA Amravati within the time period.
2. Baseline Data Collections, Meetings, Well and Farm Inventory Survey, Drainage Line Survey for All 47 GPS with 105 Villages completed & submitted to GSDA Amravati within the time period.
3. For all 47 GPS social media separate accounts (Face book, Instagram) have been created and updating is done as per day to-day project activities.

Joint Liability Group Project (2021-2024)

Liability Group Promotion- Sanction of Grant Assistance for Formation, Credit Linkage & thereafter repayment by 50 JLGs in DARI Block of Hazaribagh district of Jharkhand". Group promotion, Mobilization & credit linkage activities are in Process. Members of Active SHGs and FPOs are mobilized & promoted as JLG groups. Activities such as Mushroom Cultivation, Goatry, Piggery, and Vegetable Cultivation are identified to be taken up by these in the Dadi Block of Hazaribagh District, Jharkhand.

In 2021-22, total of 50 Joint Liability Groups, In 2022-23, total of 50 Joint Liability Groups and In 2023-24, total of 25 Joint

Liability Groups (JLGs) have been financially supported. These groups play a crucial role in facilitating access to credit and financial services for individuals in need, particularly in rural areas. By providing a platform for collective lending and repayment, JLGs help empower members to pursue entrepreneurial endeavors and improve their livelihoods. The continued support of these groups is essential in fostering economic growth and development in our communities.

Krishak Pathshala and Birsa Gram under Samekit Birsa Gram Vikash Yojana sahKrishak Pathshala Yojana (2022-2024)

Birsa Gram Vikas Yojana-cum-Farmer School Scheme, Krishak Pathshala was launched in the State of Jharkhand by Hon Chief Minister Shri Hemant Soren Ji. Under this Scheme one agricultural field in each district of the State will be established as Farmer School– “Krishak Pathshala” by developing an improved system of animal husbandry, fisheries, irrigation, etc. Krishak Pathshala will be integrated into various aspects of agriculture like advanced farming techniques, and off-season cultivation of horticultural crops. Under this scheme, SARDA is implementing the program in the Ramgarh District of Jharkhand with the overall aim of developing the capacity of local farmers, making them skilled in agriculture, animal husbandry, fisheries, piggery, and other employment oriented sectors in the Krishak Pathshala. Efforts will be made to increase their income. At the same time, local citizens who are not involved in agricultural work can be made aware of the newly developed technology happening in the agriculture sector by taking a visit to the farmer’s school. This will help in the development of internal resources of the region.

Objectives :

- a. To train farmers in the scientific method in agriculture, animal husbandry and fisheries through KrishakPathshala and to provide services of experts.
- b. Targeted convergence of schemes between the Department of Agriculture, Animal Husbandry and Cooperation and other departments of the government.
- c. To support providing input material and other facilities in cluster based Birsa village by taking cooperation from Department of Agriculture, Animal Husbandry and Cooperation.
- d. To assist in making the market available to the farmers.
- e. To provide infrastructure built in KrishakPathshala for storage of agricultural produce and support in the construction of infrastructure under departmental schemes in Birsa village as per the need
- f. To make farmers aware about the schemes of Department of Agriculture, Animal Husbandry and Cooperative and other government departments.
- g. To demonstrate various dimensions of modern agriculture on at least 50 percent of the available land so that confidence can be restored on this subject among the nearby farmers

Impact:

1. Completed Baseline Surveys of 750 Farmers.
2. Fencing Work has been completed in 20.67 Acres of allotted Land.
3. DPR Prepared
4. 2 DMCs have been Conducted
5. Construction of 1 Acre Pond
6. Horticulture Plantation in 2 Acre of Land
7. Construction of Training Hall
8. Construction of Piggery Shed.
9. District-level Kishan Mela has been Organized at Krishak Pathshala, Kaitha, Ramgarh (JH).
Social Action For Rural Development

Micro Enterprise Development Program (2023-24)

The Micro Enterprise Development Program in Basholi (Kathua District, Jammu) is a commendable initiative that has the potential to transform the economic landscape of the region. By supporting and nurturing small businesses and entrepreneurs, the Program paves the way for sustainable development and prosperity in Basholi and beyond.

SARDA implements the Program, with the Support of NABARD, the women entrepreneurs who underwent MEDP training demonstrated great motivation and technical skills during their field exposure in Nagri Kathua, which enabled them to launch their businesses successfully.

Impact:

As a result, they have garnered interest from various entities, including NABARD and local administrations like RSETI Kathua and Block Administration Basohli. Their products have been well-received in the local market, reaching consumers from Nagrota (Basohli) to Pinther (Billawar). Through the marketing of jute bags, active members of the group have already earned between Rs 3000-5000 each in the past month.

Skill Development Program (2023-24)

Under the SDP program of NABARD, SARDA generated selfemployment through Rural Tourism in Basholi and Bani Tehsil of District Kathua under Jammu and Kashmir by upgrading the Managerial Skills of folk women and rural youth, Skill Development in rural unemployed youth about Horse Riding, Tracking and Tourist Guide and Marketing skills development for local Basohli painting and Crafts. In FY 2023-24, SARDA is working with 50 Candidates.

Integrated Tribal Development Program (2014-21)

Project is designed on composite wadi development techniques- the concept of mixing horticulture agriculture with animal husbandry which is suitably fit for providing sustainable livelihood to the tribal farmers those having at least 1 acre land.

Activity:

- Sustainable economic development of selected tribal families through participatory approach to bring the family above poverty line.
- Implementation of environment friendly and income generating activities in the identified area.
- Formation of people’s organizations in order to bring participatory approach in the project.
- Participation by women in development process and their empowerment.
- Provision of adequate health and sanitation facilities to improve health status of families. Address aspects relating to functional education, family welfare, basic infrastructure etc.
- To enhance the capacity of the project area community for efficient management of natural resources
- To transform barren or waste and non-fertile land of the tribal people into productive land.

Planning

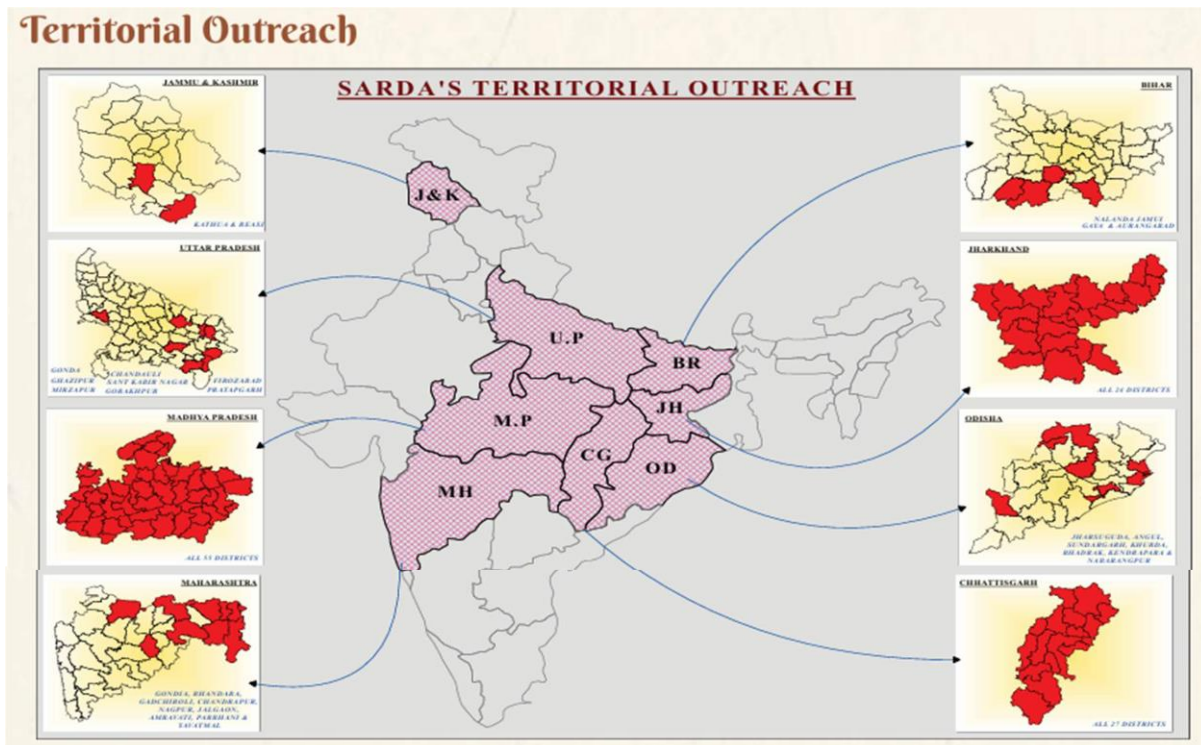
This will be done in three batches wherein 200 families in 1st year and 300 families in 2nd yr. along with 50 landless families will be benefited over the project period through a holistic approach for reducing poverty and migration through various socio-economic sustainable interventions.

Outcome/ Impact:

Stabilize the livelihoods of 500 selected land holding tribal families and 50 Landless from cluster of 6 villages in Pakartad block of Simdega district of Jharkhand through a holistic approach for reducing poverty and migration through various socio-economic sustainable interventions.

2014-21					
State	Distict	Block	Villages	GP	Beneficiaries
Maharashtra	Gondia	Deori	23	14	1500
Bihar	Jamuri	Jhajha	10	03	600
MadhyaPradesh	Balaghat & Seoni	Paraswada	18	07	2020
MadhyaPradesh	Balaghat & Seoni	Ghansor & Dhanora	28	15	

Target and Outreach Area:



Human Resource

Sr. no	Types	No. of Employees
1	Management Staff	22
2	Program Managers	55
3	Account and Admin staff	45
4	Project Staff	128
	Total	160

Donor Partnerships



Jharkhand State Tribal Cooperative Development Corporation Limited

(A Govt. of Jharkhand Undertaking – Under Department of Scheduled Tribe, Scheduled Caste, Minority and Backward Class Welfare)





SFAC
लघु कृषक
कृषि व्यापार संघ



जल शक्ति मंत्रालय
MINISTRY OF JAL SHAKTI
DoWR, RD & GR



Har Ghar Jal
Jal Jeevan Mission



Uttar Pradesh Cooperative Federation
Limited

उत्तर प्रदेश कोआपरेटिव फेडरेशन लि.



IMPACT ASSESSMENT

Name of the Project: Bhandari Watershed, Deo block of Aurangabad district, Bihar
Duration: FY 08-09 to FY 12-13
Location: Bhandari, Turkabara, Murarpur, Bukka, Gangti, Khardha, Bedham, and Bara

a. Strategic Intent and Planning

i. What is the social or environmental challenge the organization and/or the instrument listed is addressing? Has this changed in the last year?

In this Watershed Project, the critical social and environmental challenges addressed are as follows:

1. **Water Scarcity:** By improving water conservation and management, these projects tackle the issue of limited water availability, especially in arid and semi-arid regions.
2. **Soil Erosion:** Watershed projects implement soil conservation techniques to prevent land degradation and maintain agricultural productivity.
3. **Flood and Drought Mitigation:** Effective watershed management reduces the risk of floods and droughts by regulating water flow and enhancing groundwater recharge.
4. **Biodiversity Conservation:** These projects help preserve ecosystems and protect local flora and fauna.
5. **Community Livelihoods:** By promoting sustainable agricultural practices and improving water access, watershed projects enhance rural livelihoods and food security.

• **Values add/strengthened:**

Watershed projects add and strengthen a range of values that positively impact both communities and the environment.

1. **Sustainability:** By conserving water and soil, these projects promote long-term environmental health and sustainable resource use.
2. **Resilience:** They enhance resilience against climate change by mitigating the risks of floods, droughts, and soil degradation.
3. **Community Empowerment:** Watershed projects often involve local communities, strengthening cooperation, participation, and decision-making.
4. **Economic Growth:** Improved agricultural productivity and water availability boost rural incomes and foster economic development.
5. **Biodiversity Protection:** These projects preserve local ecosystems, adding value to natural habitats and maintaining ecological balance.
6. **Social Equity:** By providing equitable access to resources like water, they help reduce disparities within communities.



- **Problem Statement:**

Inadequate water availability and poor soil management in the region have led to declining agricultural productivity, groundwater depletion, and increased vulnerability to climate-related events such as floods and droughts. Communities reliant on these natural resources face economic hardships, reduced livelihoods, and a lack of access to necessities. These challenges are further exacerbated by deforestation, erosion, and inequitable resource distribution, calling for an integrated approach to sustainable watershed management.

- **Extent of the challenge:**

1. **Environmental Extent:**

- a. **Degraded ecosystems:** Overuse of resources often leads to loss of biodiversity, deforestation, and habitat destruction.
- b. **Soil Erosion:** This leads to reduced soil fertility and increased sedimentation in water bodies.
- c. **Water Scarcity:** Groundwater depletion and reduced surface water availability create critical shortages.

2. **Economic Extent:**

- a. **Agricultural Loss:** Poor resource management impacts crop productivity, affecting food security and rural income.
- b. **Cost of Rehabilitation:** Reversing damage through reforestation, soil improvement, and water conservation can be expensive.

3. **Social Extent:**

- a. **Community Disparities:** Unequal resource distribution can lead to social tensions and inequity.
- b. **Livelihood Challenges:** Dependence on declining resources exacerbates unemployment and poverty in rural areas.

4. **Climatic Extent:**

- a. **Floods and Droughts:** Mismanaged watersheds worsen the impact of extreme weather events, increasing vulnerability to climate change.
- b. **Changing Rainfall Patterns:** Irregular rainfall complicates water management efforts.

- **Organization's Role**

Social Action for Rural Development (SARDA) played a crucial role in watershed projects, driving both planning and implementation.

1. **Assessment and Planning:**

- a) Conducting surveys to identify water and soil-related issues in the watershed area.
- b) Developing strategies for sustainable land, water, and resource management.
- c) Involving local communities in creating an inclusive action plan.

2. **Implementation and Coordination:**

- a) Facilitating soil conservation methods, water harvesting structures, and afforestation efforts.



2

- b) Managing financial and technical resources to ensure smooth execution.
 - c) Collaborating with government bodies, NGOs, and local stakeholders for alignment and support.
3. **Capacity Building:**
- a) Training community members in sustainable practices like crop rotation, rainwater harvesting, and agroforestry.
 - b) Raising awareness about environmental conservation and equitable resource use.
 - c) Empowering women and marginalized groups to participate actively in decision-making.
4. **Monitoring and Evaluation:**
- a) Tracking progress and assessing the impact of implemented measures.
 - b) Ensuring adaptability to changing environmental or social conditions.
 - c) Reporting outcomes to stakeholders and suggesting improvements.

• **Instrument of Change:**

An **Instrument of Change** in a watershed project refers to the mechanisms, tools, or strategies employed to drive transformation and achieve desired outcomes. Here are some examples:

1. **Policy and Regulation:**
 - a) Advocating for laws and policies to promote sustainable water and land management.
 - b) Enforcing regulations on resource use to prevent over-extraction and degradation.
2. **Technology and Innovation:**
 - a) Implementing advanced irrigation systems like drip irrigation to conserve water.
 - b) Using Geographic Information Systems (GIS) for planning and monitoring watershed interventions.
 - c) Introducing renewable energy solutions to reduce dependency on non-renewable resources.
3. **Community Mobilization:**
 - a) Encouraging community participation in conservation efforts through awareness campaigns and education programs.
 - b) Forming self-help groups or water user associations to promote collective action.
4. **Funding and Partnerships:**
 - a) Securing financial resources through government schemes, corporate social responsibility (CSR), or NGOs.
 - b) Building multi-stakeholder collaborations to enhance resource availability and knowledge sharing.
5. **Capacity Building:**
 - a) Training farmers and local communities in sustainable agricultural practices.
 - b) Empowering local leadership to ensure long-term project sustainability.



ii. How is the organization attending to the challenge or planning to attend to the challenge? Has this changed in the last year?

SARDA responded to these watershed challenges through a well-structured approach that integrates resources, expertise, and community collaboration:

1. **Baseline Studies and Assessments:**
 - a) Conducting detailed surveys to understand the extent of issues like water scarcity, soil erosion, and deforestation.
 - b) Mapping the region to identify critical zones for intervention.
2. **Community Engagement:**
 - a) Organizing awareness campaigns to educate communities about sustainable practices.
 - b) Encouraging local participation by forming village-level committees or water user associations.
3. **Implementation of Sustainable Solutions:**
 - a) Building water conservation structures like check dams, percolation tanks, and recharge pits.
 - b) Promoting agroforestry, crop diversification, and organic farming to improve agricultural resilience.
 - c) Reforesting degraded areas to restore ecosystems and improve water retention.
4. **Capacity Building:**
 - a) Training farmers and community members in modern, eco-friendly farming techniques and resource management.
 - b) Providing tools and technologies for efficient water and soil conservation.
5. **Monitoring and Adaptation:**
 - a) Regularly assessing the project's impact on water levels, soil health, and biodiversity.
 - b) Adjusting strategies based on observed results and community feedback.
6. **Partnerships and Funding:**
 - a) Collaborating with government schemes, NGOs, and corporate entities for financial and technical support.
 - b) Applying for grants and leveraging Corporate Social Responsibility (CSR) initiatives.

iii. Who is being impacted (target segment)? Has this changed in the last year?

S. No.	Benefits/Impact	Unit	Quantity
1	Families benefitted	Nos.	279
2	SC/ST families benefitted	Nos.	149
11	No. of SHGs formed	Nos.	9
12	Total SHG members	Nos.	133
14	No. of farmers clubs formed	Nos.	04
15	No. of KCC holders	Nos.	59



4

iv. What will be the outcomes of the activities, intervention, programs or project? Disclosure should include positive and potential unintended negative consequences.

This Watershed Project was implemented from FY 08-09 to FY 12-13. The major outcomes of the activities and interventions are as follows:

1. Changes in Agriculture:

(i) Aggregate Production Assessment: -

Category	Pre Development*		Post Development (Actual)	
	Total (q)	Per capita Availability (q)	Total (q)	Per Capita Availability
Cereals	13400	3.25	25500	5.83
Pulses	874	0.21	950	0.22
Oil seeds (Edible)	00.00	00.00	475	0.11
Horticulture	00.00	00.00	20	0.004
Vegetables	4864	1.18	22500	5.14

* As per Baseline Data

(ii)

- Additional area brought under cultivation = 62.00 Ha
- Improvement of existing cropland (double crop area) = 210 ha
- Increase in cropping intensity = 179%
- Introduction of better technology= Vermicompost, Hybrid seed, vegetable production, demonstration etc.
- Change to tree-based cropping= Kitchen Garden fruits plant & vegetables)

2. Change in Agri-allied activities:

(i) Livestock – Present and Planned

Sr. No.	Livestock	Pre Development*	Post Development (Actual)
1	Work Animals	510	395
2	Buffaloes	120	320
3	Cross-Breed cows	15	38
4	Indigenous cows	1211	450
5	Sheep	85	110
6	Goat	1405	1100
7	Pigs	154	290
8	Poultry	1800	4000

* As per Baseline Data

(ii) Others

Sr. No.	Livestock related	Pre Development	Post Development (Actual)
1	Milk Production (lt.)	350	510
2	Vermi compost	00	20 Q (25 farmers)
3	Fishery practices	00	16 families
4	Stall fed Goatry	00	50 families
5	Stall fed Piggery	00	35 families



(iii) Fodder Availability – Existing and Outcome

Sr. No.	Source	Pre Development*		Post Development (Actual)	
		Area (ha)	Total Yearly Production (t)	Area (ha)	Total Yearly Production (t)
1	From Agriculture Crops				
A	Khariif	507	3414	569	4860.61
B	Rabi	102.6	340.32	202.60	607.8
C	Summer	00	00	50	50
2	From Grazing Land	186.7	37.34	15	45
3	From Forest Land	30.5	3.05	30.5	3.05
4	From Horti/pasture	00	00	00	00
			3794.71		5566.46

*As per Baseline Data

iv. Credit: - Changes in credit disbursement in watershed area

CREDIT: With support from local bankers, villagers in the Bhandari watershed area, covering Bhandari, Turkabara, Murarpur, Bukka, Gangti, Khardiha, Bedhani, and Bara, witnessed a significant increase in financial awareness. Efforts like organizing meetings on financial inclusion and appointing Bank Facilitators (BFs) in service areas proved effective in promoting banking services. These initiatives led to a rise in the opening of bank accounts and the utilization of Kisan Credit Cards (KCCs), contributing to increased credit disbursement. Previously, during the CBP work of the watershed, only a few villagers had bank accounts as their income was barely sufficient for basic family needs. However, improved cropping patterns and livelihoods encouraged them to recognize the importance of financial systems. They gained an understanding of money flow, bank repayment criteria, and various schemes like savings accounts, current accounts, fixed deposits, and loan facilities. As a result, 385 savings bank accounts were opened, and 95 families benefitted from KCCs. This demonstrates the effectiveness of these initiatives in fostering financial inclusion and supporting rural development.

3. SOCIO-ECONOMIC CHANGES: -

a) Functioning of VWC and SHGs

A Village Watershed Committee (VWC) has been established. Regular monthly meetings of the committee are conducted to ensure effective functioning. The focus remains on making the VWC self-reliant and sustainable to preserve the long-term benefits of the watershed program.

In the Bhandari watershed area, nine Self-Help Groups (SHGs) operate, conducting regular monthly meetings. With support from NABARD, the GLTP (Group Level Training Programme) has been organized, and executive members have received training to strengthen SHG operations. This has contributed to their effective functioning. Around 65 women members are engaged in income-generating activities such as agriculture, Agarbatti-making, poultry, goat rearing, and pig farming. Notably, in Satwat village, vermi composting has emerged as a successful income-generating activity, especially among agricultural farmers practicing seed demonstration.



b) Credit Availability (Post-Watershed Program)

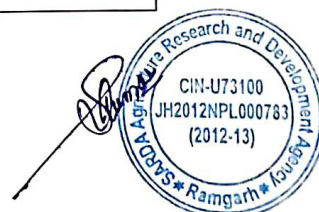
Following the watershed program, credit awareness among villagers has significantly improved. A substantial rise in the number of bank accounts and Kisan Credit Card (KCC) beneficiaries has been observed. This reflects enhanced financial knowledge and accessibility among the local population.

c) Charai-Bandi and Kurad-Bandi

Efforts to implement Charai-Bandi (grazing ban) and Kurad-Bandi (ban on tree cutting) have been initiated by the SARDA. Awareness campaigns are being conducted to promote forest protection and afforestation. Encouragement has led to the introduction of high-yielding varieties of grazing animals, though challenges persist in fully enforcing these bans.

Impact of the IWDP: - Key indicators

Sr. No.	Items	Pre watershed	Post watershed
1	Irrigated area (ha)		
A	Perennial	25.60	125.60
B	Seasonal	77.00	202.00
	Total	102.60	327.60
2	Electric motor (nos.)	0	12
	Diesel engine (nos.)	8	23
3	Livestock (nos.)		
i	Bullock	510	415
ii	Cow (Scrub)	1211	450
iii	Cow (cross bred)	15	38
iv	Sheep and Goats	1490	1390
v	Buffalo	120	195
4	Dairy Milk (lit/day)	350	510
5	Agricultural employment (months/year)	4 month/yr	8 months/yr
6	Land Value (Rs./acre)		
A	Crop land	1.2 lakhs	4.50 lakhs
B	Waste land (Rainfed)	0.60 lakhs	1.30 lakhs
7	Bio gas (nos.)	0	5
8	Cylinder gas (nos.)	0	21
9	Smokeless Chulhas (nos.)	0	100
10	Kitchen Garden (nos.)	8	72
11	Individual latrines (no's)	4	65
12	Soak pits (no's)	18	28
13	Number of wells	80	92
14	Television (nos.)	12	72
15	Cycle (nos.)	120	380
16	Motorcycle (nos.)	03	32
17	Tractors (nos.)	01	07
18	Others (Borewell)	12	38
19	Total cropped area		
	Kharif	507.00 ha	569.00 ha
	Rabi	102.60 ha	202.00 ha
	Summer	25.60 ha	50.00 ha



Positive Outcomes:

Watershed projects bring a range of positive outcomes, especially in areas where water resources are limited or under stress. Here are some key benefits:

1. **Water Conservation:** These projects help in replenishing groundwater through rainwater harvesting and soil conservation techniques.
2. **Soil Erosion Prevention:** By implementing methods like afforestation and terracing, watershed projects reduce soil erosion and maintain soil fertility.
3. **Improved Agricultural Productivity:** Enhanced soil moisture retention and sustainable farming practices lead to better crop yields.
4. **Flood and Drought Mitigation:** Watershed management controls water flow, reducing flood risks and improving water availability in drought-prone areas.
5. **Biodiversity Conservation:** These projects support afforestation and protect ecosystems, promoting biodiversity.
6. **Socio-Economic Benefits:** They create employment opportunities, improve livelihoods, and boost income for rural communities.
7. **Climate Change Adaptation:** Watershed projects enhance resilience to climate change by improving water management and reducing environmental degradation.

Potential Unintended Negative Outcomes:

1. **Environmental Impact:** Alteration of natural water flow can negatively affect downstream ecosystems or lead to waterlogging and salinization of soils.
2. **Maintenance Challenges:** Poor upkeep of structures like check dams can reduce the effectiveness of the project over time.

b. Approach:

SARDA's approach to watershed management has the following key features:

1. Participatory Planning

Watershed management starts by actively involving local communities, government agencies, and other stakeholders. This participatory planning ensures that the interventions are tailored to the specific needs of the area. For example:

- Farmers may provide insights into water availability during different seasons.
- Local governance bodies can help in resolving land-use conflicts and coordinating efforts.

By including all voices, the plan becomes more sustainable and equitable.

2. Resource Assessment

This step involves gathering comprehensive data about the watershed. Key activities include:

- Mapping the area's topography, water bodies, and soil types.
- Identifying critical zones, such as erosion-prone areas or water-scarce regions.



- Assessing biodiversity and vegetation cover.

Tools like Geographic Information Systems (GIS) are often used to analyze and visualize this data.

3. Integrated Approach

Watershed management uses an integrated approach to address interconnected issues. For example:

- Water harvesting structures not only conserve water but also reduce runoff and soil erosion.
- Sustainable farming practices improve both land productivity and water efficiency.

This synergy creates long-term benefits for the environment and the community.

4. Water Resource Management

Water conservation is a core component, achieved through:

- **Earthen Check Dams & Percolation Tanks:** These structures slow down water flow, allowing it to seep into the ground and recharge aquifers.
- **Contour Trenches:** Dug along the natural contours of the land, these trenches trap rainwater and prevent it from flowing away.

Efficient irrigation methods, like drip irrigation, are also promoted to minimize water wastage.

5. Soil Conservation Measures

Soil conservation is critical for maintaining the health of agricultural lands. Techniques include:

- **Contour Ploughing:** Ploughing along the contours of a hill reduces water runoff.
- **Terracing:** Creating step-like flat areas on slopes prevents soil erosion and retains water.
- **Mulching:** Applying organic material on the soil surface helps retain moisture and improve fertility.

6. Afforestation and Vegetation

Reforestation efforts stabilize soil, enhance biodiversity, and improve the watershed's overall health.

Native plant species are preferred because they adapt better to the local climate and require minimal maintenance. Grass cover is also encouraged on degraded lands to prevent erosion.

7. Capacity Building

Local capacity building ensures the long-term success of watershed projects. This involves:

- Training farmers and community members in sustainable practices like rainwater harvesting, crop diversification, and waste management.
- Forming local committees to oversee the maintenance and operation of watershed structures.

By empowering the community, the benefits of the project are sustained beyond its initial implementation phase.

8. Monitoring and Evaluation

Regular monitoring is vital to measure the impact of interventions and ensure their effectiveness. This includes:

- Tracking changes in water levels, soil fertility, and agricultural productivity.
- Gathering community feedback to identify any issues or needed improvements.
- Adjusting strategies based on monitoring data to address unforeseen challenges.



c. Impact Scorecard:

i. Monitored Metrics and Trend:

The Bhandari Watershed lies in the Deo block of Aurangabad district, Bihar, and covers a total area of 1175.00 Hectares. The development of Bhandari Watershed under the project of Integrated Watershed Development Programme (IWDP), South Bihar, has brought a significant and sustainable impact in the lives of the people in the region.

The activities covered under the programme involved:

- Eco-restoration activities
- Infrastructural development activities.
- Income generation activities
- Social Development activities.

To start with the impact, the first point to be focused upon is **agricultural development**. Before the development of watershed in the region for effective water management, improvement in agriculture had lots of hurdles on its way, but watershed development has helped in **increasing ground water table** of the region in the last three years, agricultural production has shown remarkable improvement. Through watershed development, there has been an improvement in soil moisture regimes, there is more land under irrigation, and farmers can harvest more than one crop in a season.

Another reason for the development in agriculture produce is the reintroduction of **organic farming and vermicompost**, which has gradually improved the quality of soil as well. **Training programmes** for effective use of land and resources to maximize agricultural output have also shown results.

The development of Allied activities has also been one of the achievements in this watershed project. Encouragement to piggery, fishery, poultry, Goatry, etc., by poor as well as landless families is acting as a major source of livelihood for such families. Approximately 85 families have been covered under these activities. The livestock in the region has increased, and so has the source of earning livelihood for families.

Apart from agriculture, Horticulture has also been promoted in the watershed area. Regarding Community development, SARDA has always supported the development of women and making them self-dependent and self-reliant.

For the same purpose, in the Bhandari Watershed region, SHGs were formed, and we are proud to declare that 9 SHGs have been working actively in the Bhandari watershed area, and out of them, 4 SHGs account have been opened in Punjab National Bank Deo. They are completely involved in IGA works after book-keeping. They have been provided Agarbatti making training, Poultry, Piggery & Goatry as promotional training, and for livelihood promotion. 30 women of 3 SHGs are involved in Agarbatti making and selling at the rate of Rs. 35 to Rs. 40 per kg and buying raw material at the rate of Rs. 15 to Rs. 18 per kg, helping them earn a profit of approximately 100% on the cost price. 30 Families of Agabigha, Bara Village under Bhandari w/s are completely engaged in piggery promotion. In the Turkabara village of the Bhandari watershed, they are well-trained in poultry promotional activity.



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ii. Impact on Target Segment(s) in Reporting Period:

S. No.	Benefits/Impact	Unit	Quantity
1	Families benefitted	Nos.	279
2	SC/ST families benefitted	Nos.	149
3	Employment created	Man-days	37772
4	New areas brought under cultivation	Ha.	62
5	New areas brought under horticulture/afforestation	Ha.	71.51
6	Well recharged	Nos.	20
7	Reduction in migration	%	13
8	Supplemental irrigation provided by WHS/Check dams	Ha	100
9	Increase in production/productivity	Quintals	42Q/Ha
10	Change in cropping pattern/double cropping (Crops & area in area)	Ha	Paddy- 512 ha Wheat 315 ha Vegetable 85 ha Mung 15 ha
11	No. of SHGs formed	Nos.	9
12	Total SHG members	Nos.	133
13	No. of SHGs Credit linked	Nos.	00
14	No. of farmers clubs formed	Nos.	04
15	No. of KCC holders	Nos.	59
16	New SB A/Cs opened during the project period	Nos.	385

iii. Beneficiary/Stakeholder Validation:

Beneficiary or stakeholder validation ensures that watershed projects address the needs of all involved parties, including farmers, communities, and government agencies. It begins with stakeholder identification and participatory planning through consultations and surveys. A needs assessment identifies priorities like access to water or improved soil health. Feedback mechanisms enable continuous improvement, while equitable resource distribution prevents conflicts. Capacity building, such as training in sustainable practices, enhances long-term involvement. Stakeholders are engaged in monitoring and evaluation to ensure transparency and accountability. This inclusive approach fosters trust, collaboration, and equitable outcomes, making the project sustainable and beneficial for all participants.



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HISTORY AND MAIN OBJECTS

Corporate profile

Our Society was registered under society registration act, XXI, 1860 from Ranchi, Jharkhand on February 28, 2003.

Registered Office of our Society

The Registered Office of our Society is located at Social Action for Rural Development at Chhotki Murram, Ramgarh Cantt. Dist-Ramgarh, Pin-829122. There have been no changes to our Registered Office since incorporation.

Main objects of our Society as stated in the Memorandum of Association are:

- a) To work for holistic development of weaker section of the population irrespective of caste, religion and political beliefs.
- b) To plan and formulate the development projects and implement it by itself or through other organizations engaged in related fields for the upliftment of weaker section of the populace
- c) To conduct studies and surveys, through data collection, data analysis, reports etc. for itself.
- d) To develop and promote designs and technologies related to development, to test and popularize their application in the field, by itself or through other organizations engaged in related fields after permission of competent authority.
- e) To voluntary work in the fields of agriculture, natural resources (soil, water). Forestry, animal husbandry. Agro based rural industries, education, health, habitat and environment and any other field considered useful for the purpose of promoting human resource development
- f) To impart professional, technical and managerial skills to various formal and informal groups, cooperatives and agencies engaged in rural development and related action program.
- g) To strengthen the planning, coordination and monitoring of the local administration and significantly expand the involvement of beneficiaries and introduce an integrated approach for planning and implementation of multi- sectoral activities.

Details of any acquisition or amalgamation in the last one year

Our Society has not entered into any acquisitions or amalgamation with any entity in the one year preceding the date of this Draft Prospectus.

Details of any reorganization or reconstruction in the last one year

Our Society has not undergone any reorganization or reconstruction in the one year preceding the date of this Draft Prospectus.

Key terms of material agreements and material contracts

Other than the below mentioned agreements, our Society has not entered into any other material agreements and material contracts which are not in the ordinary course of business, in the two years preceding the date of this Draft Prospectus

Subsidiaries, Associates and Joint Ventures

As on the date of this Draft Prospectus, our Society does not have any subsidiaries, associates, or joint ventures.

Major events and milestones

The table below sets forth some of the major events and milestones of our Society:

Financial year	Milestone
FY 2002-03	<ol style="list-style-type: none"> 1. Establishment and facilitation of 12 Self-Help Groups (SHGs) in Hazaribagh District to enhance local livelihoods and economic empowerment. 2. Implementation of Income Generation (IG) activities aimed at uplifting marginalized populations within the Ramgarh Block of Hazaribagh District. 3. Collaboration with like-minded organizations and relevant government departments to strengthen community development initiatives. 4. Organization of three targeted awareness programs addressing key topics in rural development, organic farming, and diversified agricultural practices. 5. Promotion of health and hygiene principles by SARDA through the implementation of awareness camps and comprehensive training programs tailored for rural communities.
FY 2003-04	<ol style="list-style-type: none"> 1. Formation and Promotion of Self-Help Groups (SHGs): Establishment of 32 SHGs in Hazaribagh District aimed at fostering community solidarity and financial independence. 2. Endorsed Income Generating Activities: Facilitation of community-based income-generating activities to enhance economic resilience amongst local populations. 3. Skill-Based Training Programs: Implementation of comprehensive training programs focused on democratic functioning, savings concepts, and stakeholder roles, aimed at improving community livelihood conditions. 4. Formation of Activity-Based Clusters: Development of community or activity-based clusters to support and promote new livelihood opportunities. 5. Consultancy Services for Forest Department: SARDA provided consultancy on legitimate functioning, bookkeeping, and accounting, conducting 10 specialized training sessions to enhance committee efficiency. 6. Promotion of Rural Animal Health: Initiative to educate rural populations on adopting appropriate technologies for improved animal health and productivity. 7. Pilot Project on SDGs: Implementation of a pilot project across four villages to enhance the understanding and application of Sustainable Development Goals through indigenous knowledge. 8. Micro Planning for FDA: Preparation of a district micro plan under the Forest Departments, emphasizing participatory engagement from the community to ensure relevance and feasibility.
FY 2004-05	<ol style="list-style-type: none"> 1. Micro-Credit Initiatives: Implement micro-credit programs aimed at enhancing income generation through enterprise development. Focus on the formation and promotion of Self-Help Groups (SHGs) and provide training in activities such as shampoo, soap, and agarbatti production. 2. Capacity Building & Training Program: Facilitate the promotion of SHG formation among established groups. Deliver training on essential skills including general accounts, bookkeeping, and savings management to enhance financial literacy. 3. Promotion of Organic Farming: SARDA leads the promotion of organic farming practices through comprehensive awareness initiatives centered on vermicomposting. These programs educate farmers on the sustainable benefits of organic methods, enhancing soil health and agricultural productivity while supporting the agricultural community's welfare. 4. Monitoring & Evaluation: Conducted Monitoring & Evaluation of Two Divisions of the Forest Department in Maharashtra. 5. Micro Plan Preparation: 70 Micro Plans have been prepared for 6 Districts for the Forest Development Agency
FY 2005-06	<ol style="list-style-type: none"> 1. Establishment of FORCE: A Non-Governmental Organization Forum, termed FORCE (Forum for Organizations for Rural Community Empowerment), has been established to address various developmental issues in rural communities. 2. Poultry Rearing Centre: A new initiative has been launched to create a Poultry-Rearing Centre, which aims to enhance local livelihoods and promote sustainable agricultural practices.

	<ol style="list-style-type: none"> 3. Jatropha Plantation: The plantation of Jatropha is being promoted as a strategic measure to alleviate dependency on petroleum and its derivatives, thereby supporting environmental sustainability. 4. Bio-Fertilizer Cotton Production Unit: A Cotton Production Unit utilizing biofertilizers has been successfully established in Nagpur, focusing on improving soil health and promoting eco-friendly farming practices. 5. Non-Conventional Energy: Provided technical support to local communities for constructing low-cost smokeless chulhas, in collaboration with Krishi Gram Vikas Kendra, Ramgarh.
FY 2006-07	<ol style="list-style-type: none"> 1. NRM Works Initiated: Committed to Natural Resource Management, SARDA explored Bihar for implementing the Integrated Watershed Development Program with NABARD's support. 2. Chapel Watershed Project: Successfully implemented in the Nawada District of Bihar, enhancing sustainable water management. 3. Rashtriya Sangh Vikas Yojana (RSVY): Promoted self-help groups (SHGs) through the establishment of 225 SHGs, benefiting 2,750 members, thereby facilitating livelihood generation. 4. Jal Jeevan Mission: Executed the Jal Swaraj Project across nine villages, ensuring improved potable water supply and sanitation facilities. 5. Micro Plan Preparation: Developed 100 comprehensive micro plans in collaboration with the Forest Department under the Forest Development Agency (FDA) initiative.
FY 2007-08	<ol style="list-style-type: none"> 1. Natural Resource Management (NRM) Initiatives: Successfully executed NRM activities across 3,000 hectares in Bihar, enhancing sustainable land use and resource management. 2. Tejaswini Project for Women Empowerment: Launched in 108 villages of Kirnapur and Lanji Blocks, Madhya Pradesh, this project focuses on institution-building, microfinance, livelihood enhancement, gender empowerment, and advancing social equity for rural women. 3. Village Development Program: Initiated in the Salekasa block of Gondia District, Maharashtra, aimed at holistic community development and improved living standards for residents.
FY 2008-09	<ol style="list-style-type: none"> 1. Partnership with JREDA: Collaboration with the Jharkhand Renewable Energy Development Agency (JREDA) aims to construct smokeless chulhas, benefiting 576 families and promoting sustainable cooking practices. 2. Data Collection Initiatives: Comprehensive data collection has been conducted for the Working Plan in Garhwa South, Latehar, Ramgarh, and Bokaro Forest Divisions, encompassing 802 forest villages to enhance management strategies. 3. Promotion of Eco-Tourism: Initiatives to promote eco-tourism in Jharkhand have been undertaken to enhance local livelihoods while fostering environmental conservation and sustainable tourism practices. 4. Promotion of Forest-based Livelihood for Rural Communities /SHG Members
FY 2009-10	<ol style="list-style-type: none"> 1. NRM Works:The initiative to promote plantation, water harvesting structures, and soil conservation practices has been successfully supported by NABARD, enhancing environmental sustainability. 2. SHG Promotion:The Women Development Corporation of the Bihar Government has effectively facilitated the establishment of 100 Self-Help Groups (SHGs), empowering women economically. 3. Agriculture Life:The District Administration of Ramgarh has implemented the Dryland Farming Automation Program (DPAP) to enhance agricultural productivity and resource management. 4. World Food Program:The World Food Program, in collaboration with the Forest Department of Jharkhand, has provided crucial support to 168 tribal families from two villages in Ranchi District. 5. LACCultivation:Lac cultivation has been initiated as a livelihood activity, receiving backing from the Tribal Welfare Commissioner under the Jharkhand Lac Development Program to improve local income opportunities.

	<p>6. Employment Through Education: A training program for 30 unemployed educated youth in four-wheeler driving has been conducted with the assistance of CAPART, under the auspices of the Ministry of Rural Development, aiming to enhance employability.</p>
FY 2010-11	<ol style="list-style-type: none"> 1. Joint Liability Groups (JLGs) Promotion: Formation and Promotion of 550 JLG for Livelihood Generation: This initiative aims to establish and nurture 550 Joint Liability Groups (JLGs) to enhance livelihood opportunities and promote self-sustainability among local communities in Gondia. 2. WADI Program – NABARD : The WADI Program has successfully improved the livelihoods of 1500 tribal families by providing sustainable agricultural practices and enhancing food security through support from NABARD's Tribal Development Fund. 3. Tejaswini Program: The Tejaswini Program has effectively empowered 5862 families by providing training, resources, and opportunities for women to engage in income-generating activities, thus fostering economic independence. 4. SRI Technique: The System of Rice Intensification (SRI) technique has been introduced in Simdega to improve paddy yield, promoting efficient use of resources and increasing farmers' incomes. 5. Drip-Irrigation System: The implementation of a drip irrigation system for intensive vegetable cultivation in Jharkhand aims to optimize water usage, enhance crop productivity, and diversify farmers' income sources. 6. Health Awareness Program: Awareness Program cum Exposure Visit of SHG Members.
FY 2011-12	<ol style="list-style-type: none"> 1. FCRA Registration of SARDA: SARDA Registered Under the FCRA Act in FY 2011-12 2. LAC Research and Training Institute: The establishment of the LAC Research and Training Institute in Gondia, Maharashtra, aims to enhance lac production through advanced research methodologies and training programs. This initiative will facilitate knowledge dissemination and promote sustainable practices in lac cultivation. 3. Sarda Institute of Village Institute (SIVM): The creation of the Sarda Institute of Village Institute (SIVM) in Ramgarh is intended to promote rural life education. This institution will focus on developing skill sets and knowledge crucial for the socio-economic upliftment of rural communities, fostering holistic development through education cum Training Programs. 4. Horticulture Plantation Development: The implementation of a horticulture plantation over 103 acres in the Salekasa Block enhances agricultural productivity and supports local livelihoods under the WADI-TDF program, with backing from NABARD. 5. Joint Liability Groups (JLGs) Promotion: The establishment of 370 JLGs across Gondia, Bhandara, and Gadchiroli districts in Maharashtra, alongside the promotion of 101 JLGs in Balaghat, Madhya Pradesh, and 100 JLGs in Gaya, Bihar, has facilitated credit linkage initiatives, benefiting approximately 4,000 members. 6. Formation and Capacity Building of Self-Help Group (SHG): The formation of 489 SHGs has been instrumental in promoting credit linkage and enhancing savings capabilities. Furthermore, training in account management equips members to engage in income-generating activities effectively.
FY 2012-13	<ol style="list-style-type: none"> SARDA, a National NGO, is managing anti-poverty programs for the Ministry of Rural Development this year. A Project is in progress to develop and provide electricity from rice husks in Jamui district, Bihar, funded by the Rural Innovation Fund. SARDA has identified 366 Women Self-Help Groups (WSHGs) with 5,247 Women Members Participating in income-generating activities across Jharkhand, Madhya Pradesh, and Maharashtra. The System of Rice Intensification (SRI) has been implemented in Jharkhand and Madhya Pradesh, initially Benefitting about 2,500 farmers by demonstrating techniques to boost rice production. The SARDA Institute of Village Management (SIVM) has introduced a certificate course in Rural Development to train semi-professionals in the development sector.
FY 2013-14	<ol style="list-style-type: none"> Establish a collaborative framework to enhance the functionalities of the Trend Technology Section and GIS CELL at SARDA, ensuring optimal utilization of skilled personnel. Develop a curriculum for the SARDA Skill Development Training Centre, focusing on modern technologies and sustainable practices.

	<ol style="list-style-type: none"> 3. Identify and assess prospective areas for expansion within the Watershed Development Program to maximize ecological and economic benefits. 4. Evaluate the outcomes of the UPNRM loan-cum-grant project, aiming for increased efficiency in mushroom cultivation and dairy initiatives. 5. Monitor and assess the impact of livelihood initiatives on the socio-economic conditions of the 1,000 tribal families supported under TDF NABARD. 6. Investigate opportunities for scaling the production of bio-fertilizer from water chestnut, promoting environmental sustainability. 7. Analyze the results of the socio-economic survey conducted in 839 villages to inform future development strategies across Bihar's forest divisions.
FY 2014-15	<ol style="list-style-type: none"> 1. The treatment of 4,300 hectares under Watershed Development Programs signifies a robust commitment to sustainable agricultural practices. 2. The MGNREGA-NRLM-CFT Convergence Program in Giridih District, Jharkhand, illustrates a successful collaborative framework for rural development. 3. The advancement of Women's Self-Help Groups (SHGs) in Left-Wing Extremism (LWE) and underdeveloped districts in Jharkhand and Maharashtra highlights a vital initiative for women's empowerment. 4. The Tejaswini Rural Women Empowerment Project in Balaghat District, Madhya Pradesh, has successfully facilitated livelihood generation for 5,797 women, promoting economic independence. 5. The establishment of irrigation facilities for farmers via the Rural Innovation Fund in Balaghat District represents a strategic initiative to boost agricultural productivity. 6. The implementation of the System of Watered Irrigation (SWI) and System of Rice Intensification (SRI) techniques has yielded significant enhancements in crop productivity. 7. A targeted financial literacy campaign for 600 Women SHG members aims to strengthen economic knowledge and empower participants 8. The execution of a mass awareness program under the Swachh Bharat Mission highlights the commitment to promoting sanitation and cleanliness in rural communities.
FY 2015-16	<ol style="list-style-type: none"> 1. Livelihood Promotion: Implementation of initiatives to enhance the livelihood of 600 tribal families through skill development and sustainable practices. 2. Water Harvesting Structures**: Establishment of 200 water harvesting structures under the Watershed Development Program to conserve water resources and support agricultural productivity. 3. Farmer Producer Organizations**: Facilitation of the formation of 7 Farmer Producer Organizations in Bihar and Madhya Pradesh to empower farmers through collective marketing and resource management. 4. Dairy Development Initiative: Launch of a dairy development program benefiting 100 families in Nalanda District, Bihar, under the UPNRM framework. 5. Bio-Gas Promotion: Introduction of bio-gas systems for cooking and lighting in Patratu Village, Ramgarh District, enhancing energy access and environmental sustainability. 6. Girls Toilet Construction: Construction of sanitary toilet facilities for girls in Nalanda, initiated by the CSR efforts of Punjab National Bank, promoting hygiene and dignity in education. 7. Biodiversity Committee Formation: Establishment of a Biodiversity Committee in forest villages of Simdega and Sarai Kela Districts of Jharkhand to foster conservation efforts and community engagement in biodiversity protection.
FY 2016-17	<ol style="list-style-type: none"> 1. Promotion of Sustainable Development Goals: Advance initiatives aimed at achieving SDG-1 (No Poverty), SDG-2 (Zero Hunger), SDG-5 (Gender Equality), SDG-6 (Clean Water and Sanitation), and SDG-11 (Sustainable Cities and Communities) to foster inclusive growth and resilience. 2. Land Treatment Project: Implement comprehensive soil and water conservation measures across 17,683 hectares in 63 villages, directly benefiting over 25,000 families through the Watershed Project. 3. Livelihood Promotion for Women: Facilitate economic empowerment by engaging 100 women in 20 Joint Liability Groups (JLGs) under ONGC's Corporate Social Responsibility initiatives to enhance their livelihood opportunities.

	<ol style="list-style-type: none"> 4. Support for Artisans: Enhance the skills and market access of 261 artisans through the Ambedkar Hastshilp Vikas Yojana (AHVY), implemented under the Directorate of Handicrafts, Ministry of Textiles. 5. Livelihood and Enterprise Development: Execute targeted livelihood initiatives benefiting 450 families with financial and technical assistance from NABARD, promoting sustainable enterprise development. 6. Empowerment of Scheduled Castes: Implement development initiatives in two Scheduled Caste-dominated villages under the Unnat Gram Yojana, supported financially by JSSCDC, to improve community livelihoods.
FY 2017-18	<ol style="list-style-type: none"> 1. Livelihood Support for Women-Headed Families: State government and NABARD collaboration aims to enhance income opportunities for women-headed households through targeted support programs. 2. Kaushal Yuva Program: Launched under the Bihar Skill Development Centre, this initiative focuses on equipping youth with essential skills for enhanced employability. 3. E-Shakti Initiative: NABARD's program digitizes Self-Help Groups (SHGs) by providing access to diverse financial services, benefiting 6,600 Women SHGs across seven blocks in Nalanda district, Bihar. 4. Solar Power Community Toilets: The construction of two units at Kujju Block, Ramgarh District, aligns with the Swachh Bharat Abhiyaan, promoting sanitation and hygiene. 5. Bachat Udyan Park Renovation: SARDA's commitment to Swachh Bharat Abhiyaan includes renovating a public park in the Bokaro district, and enhancing community recreational spaces. 6. Unnat Pradhan Mantri Khanij Kalyan Yojna**: Under the District Mineral Fund Trust, a five-year action plan for 393 Gram Panchayats in Korba District, Odisha, is being implemented to address local development needs. 7. Social Impact Assessment Studies: SARDA, in collaboration with Jharkhand's Revenue and Land Reforms Department, has conducted 62 social impact assessments for various infrastructure projects throughout the state. 8. Subsidized Energy Solutions**: The initiative promotes LPG gas, biogas, and milch animals through financial grants, supporting sustainable practices in Yavatmal and Amravati Forest Circles, Maharashtra. 9. LAC Bangle-Making Program**: This initiative focuses on skill development in the surrounding villages of Adani Power Maharashtra Limited in the Gondia district, fostering traditional craftsmanship. 10. Non-Timber Forest Products (NTFPs) Assessment**: SARDA is assisting the Forest Department in estimating the production and productivity of selected NTFP species in Jharkhand, promoting sustainable forest management.
FY 2018-19	<ol style="list-style-type: none"> 1. Empowerment Initiatives: Implement targeted training programs in goat rearing and livelihood enhancement for women in the Bongahara block of Mandu District, fostering economic independence and community engagement. 2. Resource Center Development: Establish a comprehensive LAC Resource Centre to facilitate the promotion and cultivation of LAC (Lacciferlacca) in Madhya Pradesh and Maharashtra, thereby enhancing local income and sustainability. 3. Impact Assessment Studies: Conduct an extensive range of Social Impact Assessment Studies across various districts in Jharkhand in collaboration with the Land Revenue & Reforms Department, focusing on the social and economic effects of local initiatives. 4. District Development Planning: Formulate a robust District Development Plan for Gondia District, Maharashtra, leveraging insights from the Vidarbha Development Board to drive sustainable growth and community welfare. 5. Land Acquisition Strategy: Develop a strategic framework for land acquisition to support the PFCCL project in Dumka, ensuring compliance with regulations and addressing stakeholder concerns.
FY 2019-20	<ol style="list-style-type: none"> 1. Expansion of Operations: SARDA has broadened its operational scope to include Uttar Pradesh and Odisha as its 7th and 8th states, enhancing its outreach and impact. 2. Rural Market Facilitation: A Rural Haat has been constructed at the Katol Block in Nagpur District, fostering direct interaction between buyers and sellers. 3. Capacity Building Initiatives: A comprehensive training program for Panchayati Raj Institutions was conducted in Gumla District, engaging 700 PRI members to enhance local governance.

	<ol style="list-style-type: none"> 4. Water Conservation Monitoring: Ongoing evaluation and monitoring of water harvesting structures are being executed under the Jalyukt Shivar Abhiyaan, reinforcing sustainable water management practices. 5. Forest Management Planning: A detailed Working Plan has been developed for 14 forest divisions, encompassing 11,535 forest villages in Jharkhand and Bihar, aimed at effective forest resource management. 6. Cluster Development Initiative: SARDA has launched a Cluster Development Program (CDP), designed to promote sustainable economic growth and community development.
FY 2020-21	<ol style="list-style-type: none"> 1. Promotion of Balaghat Agro Cluster: SARDA is actively enhancing the Balaghat Agro Cluster in alignment with the SFURTI Program, receiving support from the Ministry of Micro, Small, and Medium Enterprises (MSME). 2. SARDA Agro Tourism Centre: Through its commitment to rural tourism, SARDA has founded the SARDA Agro Tourism Centre, strategically located in Madhya Pradesh's Balaghat District. 3. Establishment of FPOs: SARDA has successfully established 23 Farmer Producer Organizations (FPOs) aimed at generating livelihoods by leveraging non-timber forest products (NTFP), agriculture, animal husbandry, dairy, oilseeds, mushrooms, fruits, and vegetables, as well as minor millets. 4. Livelihood Assistance Program: The Livelihood Assistance Program, tailored for 60 Self-Help Groups (SHGs), is being implemented under the Livelihood and Enterprise Development Program (LEDP), with support from NABARD.
FY 2021-22	<ol style="list-style-type: none"> 1. Jal Jeevan Mission Contribution: Enhance community engagement by facilitating workshops aimed at promoting water conservation and sustainable usage among rural populations. 2. Atal BhujalYojana: Implement targeted training sessions for local stakeholders to ensure effective groundwater management practices, promoting sustainable agricultural techniques. 3. Socio-Economic and Flora-Fauna Studies: Develop comprehensive reports that detail the socio-economic impacts along with recommendations for biodiversity conservation, benefiting CMPDI and MCL's operational frameworks. 4. Social Impact Study for PFCCL: Propose a multi-faceted approach to the R&R and CSR plan, incorporating stakeholder feedback to align organizational objectives with community development goals. 5. SARDA Mushroom Spawn Centre: Establish educational programs aimed at local farmers, focusing on the lucrative potential of mushroom cultivation to enhance food security and economic sustainability in Ramgarh.
FY 2022-23	<ol style="list-style-type: none"> 1. Watershed Development Program Implementation: Initiate targeted interventions in Uttar Pradesh and Jammu & Kashmir to enhance water resource management and agricultural sustainability. 2. Formation of Farmer Producer Organizations (FPOs): Collaborate with NABARD, SFAC, NCDC, and NDDDB to establish 41 FPOs, thereby strengthening rural economies and farmer cooperatives. 3. Millet Promotion in Mandla District: Advocate for the cultivation and value chain development of millets in Mandla District, enhancing local nutrition and economic resilience. 4. Forestry and Environmental Sustainability in Jharkhand: Launch comprehensive forestry projects encompassing Working Plans, Micro Plans, Forest Resource Surveys, and the establishment of Biodiversity Management Committees (BMCs) alongside the preparation of People's Biodiversity Registers (PBR). 5. Collaboration with Reliance Foundation: Engage in strategic partnership with Reliance Foundation to implement impactful developmental projects under SARDA's guidance.
FY 2023-24	<ol style="list-style-type: none"> 1. Watershed Program: The initiative aims to enhance water conservation and management in the regions of Jogarnala, Talian, Kothian, Sukhalkhaad, and HatliSawla, supported by NABARD's funding and expertise. 2. Value Addition Centre: The establishment of a processing and warehouse facility at the Balaghat Agro Cluster under the SFURTI program enhances the value chain for local agro-produce, improving market access for farmers. 3. Promotion of FPOs: In alignment with the Central Sector Scheme of the Government of India, a total of 53 Farmers' Producer Organizations (FPOs) have been established across five states, fostering cooperation among farmers for improved income and sustainability.

	<p>4. Krishak Pathshala and Birsa Gram: The execution and oversight of educational and agrarian initiatives, namely Krishak Pathshala and Birsa Gram, are undertaken with the collaborative support of the Government of Jharkhand, aimed at enhancing agricultural knowledge and practices.</p> <p>5. Project Management Unit (PMU): The creation of a PMU in the Chatra and Dumka districts of Jharkhand is pivotal for effective project implementation and monitoring, ensuring alignment with local agricultural goals.</p> <p>6. PRI Training: The training of Panchayati Raj Institutions (PRIs) in Jharkhand, supported by the state government, is crucial for empowering local governance and enhancing the capacity to manage agricultural initiatives effectively. Promoting Clean Cooking with the distribution of ICS to 8300 beneficiaries with the support of Shaeffler India Private Limited.</p>
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Key awards, accreditations or recognitions

The table below sets forth some of the accreditations or recognitions bagged by the Society.

Financial year	Awards/ Accreditation
2019-20	Zee Business National CSR Leadership.
2019-20	Certificate of Merit at 8th Edition of World CSR Day.
2016-17	Outstanding performance in development sector by Global Achievers Foundation.
2016-17	Best NGO working for Soil & Water conservation and Management in Jharkhand by CSR World Day.
2014-15	Promotion of the Best JLG & Best SHG in Bihar for 2014-15 by NABARD RO Patna.

OUR MANAGEMENT

Board of Members or Governing Body

As of the date of this Draft Prospectus, we have seven Members on the Board.

Sr. No.	Name, Age, Designation, Date of Appointment and Address	Other Memberships
1.	Ravi Shankar Age: 56 Years Designation: Chairman Pan Number: DFOPS9328D Date of Appointment: April, 2001 Address: At. Castor Town, Deoghar, Jharkhand	<i>Indian Societies</i> NIL <i>Foreign Societies</i> NIL
2.	Ragini Kumari Age: 37 Years Designation: Vice Chairperson Pan Number: COPPK7694D Date of Appointment: April, 2017 Address: D/o Sri Chanchal Prasad, Ramkrishnanagar Sampatchak New Jagannapura Patna Bihar - 800027	<i>Indian Societies</i> NIL <i>Foreign Societies</i> NIL
3.	Mamta Singh Age: 50 Years Designation: Secretary Pan Number: AQDPK8043Q Date of Appointment: April, 2001 Address: Goriarbag, Chhotki Murram, Ramgarh Cantt, Ramgarh (JH)	<i>Indian Societies</i> NIL <i>Foreign Societies</i> NIL
4.	Binay Kumar Age: 54 Years Designation: Treasurer Pan Number: AFPPK8620Q Date of Appointment: April, 2001 Address: House No. 401/C, Laxmi Uma Plaza, East Lohanipur Chowk, Patna-03	<i>Indian Societies</i> NIL <i>Foreign Societies</i> NIL
5	Mrs. Savitri Panchale Age: 42 Years Designation: Member Pan Number: DJSPP2187K Date of Appointment: June, 2024 Address: Muramkala, Ramgarh Cantt, Distt-Ramgarh (JH)	<i>Indian Societies</i> NIL <i>Foreign Societies</i> NIL
6	Mrs. Priyambda Singh Age: 35 Years Designation: Member Pan Number: DYTSP5907Q Date of Appointment: June, 2023 Address: At: Khemnichak, New Jayanpura, Patna-800027	<i>Indian Societies</i> NIL <i>Foreign Societies</i> NIL
7	Gaurav Kumar Panda Age: 32 years Designation: Member Pan Number: DHNPP9116H Date of Appointment: April, 2001 Address: House No. 98, Brahman Tola, V.P.O- Hensapora, P.S. Gola, Ramgarh, Jharkhnad -829110	<i>Indian Societies</i> NIL <i>Foreign Societies</i> NIL

Brief Profile of the member of our Society:

Dr. Ravi Shankar

Independent Consultant with over 30 years of diverse experience in Horticulture Development, Climate Change Adaptation, and Public Policy Analysis. Adept at driving sustainable agricultural practices, designing climate-resilient interventions, and shaping evidence-based policies to empower rural communities and inform decision-makers. Brings a strategic lens to development challenges, in blending field-level insights with institutional frameworks to foster resilient and inclusive growth.

Mrs. Ragini Kumari

Independent Consultant Engineer with over 18 years of experience as a Development Professional, specializing in engineering-led interventions for sustainable development. Proven track record in designing, implementing, and evaluating infrastructure and livelihood projects across rural and underserved regions. Skilled in stakeholder engagement, project lifecycle management, and policy integration- bringing together technical acumen and a deep understanding of grassroots realities to drive impactful outcomes. Committed to fostering inclusive growth through innovation, capacity building, and evidence-based planning.

Mrs. Mamta Singh

Independent Consultant and Founding Member of the organization, with over 25 years of experience as a Development Professional rooted in a Chemistry background. Known for bridging scientific rigor with grassroots innovation to craft sustainable, community-driven solutions in agriculture, water resource management, and rural development. Excels at translating technical expertise into tangible impact through field-level interventions, policy advisory, and capacity-building programs. Committed to advancing inclusive development, fostering resilient systems, and promoting evidence-based decision-making through collaborative, systems-oriented strategies.

Mr. Binay Kumar

Independent Consultant with the organization, offering over 26 years of experience as a Development Professional specializing in Risk and Disaster Management and Rural Development. Adept at formulating and leading resilience-building strategies, community- based disaster preparedness programs, and participatory rural planning processes. Brings deep field insight and strategic acumen to strengthen institutional frameworks, enhance local capacities, and drive sustainable, inclusive development in vulnerable and high-risk regions.

Mr. Gaurav Kr. Panda

Backed by 12 years of specialized expertise in GIS & Remote Sensing, Watershed Management, and Direct-Action Project implementation, with a strong footprint across the operational states of SARDAs. Skilled in leveraging geospatial technologies to support planning, monitoring, and decision-making for integrated natural resource management and community development initiatives. Demonstrates proven capacity in liaising with government bodies, donors, and grassroots institutions to ensure convergence, compliance, and impact at scale. Known for translating spatial data into actionable insights and supporting end-to-end execution of field programs-from design to delivery-focused on sustainability, resilience, and community empowerment.

Mrs. Priyambda Singh

Development Professional with over 11 years of experience, specializing in Documentation, Proposal Development, and Data Analytics, with a strong foundation in Biotechnology- related initiatives. Skilled in translating complex technical concepts into clear, persuasive narratives for reports, grants, and policy communication. Proficient in harnessing data insights to drive program design, performance tracking, and strategic decision-making. Brings a unique blend of scientific understanding and development practice, contributing to impactful interventions in sectors such as agriculture, health, and environmental sustainability. Recognized for precision in communication, analytical depth, and a collaborative approach to knowledge-sharing and stakeholder engagement.

Mrs. Savitri Panchale

Active with SARDAs since 2012, serving as a dedicated Office Bearer and driving community-centric initiatives aligned with the organization's mission. Brings over 15 years of experience as a Development Professional, with proven expertise in Community Mobilization, Data Compilation, Report Drafting, and Training & Capacity Building for local communities. Known for building trust and participation at the grassroots level, translating field realities into actionable insights and well-documented learnings. A skilled facilitator of learning and empowerment, fostering local leadership and strengthening community ownership through inclusive, hands-on training approaches

Remuneration of Members

The Directors of the Society do not receive any remuneration from the Society.

Interest of the Members

- None of the Members are interested in the promotion of our Society.
- Except as stated in ‘ – *Shareholding of Members in our Society* ’, none of our Members are interested in their capacity as a member of any firm or Society and no sums have been paid or are proposed to be paid to any Director or to such firm of Society in which he is interested, by 50 any person, in cash or shares or otherwise, either to induce them to become, or to help them qualify

as a director, or otherwise for services rendered by him or by such firm or Society , in connection with the promotion or formation of our Society .

- No contribution has been made by the Members as part of the Issue or separately in furtherance of the objects of the Issue.
- None of our Members' relatives have been appointed to an office or place of profit. Our Members have no interest in any property acquired or proposed to be acquired by our Society in the preceding two years of filing this Draft Prospectus. No benefit/interest will accrue to our Promoter/Members out of the objects of the Issue.
- None of our Members have any financial or material interest in the Issue.

Other understanding and confirmations

Our Society confirms that the permanent account number of our Members has been submitted to the Stock Exchanges at the time of filing this Draft Prospectus.

Details of change in Members of our Society for the financial years ended March 31, 2024, March 31, 2023, March 31, 2022, and till the date of this Draft Prospectus:

Financial Year	Appointment/Reappointment	Resignation/ Retirement
During the FY 2021-22		
18 th July 2021	Mr. Gaurav Kumar Panda	Mr. Pankaj Deokar
During the FY 2022-23		
20 th June 2022	Mrs. Mamta Singh	Dr. N. P. Singh
20 th June 2022	Mr. Brijesh Kumar Rawat	Mr. Pascal Dungdung
During the FY 2023-24		
18 th June 2023	Mrs. Priyambda Singh	Mr .Brijesh Kumar Rawat
9 th June 2024	Mrs. SavitriPanchale	Mr. Roshan M. Bhute

Meetings of our Governing Body between April 01, 2023 to till December 31, 2024:

Set forth below are the details of the meeting held of our Governing Body:

Sr. No.	Date	Key items covered in the meetings
1	18 th June 2023	<ol style="list-style-type: none"> 1. Approval of Audited Report FY 2022-23 2. Review and Approval of Annual Progress Report FY 2022-23 3. Discuss different focused areas/sectors/Funding Partners that could be explored for Organizational Growth. 4. Opening of New Saving Bank Accounts 5. Discussion and Approval of Staff Salary and their Capacity Building cum Training Programs 6. Discussion and approval of travel and DA Costs for Field Movement of the Employee. 7. Appointment of Chartered Accountant 8. Induction /Removal of Board Members 9. Assessment of Executive Directors and Area Allocation
	9 th June 2024	<ol style="list-style-type: none"> 1. Minutes Confirmation of the Last GB Meeting 2. Approval of Audited Report FY 2023-24 3. Review and Approval of Annual Progress Report FY 2023-24 4. Discuss different focused areas/sectors/Funding Partners that could be explored for Organizational Growth. With a focus on Empanelment with Agencies 5. Approval of Authorized Signatory as the representative in different proposed and Ongoing Projects and DSC Holder on behalf of SARA. 6. Opening of New Saving Bank Accounts 7. Discussion and Approval of Staff Salary and their Capacity Building cum Training Programs 8. Discussion and approval of travel and DA Costs for Field Movement of the Employee. 9. Appointment of Chartered Accountant 10. Induction /Removal of Board Members 11. Assessment of Executive Directors and Area Allocation

Key managerial staff of our Society (CEO)

Set forth below are the details of the Key managerial staff:

Naresh Prasad Singh: He has been associated with SARDA since last two decades & Provides expertise services as a Administrative, Supervising, Planning & Development Professional. His major responsibilities includes:-

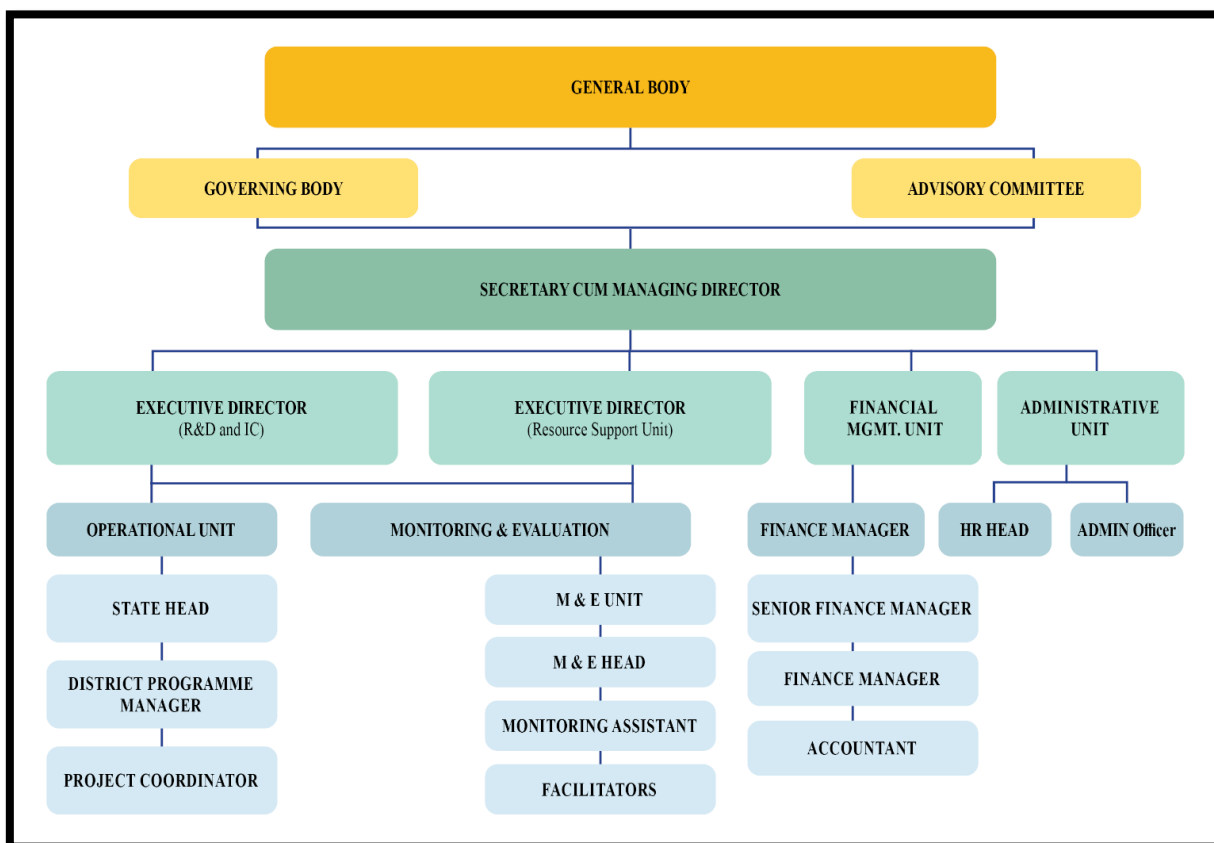
- Supervising the Projects.
- Responsible for the implementation of Every project and ensuring the timely completion of the same
- Ensuring every deliverable and activities related to the Project or the Administration is completed in a timely and transparent fashion
- Supervising the Mobilization of Tribal/ Village/ Block level Community
- Leading Capacity Building Training Programs.
- Supervising the Agricultural Development Working Plan Preparation with documentation and NRM-based research work.
- Supervise in building farmer's groups and link them with financial institutions and markets.
- Responsible for the Convergence with different departments and Agencies which could avail services of the Training Centre.
- To Supervise Business promotion through production and sales of various seeds.
- To Supervise the Business promotion of the Centre through procurement of agri/ rural produce from nearby areas and sale promotion of the same in processed/semi-processed form.
- Ensure Service promotion of the Centre through liaison with various agencies and Departments
- Ensure Stakeholder Management.

Roles and responsibilities of staff and volunteers:

S.No	Designation	Role & Responsibility
1	Managing Director	The Person plays a vital role in leading and managing administrative functions, concentrating on improving organizational efficiency, fostering effective communication, and delivering strong team leadership. Responsibilities include developing policies and strategic plans that align with the organization's overarching goals. This framework is crucial for ensuring accountability in pursuing the organization's mission and executing services for its beneficiaries.
2	Executive Director	The individual in this role is tasked with overseeing all projects associated with the Resource Support Unit and the Direct Action Project Units within the organization. This responsibility encompasses the regular Proposal Making, monitoring and evaluation of projects, as well as the preparation of reports and on-going communication with funders. The position is pivotal in cultivating a favourable public image for the organization, which includes managing crisis communications and nurturing relationships with stakeholders. Additionally, the individual plays a critical role in enhancing brand reputation and ensuring the maintenance of transparent communication channels.
3	State Head	The individual in this role is tasked with overseeing all projects associated with the Resource Support Unit and the Direct Action Project Units within the organization. This responsibility encompasses the regular Support in Proposal Making, monitoring, and evaluation of projects, as well as the preparation of reports and on-going communication with funders. The position is pivotal in cultivating a favourable public image for the organization, which includes managing crisis communications and nurturing relationships with stakeholders. Additionally, the individual plays a critical role in enhancing brand reputation and ensuring the maintenance of transparent communication channels.
4	HR/Admin Head	The Individual involves managing personnel, overseeing recruitment processes, and cultivating a positive workplace culture. It includes building the capacity of staff and contributing to organizational success through effective human resource management. Additionally, the role encompasses policy development and strategic planning aligned with the overall objectives of the organization. The individual is tasked with establishing and overseeing ethical practices, transparent decision-making processes, and strategic direction

5	Finance Manager	Position responsible for Effective financial management. This includes the development and oversight of the annual budget, Salary, and Payroll Maintenance, GST & Taxation, preparation of transparent financial reports for stakeholders, and rigorous grant management to secure funding while adhering to donor requirements. Cash flow management. Additionally, establishing sound financial policies encourages ethical practices and risk management. Collaboration on fundraising strategies, provision of financial training, and conducting financial analyses further enhance the organization's financial health.
6	Project Coordinator	The Project Coordinator will be responsible for the domains of livelihood generation, capacity building, community mobilization, training, etc. This position entails the strategic oversight of project activities, ensuring effective resource allocation and stakeholder engagement. The Project Coordinator is responsible for facilitating training sessions, fostering skill development, and fostering community participation to enhance local capacities. Additionally, meticulous report preparation is essential to document progress, evaluate outcomes, and inform decision-making processes. Overall, the Project Coordinator will be responsible to serve as a crucial link between the community and project stakeholders, driving sustainable development efforts.
7	M&E Officer	The Monitoring and Evaluation (M&E) officer ensures the effectiveness and accountability of programs and projects. This professional is responsible for developing and implementing M&E frameworks that systematically assess project outcomes and impact. By collecting and analysing data, the M&E officer provides valuable insights that inform decision-making, facilitate resource allocation, and enhance organizational learning. Furthermore, their collaboration with stakeholders ensures that programs align with both community needs and overarching organizational goals, thereby fostering transparency and continuous improvement in service delivery.

ORGANIZATION STRUCTURE



Donation

List of Donors							
S.No.	Name of Donors	2022-23		2023-24		2024-25	
		Percentage	contribution	Percentage	contribution	Percentage	contribution
1	Indian Institute of Entrepreneurship, Guwahati, Assam			3.52	27,72,148.00	2.31	20,71,840.00
2	Small Farmers Agribusiness Consortium, New Delhi	11.87	62,50,000.00	5.63	44,37,500.00	1.99	17,81,250.00
3	Schaeffler India Limited, Pune					35.83	3,21,43,990.00
4	Public Health and Engineering Division. Balaghat MP	11.74	61,79,624.00	9.08	71,49,429.00	5.38	48,29,198.00
5	Madhya Pradesh DeenDayalAntodaya Yojana- State Rural Livelihoods Mission, Balaghat, Madhya Pradesh	10.26	54,00,000.00	14.22	1,12,00,000.00		
6	Reliance Foundation, Mumbai	8.82	46,42,600.00	15.56	1,22,51,251.00	6.13	55,00,619.00
7	Divisional Forest Office - Manendragarh, Chhattisgarh			3.58	28,16,000.00		
8	Divisional Forest Officer, Nagpur	7.10	37,34,894.00				
9	Divisional Forest Officer, MP			1.07	8,45,000.00		
10	National Bank for Agriculture and Rural Development Bhopal	4.66	24,50,275.00				
11	Power Finance Corporation Consulting Limited, New Delhi	4.43	23,32,262.00				
12	Directorate of Agriculture, Department of Agri. Goj ,Ranchi			2.80	22,08,828.00	4.48	40,16,109.00
13	District Mineral Foundation Trust, Sundargarh - Odisha	2.89	15,20,000.00				
14	<i>District Mineral Foundation Trust , Chatra, Jharkhand</i>			2.33	18,36,910.00	1.21	10,87,835.00
15	<i>District Mineral Foundation Trust, Dumka, Jharkhand</i>			0.71	5,58,070.00	2.60	23,32,385.00
16	<i>Dept. of Panchayati Raj (PRI)GoJ , Ranchi</i>			0.75	5,92,550.00		
17	(MIPL CGL, Dumka)			1.97	15,51,825.00		
18	District Superintending Agriculture Officer, Prabani, Maharastra			1.25	9,81,692.00		
19	District Superintending Agriculture Officer, Nagpur, Maharastra			0.65	5,12,975.00		
20	Upper Commissioner & Member secretary -Vidharba Development Board, Nagpur, Maharashtra						
21	Divisional Forest Office, MP	6.13	32,24,500.00				
22	National Bank for Agriculture and Rural Development Regioal Office Patna (E shakti Project)	0.07	36,510.32				
23	State Level Nodal Agency, Ranchi	0.03	18,130.00			3.52	3160238.52

24	National Bank for Agriculture and Rural Development, Pune, Maharashtra	1.86	9,78,900.00				
25	Western Coalfields Limited, Nagpur	0.89	4,70,658.00	1.32	10,35,815.00	1.37	12,27,372.00
26	Ground Water Directorate of Surveys and Development Agency, Pune, Maharashtra	5.25	27,62,821.55	5.80	45,66,320.00	6.86	61,54,736.00
27	SiliaCentre ,Gondia					0.03	28,311.00
28	Mushroom Production Centre, Ramgarh (JH)	0.96	5,07,297.00				
29	Oil and Natural Gas Corporation, Bokaro, Jharkhand						
30	National Bank for Agriculture and Rural Development Regional Office Lucknow, (FSPF, Ghazipur)			2.31	18,23,000.00	0.02	17,796.00
31	National Bank for Agriculture and Rural Development Regional Office Lucknow, (FSPF, Jakhania)			1.32	10,36,000.00		
32	GurukripaFoudation, United States of America						
33	Department of Forest, Environment & Climate Change, Jharkhand	2.37	12,50,000.00				
34	Bihar Skill Development Mission , Patna	3.04	16,02,613.47	2.00	15,74,300.00	1.40	12,56,663.30
35	Jharkhand Biodiversity Board, Ranchi			1.60	12,57,519.41		
36	District Rural Development Agency, Jantara	1.55	8,15,163.00	2.10	16,51,775.00	3.00	26,90,650.00
37	UP PCF, Lucknow			1.38	10,89,360.00		
38	Drinking Water and Sanitation Department, Simdega, Jharkhand	1.28	6,73,452.00	1.85	14,60,767.00	0.62	5,51,746.00
39	District Rural Development Agency, Chatra	1.17	6,17,094.00	2.44	19,19,000.00	4.38	39,20,150.00
40	District Rural Development Agency, Khunti	1.15	6,04,422.00	2.21	17,41,878.00	2.69	24,14,364.00
41	SusheeChandragupt Coal Mine Pvt. Ltd., Hyderabad	1.14	6,00,000.00				
42	Divisiona Forest Officer, Nawada Forest Division, Bihar						
43	Mahanadi Coalfields Limited						
44	District Land Acquisitionoffice ,Pakur, Jharkhand			0.70	5,52,551.00	0.10	92,000.00
45	District Land Acquisitionoffice , Dhanbad, Jharkhand			0.66	5,17,500.00	0.15	1,35,000.00
46	National Bank for Agriculture and Rural Development Regional Office Lucknow, (Jogarnala W/S , Ghazipur)			0.51	4,05,000.00		
47	District Land Acquisitionoffice , West Singhbhum, Jharkhand						
48	National Bank for Agriculture and Rural Development Regional Office Patna (Hemara w/s Gaya)						
49	Project Implementing Agency	0.85		0.39	3,09,500.00		


	<i>Watershed Data Centre-Pradhan Mantri Krishi Sinchai Yojana 2.0 Bokaro, Jharkhand</i>		4,50,000.00				
50	Ministry of Textiles Department (GoI), New Delhi	0.80	4,20,210.97	0.25	2,00,330.00	0.16	1,41,250.00
51	<i>National Bank for Agriculture and Rural Development - Regional Office -Lucknow for Farm Sector Promotion Fund</i>	0.79	4,16,544.00				
52	National Bank for Agriculture and Rural Development Regional Office Jammu (SDP)	0.76	4,02,550.00	0.21	1,63,100.00	0.08	75,000.00
53	National Bank for Agriculture and Rural Development Regional Office Ranchi, Jharkhand	0.64	3,38,899.46				
54	National Bank for Agriculture and Rural Development Regional Office Jammu (Sukhalkhad Watershed)	0.61	3,20,698.00	0.32	2,51,738.00		
55	National Bank for Agriculture and Rural Development Regional Office, Jammu (Talaing Watershed_CBP, Kathua)			0.36	2,87,007.00	0.14	1,22,541.00
56	National Bank for Agriculture and Rural Development Regional Office, Jammu (SukhalKhad Watershed _ Interim Plan & FIP Kathua)			0.15	1,17,460.00	0.79	708969.00
57	National Bank for Agriculture and Rural Development Regional Office, Jammu (MEDP Prog.)			0.14	1,12,200.00		
58	National Bank for Agriculture and Rural Development Regional Office, Jammu (CAT Prog.)			0.21	1,62,000.00		
59	<i>Meghalaya Basin Development Authority, Meghalaya</i>	0.56	2,93,661.25				
60	Western Coalfields Limited, Wani North	0.53	2,78,775.00	0.10	78,750.00		
61	Nabakrishna Choudhary Centre for Development Studies, Bhubaneswar, Odisha	0.49	2,57,408.24	1.98	15,59,012.98	0.55	4,92,585.00
62	<i>Deputy Conservator of Forests, Planning Trabal Area, Ranchi</i>			0.95	7,49,775.00	3.62	32,49,025.00
63	State Level Nodal Agency, Ranchi	0.42	2,19,736.00	0.87	6,82,500.00		
64	<i>Comensatory Afforestation Fund Management and Planning Authority, Madhya Pradesh</i>	0.41	2,15,000.00				
65	National Cooperative Developemnt Corporation, Bhopal	0.41	2,13,600.00	2.30	18,09,167.00		
66	National Dairy Development Board, Anand	0.33	1,75,000.00	0.76	5,98,728.00	0.30	2,71,864.00
67	Nationa Bank for Agrculture and Rural Development Regional Office Patna (Wadi Jhajha)	0.23	1,18,943.07				
68	<i>KodermaKemical Pvt. Ltd., Koderma, Jharkhand</i>	0.19	1,00,000.00				
69	National Bank for Agriculture and Rural Development, Pune, Maharashtra	0.19	99,609.78	1.14	9,01,336.00	1.90	1705996.00

70	<i>BGR Minig & infra Ltd. Pakur, Jharkhand</i>	0.14	75,001.00				
71	<i>The CEO, Zilla Parishad, Nagpur</i>			0.13	1,03,232.00		
72	<i>Cental Mine Planning and Design Institute, Dhanbad, Jharkhand</i>			0.13	1,00,424.00		
73	<i>National Cooperative Developemnt Corporation, Bhopal</i>			0.13	1,00,100.00	2.35	2097703.00
74	<i>PCCF State CAMPA _MP</i>			0.07	55,798.00	1.24	11,05,742.00
75	<i>Jindal Steel -CSR</i>			0.02	12,400.00		
76	<i>Range Officer of Forest ,Chatra, Jharkhand</i>	0.95	5,00,000.00				
77	<i>District Land Acquistionoffice , Hazaribagh, Jharkhand</i>	0.95	5,00,000.00				
78	<i>Nationa Bank for Agriculture and Rural Developmment, Lucknow</i>	0.91	4,77,400.00	0.06	50,000.00		
79	<i>Nationa Bank for Agriculture and Rural Developmment, Lucknow</i>	0.07	38,150.00			0.10	86,600.00
80	<i>Cental Mine Planning and Design Institute, Singrauli, Madhya Pradesh</i>						
81	<i>District Land Acquistionoffice ,Simdega, Jharkhand</i>	0.06	33,000.00				
82	<i>District Land Acquistionoffice ,Hazaribagh, Jharkhand</i>					0.74	6,65,000.00
83	<i>NABARD Financial Services Limited, Bangalore</i>	0.03	16,597.00				
84	<i>Cental Mine Planning and Design Institute, Bhubaneswar, Odisha</i>					0.09	77,500.00
85	<i>GCPL, Hazaribagh, Jharkhand</i>					0.43	3,90,000.00
86	<i>Nationa Bank for Agriculture and Rural Developmment, Ranchi</i>					0.04	40,000.00
87	<i>NABCONS</i>					0.01	12,712.00
88	<i>NCL Talabira (Odisha)</i>					0.11	1,00,100.00
89	<i>NIML, Hazaribagh, Jharkhand</i>					0.06	55,000.00
90	<i>Odhisha Biodiversity Board, Bhubaneswar</i>					0.03	27,000.00
91	<i>PHE Division for JJM Korba</i>					0.21	1,89,113.00
92	<i>(R K Earth Resources Private Limited) Durg, Chhattisgarh</i>					0.25	2,25,000.00
93	<i>R.K Green Mining Private Limited, Paschim Bardhaman, West Bangal</i>					0.25	2,25,000.00
94	<i>SAIL, Dhanbad</i>					1.11	10,00,000.00
95	<i>National Bank for Agriculture and Rural Development Regional Office, Jammu (Talain Watershed FSR DPR, Kathua)</i>					0.16	1,46,171.00
96	<i>National Bank for Agriculture and Rural Development</i>					0.26	2,36,634.00

	<i>Regional Office, Jammu (Hali Sawla Springshed _PIP)</i>						
97	National Bank for Agriculture and Rural Development Regional Office, Ranchi _FSPF - Chitarpur (Ramgarh)					0.63	5,64,670.00
98	<i>National Bank for Agriculture and Rural Development Regional Office, Jammu (Kothian Khera Lehar Watershed_ CBP)</i>					0.32	2,87,052.00
	Total	100%	5,26,32,000.11	100%	7,87,49,521.39	100%	8,97,10,479.82

OUR LIFETIME MEMBER

The Lifetime Member of our Society is **Naresh Prasad Singh**. The profiles of our lifetime Member given below:

	<p>Naresh Prasad Singh aged 55 years is the lifetime Member of our Society. He resides at Muramkala, Ramgarh Cantt, Distt-Ramgarh (JH).</p> <p>Our Society confirms that the details of the permanent account number, aadhar number, driving license number, bank account number(s) and passport number of our Promoter have been submitted to the Stock Exchanges at the timing of filing this Draft Prospectus.</p>
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For additional details on the background, educational qualifications, experience in the business of our Society, positions / posts held in the past, term of appointment and other Members hips of our Members , see '*Our Management*' on page 91 of thisDraft Prospectus.

SECTION V – FINANCIAL STATEMENTS

FINANCIAL INFORMATION

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intentionally left blank)*

RELATED PARTY TRANSACTIONS

For details of the related party transactions for the Fiscals 2024, 2023 and 2022 in accordance with the requirements under the Societies Registration Act, 1860, and the rules framed thereunder, as amended from time to time, see “*Financial Information*” on page 102 of this Draft Prospectus.

AUDIT REPORT

We have examined the Balance Sheet of **SOCIAL ACTION FOR RURAL DEVELOPMENT (SARDA), RAMGARH-829122 (Jharkhand), PAN - AADTS1984N** as at 31st March, 2023, Income Expenditure Account and Receipt Payment Account for the period 01.04.2022 to 31.03.2023 which are in agreement with the Books of Accounts maintained by the assessee.

We have obtained all the information and explanations, which to the best of our knowledge and belief were necessary for the purpose of our audit. In our opinion, proper Books of Accounts have been kept by the assessee, so far as appears from our examination of the Books and proper returns adequate for the purposes of audit have been received by us.

In our opinion and to the best of our information and according to explanation given to us, the said accounts give a true and fair view:

- [a] In case of the Balance Sheet, of the state of the affairs of the assessee as at 31st March 2023.
- and
- [b] In case of the Income Expenditure and Receipt Payment Account of the surplus for the year ending on 31st March, 2023.

Place: Ramgarh
Dated: 08.08.2023



For Khandelwal Sandeep & Co.
Chartered Accountant
FRN - 023156C

Sandeep

(Sandeep Khandelwal)
Proprietor

M.No. 435412
UDIN- 23435412BGXPQV6211

SOCIAL ACTION FOR RURAL DEVELOPMENT(SARDA)
RAMGARH, JHARKHAND
CONSOLIDATED RECEIPT AND PAYMENT ACCOUNT FOR THE YEAR ENDED 31ST MARCH, 2023

RECEIPT		AMOUNT	PAYMENT		AMOUNT
To, Opening Balance:			By Indirect Expenses		3,885,790.02
Cash at Bank	9,207,813.99	9,250,640.26	(As per Schedule IV)		
Cash in Hand	42,826.27				
To, Receipt			By, Payment towards Loan and Advance		33,552,256.42
Grant (As Per Schedule "IV")	9,777,582.25	9,817,486.25	(As per Schedule IV)		
Interest Received	39,904.00				
Other Income			By, Fixed Assets Purchase		
To, Loan & Advance		8,364,390.00	(As per Schedule IV)	94,350.00	94,350.00
(As Per Schedule "IV")					
To, Security Amount Refund		570,300.00	By, Investment		
(As Per Schedule "IV")			(As per Schedule IV)		
			Fixed Deposit & Security Deposits	1,891,721.00	1,891,721.00
To, Sundry Debtors		11,926,214.00			
(As Per Schedule "IV")					
To, Branch and Division		22,595,558.79	By, Branch and Division		
(As Per Schedule "IV")			(As per Schedule IV)	11,819,319.19	11,819,319.19
			To, Sundry Creditors		
			(As Per Schedule "IV")		2,284,320.00
To, Closing Balance					
Cash at Bank				9,404,113.40	
Cash in Hand				100,016.27	9,504,129.67
Total		63,031,886.30	Total		63,031,886.30

Signed in terms of our separate Report of even date.

For, Social Action for Rural Development (SARDA)

Place : Ramgarh
Date : 08.08.2023



For, KHANDLWAL SANDEEP & CO.
CHARTERED ACCOUNTANT
FRN - 023156C

Sandeep
Sandeep Khandelwal
(Proprietor)
M.No. 435412

UDIN -

2343541269xPQv6211

SOCIAL ACTION FOR RURAL DEVELOPMENT(SARDA)

RAMGARH, JHARKHAND

CONSOLIDATED INCOME & EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2023

In Rs.

EXPENDITURE		AMOUNT	INCOME		AMOUNT
<u>To, Project Maintenance Exp.</u> (As per Annexure "A")		41,028,565.64	<u>By, Receipt</u> Grant (As Per Schedule "III ")		52,124,703.25
<u>To, Administrative Exp.</u> (As per Annexure "A")		7,697,377.93	<u>By, Interest Received</u> (As Per Schedule "III ")		
<u>To, Training & Development Exp</u> (As per Annexure "A")		2,565,692.34	Interest on FD	143,424.00	
			Bank Interest	39,904.00	183,328.00
<u>To, Accrued Exp. And provided for</u> Depreciation	502,426.32		<u>By, Other Income</u> (As Per Schedule "III ")		1,211,447.00
Audit fee	75,000.00	577,426.32			
<u>To, Surplus Tr. To Capital A/C</u>		1,650,416.02			
TOTAL		53,519,478.25	TOTAL		53,519,478.25

Signed in terms of our separate Report of even date.

For, Social Action for Rural Development (SARDA)



Place : Ramgarh
Date : 08.08.2023



For, KHANDELWAL SANDEEP & CO.
CHARTERED ACCOUNTANT
FRN - 023156C

Sandeep
Sandeep Khandelwal
(Proprietor)
M.No. 435412

UDIN -

23435412-BGAP046211

SOCIAL ACTION FOR RURAL DEVELOPMENT(SARDA)
RAMGARH, JHARKHAND
CONSOLIDATED BALANCE SHEET, AS ON 31ST MARCH 2023

In Rs.

LIABILITIES	AMOUNT	AMOUNT	ASSETS	AMOUNT	AMOUNT
General Fund		1,679.00	Fixed Assets:		
			(As Per Schedule I & II)	5,742,201.39	5,742,201.39
Capital Fund			Investments		
Opening balance	39,691,009.25		FD	1,591,288.92	1,591,288.92
Add: Surplus	1,650,416.02	41,341,425.26			
			Current Assets		
			TDS Receivable	531,342.59	
			TDS Receivable 22-23	1,112,295.00	
			GST Receivable	162,751.00	
Current Liabilities			Security Deposit / EMD	4,244,196.90	
Expenses Payable	20,138,947.02		Sundry Debtors	41,955,241.55	48,005,827.04
Sundry Creditor	6,196,358.91				
Branch & Division	14,364,259.60		Branch & Division	16,526,201.21	16,526,201.21
Duty and Taxes	1,001,972.36				
Audit Fee Payable	75,000.00		Loans & Advances	8,584,695.25	8,584,695.25
Other Payable	6,834,701.33	48,611,239.22			
			Cash & bank Balance		
			Cash at Bank	9,404,113.40	
			Cash in hand	100,016.27	9,504,129.67
Total		89,954,343.48	Total		89,954,343.48

Signed in terms of our separate Report of even date.

For, Social Action for Rural Development (SARDA)

Place : Ramgarh
Date : 08.08.2023



For, KHANDELWAL SANDEEP & CO.

CHARTERED ACCOUNTANT

FRN - 023156C

Sandeep

Sandeep Khandelwal

(Proprietor)

M.No. 435412

UDIN -

23435412 B07AP04217

**SOCIAL ACTION FOR RURAL DEVELOPMENT(SARDA)
RAMGARH, JHARKHAND**

Schedule "I" of Fund and Liabilities forming part of Balance Sheet as on 31st March 2023

Sl.No.	Particulars	Balance As On 01.04.2022	For the Year		Balance As On 31.03.2022	Branch & Division	Current Liab. & Prov.					
			Deficit	Surplus			Expenses Payable	Sundry Creditors	Duty & Taxes	Audit Fee	Other Payables	
1	Resource Support (HO)	33,972,015.98		3,566,911.49	37,438,927.47			2,481,890.02		1,107,675.49	75000.0	1,995,131.03
2	E-SHAKTI PROJECT Under NABARD.	-36,510.32		36,510.32	-							
3	IWMP Simdega	-219,736.00		219,736.00	-							
4	Wadi Jajha	-118,943.07		118,943.07	-							
5	Wadi Simdega	-338,899.46		338,899.46	-							
6	NABARD-RIDF 01/ SIMDEGA/ 2015-16	-2,748,897.53		342.00	-2,748,555.53	167,280.00		325,833.00	2,188,093.00	-		81,944.00
7	Sarda Training Centre, Ramgarh	780,608.84		176,298.80	956,907.64							195,122.00
8	Jagmala Watershed Project, Mirzapur	-		-	-	125,863.00						
9	PSF Ghazipur	-17,796.00		-	-17,796.00							19,898.00
10	Hemana Watershed, Gaya	-39,310.00		-	-39,310.00	148,437.00						
11	PFC, Dumka	-2,332,262.00		2,332,262.00	-							
12	ONGC Community Toilet Construction, Mandu	15,236.14	15,236.14	-	0.00							
13	AHV, Simdega	-420,210.97		420,210.97	-							
14	SFAC, New Delhi	-111,750.00	809,640.00	-	-921,590.00	3,921,590.00						
15	FCRA- A/c, Ramgam	7,297.37		12.00	7,309.37							
16	NABARD-RIDF 01/ KHUNTI/2015-16	-412,133.89		132.60	-412,001.29			184,641.00	223,456.00			
17	NABARD-RIDF 01/ KHUNTI/2015-16	-618,760.41		134.60	-618,625.81			144,686.00	480,061.00			
18	IWMP Sumia	-18,130.00		18,130.00	-							
19	PSF Ghazipur, Merdoh	-		105,400.00	105,400.00							
20	Sukhal Khad Watershed, Kathua	-		107,698.00	107,698.00							
21	SDP, Kathua (Jammu)	-		-	-	292,550.00						
22	Reliance Foundation	-		-	-							
23	Balaghat Agro Cluster (SPURTI)	6,641,171.15	5,425,558.77	-	1,215,612.38	1,024,958.00		3,230,168.91	-833,991.58			363,321.00
24	WADI GHANSON & DHANORA	-384,189.28	194.70	-	-384,383.98	855,819.00	237,540.00					622,119.30
25	WADI PARASWADA	2,307,869.52		-	2,307,869.52	1,672,530.00	450,116.00					1,583,401.00
26	WADI DEORI	-1,223,640.75	35.40	-	-1,223,605.35	328,993.00	639,650.00					259,566.00
27	Training Centre, Gondia	634,117.52		9,540.54	633,658.06	784,809.60	131,777.00			7,800.00		
28	RS, Balaghat	1,597,886.20		373,681.48	1,971,567.68		1,516,916.00	76,600.00	-12,000.00			254,020.00
29	RS, Gondia	1,314,720.47		78,419.52	1,393,139.99	1,680,358.00	4,435,429.00		732,518.45			153,500.00
30	CFT, Balaghat	1,020,089.30	64,268.80	-	955,820.50	3,341,174.00	9,580,669.00					
31	WADI Bahar	-1,067,868.04	70.80	-	-1,067,038.84							1,071,756.00
32	Wadi Salekasa	-225,333.00		-	-225,333.00							256,000.00
33	E-Shakti Project, Balaghat	37,252.00	37,252.00	-	-							
34	Rural Haat, Nagnur	-99,608.78		99,609.78	-							
35	Others Project	1,906,725.26		-	1,906,725.26							
	Total	39,691,009.25	6,352,456.61	8,002,872.63	41,341,425.26	14,364,259.60	20,138,947.62	6,195,358.91	1,061,972.36	75,000.00		6,834,701.33

Signed




Social Action for Rural Development (SARDA), Ramgarh
Schedule II of Properties & Assets Forming Part of Consolidated Balance Sheet As on 31st March, 2023

Particulars	F I X E D A S S E T S				Cash & Bank Balances		Sundry Debtors (Current Assets)	Loan and Advances (Current Assets)	Bills and Dividends	Investment	GST Receivable	TDS Receivable	Security Deposit	
	Balance As on 01.04.2022	During the Year		Balance As On 31.03.2023	Bank									
		Addition	Deductions		Depreciation	Bank								Cash
1 Resource Support (MS)	3,491,309.51													
2 (S-SPWIT) PROJECT (Under NABARD)		61,215.04		295,770.82	3,155,224.67	4,479,550.74	98,516.27	8,426,345.97	1,754,482.80	16,150,933.14	1,117,640.04	162,751.00	3,491,556.70	3,985,477.90
3 NAMP Schemes														
4 Ward Pujas														
5 Ward Schemes														
6 NABARD-RDF-01/AM/0004/2022-26														
7 Sohra Training Centre, Bongaich	204,694.89	30,550.00		83,001.31	218,095.87			229,793.28	140,000.00	236,747.89	85,848.00		4922.85	54,133.85
8 JSD/PRM Welfare Project, Mirzapur								13,849.00						
9 PDP Ghoghar								2,142.00						
10 Densara Watershed, Gaya								193,122.00						
11 PFC, Duma														
12 ONGC, Gopabandha Under Construction, Mandla														
13 JMW, Bongaich														
14 SCAC, New Dudy														
15 PCMA, A/L, Bongaich								1,000,000.00						
16 NABARD-RDF-02/02/02/2019-20								481.89		6,075.68				
17 NABARD-RDF-03/02/02/2019-20								6,075.71						
18 BAWP-GURGA								6,121.59						
19 PFR Ghoghar, Mandla														
20 Central Road Watershed, Khatwa								225,493.00						
21 SPK Khatwa (Bongaich)										107,699.00				
22 Reliance Fish Station (Mandla)								300,150.00						
23 Bongaich Agro Cluster (SPURTI)								4,025,503.71	905,000.00					
24 WASH BONGAICHAH & DUMARIORA								109,893.32	110.00					20,220.00
25 WASH BONGAICHAH								73,222.32	408.00					109,160.00
26 WASH DUMARI								4,001.89	242.00					388,899.00
27 Training Centre, Gonda	1,77,000.72			90,802.11	1,171,758.60			25,752.26		221,252.00				89,288.00
28 MS, Bongaich	22,272.40	41,900.00		21,598.89	32,269.60	158,079.08		3,573,346.00		1,807,424.00				1,879,715.00
29 MS, Gonda	885,916.52	6,000.00		25,842.48	957,874.04	445,911.89		11,683.58						131,200.00
30 CRT, Bongaich								1,858.18		15,794,000.00				717.00
31 WASH Bongaich														11,000.00
32 WASH Sahibpur								83,152.00	915.00					
33 S. Ghoghar Project, Bongaich														
34 Rural Heat, Nagar														
35 Others Project														
Total	6,048,292.13	199,875.59		300,426.32	6,742,891.39	5,404,113.40	189,018.87	43,955,241.93	8,064,646.28	18,528,201.31	1,545,268.92	182,751.00	3,444,897.89	4,244,138.90


 Social Action for Rural Development
 (SARDA)
 Reg. No.
 115/2002-03
 Ramgarh (J.P.)



Social Action for Rural Development (SARDA), Ramgarh

Schedule III of Income & Expenditure Forming Part of Consolidated Income & Expenditure Account As on 31st March, 2023

Sl.No	Name of Projects	EXPENDITURE		I N C O M E			FOR THE YEAR			
		Indirect Exp.(Project)	Depreciation	Grant /Consultancy Fees	Other Items	Interest on FD	Interest	Deficit	Surplus	Surplus/Deficit
1	Resource Support (HO)	13,067,515.52	296,970.62	16,276,552.63	507,297.00	129,335.00	18,213.00	-	3,566,911.49	3,566,911.49
2	E-SHAKTI PROJECT Under NABARD,			36,510.32				-	36,510.32	36,510.32
3	IWMP Simdega			219,736.00				-	219,736.00	219,736.00
4	Wadi Jhajha			118,943.07					118,943.07	118,943.07
5	Wadi Simdega			338,899.46					338,899.46	338,899.46
6	NABARD-RIDF OI/ SIMDEGA/ 2015-16							342.00	342.00	342.00
7	Sarda Training Centre, Ramgarh	1,374,767.36	63,001.31	1,602,613.47		10,037.00	1,417.00		176,298.80	176,298.80
8	Jogarnala Watershed Project, Mirzapur									
9	FSPF Ghazipur									
10	Hamara Watershed, Gaya									
11	PFC, Dumka			2,332,262.00					2,332,262.00	2,332,262.00
12	GNSS Community Toilet Construction, Mandu	15,236.14						15,236.14		-15,236.14
13	AHMY, Simdega			420,210.97					420,210.97	420,210.97
14	SFAC, New Delhi	7,059,840.00		6,250,000.00				809,840.00		-809,840.00
15	FCIA- A/c, Ramgarh						12.00		12.00	12.00
16	NABARD-RIDF OI/ KHUNTI/2015-16	35.40					188.00		132.60	132.60
17	NABARD-RIDF OI/ KHUNTI/2015-16	35.40					170.00		134.60	134.60
18	IWMP Gumla			18,130.00					18,130.00	18,130.00
19	FSPF Ghazipur, Mardah	372,000.00		477,400.00					105,400.00	105,400.00
20	Sukhal Khad Watershed, Kathua	213,000.00		320,698.00					107,698.00	107,698.00
21	SDP, Kathua (Jammu)	402,530.00		402,530.00						
22	Reliance Foundation (Mandla)	4,642,600.00		4,642,600.00						
23	Balaghat Agro Cluster (SFURTI)	5,439,905.77			5,000.00		9,345.00	5,425,558.77		-5,425,558.77
24	WADI GHANSOR & DHANJORA	194.70						194.70		-194.70
25	WADI PARASWADA									
26	WADI DEORI	35.40						35.40		-35.40
27	Training Centre, Gondia	997,738.35	96,903.11		699,150.00	4,052.00	980.00		9,540.54	9,540.54
28	RS, Balaghat	5,282,515.72	21,508.80	5,674,775.00			2,931.00		373,681.48	373,681.48
29	RS, Gondia	7,396,007.55	24,042.45	7,493,212.55			5,257.00		78,419.52	78,419.52
30	OFI, Balaghat	5,465,337.80		5,400,000.00			1,069.00	64,268.80		-64,268.80
31	WADI Baihar	70.80						70.80		-70.80
32	Wadi Salekasa									
33	E-Shakti Project, Balaghat	37,252.00						37,252.00		-37,252.00
34	Rural Haat, Nagpur			99,609.78					99,609.78	99,609.78
	Total	51,366,638.91	802,426.32	52,124,703.25	1,211,447.00	143,424.00	39,904.00	6,352,456.61	8,002,672.63	1,650,416.02
		51949062.23			53519478.25			1630416.02		



Social Action for Rural Development (SARDA) Ramgarh
 Schedule IV of Receipt & Payment Showing Part of Consolidated Receipt & Payment Account As on 31st March, 2023

Sl. No.	Name of Project	Receipt										Payment						
		Opening Balance as on 01-04-22		Grant Received	Other Income	Interest Rec.	Bank & Deposits	Loan & Advances	Ready Stocks	Refund TD/TD	Exhaust Expenses	Loan and Advances (C.G. & C.G. Refund)	Ready Credits	Fixed Assets Purchase	Investment/STP	Branch /Division	Closing Balance as on 31-03-23	
Debit	Credit	Bank	Cash														Bank	Cash
1	Interest Income (P&L)	858,996.00	21,496.27	6,461,853.25	507,297.08	38,733.00	11,295,238.78	11,926,053.00	11,926,053.00	558,308.00	2,762,246.31	26,652,583.37	11,869,999.00	6,389.00	1,891,721.08	6,433,284.18	4,425,280.74	18,296.27
2	Subsidy received (Grants Income)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	P&L Transfer	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Bank Bal	19,002.59	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	19,002.59
5	Bank Deposits	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	RAMGARH DISTRIK SANGRHA 2023-25	12,023.47	-	-	342.00	-	-	-	-	-	-	-	-	-	-	-	-	12,365.47
7	State Training Centre, Ramgarh	6,591.48	-	2,036,599.00	1,417.00	-	-	-	-	-	275,779.36	37,999.00	-	46,290.00	-	1,447,887.00	-	6,129.12
8	Government Sponsored Project, Ramgarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	SRM Institute	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Parsons Hyderabad - Class	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	PTC, Durgam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	SRM Institute, Hyderabad, Commission, Ramgarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	DMV, Ramgarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	SRM, New Delhi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	SRM, K.O., Ramgarh	421.69	-	-	12.00	-	-	-	-	-	-	-	-	-	-	-	-	433.69
16	RAMGARH DISTRIK SANGRHA 2023-25	5,943.11	-	-	169.00	-	-	-	-	-	55.60	-	-	-	-	-	-	6,167.71
17	RAMGARH DISTRIK SANGRHA 2023-25	5,946.89	-	-	170.00	-	-	-	-	-	58.60	-	-	-	-	-	-	6,235.49
18	RAMD Centre	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	SRM Institute, Ramgarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20	SRM Institute, Ramgarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
21	SRM Institute, Ramgarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
22	Indira Institute, Ramgarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
23	Indira Institute, Ramgarh (ST/ST)	2,907,109.79	-	3,089,000.00	4,340.80	38,880.00	212,361.80	-	-	47,411.44	3,481,794.00	5,998,111.80	-	-	38,100.00	1,776,830.71	-	6,209,042.51
24	RAMD SANGRHA & SANGRHA	127,252.32	119.00	-	-	-	-	-	-	396.73	-	-	-	-	-	-	-	127,668.04
25	RAMD SANGRHA	92,666.52	884.00	-	-	-	-	-	-	2,799.99	-	-	-	-	-	-	-	95,466.51
26	RAMD SANGRHA	1,498.28	211.00	-	-	-	-	-	-	55.43	-	-	-	-	-	-	-	1,764.71
27	Training Centre, Ramgarh	30,971.82	-	-	992.00	-	-	-	-	84,861.25	18,880.00	-	-	-	-	-	-	50,825.07
28	SRM, Ramgarh	11,871.48	-	1,807,076.41	2,561.00	-	74,547.00	-	-	111,011.72	1,796,848.00	-	(1,400.00)	-	495,578.18	19,479,448.00	-	20,079,448.00
29	SRM, Ramgarh	538,598.44	-	434,997.00	2,257.00	-	4,072,733.00	-	-	796,799.81	1,498,800.00	-	-	-	3,923,000.00	483,121.82	-	5,248,721.63
30	SRM, Ramgarh	35,534.56	-	1,300,000.00	1,666.00	-	-	-	-	129.00	300,880.00	-	-	-	900,000.00	50,665.56	-	1,751,675.56
31	RAMD SANGRHA	1,418.96	113.00	-	-	-	-	-	-	38.00	70.00	-	-	-	-	1,626.96	113.00	1,740.96
32	SRM, Ramgarh	29,679.08	938.00	-	-	-	-	-	-	626.00	-	-	-	-	-	30,605.08	938.00	31,543.08
33	Rural Health, Ramgarh	34,322.22	-	-	-	-	-	-	-	-	-	-	-	-	14,723.22	-	-	49,045.44
34	Other Projects	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		4,287,818.98	22,824.27	4,777,843.25	927,297.08	39,963.00	12,298,997.76	4,764,369.00	11,938,218.00	678,308.00	1,655,596.61	31,812,566.41	2,284,230.00	94,500.00	1,491,721.08	11,855,234.18	4,484,112.46	39,616.27

[Handwritten Signature]

(SARDA)
 Reg. No. 135/2002-03
 Ramgarh (2013)

(KHADELWAL SANDEEP & CO)
 Chartered Accountants

SOCIAL ACTION FOR RURAL DEVELOPMENT (SARDA)
RAMGARH, JHARKHAND
 Schedule-V
SCHEDULE OF FIXED ASSETS ANNEXED TO AND FORMING PART OF BALANCE SHEET AS AT 31st MARCH,2023

ASSETS	WDV as on 01.04.2022	ADDITION		DEDUCTION	TOTAL	RATE	DEPRECIATION	WDV as on 31.03.2023
		1st Half	2nd Half					
Land	3,176,487.00				3,176,487.00		-	3,176,487.00
Furniture & Fixtures	335,392.58	20,840.00	6050.00		362,282.58	10%	35,925.76	326,356.82
Computers, Printer & Software	172,670.44	60,737.28	81398.31		314,806.03	40%	109,642.75	205,163.28
Electrical & Office Equipments	315,558.77	6,350.00			321,908.77	15%	48,286.32	273,622.45
Motor Cycle	202,831.15				202,831.15	15%	30,424.67	172,406.48
Camera	56,412.46				56,412.46	15%	8,461.87	47,950.59
Audio- Visual Equipments	1,383.10				1,383.10	15%	207.47	1,175.64
Photostate/Fax Machine	13,132.55				13,132.55	15%	1,969.88	11,162.67
Cooler & Fans	14,547.89	-			14,547.89	15%	2,182.18	12,365.71
Vehicles	1,587,076.81	-			1,587,076.81	15%	238,061.52	1,349,015.29
Projector	37,796.45				37,796.45	15%	5,669.47	32,126.98
Mobile	36,155.38		24000.00		60,155.38	15%	7,223.31	52,932.07
CCTV Camra Setup	46,411.55				46,411.55	15%	6,961.73	39,449.81
Air Conditioners	29,834.31				29,834.31	15%	4,475.15	25,359.16
Auto Clave	19561.69				19,561.69	15%	2,934.25	16,627.43
TOTAL	6,045,252.12	87,927.28	111,448.31	-	6,244,627.71		502,426.32	5,742,201.39

[Signature]


 (SARDA)
 Reg. No.
 139/2002-03
 Ramgarh (Jh.)


 KHANDEEWAL SANDEEP & CO.
 Chartered Accountants
 RAMGARH

social Action for Rural Development (SARDA), Ramgarh

SL No.	Annexure "A"				Total Expenditure
	Name of Projects	Project Maintenance Exp.	Administrative Exp.	Training & Development Exp	
1	Resource Support (HO)	10,379,012.42	1,960,127.33	653,375.78	12,992,515.52
2	E-SHAKTI PROJECT Under NABARD,	-	-	-	-
3	IWMP Simdega	-	-	-	-
4	Wadi Jhajha	-	-	-	-
5	Wadi Simdega	-	-	-	-
6	NABARD-RIDF 01/ SIMDEGA/ 2015-16	-	-	-	-
7	Sarda Training Centre, Ramgarh	1,099,813.89	206,215.10	68,738.37	1,374,767.36
8	Jogamala Watershed Project, Mirzapur	-	-	-	-
9	FSPF Ghazipur	-	-	-	-
10	Hemara Watershed , Gaya	-	-	-	-
11	PFC, Dumka	-	-	-	-
12	ONGC Community Toilet Construction, Mandu	15,236.14	-	-	15,236.14
13	AHVV, Simdega	-	-	-	-
14	SFAC, New Delhi	5,647,872.00	1,058,976.00	352,992.00	7,059,840.00
15	FCRA- A/c , Ramgarh	-	-	-	-
16	NABARD-RIDF 01/ KHUNTI/2015-16	-	35.40	-	35.40
17	NABARD-RIDF 03/ KHUNTI/2015-16	-	35.40	-	35.40
18	IWMP Gumla	-	-	-	-
19	FSPF Ghazipur_ Mardah	297,600.00	55,800.00	18,600.00	372,000.00
20	Sukhal Khad Watershed, Kathua	170,400.00	31,950.00	10,650.00	213,000.00
21	SDP, Kathua (Jammu)	322,040.00	60,382.50	20,127.50	402,550.00
22	Reliance Foundation (Mandla)	3,714,080.00	696,390.00	232,190.00	4,642,600.00
23	Balaghat Agro Cluster (SFURTI)	4,351,923.02	815,985.57	271,995.19	5,439,903.77
24	WADI GHANSOR & DHANORA	-	194.70	-	194.70
25	WADI PARASWADA	-	-	-	-
26	WADI DEORI	-	35.40	-	35.40
27	Training Centre, Gondia	478,190.68	89,660.75	29,886.92	597,738.35
28	RS, Balaghat	4,226,012.58	792,377.36	264,125.79	5,282,515.72
29	RS, Gondia	5,916,806.04	1,109,401.13	369,800.38	7,396,007.55
30	CFT, Balaghat	4,372,270.24	819,800.67	273,266.89	5,465,337.80
31	WADI Baihar	56.64	10.62	3.54	70.80
32	Wadi Salekasa	-	-	-	-
33	E-Shakti Project, Balaghat	37,252.00	-	-	37,252.00
34	Rural Haat, Nagpur	-	-	-	-
		41,028,565.64	7,697,377.93	2,565,692.34	51,291,635.91



AUDIT REPORT

We have examined the Balance Sheet of **SOCIAL ACTION FOR RURAL DEVELOPMENT (SARDA), RAMGARH-829122 (Jharkhand), PAN – AADTS1984N** as at 31st March, 2024, Income Expenditure Account and Receipt Payment Account for the period 01.04.2023 to 31.03.2024 which are in agreement with the Books of Accounts maintained by the assessee.

We have obtained all the information and explanations, which to the best of our knowledge and belief were necessary for the purpose of our audit. In our opinion, proper Books of Accounts have been kept by the assessee, so far as appears from our examination of the Books and proper returns adequate for the purposes of audit have been received by us.

In our opinion and to the best of our information and according to explanation given to us, the said accounts give a true and fair view:

[a] In case of the Balance Sheet, of the state of the affairs of the assessee as at 31st March 2024.

and

[b] In case of the Income Expenditure and Receipt Payment Account of the surplus for the year ending on 31st March, 2024.

Place: Ramgarh
Dated: 19.09.2024

For SDR & ASSOCIATES
Chartered Accountant
FRN – 326522E



Sandeep
(Sandeep Khandelwal)
Partner
M.No. 435412
UDIN- 24435412BKETYQ5678

SOCIAL ACTION FOR RURAL DEVELOPMENT(SARDA)
RAMGARH, JHARKHAND
 CONSOLIDATED RECEIPT AND PAYMENT ACCOUNT FOR THE YEAR ENDED 31ST MARCH, 2024

In Rs.

RECEIPT	AMOUNT	AMOUNT	PAYMENT	AMOUNT	AMOUNT
To, Opening Balance:			By Indirect Expenses		40,06,170.08
Cash at Bank	94,04,113.40		(As per Schedule IV)		
Cash in Hand	1,00,016.27	95,04,129.67	By, Payment towards Loan and Advance		4,62,01,764.00
			(As per Schedule IV)		
To, Receipt			By, Fixed Assets Purchase		
Grant (As Per Schedule " IV")	6,91,20,998.00	6,92,21,424.70	(As per Schedule IV)		
Interest Received	1,00,426.70	10,055.00	By, Investment		
Other Income			(As per Schedule IV)		
To, Loan & Advance		20,07,577.00	Fixed Deposit & Security Deposits	64,51,635.00	64,51,635.00
(As Per Schedule " IV")					
To, Security Amount Refund		15,88,600.00			
(As Per Schedule " IV")					
To, Branch and Division		1,94,71,653.00	By, Branch and Division	2,27,64,446.00	2,27,64,446.00
(As Per Schedule " IV")			(As per Schedule IV)		
			To, Sundry Creditors		1,66,39,445.00
			(As Per Schedule " IV")		
			Closing Balance		
			Cash at Bank	56,08,012.29	
			Cash in Hand	1,31,967.00	57,39,979.29
Total		10,18,03,439.37	Total		10,18,03,439.37

Signed in terms of our separate Report of even date.

For, Social Action for Rural Development (SARDA)

[Signature]



Place : Ramgarh
Date : 19-9-2024

For, S D R & ASSOCIATES
CHARTERED ACCOUNTANT

FRN - 326522E



[Signature]

Sandeep Khandelwal
(Partner)

M.No. 435412

UDIN - 24435412BKETYQ5678

**SOCIAL ACTION FOR RURAL DEVELOPMENT(SARDA)
RAMGARH, JHARKHAND**

CONSOLIDATED INCOME & EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2024

In Rs.

EXPENDITURE		AMOUNT	INCOME		AMOUNT
To, Project Maintenance Exp. (As per Annexure "A")		6,05,20,121.22	By,Receipt Grant (As Per Schedule "III ")		7,60,95,354.39
To, Administrative Exp. (As per Annexure "A")		1,13,47,522.73	By,Interest Received (As Per Schedule "III ")		
To, Training & Development Exp (As per Annexure "A")		37,82,507.58	Interest on FD	2,16,240.00	
			Bank Interest	88,105.70	3,04,345.70
To, Accrued Exp. And provided for			By,Other Income (As Per Schedule "III ")		33,54,672.00
Depreciation	4,92,384.18				
Audit fee	90,000.00	5,82,384.18			
To, Surplus Tr. To Capital A/C		35,21,836.39			
TOTAL		7,97,54,372.09	TOTAL		7,97,54,372.09

Signed in terms of our separate Report of even date.

For, Social Action for Rural Development (SARDA)

Place : Ramgarh
Date : 19-9-2024



For, S D R & ASSOCIATES

CHARTERED ACCOUNTANT

FRN - 326522E



Sandeep Khandelwal
(Partner)

M.No. 435412

UDIN - 24435412BKETYQ5678

SOCIAL ACTION FOR RURAL DEVELOPMENT(SARDA)
RAMGARH, JHARKHAND
CONSOLIDATED BALANCE SHEET, AS ON 31ST MARCH 2024

In Rs.

LIABILITIES	AMOUNT	AMOUNT	ASSETS	AMOUNT	AMOUNT
General Fund		-	Fixed Assets: (As Per Schedule I & II)	55,23,886.08	55,23,886.08
Capital Fund			Investments		
Opening balance	4,25,76,231.58		FD	38,72,702.92	38,72,702.92
Add: Surplus	35,21,836.39	4,60,98,067.97	Current Assets		
			TDS Receivable (Prev. Yrs)	17,74,607.17	
			TDS Receivable 23-24	10,01,904.00	
			GST Receivable	1,62,751.00	
Current Liabilities			Security Deposit / EMD	68,25,817.18	
Expenses Payable	22,30,144.00		Sundry Debtors	1,80,06,666.89	2,77,71,746.24
Sundry Creditor	21,02,574.91				
Branch & Division	37,91,757.00		Branch & Division	83,32,064.47	83,32,064.47
Duty and Taxes	2,04,590.00				
Audit Fee Payable	90,000.00		Loans & Advances	41,45,558.18	41,45,558.18
Other Payable	8,68,803.30	92,87,869.21	Cash & bank Balance		
			Cash at Bank	56,08,012.29	
			Cash in hand	1,31,967.00	57,39,979.29
Total		5,53,85,937.18	Total		5,53,85,937.18

-0.00

Signed in terms of our separate Report of even date.

For, Social Action for Rural Development (SARDA)

Place : Ramgarh
Date : 19-9-2024



For, S D R & ASSOCIATES
CHARTERED ACCOUNTANT
FRN - 326522E



Sandeep
Sandeep Khandelwal
(Partner)
M.No. 435412
UDIN - 24435412BKETYQ5678

Social Action for Rural Development (SARDA), Ramgarh
 Schedule IV of Receipt & Payment Forming Part of Consolidated Receipt & Payment Account As on 31st March, 2024

Sl.No.	Name of Projects	Receipt					Payment					Closing Balance as on 31.03.2024						
		Opening Balance as on 01-04-23		Grant Received	Other Income	Interest Rec.	Branch & Division	Loan & Advance	Sundry Debtors	Refund SD/FD	Indirect Expenses	Loan and Advance/ & Disbursement/ & Taxes	Sundry Creditors	Fixed Assets Purchase	Investment(FD)/ SD	Branch /Division	Bank	Cash
		Bank	Cash															
1	Resource Support (HO)	44,26,581.74	98,996.27	5,39,47,425.00	3,750.00	35,658.00	1,55,84,953.00	14,86,832.00	-	6,81,500.00	21,44,171.08	3,82,74,956.00	263,997.00	-	39,32,033.00	38,70,426.00	12,61,816.93	1,31,763.00
2	NABARD-RIDF 01/ SIMDEGA/ 2015-16	12,394.47	-	15,25,004.00	6,305.00	1,189.00	-	2,00,000.00	-	-	141.00	-	-	-	-	11,12,497.00	12,596.87	1,67,056.84
3	Sarda Training Centre, Ramgarh	6,199.12	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Jogarnala Watershed Project _Mang.cost WDF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Jogarnala Watershed Project, Mirzapur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	FSPF Ghazipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Hemara Watershed, Gaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Balaghat Agro Cluster (SFURTI)	40,35,303.73	-	27,72,148.00	-	2,344.00	9,35,700.00	-	-	-	7,39,684.17	12,99,721.00	33,55,220.00	-	-	10,80,700.00	12,30,170.54	445.69
9	SFAC, New Delhi	-	-	-	-	12.00	-	-	-	-	53.10	-	-	-	-	-	6,792.65	6,238.09
10	FCRA- A/c, Ramgarh	433.69	-	-	-	169.00	-	-	-	-	53.10	-	-	-	-	-	-	-
11	NABARD-RIDF 01/ KHUNTI/2015-16	6,075.73	-	-	-	170.00	-	-	-	-	-	-	-	-	-	-	-	-
12	NABARD-RIDF 03/ KHUNTI/2015-16	6,121.19	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	FSPF Ghazipur, Madah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	FSPF Jakhania	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	SDP, Kathua (Jammu)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	CAT Dairy Exposure Program and Training, Kathua	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Sukhal Khad Watershed, Kathua	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	MEDP Jute /Cloth Bag Training Program, Kathua	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	Sukhal Khad Watershed FSR & CBP, Kathua	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20	Sukhal Khad Watershed Interim Plan Kathua	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
21	Talain Watershed, CBP, Kathua	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
22	Reliance Foundation (Mandla)	-	-	1,22,51,251.00	-	-	1,00,000.00	54,658.00	-	-	-	-	27,397.00	1,04,18,228.00	-	18,60,000.00	1,284.00	-
23	Samekit Birsa Gram Vikas Yojana Cum Krishak pathshala	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
24	WADI GHANSOR & DHANORA	1,94,895.32	139.00	-	-	10,200.00	-	405.00	-	9,07,100.00	14.00	5,51,958.00	-	5,19,000.00	-	6,967.32	9,071.53	204.00
25	WADI PARASWADA	93,222.52	404.00	-	-	-	-	2,394.00	-	-	-	-	-	-	-	-	-	-
26	WADI DEORI	25,722.45	241.00	-	-	-	-	130.00	-	-	-	-	-	-	-	-	-	-
27	Training Centre, Gondia	-	-	-	-	687.00	9,50,000.00	-	-	-	28,096.53	9,42,500.00	-	-	-	11,01,000.00	1,43,145.53	-
28	RS, Balaghat	1,38,079.08	-	18,09,167.28	-	5,164.70	3,00,000.00	1,97,789.00	-	-	53,756.23	11,38,095.00	2,12,300.00	-	-	29,74,800.00	5,17,193.96	-
29	RS, Gondia	4,49,091.89	-	70,12,491.00	-	5,899.00	13,00,000.00	-	-	-	6,62,108.97	18,09,293.00	-	-	-	77,66,023.00	93,071.48	-
30	CFT, Balaghat	33,683.30	-	96,00,000.00	-	30,480.00	-	64,667.02	-	-	460.02	28,76,267.00	-	-	-	3,78,184.88	30,534.00	-
31	WADI Baihar	5,675.16	141.00	-	-	-	-	202.00	-	-	-	513.00	-	-	-	-	-	-
32	Wadi Salekasa	30,152.00	513.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
33	Others Projects	94,04,113.40	1,00,016.27	6,91,28,998.00	10,055.00	1,00,426.70	1,94,71,653.00	20,07,577.00	-	15,88,600.00	40,06,170.09	4,82,01,764.00	1,66,79,445.00	-	64,51,638.00	2,27,64,446.00	56,08,012.29	1,31,967.00



Social Action for Rural Development (SARDA), Ramgarh
 Schedule III of Income & Expenditure Forming Part of Consolidated Income & Expenditure Account As on 31st March, 2024

Sl.No.	Name of Projects	EXPENDITURE			I N C O M E			FOR THE YEAR	
		Indirect Exp.(Project)	Depreciation	Grant /Consultancy Fees	Other Items	Interest on FD	Interest	Deficit	Surplus
1	Resource Support (HO)	2,80,81,220.91	3,02,677.99	2,95,45,767.39	-	1,98,546.00	33,537.00	-	13,93,951.49
2	NABARD-RIDF 01/ SIMDEGA/ 2015-16	141.60	-	-	-	-	344.00	-	202.40
3	Sarda Training Centre, Ramgarh	14,29,907.28	78,156.46	15,74,300.00	42,305.00	7,394.00	1,189.00	-	1,17,124.26
4	Jogarnala Watershed Project _Mang.cost WDF	95,000.00	-	4,05,000.00	-	-	-	-	3,10,000.00
5	Jogarnala Watershed Project, Mirzapur	-	-	-	-	-	-	-	-
6	FSPF Ghazipur	-	-	-	-	-	-	-	-
7	Hemara Watershed, Gaya	-	-	-	-	-	-	-	-
8	Balaghat Agro Cluster (SFURTI)	73,90,860.78	-	27,72,148.00	-	-	2,344.00	46,16,368.78	11,43,840.00
9	SFAC, New Delhi	32,93,660.00	-	44,37,500.00	-	-	-	-	12.00
10	FCRA- A/c, Ramgarh	-	-	-	-	-	12.00	-	115.90
11	NABARD-RIDF 01/ KHUNTI/2015-16	53.10	-	-	-	-	-	-	-
12	NABARD-RIDF 03/ KHUNTI/2015-16	53.10	-	6,82,500.00	-	-	170.00	-	6,82,616.90
13	FSPF Ghazipur, Madah	18,23,000.00	-	18,23,000.00	-	-	-	-	-
14	FSPF Jakhania	10,36,000.00	-	10,36,000.00	-	-	-	-	-
15	SDP, Kathua (Jammu)	1,63,100.00	-	1,63,100.00	-	-	-	-	-
16	CAT Dairy Exposure Program and Training, Kathua	1,62,000.00	-	1,62,000.00	-	-	-	-	-
17	Sukhal Khad Watershed, Kathua	1,07,698.00	-	-	-	-	-	1,07,698.00	-
18	MEDP Jute /Cloth Bag Training Program, Kathua	1,12,200.00	-	1,12,200.00	-	-	-	-	-
19	Sukhal Khad Watershed FSR & CBP, Kathua	2,51,738.00	-	2,51,738.00	-	-	-	-	52,360.00
20	Sukhal Khad Watershed Interim Plan Kathua	65,100.00	-	1,17,460.00	-	-	-	-	1,32,188.00
21	Talain Watershed, CBP, Kathua	1,54,819.00	-	2,87,007.00	-	-	-	-	284.00
22	Reliance Foundation (Mandla)	1,22,50,967.00	-	1,22,51,251.00	-	-	-	-	-
23	Samekit Birsa Gram Vikas Yojana Cum Krishak pathshala	22,08,828.00	-	22,08,828.00	-	-	-	-	10,286.00
24	WADI GHANSOR & DHANORA	14.00	-	-	-	10,300.00	-	-	-
25	WADI PARASWADA	-	-	-	-	-	-	-	-
26	WADI DEORI	-	-	-	6,58,200.00	-	687.00	80,635.23	-
27	Training Centre, Gondia	6,57,036.55	82,485.68	-	-	-	-	-	1,22,421.01
28	RS, Balaghat	25,24,005.25	12,905.44	-	26,54,167.00	-	5,164.70	-	9,37,033.46
29	RS, Gondia	61,17,371.93	16,158.61	70,65,555.00	-	-	5,009.00	-	34,24,102.98
30	CFT, Balaghat	28,15,377.02	-	1,12,00,000.00	-	-	39,480.00	-	-
31	WADI Baihar	-	-	-	-	-	-	-	-
32	Wadi Salekasa	-	-	-	-	-	-	-	-
33	Others Projects	-	-	-	-	-	-	-	-
	Total	40,151.52	4,92,384.18	7,60,95,354.39	33,54,672.00	2,16,240.00	88,105.70	48,04,702.01	83,26,538.40



Social Action for Rural Development (SARDA), Ramgarh
Schedule II of Properties & Assets Forming Part of Consolidated Balance Sheet As on 31st March, 2024

Particulars	Balance As on 01.04.2023	FIXED ASSETS			Balance As on 31.03.2024	Cash & Bank Balances		Sundry Debtors (Current Assets)	Loan and Advance (Assets)	Branch and Division	Investment	GST Receivable	TDS Receivable	Security Deposit
		Addition	Deductions	Depreciation		Bank	Cash							
1 Resource Support (HO)	32,50,234.47	1,92,268.85		3,02,677.99	31,39,815.33	32,60,816.93	1,31,763.00	89,36,732.89	23,51,419.99	83,81,838.02	97,75,408.92	1,62,751.00	17,09,368.70	65,52,144.18
2 NABARD-RIDF 01/ SIMDEGA/ 2015-16	-				-	12,596.87								
3 Sarda Training Centre, Ramgarh	3,18,085.67	81,800.00		78,156.46	3,21,729.21	1,67,056.84		50,522.00	2,09,858.69	3,10,000.00	93,242.00		71578.47	64,613.00
4 Jogamala Watershed Project, Mang. cost WDF	-				-			1,25,863.00						
5 Jogamala Watershed Project, Mirzapur	-				-			2,102.00						
6 FSPF Ghazipur	-				-			1,09,127.00						
7 Hemara Watershed, Gaya	-				-	12,50,170.54				4,53,653.12				
8 Balaghat Agro Cluster (SFURTI)	-				-			10,00,000.00						68750.00
9 SFAC, New Delhi	-				-	445.69				6,875.68				
10 FCRA- A/c, Ramgarh	-				-	6,191.61								
11 NABARD-RIDF 01/ KHUNTI/2015-16	-				-	6,238.09		57,753.00						
12 NABARD-RIDF 03/ KHUNTI/2015-16	-				-			10,05,400.00						
13 FSPF Ghazipur, Mandah	-				-	96,016.52		4,77,456.00						
14 FSPF Jakhania	-				-			1,80,650.00						
15 SDP, Kathua (Jammu)	-				-			48,600.00						
16 CAT Dairy Exposure Program and Training, Kathua	-				-									
17 Sukhal Khad Watershed, Kathua	-				-			56,100.00						
18 MEDP Jute /Cloth Bag Training Program, Kathua	-				-			86,971.00						
19 Sukhal Khad Watershed FSR & CBP, Kathua	-				-					52,360.00				
20 Sukhal Khad Watershed, Interim Plan Kathua	-				-					1,32,188.00				
21 Talain Watershed, CBP, Kathua	-				-	1,284.00								
22 Reliance Foundation (Mandla)	-				-			10,93,908.00						
23 Samekit Birsa Gram Vikas Yojana Cum Krishak pathshala	-				-	6,967.32								
24 WADI GHANSOR & DHANORA	-				-	96,016.52	204.00	22,14,243.00						
25 WADI PARASWADA	-				-	4,821.85								
26 WADI DEORI	-				-	5,902.90		14,57,820.00		18,74,386.60	4,052.00			6,000.00
27 Training Centre, Gondia	11,78,753.61			82,485.68	10,91,267.93	5,902.90		3,97,200.00	13,53,600.00				26110.00	1,31,280.00
28 RS, Balaghat	32,263.60			12,905.44	19,358.16	1,45,148.53		7,06,119.00	2,30,679.50				564704.00	71778
29 RS, Gondia	9,67,874.05			16,158.61	9,51,715.44	5,17,149.96		93,074.48					336000.00	
30 CFT, Balaghat	-				-	3,776.16				39,50,849.00				
31 WADI Baihar	-				-	30,354.00								
32 Wadi Salekasa	-				-									
33 Others Project	-				-									
Total	57,42,301.40	2,74,068.85		4,92,384.18	55,23,886.08	56,08,012.29	1,31,967.00	1,80,06,666.89	41,45,558.18	83,32,064.47	38,71,702.92	1,62,751.00	27,76,511.17	68,25,817.18





SOCIAL ACTION FOR RURAL DEVELOPMENT(SARDA)
RAMGARH, JHARKHAND
Schedule "I" of Fund and Liabilities forming part of Balance Sheet as on 31st March 2024

SL.No.	Particulars	Balance As On 01.04.2023	For the Year		Balance As On 31.03.2024	Branch & Division	Current Liab. & Prov.							
			Deficit	Surplus			Expenses Payable	Sundry Creditors	Duty & Taxes	Audit Fee	Other Payables			
1	Resource Support (HO)	3,64,44,606.47		13,93,951.50	3,78,38,557.97									2,10,044.00
2	NABARD-RIDF 01/ SIMDEGA/ 2015-16	-27,48,555.53		202.40	-27,48,353.13		3,25,633.00	88,400.00						81,944.00
3	Sarda Training Centre, Ramgarh	7,82,897.64		1,17,124.26	9,00,021.90									
4	Jogamala Watershed Project, Mang. cost WDF	-		3,10,000.00	3,10,000.00									
5	Jogamala Watershed Project, Mirzapur	-			-	1,25,863.00								
6	FSPF Ghazipur	-17,796.00			-17,796.00	19,898.00								
7	Hemara Watershed, Gaya	-39,310.00			-39,310.00	1,48,437.00								
8	Balaghat Agro Cluster (SFURTI)	34,81,016.29	46,16,368.78		-11,35,352.49					17,31,869.91				
9	SFAC, New Delhi	-9,21,590.00		11,43,840.00	2,22,250.00									
10	FCRA- A/c, Ramgarh	7,309.37		12.00	7,321.37									
11	NABARD-RIDF 01/ KHUNTI/2015-16	-4,12,001.29		115.90	-4,11,885.39		1,94,641.00	2,23,436.00						
12	NABARD-RIDF 03/ KHUNTI/2015-16	-6,18,625.81		6,82,616.90	63,991.09									
13	FSPF Ghazipur, Mandah	1,05,400.00			1,05,400.00	9,00,000.00								
14	FSPF Jakhania	-			-	1,80,650.00								
15	SDP, Kathua (Jammu)	-			-	48,600.00								
16	CAT Dairy Exposure Program and Training, Kathua	-			-									
17	Sukhal Khad Watershed, Kathua	1,07,698.00	1,07,698.00		-	56,100.00								
18	MEDP Jute /Cloth Bag Training Program, Kathua	-			-	86,971.00								
19	Sukhal Khad Watershed FSR & CBP, Kathua	-		52,360.00	52,360.00									
20	Sukhal Khad Watershed, Interim Plan Kathua	-		1,32,188.00	1,32,188.00									
21	Talain Watershed, CBP, Kathua	-		284.00	284.00	1,000.00								
22	Reliance Foundation, Mandla	-			-	109,908.00								
23	Samekit Birsa Gram Vikas Yojana Cum Krishak pathshala	-		10,286.00	-3,74,097.98	3,23,881.00								57,184.30
24	WADI GHANSOR & DHANORA	-3,84,383.98			23,07,869.52									2,594.00
25	WADI PARASWADA	23,07,869.52			-12,23,676.15									2,60,096.00
26	WADI DEORI	-12,23,676.15	80,635.23		6,90,756.23		3,28,993.00	6,39,409.00						
27	Training Centre, Gondia	7,71,991.46			20,93,988.69									
28	RS, Balaghat	19,71,567.68		1,22,421.01	23,30,173.45									
29	RS, Gondia	13,93,139.99		9,37,033.46	43,79,923.48									
30	CFT, Balaghat	9,55,820.50		34,24,102.98	-10,67,938.84		10,70,461.00							1,254.00
31	WADI Baihar	-10,67,938.84			-2,25,333.00									2,55,687.00
32	Wadi Salekasa	-2,25,333.00			19,06,725.26									
33	Others Project	19,06,725.26												
Total	4,25,76,231.58	48,04,702.01	83,26,538.41	4,60,98,067.98	37,91,757.00	22,30,144.00	21,02,574.91	2,04,590.00	90,000.00	8,68,803.30				





social Action for Rural Development (SARDA), Ramgarh

SL.No.	Name of Projects	Annexure "A"			Total Expenditure
		Project Maintenance Exp.	Administrative Exp.	Training & Development Exp	
1	Resource Support (HO)	2,23,92,976.73	41,98,683.14	13,99,561.05	2,79,91,220.91
2	NABARD-RIDF 01/ SIMDEGA/ 2015-16	113.28	21.24	7.08	141.60
3	Sarda Training Centre, Ramgarh	11,43,925.82	2,14,486.09	71,495.36	14,29,907.28
4	Jogarnala Watershed Project_Mang.cost WDF	76,000.00	14,250.00	4,750.00	95,000.00
5	Jogarnala Watershed Project, Mirzapur	-	-	-	-
6	FSPF Ghazipur	-	-	-	-
7	Hemara Watershed, Gaya	-	-	-	-
8	Balaghat Agro Cluster (SFURTI)	59,12,688.62	11,08,629.12	3,69,543.04	73,90,860.78
9	SFAC, New Delhi	26,34,928.00	4,94,049.00	1,64,683.00	32,93,660.00
10	FCRA- A/c, Ramgarh	-	-	-	-
11	NABARD-RIDF 01/ KHUNTI/2015-16	42.48	7.97	2.66	53.10
12	NABARD-RIDF 03/ KHUNTI/2015-16	42.48	7.97	2.66	53.10
13	FSPF Ghazipur_Mardah	14,58,400.00	2,73,450.00	91,150.00	18,23,000.00
14	FSPF Jakhania	8,28,800.00	1,55,400.00	51,800.00	10,36,000.00
15	SDP, Kathua (Jammu)	1,30,480.00	24,465.00	8,155.00	1,63,100.00
16	CAT Dairy Exposure Programm and Training, Kathua	1,29,600.00	24,300.00	8,100.00	1,62,000.00
17	Sukhal Khad Watershed, Kathua	86,158.40	16,154.70	5,384.90	1,07,698.00
18	MEDP Jute /Cloth Bag Training Programm, Kathua	89,760.00	16,830.00	5,610.00	1,12,200.00
19	Sukhal Khad Watershed FSR & CBP, Kathua	2,01,390.40	37,760.70	12,586.90	2,51,738.00
20	Sukhal Khad Watershed_Interim Plan Kathua	52,080.00	9,765.00	3,255.00	65,100.00
21	Talain Watershed_CBP, Kathua	1,23,855.20	23,222.85	7,740.95	1,54,819.00
22	Reliance Foundation (Mandla)	98,00,773.60	18,37,645.05	6,12,548.35	1,22,50,967.00
23	Samekit Birsa Gram Vikas Yojana Cum Krishak pathsala	17,67,062.40	3,31,324.20	1,10,441.40	22,08,828.00
24	WADI GHANSOR & DHANORA	11.20	2.10	0.70	14.00
25	WADI PARASWADA	-	-	-	-
26	WADI DEORI	-	-	-	-
27	Training Centre, Gondia	5,25,629.24	98,555.48	32,851.83	6,57,036.55
28	RS, Balaghat	20,19,204.20	3,78,600.79	1,26,200.26	25,24,005.25
29	RS, Gondia	48,93,897.54	9,17,605.79	3,05,868.60	61,17,371.93
30	CFT, Balaghat	62,52,301.62	11,72,306.55	3,90,768.85	78,15,377.02
31	WADI Baihar	-	-	-	-
32	Wadi Salekasa	-	-	-	-
33	Others Projects	-	-	-	-
		6,05,20,121.22	1,13,47,522.73	37,82,507.58	7,56,50,151.52



SOCIAL ACTION FOR RURAL DEVELOPMENT (SARDA) RAMGARH, JHARKHAND Schedule- V SCHEDULE OF FIXED ASSETS ANNEXED TO AND FORMING PART OF BALANCE SHEET AS AT 31st MARCH, 2024								
ASSETS	WDV as on 01.04.2023	ADDITION		DEDUCTION	TOTAL	RATE	DEPRECIATION	WDV as on 31.03.2024
		1st Half	2nd Half					
Land	31,76,487.00	-	0.00	-	31,76,487.00	-	-	31,76,487.00
Furniture & Fixtures	3,26,356.82	-	9100.00	-	3,35,456.82	10%	33,090.68	3,02,366.14
Computers, Printer & Software	2,05,163.28	1,10,338.85	130930.00	-	4,46,432.13	40%	1,52,386.85	2,94,045.28
Electrical & Office Equipments	2,73,622.45	-	23700.00	-	2,97,322.45	15%	42,820.87	2,54,501.59
Motor Cycle	1,72,406.48	-	-	-	1,72,406.48	15%	25,860.97	1,46,545.51
Camera	47,950.59	-	-	-	47,950.59	15%	7,192.59	40,758.00
Audio- Visual Equipments	1,175.64	-	-	-	1,175.64	15%	176.35	999.29
Photostate/Fax Machine	11,162.67	-	-	-	11,162.67	15%	1,674.40	9,488.27
Cooler & Fans	12,365.71	-	-	-	12,365.71	15%	1,854.86	10,510.85
Vehicles	13,49,015.29	-	-	-	13,49,015.29	15%	2,02,352.29	11,46,662.99
Projector	32,126.98	-	-	-	32,126.98	15%	4,819.05	27,307.93
Mobile	52,932.07	-	0.00	-	52,932.07	15%	7,939.81	44,992.26
CCTV Camra Setup	39,449.81	-	-	-	39,449.81	15%	5,917.47	33,532.34
Air Conditioners	25,359.16	-	-	-	25,359.16	15%	3,803.87	21,555.29
Auto Clave	16,627.43	-	-	-	16,627.43	15%	2,494.12	14,133.32
TOTAL	57,42,201.39	1,10,338.85	1,63,730.00	-	60,16,270.24		4,92,384.18	55,23,886.06



AUDIT REPORT

We have examined the Balance Sheet of **SOCIAL ACTION FOR RURAL DEVELOPMENT (SARDA),RAMGARH-829122 (Jharkhand), PAN – AADTS1984N** as at 31st March, 2025, Income Expenditure Account and Receipt Payment Account for the period 01.04.2024 to 31.03.2025 which are in agreement with the Books of Accounts maintained by the assessee.

We have obtained all the information and explanations, which to the best of our knowledge and belief were necessary for the purpose of our audit. In our opinion, proper Books of Accounts have been kept by the assessee, so far as appears from our examination of the Books and proper returns adequate for the purposes of audit have been received by us.

In our opinion and to the best of our information and according to explanation given to us, the said accounts give a true and fair view:

- [a] In case of the Balance Sheet, of the state of the affairs of the assessee as at 31st March 2025.
- and
- [b] In case of the Income Expenditure and Receipt Payment Account of the surplus for the year ending on 31st March, 2025.

Place: Ramgarh
Dated: 11.09.2025



For SDR & ASSOCIATES
Chartered Accountant
FRN – 326522E

Sandeep
(Sandeep Khandelwal)
Partner

M.No. 435412
UDIN- 25435412BMKMMM7925

SOCIAL ACTION FOR RURAL DEVELOPMENT(SARDA)

RAMGARH, JHARKHAND

CONSOLIDATED RECEIPT AND PAYMENT ACCOUNT FOR THE YEAR ENDED 31ST MARCH, 2025

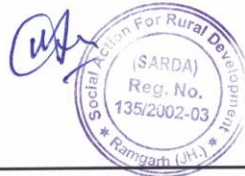
In Rs.

RECEIPT	AMOUNT	PAYMENT	AMOUNT
To, Opening Balance:		By Indirect Expenses	42,38,313.56
Cash at Bank	56,08,012.29	(As per Schedule IV)	
Cash in Hand	1,31,967.00	By, Payment towards Loan and Advance	3,64,01,260.30
		(As per Schedule IV)	
To, Receipt		By, Fixed Assets Purchase	6,540.00
Grant (As Per Schedule " IV")	89,99,658.00	(As per Schedule IV)	6,540.00
Interest Received	3,49,176.65		
Other Income			
		By, Investment	
To, Loan & Advance	47,69,070.26	(As per Schedule IV)	
(As Per Schedule " IV")		Fixed Deposit & Security Deposits	76,36,340.59
To, Security Amount Refund	49,77,342.00		
(As Per Schedule " IV")			
To, Sundry Debtors	2,85,65,096.00	By, Branch and Division	3,68,71,367.12
(As Per Schedule " IV")		(As per Schedule IV)	
To, Branch and Division	4,83,01,087.00	To, Sundry Creditors	1,04,63,438.00
(As Per Schedule " IV")		(As Per Schedule " IV")	
		Closing Balance	
		Cash at Bank	60,44,605.53
		Cash in Hand	82,856.60
Total	10,17,44,721.70	Total	10,17,44,721.70

Signed in terms of our separate Report of even date.

For, Social Action for Rural Development (SARDA)

Place : Ramgarh
Date : 11-09-2025



For, S D R & ASSOCIATES
CHARTERED ACCOUNTANT
FRN - 326522E

Sandeep
Sandeep Khandelwal
(Partner)
M.No. 435412

UDIN- 25435412BMRMM192

SOCIAL ACTION FOR RURAL DEVELOPMENT(SARDA)

RAMGARH, JHARKHAND

CONSOLIDATED INCOME & EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2025

In Rs.

EXPENDITURE		AMOUNT	INCOME		AMOUNT
<u>To, Project Maintenance Exp.</u> (As per Annexure "A")		6,28,60,996.14	<u>By,Receipt</u> Grant (As Per Schedule "III ")		8,88,94,476.82
<u>To, Administrative Exp.</u> (As per Annexure "A")		1,17,86,436.78	<u>By,Other Income</u> (As Per Schedule "III ")		8,16,003.00
<u>To, Training & Development Exp</u> (As per Annexure "A")		39,28,812.26	<u>By,Interest Received</u> (As Per Schedule "III ") Interest on FD Bank Interest	3,33,093.00 2,00,840.65	5,33,933.65
<u>To, Accrued Exp. And provided for</u> Depreciation Audit fee	4,58,001.63 90,000.00	5,48,001.63			
To, Surplus Tr. To Capital A/C		1,11,20,166.66			
TOTAL		9,02,44,413.47	TOTAL		9,02,44,413.47

Signed in terms of our separate Report of even date.

For, Social Action for Rural Development (SARDA)

Place : Ramgarh
Date : 11-09-2025



For, S D R & ASSOCIATES
CHARTERED ACCOUNTANT
FRN - 326522E

Sandeep
Sandeep Khandelwal
(Partner)
M.No. 435412

UDIN- 25435412BMKMM7925

SOCIAL ACTION FOR RURAL DEVELOPMENT(SARDA)
RAMGARH, JHARKHAND
CONSOLIDATED BALANCE SHEET, AS ON 31ST MARCH 2025

In Rs.

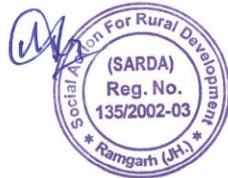
LIABILITIES	AMOUNT	AMOUNT	ASSETS	AMOUNT	AMOUNT
General Fund		-	Fixed Assets:		
			(As Per Schedule I & II)	54,26,887.34	54,26,887.34
Capital Fund			Investments		
Opening balance	4,60,98,067.98		FD	93,56,440.00	93,56,440.00
Add: Surplus	1,11,20,166.66	5,72,18,234.64			
			Current Assets		
			TDS Receivable (24-25)	12,02,422.00	
			TDS Receivable 2018-22	8,16,534.00	
			GST Receivable	8,85,439.26	
			Security Deposit / EMD	42,51,281.71	
			Sundry Debtors	2,42,99,209.57	3,14,54,886.54
Current Liabilities			Branch & Division	87,16,632.27	87,16,632.27
Expenses Payable	-				
Sundry Creditor	26,12,700.52		Loans & Advances	15,58,203.77	15,58,203.77
Branch & Division	22,16,998.89				
Duty and Taxes	26,883.00		Cash & bank Balance		
Audit Fee Payable	90,000.00		Cash at Bank	60,44,605.53	
Other Payable	4,75,695.00	54,22,277.41	Cash in hand	82,856.60	61,27,462.13
Total		6,26,40,512.05	Total		6,26,40,512.05

-0.00

Signed in terms of our separate Report of even date.

For, Social Action for Rural Development (SARDA)

Place : Ramgarh
Date : 11-09-2025



For, S D R & ASSOCIATES
CHARTERED ACCOUNTANT
FRN - 326522E

Sandeep
Sandeep Khandelwal
(Partner)
M.No. 435412

UDIN- 25435412BMKMM7925

**SOCIAL ACTION FOR RURAL DEVELOPMENT(SARDA)
RAMGARH, JHARKHAND**

Schedule "I" of Fund and Liabilities forming part of Balance Sheet as on 31st March 2025

Sl.No.	Particulars	Balance As On 31.03.2024	For the Year		Balance As On 31.03.2025	Branch & Division	Current Liab.& Prov.					
			Deficit	Surplus			Expenses Payable	Sundry Creditors	Duty & Taxes	Audit Fee	Other Payables	
1	Resource Support (HO)	3,78,38,557.97		56,31,923.85	4,34,70,481.82				26,883.00	90,000.00	1,12,374.00	
2	NABARD-RIDF 01/SIMDEGA/ 2015-16	-27,48,353.13		27,48,704.13	351.00	12,596.87						
3	Sarda Training Centre, Ramgarh	9,00,021.90		8,121.97	9,08,143.86							
4	Jogarnala Watershed Project _Mang.cost WDF	3,10,000.00	3,96,600.00		-86,600.00	86,600.00						
5	Jogarnala Watershed Project-FSR, Mirzapur	-			-	1,25,863.00						
6	FSPF Ghazipur	-17,796.00		17,796.00	-							
7	Hemara Watershed , Gaya	-39,310.00			-39,310.00	1,48,437.00						
8	Balaghat Agro Cluster (SFURTI)	-11,35,352.49	9,13,061.88		-20,48,414.37			21,16,508.91				3,63,321.00
9	SFAC, New Delhi	2,22,250.00		39,750.00	2,62,000.00	7,73,625.00						
10	FCRA- A/c , Ramgarh	7,321.37		12.00	7,333.37							
11	NABARD-RIDF 01/ KHUNTI/2015-16	-4,11,885.39		4,12,058.39	173.00			6,191.61				
12	NABARD-RIDF 03/ KHUNTI/2015-16	63,991.09		174.00	64,165.09							
13	FSPF Ghazipur _Mardah	1,05,400.00	1,05,400.00		-							
14	FSPF Jakhania	-			-							
15	SDP, Kathua (Jammu)	-			-							
16	CAT Dairy Exposure Program and Training, Kathua	-			-							
17	MEDP Jute /Coth Bag Training Program, Kathua	-			-	56,100.00						
18	Sukhal Khad Watershed FSR & CBP, Kathua	-			-	86,971.00						
19	Sukhal Khad Watershed _ FIP, Kathua			5,66,691.00	5,66,691.00							
20	Sukhal Khad Watershed _ Interim Plan Kathua	52,360.00	52,360.00		-							
21	Talain Watershed _ CBP, Kathua	1,32,188.00	1,32,188.00		-							
22	Talain Watershed _ Interim Plan, Kathua			86,043.00	86,043.00							
23	Talain Watershed FSR DPR, Kathua		87,700.00		-87,700.00	87,700.00						
24	Hali Sawla Springshed _PIP			72,634.00	72,634.00							
25	Kothian Khera Lehar Watershed _CBP			1,03,152.00	1,03,152.00							
26	Reliance Foundation, Mandla	284.00	284.00		-	4,86,714.00						
27	Samekit Birsa Gram Vikas Yojana Cum Krishak pathsala	0		2,608.00	2,608.00		352392	4,90,000.00				
28	ICS-Project , Chatarpur-MP			36,52,087.00	36,52,087.00							
29	FSPF - Chitarpur (Ramgarh)			5,34,670.00	5,34,670.00							
30	WADI GHANSOR & DHANORA	-3,74,097.98		3,74,097.98	-							
31	WADI PARASWADA	23,07,869.52	23,07,869.52		-							
32	WADI DEORI	-12,23,676.15		12,23,676.15	-							
33	Training Centre, Gondia	6,90,756.23	47,921.50		6,42,834.72							
34	RS, Balaghat	20,93,988.69		19,475.71	21,13,464.40							
35	RS, Gondia	23,30,173.45		2,80,743.81	26,10,917.27							
36	CFT, Balaghat	43,79,923.48		2,586.00	43,82,509.48							
37	WADI Baihar	-10,67,938.84		10,67,938.84	-							
38	Wadi Salekasa	-2,25,333.00		2,25,333.00	-							
39	Others Project	19,06,725.26	19,06,725.26		-							
	Total	4,60,98,067.98	59,50,110.16	1,70,70,276.83	5,72,18,234.64	22,16,998.89		26,12,700.52	26,883.00	90,000.00		4,75,695.00



Social Action for Rural Development (SARDA), Ramgarh
Schedule II of Properties & Assets Forming Part of Consolidated Balance Sheet As on 31st March, 2025

Particulars	FIXED ASSETS					Cash & Bank Balances		Sundry Debtors (Current Assets)	Loan and Advance (Assets)	Branch and Division	Investment	GST Receivable	TDS Receivable	EMD/Security Deposit
	Balance As on 01.04.2024	During the Year			Balance As On 31.03.2025	Bank	Cash							
		Addition	Deductions	Depreciation										
Resource Support (HO)	31,39,815.33	3,43,062.89	-	2,93,839.62	31,89,038.60	55,47,206.85	82,856.60	1,43,68,495.27	-2,09,378.43	56,47,640.96	93,56,440.00	4,55,300.26	13,38,032.00	39,24,106.71
NABARD-RDP OJ/ SIMDEGA/ 2015-16	-	-	-	-	-	12,947.87	-	-	-	-	-	-	-	-
Sarda Training Centre, Ramgarh	3,21,729.21	17,940.00	-	74,913.21	2,64,756.00	24,541.20	-	2,07,057.30	2,09,858.70	67,679.68	-	-	24110.00	1,10,141.00
Jogamala Watershed Project - Mang. cost WDF	-	-	-	-	-	-	-	1,25,863.00	-	-	-	-	-	-
PSFF Ghazipur	-	-	-	-	-	-	-	1,09,127.00	-	-	-	-	-	-
Hemara Watershed - Gaya	-	-	-	-	-	-	-	1,276.54	-	-	-	4,30,139.00	-	-
Balaghat Agro Cluster (SFURTI)	-	-	-	-	-	-	-	10,00,000.00	-	-	-	-	35625.00	-
SFAC, New Delhi	-	-	-	-	-	-	-	-	-	6,875.68	-	-	-	-
FCRA- A/c, Ramgarh	-	-	-	-	-	457.89	-	-	-	-	-	-	-	-
NABARD-RDP OJ/ KHUNTI/2015-16	-	-	-	-	-	6,364.61	-	-	-	-	-	-	-	-
NABARD-RDP OJ/ KHUNTI/2015-16	-	-	-	-	-	6,412.09	-	57,753.00	-	-	-	-	-	-
PSFF Ghazipur, Mandah	-	-	-	-	-	-	-	-	-	-	-	-	-	-
PSFF Jakhania	-	-	-	-	-	-	-	-	-	-	-	-	-	-
SDP, Kathua (Jammu)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
CAI Dairy Exposure Program and Training, Kathua	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MEDP Jute /Cloth Bag Training Program, Kathua	-	-	-	-	-	-	-	56,100.00	-	-	-	-	-	-
Sukhal Khad Watershed FSR & CBP, Kathua	-	-	-	-	-	-	-	86,971.00	-	-	-	-	-	-
Sukhal Khad Watershed - IP, Kathua	-	-	-	-	-	-	-	-	-	5,66,691.00	-	-	-	-
Sukhal Khad Watershed - Interim Plan Kathua	-	-	-	-	-	-	-	-	-	-	86,043.00	-	-	-
Talain Watershed - CBP, Kathua	-	-	-	-	-	-	-	-	-	-	72,634.00	-	-	-
Talain Watershed - Interim Plan, Kathua	-	-	-	-	-	-	-	-	-	-	1,03,152.00	-	-	-
Talain Watershed FSR DPR, Kathua	-	-	-	-	-	-	-	-	-	-	8,42,230.00	-	-	-
Hali Sawla Springhead - FSR	-	-	-	-	-	-	-	8,400.00	-	-	-	-	-	-
Kothian Khaira Lahar Watershed - CBP	-	-	-	-	-	2,484.00	-	4,84,230.00	-	-	-	-	-	-
Reliance Foundation (Mandla)	-	-	-	-	-	-	-	8,400.00	-	-	-	-	-	-
Samkrit Birsa Gram Vikas Yojana Cum Krishak pathshala	-	-	-	-	-	-	-	-	-	3652087	-	-	-	-
ICI-Project, Chatarpur-NP	-	-	-	-	-	-	-	-	-	534670	-	-	-	-
PSFF - Chatarpur (Ramgarh)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
WADI GHANSOR & DHANORA	-	-	-	-	-	-	-	-	-	-	-	-	-	-
WADI PARASWADA	-	-	-	-	-	-	-	-	-	-	-	-	-	-
WADI DEEN	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Training Centre, Gondia	10,91,267.93	-	-	70,319.66	10,20,948.27	74,377.06	-	14,07,920.00	-	-18,74,386.60	-	-	-	13,976.00
RS, Balaghat	19,358.16	-	-	7,743.26	11,614.90	2,60,815.50	-	4,32,058.00	12,69,744.00	-	-	-	-	1,31,280.00
RS, Gondia	9,51,715.44	-	-	11,185.87	9,40,529.56	12,061.54	-	51,18,635.00	2,87,979.50	-44,41,253.45	-	-	611189.00	71778
CPJ, Balaghat	-	-	-	-	-	55,660.48	-	-	-	42,86,849.00	-	-	-	-
WADI Bahar	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Wadi Salekasa	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Others Project	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	55,23,886.08	3,61,002.89	-	4,58,001.63	54,26,887.34	60,44,666.53	82,856.60	2,42,99,209.57	15,58,203.77	87,16,632.27	93,56,440.00	8,85,439.26	20,18,956.00	42,51,281.71
													8,16,534.00	
													12,02,422.00	

TDS 2017-22
TDS 24-25



Social Action for Rural Development (SARDA), Ramgarh

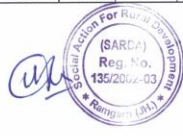
Schedule III of Income & Expenditure Forming Part of Consolidated Income & Expenditure Account As on 31st March, 2024

Sl.No	Name of Projects	EXPENDITURE			INCOME			FOR THE YEAR	
		Indirect Exp.(Project)	Depreciation	Grant/Consultancy Fees	Other Items	Interest on FD	Interest	Deficit	Surplus
1	Resource Support (HO)	2,21,99,282.18	2,93,839.62	2,76,22,591.00		3,16,122.00	1,86,332.65		56,31,923.85
2	NABARD-RDF 01/ SIMDEGA/ 2015-16			27,48,353.13			351.00		27,48,704.13
3	Sarda Training Centre, Ramgarh	11,88,826.12	74,913.21	12,56,663.30	-	13,047.00	2,151.00		8,121.97
4	Jogarnala Watershed Project_Mang.cost WDF	3,96,600.00						3,96,600.00	
5	Jogarnala Watershed Project, Mirzapur								
6	FSPF Ghazour			17,796.00					17,796.00
7	Hemara Watershed- Gaya						195.00	9,13,061.88	
8	Balaghat Agro Cluster (SFURTI)	29,85,096.88		20,71,840.00					39,750.00
9	SFAC, New Delhi	17,41,500.00		17,81,250.00					12.00
10	FCRA- A/c, Ramgarh			4,11,885.39			173.00		4,12,058.39
11	NABARD-RDF 03/ KHUNTI/2015-16						174.00		174.00
12	NABARD-RDF 03/ KHUNTI/2015-16			86,600.00				1,05,400.00	
13	FSPF Ghazpur, Mardah	1,92,000.00							
14	FSPF Jakhania								
15	SDP, Kathua (Jammu)								
16	CAT Dairy Exposure Program and Training, Kathua								
17	MEDP Jute/Cloth Bag Training Program, Kathua								
18	Sukhal Khad Watershed FSR & CBP, Kathua								
19	Sukhal Khad Watershed_PIP, Kathua	24,819.00		5,91,510.00					5,66,691.00
20	Sukhal Khad Watershed_Interim Plan Kathua	1,69,819.00		1,17,459.00				52,360.00	
21	Talain Watershed_CBP, Kathua	1,32,188.00						1,32,188.00	
22	Talain Watershed_Interim Plan, Kathua	36,498.00		1,22,541.00					86,043.00
23	Talain Watershed FSR DPR, Kathua	2,33,871.00		1,46,171.00				87,700.00	
24	Hali Sawla Springshed_PIP	1,64,000.00		2,36,634.00					72,634.00
25	Kothian Khera Lehar Watershed_CBP	1,83,900.00		2,87,052.00					1,03,152.00
26	Reliance Foundation (Wardia)	55,00,903.00		55,00,619.00				284.00	
27	Sarneli Sra Gram Vikas Yojana Cum Krishak pathshala	40,13,501.00		32,28,417.00	7,87,692.00				2,608.00
28	IC-Project, Chatarpur-MP	2,84,91,903.00		3,21,43,990.00					36,52,087.00
29	FSPF - Chitarpur (Ramgarh)	30,000.00		5,64,670.00					5,34,670.00
30	WADI GHANSOR & DHANORA	7,296.02		3,81,394.00					3,74,097.97
31	WADI PABASWADA	23,07,869.52						23,07,869.52	
32	WADI DEORI	4,954.85		12,28,631.00					12,23,676.15
33	Training Centre, Gondia	10,000.84	70,319.66		28,311.00	3,924.00	164.00	47,921.50	
34	RS, Balaghat	6,19,673.03	7,743.26	6,44,280.00			2,602.00		19,475.71
35	RS, Gondia	60,89,086.32	11,185.87	63,74,916.00			6,100.00		2,80,743.81
36	CFT, Balaghat	4,080.16		10,72,019.00			2,586.00		2,586.00
37	WADI Bahar	31,852.00		2,97,185.00					10,67,938.84
38	Wadi Salekasa								2,25,333.00
39	Others Projects	19,06,725.26						19,06,725.26	
Total		7,86,66,245.18	4,58,001.63	8,88,94,476.82	8,16,003.00	3,33,093.00	2,00,840.65	59,50,110.16	1,70,70,276.82
		79124246.81			9024413.47				
					Interest on IT		119211.00		
					Interest from Bank		81629.65		



social Action for Rural Development (SARDA), Ramgarh
Schedule IV of Receipt & Payment Forming Part of Consolidated Receipt & Payment Account As on 31st March, 2025

Sl.No.	Name of Projects	Opening Balance as on 31-03-24		Receipt						Payment						Closing Balance as on 31.03.2025		
		Bank	Cash	Grant Received	Other Income	Interest Rec.	Branch & Division	Loan & Advances S.Creditors and other payable	Sundry Debtors	Refund SD/FP	Indirect Expenses	Loan and Advance / S.Creditors/Debtors & Liabilities	Sundry Creditors	Fixed Assets Purchase	Investment/FFY SD	Branch /Division	Bank	Cash
1	Resource Support (HS)	32,60,816.95	1,31,283.00	10,48,219.00	15,000.00	3,26,229.65	4,96,83,839.00	47,59,130.56	2,58,63,125.00	48,84,100.00	18,16,866.30	1,63,24,664.30	46,03,158.00	2,700.00	75,86,340.59	3,04,67,255.00	55,47,209.85	82,856.60
2	NABARD-HDF OJ/SMBDESA/2015-16	12,396.87				351.00											12,347.87	
3	Sarda Training Centre Ramgarh	1,67,059.84				10,590.00			10,76,018.00	99,242.00	1,25,739.64	1,01,700.00	3,41,485.00	3,840.00	50,000.00	7,00,000.00	24,541.20	
4	Jagamala Watershed Project_Malang coal WOF																	
5	Jagamala Watershed Project, Mirzapur																	
6	ESF Cluster																	
7	Hemara Watershed - Gaya																	
8	Balighat Agro Cluster (SUUT)	12,50,170.54		20,71,840.00		195.00					5,95,473.88		20,71,840.00			6,53,653.12	1,276.54	
9	IFAC - New Delhi																	
10	FCRI - A/C - Ramgarh	445.69				12.00											457.69	
11	NABARD-HDF OJ/KKURV/2015-16	6,191.61				175.00											6,366.61	
12	NABARD-HDF OJ/KKURV/2015-16	6,238.09				174.00											6,412.09	
13	ESF Cluster - Mandla																	
14	ESF Jakhim																	
15	ESF Kathua (Jammu)																	
16	CAT Dairy Exposure Program and Training, Kathua																	
17	MESP Jute/JCeth Bag Training Program, Kathua																	
18	Lakhal Khad Watershed FSR & CEP, Kathua																	
19	Sudhal Khad Watershed -FP - Kathua																	
20	Sudhal Khad Watershed - Interim Plan Kathua																	
21	Talain Watershed - CEP, Kathua																	
22	Talain Watershed - Interim Plan, Kathua																	
23	Talain Watershed FSR DRB, Kathua																	
24	Hali Sawla Springshed -FP																	
25	Kothian Khara Lohar Watershed - CEP																	
26	Reference Foundation (Mandla)	1,284.00		50,16,389.00				5,000.00					54,08,958.00			16,15,231.00	2,484.00	
27	Samadhi Erna Karam -Jammu -Tijana Cum Kishal pathrath																	
28	IS-Project - Chhatrapati																	
29	ESF - Chhatrapati (Ramgarh)																	
30	WARD GHANSHI & GHAKORA	6,907.52						338.70					7,296.00					
31	WARD FABARWADA	96,016.52	204.00					2,676.00					98,896.52					
32	WARD DEORI	4,871.85						153.00					4,998.85					
33	Training Centre, Gondia	5,902.20			28,511.00	164.00				50,000.00			10,000.64					74,377.00
34	IS, Balighat	1,43,48.53		6,14,290.00		2,602.00	16,38,000.00			16,000.00			5,07,221.00	89,353.00		16,38,647.00	2,608.53	
35	IS, Gondia	3,17,189.96		2,17,920.00		6,100.00	7,29,448.00			13,59,953.00			10,35,968.52	2,13,941.00		17,96,600.00	12,081.64	
36	IST, Balighat	93,074.48				2,588.00												95,662.48
37	WARD Balhar	5,776.16						304.00					4,083.16					
38	Ward Sahasra	30,334.00						1,498.00					31,832.00					
39	Others Projects	56,08,012.29	1,21,967.00	89,99,658.00	43,312.50	3,49,176.68	4,83,01,097.00	47,69,079.28	2,85,65,986.00	49,77,342.00	42,38,313.56	3,64,01,260.30	1,04,63,438.00	6,546.00	76,36,340.59	3,68,71,307.12	65,44,608.53	82,856.60



social Action for Rural Development (SARDA), Ramgarh

SL.No.	Name of Projects	Annexure "A"			Total Expenditure
		Project Maintenance Exp.	Administrative Exp.	Training & Development Exp	
1	Resource Support (HO)	1,76,87,425.74	33,16,392.33	11,05,464.11	2,21,09,282.18
2	NABARD-RIDF 01/SIMDEGA/ 2015-16	-	-	-	-
3	Sarda Training Centre, Ramgarh	9,51,060.90	1,78,323.92	59,441.31	11,88,826.12
4	Jogarnala Watershed Project _Mang.cost WDF	3,17,280.00	59,490.00	19,830.00	3,96,600.00
5	Jogarnala Watershed Project, Mirzapur	-	-	-	-
6	FSPF Ghazipur	-	-	-	-
7	Hemara Watershed , Gaya	-	-	-	-
8	Balaghat Agro Cluster (SFURTI)	23,88,077.50	4,47,764.53	1,49,254.84	29,85,096.88
9	SFAC, New Delhi	13,93,200.00	2,61,225.00	87,075.00	17,41,500.00
10	FCRA- A/c , Ramgarh	-	-	-	-
11	NABARD-RIDF 01/ KHUNTI/2015-16	-	-	-	-
12	NABARD-RIDF 03/ KHUNTI/2015-16	-	-	-	-
13	FSPF Ghazipur, Mardah	1,53,600.00	28,800.00	9,600.00	1,92,000.00
14	FSPF Jakhania	-	-	-	-
15	SDP, Kathua (Jammu)	-	-	-	-
16	CAT Dairy Exposure Programm and Training, Kathua	-	-	-	-
17	MEDP Jute /Cloth Bag Training Programm, Kathua	-	-	-	-
18	Sukhal Khad Watershed _ FIP , Kathua	-	-	-	-
19	Sukhal Khad Watershed FSR & CBP, Kathua	19,855.20	3,722.85	1,240.95	24,819.00
20	Sukhal Khad Watershed _ Interim Plan Kathua	1,35,855.20	25,472.85	8,490.95	1,69,819.00
21	Talain Watershed _ CBP, Kathua	1,05,750.40	19,828.20	6,609.40	1,32,188.00
22	Talain Watershed _ Interim Plan, Kathua	29,198.40	5,474.70	1,824.90	36,498.00
23	Talain Watershed FSR DPR, Kathua	1,87,096.80	35,080.65	11,693.55	2,33,871.00
24	Hali Sawla Springshed _PIP	1,31,200.00	24,600.00	8,200.00	1,64,000.00
25	Kothian Khera Lehar Watershed _CBP	1,47,120.00	27,585.00	9,195.00	1,83,900.00
26	Reliance Foundation (Mandla)	44,00,722.40	8,25,135.45	2,75,045.15	55,00,903.00
27	Samekit Birsa Gram Vikas Yojana Cum Krishak pathsala	32,10,800.80	6,02,025.15	2,00,675.05	40,13,501.00
28	ICS-Project , Chatarpur-MP	2,27,93,522.40	42,73,785.45	14,24,595.15	2,84,91,903.00
29	FSPF - Chitarpur (Ramgarh)	24,000.00	4,500.00	1,500.00	30,000.00
30	WADI GHANSOR & DHANORA	5,836.82	1,094.40	364.80	7,296.02
31	WADI PARASWADA	18,46,295.62	3,46,180.43	1,15,393.48	23,07,869.52
32	WADI DEORI	3,963.88	743.23	247.74	4,954.85
33	Training Centre, Gondia	8,000.67	1,500.13	500.04	10,000.84
34	RS, Balaghat	4,95,738.42	92,950.95	30,983.65	6,19,673.03
35	RS, Gondia	48,71,269.06	9,13,362.95	3,04,454.32	60,89,086.32
36	CFT, Balaghat	-	-	-	-
37	WADI Baihar	3,264.13	612.02	204.01	4,080.16
38	Wadi Salekasa	25,481.60	4,777.80	1,592.60	31,852.00
39	Others Projects	15,25,380.21	2,86,008.79	95,336.26	19,06,725.26
		6,28,60,996.14	1,17,86,436.78	39,28,812.26	7,85,76,245.18



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SOCIAL ACTION FOR RURAL DEVELOPMENT (SARDA)
RAMGARH, JHARKHAND
Schedule-V
SCHEDULE OF FIXED ASSETS ANNEXED TO AND FORMING PART OF BALANCE SHEET AS AT 31st MARCH,2025

ASSETS	WDV as on 01.04.2024	ADDITION		DEDUCTION	TOTAL	RATE	DEPRECIATION	WDV as on 31.03.2025
		1st Half	2nd Half					
Land	31,76,487.00	-	0.00		31,76,487.00		-	31,76,487.00
Furniture & Fixtures	3,02,366.14	5,700.00	0.00		3,08,066.14	10%	30,806.61	2,77,259.53
Computers, Printer & Software	2,94,045.28	-	33474.58		3,27,519.86	40%	1,24,313.00	2,03,206.86
Electrical & Office Equipments	2,54,501.59	48,838.31	0.00		3,03,339.90	15%	45,500.98	2,57,838.91
Motor Cycle	1,46,545.51				1,46,545.51	15%	21,981.83	1,24,563.68
Camera	40,758.00				40,758.00	15%	6,113.70	34,644.30
Audio- Visual Equipments	999.29				999.29	15%	149.89	849.40
Photostate/Fax Machine	9,488.27				9,488.27	15%	1,423.24	8,065.03
Cooler & Fans	10,510.85	-			10,510.85	15%	1,576.63	8,934.23
Vehicles	11,46,662.99	-			11,46,662.99	15%	1,71,999.45	9,74,663.54
Projector	27,307.93				27,307.93	15%	4,096.19	23,211.74
Mobile	44,992.26		0.00		44,992.26	15%	6,748.84	38,243.42
CCTV Camra Setup	33,532.34	1,65,785.00	8205.00		2,07,522.34	15%	30,512.98	1,77,009.37
Air Conditioners	21,555.29		99000.00		1,20,555.29	15%	10,658.29	1,09,897.00
Auto Clave	14133.32				14,133.32	15%	2,120.00	12,013.32
TOTAL	55,23,886.06	2,20,323.31	1,40,679.58	-	58,84,888.95		4,58,001.63	54,26,887.32



CONFIRMATION ON AUDITORS REPORT

We confirm that there are no material qualifications or material irregularities reported by the Auditors in neither the Audited Financial Statements nor any notices received etc.

MATERIAL DEVELOPMENTS

Since March 31, 2024 till the date of filing this Draft Prospectus, there has been no material event/ development or change having implications on the financials/credit quality (e.g. any material regulatory proceedings against our Society /Members, litigations resulting in material liabilities, corporate restructuring event etc.) at the time of the Issue which may affect the Issuer or the investor's decision to invest / continue to invest in the ZCZP Instruments.

COMPLIANCE

For the Audited Financial Statements, see 'Financial Information' on page 102 of this Draft Fund Raising Document. Further, we confirm that there are no material qualifications or material irregularities reported by the Statutory Auditors in the Audited Financial Statements nor any notices received etc.

FINANCIAL INDEBTEDNESS

A. Details of outstanding secured borrowings as on June 30, 2025:

Our Society has no outstanding secured borrowings, as on June 30, 2025.

B. Details of outstanding unsecured borrowings as on June 30, 2025:

Our Society has no outstanding unsecured borrowings, as on June 30, 2025.

C. Details of outstanding non-convertible securities as on June 30, 2025:

Our Society has no outstanding non-convertible securities, as on June 30, 2025.

D. Details of commercial paper issuances as on June 30, 2025:

Our Society has no commercial papers listed, as on June 30, 2025.

E. Details of bank fund-based facilities/ rest of the borrowing (if any, including hybrid debt like Foreign Currency Convertible Bonds, Optionally Convertible Debentures, and Preference Shares) from financial institutions or financial creditors, as on June 30, 2025:

Our Society has no outstanding bank fund-based facilities or other borrowings from financial institutions or financial creditors, as on June 30, 2025.

F. Corporate guarantees issued by our Society as on June 30, 2025:

Our Society has not provided any corporate guarantees, as on June 30, 2025.

G. Details of inter-corporate deposits as on June 30, 2025:

Our Society has no inter – corporate deposits, as on June 30, 2025.

H. Details of loans from Directors and Relatives of Directors as on June 30, 2025:

Our Society has not availed or given any loans from or to the Directors or relatives of the Directors, as on June 30, 2025.

I. Details of external commercial borrowings as on June 30, 2025:

Our Society has no outstanding external commercial borrowings, as on June 30, 2025.

J. Details of sub-ordinate debt as on June 30, 2025:

Our Society has no outstanding sub – ordinate debt, as on June 30, 2025.

K. Details of perpetual debt as on June 30, 2025:

Our Society has no outstanding perpetual debt, as on June 30, 2025.

L. Servicing behavior on existing debt securities, payment of interest on due dates on financing facilities or debt securities:

Nil

M. List of top 10 holders of non-convertible securities (secured and unsecured) in terms of value (on a cumulative basis) as on June 30, 2025:

Nil

N. List of top 10 holders of commercial paper (secured and unsecured) in terms of value (on a cumulative

basis) as on June 30, 2025:

Nil

O. Details of any outstanding borrowings taken/ debt securities issued where taken/ issued (a) for consideration other than cash, whether in whole or in part, (b) at a premium or discount, or (c) in pursuance of an option as on June 30, 2025:

Nil

P Details of any other contingent liabilities of our Company based on the last audited financial statements including amount and nature of liability:

For details of the contingent liabilities of our Society in the last three financial years, please see “Financial Information” on page 102 of this Draft Fund-Raising Document

As on the date of this Draft Fund-Raising Document, there has been no default or non-payment of statutory dues in the preceding three financial years and current financial year.

SECTION VI – LEGAL AND OTHER INFORMATION

OUTSTANDING LITIGATION

None of our Society and Societies ("Relevant Parties") is party to any:

- (i) **Pending Litigation:** There is no ongoing litigation or potential material adverse effects on our Society's financial position, influencing investor decisions in the current or subsequent investment phases.
- (ii) **Default or Non-payment:** Our Society has not defaulted on any statutory dues, ensuring financial integrity and adherence to regulatory obligations.
- (iii) **Disciplinary Action:** No disciplinary action has been taken by SEBI or Stock Exchange against our founder member or Society in the past five financial years, and there are no outstanding actions.

Additional Confirmations:

- (iv) **Civil Litigations:** Society, Members & Founder ("Relevant Parties") are not party to any Civil Litigations.
- (v) **Criminal Litigations:** Society, Members & Founder ("Relevant Parties") are not party to any Criminal Litigations.
- (vi) **No Pending Proceedings:** there are no any pending proceedings initiated against the social enterprise for economic offenses, ensuring compliance with legal and ethical standards.
- (vii) **Fund Utilization Consistency:** There have been no variations in the utilization of funds previously raised by the social enterprise, maintaining transparency and consistency in financial management.
- (viii) **Government Approvals:** We confirm that all material and necessary government approvals essential for the smooth operations of the social enterprise are in place, reflecting our commitment to regulatory adherence and compliance

OTHER REGULATORY AND STATUTORY DISCLOSURES

Issuer's Absolute Responsibility

“The Issuer, having made all reasonable inquiries, accepts responsibility for and confirms that this Draft Prospectus contains all information with regard to the Issuer and the Issue which is material in the context of the Issue, that the information contained in the Draft Prospectus is true and correct in all material aspects and is not misleading, that the opinions and intentions expressed herein are honestly stated and that there are no other facts, the omission of which make this document as a whole or any of such information or the expression of any such opinions or intentions misleading.”

Authority for the Issue

At the meeting of the Board of Members of our Society held on August 03, 2023, the Board of Members approved the issuance of ZCZP Instruments to the public.

The ZCZP Instruments will be issued on terms and conditions as set out in this Draft Prospectus, the issue of which is being made as decided by the Board of Members.

Eligibility of our Society for the Issue

Social Action for Rural Development (SARDA) was registered in 28/02/2003, as a society under the Society registration act, 1860 with Registration No. 135/2002-03 issued by the Registrar of Societies, Ranchi, Jharkhand.

1. Our Society and our Members have not been debarred from accessing the securities market by SEBI.
2. None of our Members of our Society is a promoter or director of another Society which has been debarred from accessing the securities market or dealing in securities by SEBI.
3. Our Society and our Members have not been categorized as a Wilful Defaulter or a fraudulent borrower.
4. None of our Members have been declared as a fugitive economic offender Act, 2018.
5. Neither our Company nor any of our Directors has been debarred from carrying out its activities or raising funds by the Ministry of Home Affairs or any other ministry of the Central Government or State Government or Charitable Commissioner or any other statutory body.
6. Our Company is eligible to undertake this Issue in compliance with Regulation 292E of the SEBI ICDR Regulations, as follows:
7. Our Society is eligible to undertake this Issue in compliance with Regulation 292E (2) (a) (X) of the SEBI ICDR Regulations, as follows:
 - a) The NPO is in compliance with requirements with Regulation 292E (2) (b) of SEBI (ICDR) Regulations, 2018 to be identified as Social Enterprise as SARDA is working from last 22 years to empower rural poor people which includes women, youths and farmers across 5 states of India (Maharashtra, Madhya Pradesh, Uttar Pradesh, Jharkhand and Jammu & Kashmir) so that they attain sustainable holistic development..
 - b) The NPO is in compliance with requirements with Regulation 292E (2) (b) of SEBI (ICDR) Regulations, 2018 to be identified as Social Enterprise as above 80% of the immediately preceding 3-year average of expenditure has been incurred for providing eligible activities to members of the target population.
 - c) The annual spending of the NPO in past financial year 2022-23 is Rs. 65899369.00.
 - d) The funding in NPO in past financial year 2022-23 is Rs. **65004770.00**.
8. Our Auditors pursuant to their certificate dated February 22, 2024 have confirmed the eligibility of our Society under Regulation 292E of the SEBI ICDR Regulations.

DISCLAIMER CLAUSE OF SEBI

IT IS TO BE DISTINCTLY UNDERSTOOD THAT FILING OF THE ISSUE DOCUMENT TO THE SECURITIES AND EXCHANGE BOARD OF INDIA (“SEBI”) SHOULD NOT IN ANY WAY BE DEEMED OR CONSTRUED TO MEAN THAT THE SAME HAS BEEN CLEARED OR APPROVED BY SEBI. SEBI DOES NOT TAKE ANY RESPONSIBILITY EITHER FOR THE FINANCIAL SOUNDNESS OF ANY SCHEME OR THE PROJECT FOR WHICH THE ISSUE IS PROPOSED TO BE MADE OR FOR THE CORRECTNESS OF THE STATEMENTS MADE OR OPINIONS EXPRESSED IN THE ISSUE DOCUMENT. THIS REQUIREMENT IS TO FACILITATE INVESTORS TO TAKE AN INFORMED DECISION FOR MAKING INVESTMENT IN THE PROPOSED ISSUE.

DISCLAIMER CLAUSE OF NSE

AS REQUIRED, A COPY OF THIS ISSUE DOCUMENT HAS BEEN SUBMITTED TO THE NATIONAL STOCK EXCHANGE OF INDIA LIMITED (HEREINAFTER REFERRED TO AS NSE). NSE HAS GIVEN VIDE ITS LETTER REF.: [●] DATED [●], PERMISSION TO THE ISSUER TO USE THE EXCHANGE’S NAME IN THIS ISSUE DOCUMENT AS ONE OF THE STOCK EXCHANGES ON WHICH THIS ISSUER’S SECURITIES ARE PROPOSED TO BE LISTED. THE EXCHANGE HAS SCRUTINISED THIS ISSUE DOCUMENT FOR ITS LIMITED INTERNAL PURPOSE OF DECIDING ON THE MATTER OF GRANTING THE AFORESAID PERMISSION TO THIS ISSUER. IT IS TO BE DISTINCTLY UNDERSTOOD THAT THE AFORESAID PERMISSION GIVEN BY NSE SHOULD NOT IN ANY WAY BE DEEMED OR CONSTRUED THAT THE ISSUE DOCUMENT HAS BEEN CLEARED OR APPROVED BY NSE; NOR DOES IT IN ANY MANNER WARRANT, CERTIFY OR ENDORSE THE CORRECTNESS OR COMPLETENESS OF ANY OF THE CONTENTS OF THIS OFFER DOCUMENT; NOR DOES IT WARRANT THAT THIS ISSUER’S SECURITIES WILL BE LISTED OR WILL CONTINUE TO BE LISTED ON THE EXCHANGE; NOR DOES IT TAKE ANY RESPONSIBILITY FOR THE FINANCIAL OR OTHER SOUNDNESS OF THIS ISSUER, ITS MEMBERS, ITS MANAGEMENT OR ANY SCHEME OR PROJECT OF THIS ISSUER. EVERY PERSON WHO DESIRES TO APPLY FOR OR OTHERWISE ACQUIRE ANY SECURITIES OF THIS ISSUER MAY DO SO PURSUANT TO INDEPENDENT INQUIRY, INVESTIGATION AND ANALYSIS AND SHALL NOT HAVE ANY CLAIM AGAINST THE EXCHANGE WHATSOEVER BY REASON OF ANY LOSS WHICH MAY BE SUFFERED BY SUCH PERSON CONSEQUENT TO OR IN CONNECTION WITH SUCH SUBSCRIPTION/ACQUISITION WHETHER BY REASON OF ANYTHING STATED OR OMITTED TO BE STATED HEREIN OR ANY OTHER REASON WHATSOEVER.

DISCLAIMER IN RESPECT OF JURISDICTION

THE ISSUE IS BEING MADE IN INDIA, TO INSTITUTIONAL AND NON-INSTITUTIONAL INVESTORS. THIS DRAFT PROSPECTUS AND THE PROSPECTUS WILL NOT, HOWEVER CONSTITUTE AN OFFER TO SELL OR AN INVITATION TO SUBSCRIBE FOR THE ZCZP INSTRUMENTS OFFERED HEREBY IN ANY JURISDICTION OTHER THAN INDIA TO ANY PERSON TO WHOM IT IS UNLAWFUL TO MAKE AN OFFER OR INVITATION IN SUCH JURISDICTION. ANY PERSON INTO WHOSE POSSESSION THIS DRAFT PROSPECTUS AND THE PROSPECTUS COMES IS REQUIRED TO INFORM HIMSELF OR HERSELF ABOUT, AND TO OBSERVE, ANY SUCH RESTRICTIONS.

DISCLAIMER STATEMENT FROM THE ISSUER

THE ISSUER ACCEPTS NO RESPONSIBILITY FOR STATEMENTS MADE OTHER THAN IN THIS DRAFT PROSPECTUS OR ANY OTHER MATERIAL ISSUED BY OR AT THE INSTANCE OF OUR SOCIETY AND THAT ANYONE PLACING RELIANCE ON ANY OTHER SOURCE OF INFORMATION WOULD BE DOING SO AT THEIR OWN RISK.

UNDERTAKING BY THE ISSUER

INVESTORS ARE ADVISED TO READ THE RISK FACTORS ARE FULLY BEFORE TAKING AN INVESTMENT DECISION IN THIS ISSUE. FOR TAKING AN INVESTMENT DECISION, INVESTORS MUST RELY ON THEIR OWN EXAMINATION OF THE ISSUER AND THE ISSUE INCLUDING THE RISKS INVOLVED. THE SECURITIES HAVE NOT BEEN RECOMMENDED OR APPROVED BY ANY REGULATORY AUTHORITY IN INDIA, INCLUDING THE SECURITIES AND EXCHANGE BOARD OF INDIA (“SEBI”) NOR DOES SEBI GUARANTEE THE ACCURACY OR ADEQUACY OF THIS

DOCUMENT. SPECIFIC ATTENTION OF INVESTORS IS INVITED TO THE STATEMENT OF THE “RISK FACTORS” CHAPTER ON PAGE 8 OF THIS DRAFT PROSPECTUS.

OUR SOCIETY , HAVING MADE ALL REASONABLE INQUIRIES, ACCEPTS RESPONSIBILITY FOR, AND CONFIRMS THAT THIS ISSUE DOCUMENT CONTAINS ALL INFORMATION WITH REGARD TO THE OUR SOCIETY AND THE ISSUE, THAT THE INFORMATION CONTAINED IN THIS DRAFT PROSPECTUS IS TRUE AND CORRECT IN ALL MATERIAL ASPECTS AND IS NOT MISLEADING IN ANY MATERIAL RESPECT, THAT THE OPINIONS AND INTENTIONS EXPRESSED HEREIN ARE HONESTLY HELD AND THAT THERE ARE NO OTHER FACTS, THE OMISSION OF WHICH MAKE THIS DRAFT PROSPECTUS AS A WHOLE OR ANY OF SUCH INFORMATION OR THE EXPRESSION OF ANY SUCH OPINIONS OR INTENTIONS MISLEADING IN ANY MATERIAL RESPECT.

THE ISSUER HAS NO SIDE LETTER WITH ANY ZCZP INSTRUMENT HOLDERS. ANY COVENANTS LATERADDED SHALL BE DISCLOSED ON THE STOCK EXCHANGE’S WEBSITES WHERE THE ZCZP INSTRUMENTS ARE LISTED.

OUR SOCIETY DECLARES THAT NOTHING IN THIS DRAFT PROSPECTUS IS CONTRARY TO THE PROVISIONS OF SOCIETIES ACT, 1860, THE SECURITIES CONTRACTS (REGULATION) ACT, 1956 AND THE SECURITIES AND EXCHANGE BOARD OF INDIA ACT, 1992 AND THE RULES AND REGULATIONS MADE THEREUNDER.

Listing

NSE Social Stock Exchange has been appointed as the Designated Stock Exchange.

Our Society shall ensure that all steps for the completion of the necessary formalities for listing at the Stock Exchange mentioned above are taken within 10 (ten) trading days from the Issue Closing Date.

Consents-

Consents in writing of: (a) the Members, Chief Financial Officer and Secretary (b) the Registrar to the Issue, (c) Advisor of the Issue; and (d) Statutory Auditor have been obtained from them. Further, such consents have not been withdrawn up to the time of delivery of this Draft Prospectus with the Stock Exchanges.

Draft Fund-Raising Document-Expert Opinion

Except for the following, our society has not obtained any expert opinions in connection with this Draft Fund-Raising Document:

Our Society has received the written consent 20.01.2025 from S D R & Associate Chartered Accountant, to include their name as required under Society Registration Act, 1860 read with SEBI NCS Regulations, in this Draft Fund Raising Document, and as an “expert” as defined under Society Registration Act, 1860 to the extent and in their capacity as our Statutory Auditors, and in respect of their audit reports dated August 13, 2024; August 8, 2023 and July 28, 2021 on the Audited Financial Statements, included in this Draft Fund Raising Document, and such consent has not been withdrawn as on the date of this Draft Fund Raising Document

Minimum Subscription

In terms of the SEBI ICDR Regulations, for an issuer undertaking a public issue of zero coupon zero principal instruments the minimum subscription for such public issue of zero coupon zero principal instruments shall be 75% of the Issue Size.

If our Society does not receive the minimum subscription of 75% of Issue Size, prior to the Issue Closing Date, the entire Application Amount shall be refunded to the Applicants.

Further, no separate arrangements have been made in case of subscription above 75% of the Issue Size but below 100% of the Issue Size.

In case the subscription above 75% of the Issue Size but below 100% of the Issue Size is not arranged, the impact on achieving social objectives is as follows:

Under Section 39(3) of the Companies Act, 2013 and Rule 11(2) of the Companies (DRAFT FUND RAISING DOCUMENT and Allotment of Securities) Rules, 2014, if the stated minimum subscription amount is not received within the specified period, the application money received is to be credited only to the bank account from which the subscription was remitted. To the extent possible, where the required information for making such refunds is available with our Society and/or the Registrar, refunds will be made to the account prescribed. However, where our Society and/or the Registrar does not have the necessary information for making such refunds, our Society and/or the Registrar will follow the guidelines prescribed by SEBI in this regard.

Underwriting

The Issue is not required to be underwritten.

Issue Related Expenses

The expenses of the Issue include, *inter alia*, fees payable to the Registrar to the Issue, printing and distribution expenses, legal fees, advertisement expenses and listing fees. The Issue expenses and listing fees will be paid by our Society.

Impact of Under-Subscription on NGO's Social Mission:

1. **Insufficient Funding Impacting Project Objectives:** Inadequate capital may restrict the number of beneficiaries as per the SARDA's Program for 4,527 Beneficiaries but will not disrupt schedules for delivering vital training, skill development and employment services.
2. **Impeded Impact on Beneficiary Communities:** Under-subscription to funding initiatives directly affects SARDA's outreach to intended beneficiary communities, potentially reducing the number of beneficiaries but will not impact the rate of improvement in living conditions and overall well-being for Beneficiaries who will be taken up in the program.
3. **Challenges in Resource Allocation:** Insufficient funds may force SARDA to reassess resource allocation, potentially diverting resources from critical projects to cover operational costs, thereby impacting the effectiveness of program delivery marginally.
4. **Community Disappointment and Eroded Confidence:** Under-subscription can lead to disappointment within beneficiary communities, eroding confidence in SARDA's capacity to bring about meaningful and sustainable positive change for Beneficiaries

Underwriting

The Issue is not required to be underwritten.

Issue Related Expenses

The expenses of the Issue include, *inter alia*, fees payable to the Registrar to the Issue, printing and distribution expenses, Advisor fees, advertisement expenses and listing fees. The Issue expenses and listing fees will be paid by our Society.

Utilization of Issue Proceeds

Our Board of Members certifies that:

- i. all monies received out of the Issue of the ZCZP Instruments to the public shall be transferred to a separate bank account maintained with a scheduled bank.
- ii. details of all monies utilized out of the Issue referred to in sub-item (i) shall be disclosed under an appropriate separate head in our balance sheet indicating the purpose for which such monies were utilized;
- iii. details of all unutilized monies out of the Issue referred to in sub-item (i), if any, shall be disclosed under an appropriate separate head in our balance sheet indicating the form of financial assets in which such unutilized monies have been invested; and
- iv. We shall utilize the Issue proceeds only after (a) receipt of the minimum subscription of 75% of the Issue Size pertaining to the Issue; (a) completion of Allotment in compliance as per society act and (b) receipt of listing approval from the Stock Exchange.

Public/Rights Issues of Equity Shares in the three years preceding the date of this Draft Fund Raising Document Rights Issues/Public Issues by our Society

Our Society has not undertaken any public issue or rights issue of securities in the three years preceding the date of this Draft Fund Raising Document

Public / Rights Issues by our listed Group Companies in the three years preceding the date of this Draft Fund-Raising Document:

Our Society does not have any Group Companies as on the date of this Draft Fund-Raising Document

Public Issues / Rights Issues by our listed Subsidiaries in the three years preceding the date of this Draft Fund-Raising Document.

Our Society does not have any Subsidiaries as on the date of this Draft Fund-Raising Document

Refusal of listing of any security of the issuer during last three years by any of the stock exchanges in India or abroad.

There has been no refusal of listing of any security of our Society during the last three years prior to the date of this Draft Fund-Raising Document by any Stock Exchange in India.

Dividend

Our Society being registered under Society Registration Act, 1860 is not allowed to declare dividends.

Revaluation of assets

Our Society has not revalued its assets in the last three years.

Mechanism for redressal of investor grievances

The Registrar Agreement dated [●] between the Registrar to the Issue and our Society will provide for retention of records with the Registrar to the Issue for a period of at least eight years from the last date of dispatch of the Allotment Advice and demat credit to enable the investors to approach the Registrar to the Issue for redressal of their grievances.

All grievances relating to the Issue may be addressed to the Registrar to the Issue, giving full details such as name, address of the Applicant, number of ZCZP Instruments applied for and amount paid on application.

The contact details of Registrar to the Issue are as follows:

BIGSHARE SERVICES PRIVATE LIMITED
S6-2, Pinnacle Business Park, Next to Ahura Centre,
Mahakali Caves Road, Andheri East, Mumbai – 400093
Maharashtra, India
Tel: +91 22 6232 8200
Facsimile: +91 22 6263 8299
Email: info@bigshareonline.com
Investor Grievance Email: investor@bigshareonline.com
Website: www.bigshareonline.com
Contact Person: Saurabh Gupta
SEBI Registration No.: INR000001385
CIN: U99999MH1994PTC076534

The Registrar shall endeavor to redress complaints of the investors within three (3) days of receipt of the complaint and continue to do so during the period it is required to maintain records under the RTA Regulations and our society shall extend necessary cooperation to the Registrar for its complying with the said regulations. However, the Registrar shall ensure that the time taken to redress investor complaints does not exceed seven (7) days from the date of receipt of complaint. The Registrar shall provide a status report of investor complaints and grievances on a quarterly basis to our society. Similar status reports should also be provided to our society as and when required by our society.

Investors may contact the Registrar to the Issue or the Company's Contact Person in case of any pre-issue or post Issue related issues such as non-receipt of Allotment Advice, demat credit, etc.

Details of Auditor to the Issuer:

Name of the Auditor	Address	Auditor since
S D R & Associate, Chartered Accountant	Modi Complex, Nehru Road, Chatti Bazar, Ramgarh Cantt-829122, Jharkhand	10 th April, 2021

Auditors' Remarks

There are no reservations or qualifications or adverse remarks in the auditors' report on the financial statements of our Society in the last three Fiscals immediately preceding this Draft Prospectus.

Trading

The ZCZP Instruments of our Society are proposed to be listed on the Stock Exchanges. The ZCZP Instruments shall not be made available for trading in the secondary market.

Disclaimer in respect of Jurisdiction

Exclusive jurisdiction for the purpose of the Issue is with the competent courts of jurisdiction in Ramgarh, Jharkhand, India.

SECTION VII - ISSUE RELATED INFORMATION

ISSUE STRUCTURE

The key common terms and conditions of the ZCZP Instruments are as follows:

Issuer	Social Action for Rural Development (SARDA)
Type/Nature of instrument	Zero Coupon Zero Principal Instruments ("ZCZP")
Mode of the Issue	Public Issue
Depositories	NSDL and CDSL
Issue	Public issue of zero coupon zero principal instruments of our Society of face value of ₹1/- each aggregating up to ₹ 4.24 crore, on the terms and in the manner set forth herein.
Minimum Subscription	Minimum subscription is 75% of the Issue, i.e., ₹ 3.18 crore
Issue Size	₹ 4.24 crore
Eligible Investors	Please see "Issue Procedure – Who can apply?" on page 146 of this Draft Prospectus
Objects of the Issue	Please see "Objects of the Issue" on page 20 of this Draft Prospectus.
Details of Utilization of the Proceeds	Please see "Objects of the Issue" on page 20 of this Draft Prospectus.
Tenor	The tenure of the ZCZP Instruments will be the date on which the Objects of the Issue have been met or 12 months from the Deemed Date of Allotment, being the timeline for completion of the Objects of the Issue. For further details, please see "Objects of the Issue" on page 20 of this Draft Prospectus.
Face Value	₹ 1/- per ZCZP Instrument
Issue Price	₹ 1/- per ZCZP Instrument
Minimum Application size	₹ 10,000 (i.e. Two Lakh ZCZP Instruments) or such other amount as may be permitted under extant regulation and in multiples of ₹ 10,000.
Market Lot / Trading Lot	The ZCZP Instruments are not tradable in the secondary market.
Listing	The ZCZP Instruments are proposed to be listed on the Stock Exchanges. The ZCZP Instruments shall be listed within 10 (ten) trading days from the Issue Closing Date. NSE Social Stock Exchange has been appointed as the Designated Stock Exchange.
Modes of payment	Please see "Issue Structure – Terms of Payment of Application Amount" on page 99 of this Draft Prospectus.
Issuance mode of the Instrument	In dematerialized form only
Issue opening date	[•]
Issue closing date*	[•]
Issue Documents**	This Draft Prospectus, the Prospectus, read with any notices, corrigenda, addenda thereto and other documents, if applicable, and various other documents/ agreements/ undertakings, entered or to be entered by our Society with the other intermediaries for the purpose of the Issue including but not limited to the Tripartite Agreements and the Registrar Agreement.
Risk factors pertaining to the Issue	Please see section titled "Risk Factors" on page 8 of this Draft Prospectus.
Governing law and Jurisdiction	The governing law and jurisdiction for the purpose of the Issue shall be Indian law, and the competent courts of jurisdiction in respectively.

Notes:

* The subscription list shall remain open at the commencement of banking hours and close at the close of banking hours for the period as indicated, with an option for early closure or extension by such period, as may be decided by the Board of Members of our Society. In the event of such early closure or extension subscription list of the Issue, our Society may issue notice of such early closure or extension to the prospective investors through an advertisement in an English national daily on or before such earlier date or extended date of closure. Applications Forms for the Issue will be accepted only from 10:00 a.m. till 5.00 p.m. (Indian Standard Time) or such extended time as may be permitted by the Stock Exchanges, on Working Days during the Issue Period. On the Issue Closing Date, Application Forms will be accepted only from 10:00 a.m. till 3.00 p.m. (Indian Standard Time). For further details please see "General Information" on page 15 of this Draft Prospectus.

** For the list of documents executed/ to be executed, please see "Material Contracts and Documents for Inspection" on page 164.

Terms of payment of Application Amount

Applicants may pay their Application Amounts by direct credit / NACH / NEFT / RTGS or may issue cheque / demand draft in respect of their Application:

Escrow Account Details:

Bank Name: [●]

Account No.: [●]

Account Name: [●]

IFSC Code: [●]

Account Type: [●]

***To be populated in the Final Fund-Raising Document.**

In case of payment by way of cheque / demand draft, the same shall be attached to the Application Form. In case the Applicant has transferred the Application Amount by way of an electronic transfer to the Escrow Account, then the Applicant shall necessarily mention the UTR no. and date of transfer in the Application Form.

All Applications where payment is being made by cheque / demand draft should be submitted to the Registrar to the Issue before the Issue Closing Date. Further, Applications where payment is being made by electronic bank transfer should reach the Registrar to the Issue within up to 3 (three) Working Days from the Issue Closing Date, provided that such extended time shall be available only if the Application Amount has been received in the Escrow Account prior to the Issue Closing Date.

Participation by any of the investor classes as mentioned in this Draft Fund Raising Document in the Issue will be subject to applicable statutory and/or regulatory requirements. Applicants are advised to ensure that applications made by them do not exceed the investment limits or maximum number of ZCZP Instruments that can be held by them under applicable statutory and/or regulatory provisions.

Applications should be made in single name. Applications should be made by Karta in case the Applicant is an HUF. If the depository account is held in joint names, the Application Form should contain the name and PAN of the person whose name appears first in the depository account and signature of only this person would be required in the Application Form.

This Applicant would be deemed to have signed on behalf of joint holders and would be required to give 135 confirmation to this effect in the Application Form. Please ensure that such Applications contain the PAN of the HUF and not of the Karta.

Maturity

The tenure of the ZCZP Instruments will be the date on which the Objects of the Issue have been met or 18 months from the Deemed Date of Allotment, being the timeline for completion of the Objects of the Issue. For further details, please see "Objects of the Issue" on page 20 of this Draft Fund Raising Document.

Lock-in

The ZCZP Instruments cannot be transferred and the Bidders (including corporates) will continue to hold them till maturity. For further details, please see "Risk Factors - There is no secondary market for ZCZP Instruments as ZCZP Instruments listed on the Stock Exchanges issued by non-profit organizations are not tradable." and "Terms of the Issue - Form of Allotment and Denomination of ZCZP Instruments" on page 125 of this Draft Fund Raising Document.

Termination of listing of the ZCZP Instruments

The tenure of the ZCZP Instruments will be the date on which the Objects of the Issue have been met or 18 months from the Deemed Date of Allotment, being the timeline for completion of the Objects of the Issue. For further details, please see "Objects of the Issue" on page 18 of this Draft Fund-Raising Document. Our Company shall submit a certificate to this extent to the Stock Exchanges.

TERMS OF THE ISSUE

Authority for the Issue

At the meeting of the Board of Members of our Society held on 13 November, 2023, the Board of Members approved the issuance of ZCZP Instruments of the face value ₹ 1 each, for an amount up to ₹ 4.24 crores.

The ZCZP Instruments pursuant to this Issue will be issued on terms and conditions as set out in the Prospectus.

Principal Terms & Conditions of the Issue

The ZCZP Instruments being offered as part of the Issue are subject to the provisions of the SEBI ICDR Regulations read with the NSE Norms, the SSE Framework Circular, the Act, the Memorandum of our Society, the terms of this Draft Prospectus, the Prospectus, the Abridged Prospectus, the Application Forms, other applicable statutory and/or regulatory requirements including those issued from time to time by SEBI/the Government of India/NSE, and/or other statutory/regulatory authorities relating to the offer, issue and listing of securities and any other documents that may be executed in connection with the ZCZP Instruments.

Face Value

The face value of each ZCZP Instrument shall be ₹ 1/-.

ZCZP Instrument Holder not a Member

The ZCZP Holders will not be entitled to any of the rights and privileges available to the Members of our Society.

Investments in ZCZP shall be eligible for 80G exemption under the Income Tax Act, 1961.

Jurisdiction

Exclusive jurisdiction for the purpose of the Issue is with the competent courts of jurisdiction in Jharkhand, India.

Application in the Issue

Applicants shall apply in the Issue in physical form only, through a valid Application Form filled in by the Applicant alongwith attachment, as applicable and shall be submitted to the Registrar to the Issue.

Form of Allotment and Denomination of ZCZP Instruments

As per the NSE Norms, the listed ZCZP Instruments will not be made available for trading in secondary market. Allotment in the Issue to all Allottees, will be in electronic form i.e., in dematerialized form and in multiples of one ZCZP Instrument.

For details of allotment refer to chapter titled “*Issue Procedure*” beginning on page 146 of this Draft Prospectus.

Lock-in

ZCZP shall be locked in till its maturity in the hands of all subscribers (including corporates).

Transfer/Transmission of ZCZP Instruments

The ZCZP Instruments shall be transferred to the legal heirs of the Allottees, subject to and in accordance with the rules/procedures as prescribed by NSDL/CDSL and the relevant DPs of the transfer or transferee and any other applicable laws and rules notified in respect thereof.

Title

The ZCZP Holder(s) for the time being appearing in the record of beneficial owners maintained by the Depository shall be treated for all purposes by our Society as the holder thereof and its absolute owner for all purposes.

Succession

In the event of demise of the sole or first holder of the ZCZP Instruments, our Society will recognize the executors or

administrator of the deceased ZCZP Instrument Holders, or the holder of the succession certificate or other legal representative as having title to the ZCZP Instruments only if such executor or administrator obtains and produces probate or letter of administration or is the holder of the succession certificate or other legal representation, as the case may be, from an appropriate court in India. Where ZCZP Instruments are held in joint names and one of the joint holders dies, the survivor(s) will be recognized as the ZCZP Instrument Holder(s). It will be sufficient for our Society to delete the name of the deceased ZCZP Instrument Holder after obtaining satisfactory evidence of his death. Provided, a third person may call on our Society to register his name as successor of the deceased ZCZP Holder after obtaining evidence such as probate of a will for the purpose of proving his title to the ZCZP Instruments. The Members of our Society in their absolute discretion may, in any case, dispense with production of probate or letter of administration or succession certificate or other legal representation.

Joint holders

Where two or more persons are holders of any ZCZP Instruments, they shall be deemed to hold the same as joint holders with benefits of survivorship.

Applications should be made in single name. If the depository account is held in joint names, the Application Form should contain the name and PAN of the person whose name appears first in the depository account and signature of only this person would be required in the Application Form.

This Applicant would be deemed to have signed on behalf of joint holders and would be required to give confirmation to this effect in the Application Form.

All communications will be addressed to the first named Applicant whose name appears in the Application Form and at the address mentioned therein.

Period of subscription

ISSUE SCHEDULE	
ISSUE OPENS ON	As stated in the Prospectus
ISSUE CLOSSES ON	As stated in the Prospectus

Application Forms for the Issue will be accepted only between 10.00 a.m. and 5.00 p.m. (Indian Standard Time) or such extended time as may be permitted by the Stock Exchange, during the Issue Period as mentioned above on all days between Monday and Friday (both inclusive barring public holiday). On the Issue Closing Date, Application Forms will be accepted only between 10.00 a.m. to 3.00 p.m. (Indian Standard Time). For further details please refer to “*Issue Procedure*” on page 146 of this Draft Prospectus.

Mode of payment of Interest to ZCZP Instrument Holders

The Issue, being an issue of zero coupon zero principal instruments in terms of Chapter X-A of the SEBI ICDR Regulations, there is no coupon rate, or redemption amount applicable.

Application Size

Each Application should be for a minimum of ₹ 10,000, i.e., 10,000 ZCZP Instruments and in multiples of ₹ 10,000 (10,000 ZCZP Instrument) thereafter. Applicants can apply for the ZCZP Instruments offered hereunder provided the Applicant has applied for minimum application size using the same Application Form.

Applicants are advised to ensure that applications made by them do not exceed the investment limits or maximum number of ZCZP Instruments that can be held by them under applicable statutory and or regulatory provisions.

Pre-closure

Our Society reserves the right to close the Issue at any time prior to the Issue Closing Date, subject to receipt of minimum subscription or as may be specified in this Draft Prospectus. Our Society shall Allot ZCZP Instruments with respect to the Applications received until the time of such pre-closure in accordance with the Basis of Allotment as described hereinabove and subject to applicable statutory and/or regulatory requirements.

Minimum subscription

In terms of the SEBI ICDR Regulations, for an issuer undertaking a public issue of zero coupon zero principal instruments the minimum subscription for such public issue of zero coupon zero principal instruments shall be 75% of the Issue Size.

If our Society does not receive the minimum subscription of 75% of Issue Size, prior to the Issue Closing Date, the entire Application Amount shall be refunded to the Applicants.

Further, no separate arrangements have been made in case of subscription above 75% of the Issue Size but below 100% of the Issue Size.

In case the subscription above 75% of the Issue Size but below 100% of the Issue Size is not arranged, the impact on achieving social objectives is as follows:

The Society shall endeavor to seek more donations as projected and if the same is not achieved Society shall plan to proportionately reduce the number of beneficiaries to be covered under the said project.

If the stated minimum subscription amount is not received within the specified period, the application money received is to be credited only to the bank account from which the subscription was remitted. To the extent possible, where the required information for making such refunds is available with our Society and/or the Registrar, refunds will be made to the account prescribed. However, where our Society and/or the Registrar does not have the necessary information for making such refunds, our Society and/or the Registrar will follow the guidelines prescribed by SEBI in this regard.

Utilization of Application Amount

The sum received in respect of the Issue will be kept in the Escrow Account and we will have access to such funds only upon Allotment or refunds, whichever is later of the ZCZP Instruments and on receipt of listing approval from the Stock Exchange as per applicable provisions of law(s), regulations and approvals.

Utilization of Issue Proceeds

All monies received pursuant to the issue of ZCZP Instruments to public shall be transferred to a separate bank account.

Our Society shall submit to the Stock Exchanges a statement in respect of utilization of the Net Proceeds and balance amount remaining unutilized, until the utilization of the Net Proceeds in accordance with this Draft Prospectus;

Our Society confirms that the unutilized amounts from the Net Proceeds shall be kept in a separate bank account and shall not be co – mingled with other funds;

Our Company shall utilize the Issue proceeds only up on (i) receipt of minimum subscription; and (ii) receipt of listing approval from Stock Exchange;

The Issue proceeds shall not be utilized towards full or part consideration for the purchase or any other acquisition, inter alia by way of a lease, of any immovable property.

Listing

The ZCZP Instruments offered through this Draft Prospectus are proposed to be listed on the Stock Exchanges. Our Society has obtained 'in-principle' approvals for the Issue and from NSE *vide* its letter dated November 11, 2024. For the purposes of the Issue, NSE Social Stock Exchange shall be the Designated Stock Exchange.

Our Society will use best efforts to ensure that all steps for the completion of the necessary formalities for listing at the Stock Exchanges are taken within 10 (ten) trading days of the Issue Closing Date.

Monitoring and Reporting of Utilization of Issue Proceeds

There is no requirement for appointment of a monitoring agency in terms of the SEBI ICDR Regulations. Our Society shall monitor the utilization of the proceeds of the Issue as prescribed under the SEBI Listing Regulations.

ISSUE PROCEDURE

This section applies to all Applicants. Please note that all Applicants are required to pay the full Application Amount while making an Application. Applicants should note that they shall submit their Applications to the Registrar to the Issue as mentioned on the Application Form. Applicants are advised to make their independent investigations and ensure that their Applications do not exceed the investment limits or maximum number of ZCZP Instruments that can be held by them under applicable law or as specified in this Draft Prospectus.

Our Society does not accept any responsibility for the completeness and accuracy of the information stated in this section and is not liable for any amendment, modification or change in the applicable law which may occur after the date of this Draft Prospectus. Investors are advised to make their independent investigations and ensure that their Applications are submitted in accordance with applicable laws.

OUR SOCIETY SHALL NOT BE RESPONSIBLE OR LIABLE FOR ANY ERRORS OR OMISSIONS ON THE PART OF THE REGISTRAR TO THE ISSUE IN CONNECTION WITH THE COLLECTION OF APPLICATION FORMS IN RESPECT OF THE ISSUE. FURTHER, THE REGISTRAR TO THE ISSUE WILL BE RESPONSIBLE FOR ADDRESSING INVESTOR GRIEVANCES ARISING FROM APPLICATIONS.

Please note that for the purposes of this section, the term “Working Day” shall mean all days excluding Sundays or a holiday of commercial banks in Mumbai, except with reference to Issue Period, where Working Days shall mean all days, excluding Saturdays, Sundays and holiday of commercial banks in Jharkhand. Furthermore, for the purpose of postissue period, i.e., period beginning from Issue Closing Date to listing of the ZCZP Instruments, Working Days shall mean all trading days of Stock Exchanges excluding Saturdays, Sundays, and bank holidays in Mumbai.

Availability of this Draft Prospectus, Prospectus and Application Forms

The copies of this Draft Prospectus, the Prospectus, together with Application Forms may be obtained from our Registered Office and the Registrar to the Issue. Additionally, the Prospectus and the Application Forms will be available for download on the website of NSE at www.nseindia.com. A unique application number (“UAN”) will be generated for every Application Form downloaded from the website of the Stock Exchanges i.e., NSE at www.nseindia.com.

In addition, Application Forms would also be made available to all the recognized stock exchanges.

Our Society may provide Application Forms for being filled and downloaded at such websites as we may deem fit. The Issuer may also provide Application Forms for being downloaded and filled at such websites as it may deem fit.

Who can apply?

The following categories of persons are eligible to apply in the Issue.

Institutional Investors

- a mutual fund, venture capital fund and alternative investment fund registered with SEBI;
- a public financial institution;
- a scheduled commercial bank;
- a state industrial development corporation;
- an insurance Society registered with the Insurance Regulatory and Development Authority of India;
- a provident fund with minimum corpus of twenty-five crore rupees;
- a pension fund with minimum corpus of twenty-five crore rupees registered with the Pension Fund Regulatory and Development Authority established under sub-section (1) of section 3 of the Pension Fund Regulatory and Development Authority Act, 2013;
- National Investment Fund set up by resolution no. F. No. 2/3/2005-DDII dated November 23, 2005, of the Government of India published in the Gazette of India;
- insurance funds set up and managed by army, navy or air force of the Union of India;

- insurance funds set up and managed by the Department of Posts, India; and
- systemically important non-banking financial Societies.

Non-institutional Investors

- Any investor other than a retail individual investor and Institutional Investors, except for investors who are not eligible to invest in ZCZP Instruments. For further details, see “*Issue Procedure*” on page 146 of this Draft Prospectus.

Foreign investors and retail individual investors are not permitted to participate in the Issue.

Note: Participation of any of the aforementioned categories of persons or entities is subject to the applicable statutory and/or regulatory requirements in connection with the subscription to Indian securities by such categories of persons or entities.

APPLICATIONS BY VARIOUS APPLICANT CATEGORIES

Applications by Mutual Funds

A separate Application can be made in respect of each scheme of an Indian mutual fund registered with SEBI and such Applications shall not be treated as multiple Applications. Applications made by the AMCs or custodians of a Mutual Fund shall clearly indicate the name of the concerned scheme for which the Application is being made. An Application Form by a mutual fund registered with SEBI for Allotment of the ZCZP Instruments must be also accompanied with the certified true copies of (i) its SEBI registration certificates (ii) the Memorandum of association in respect of such mutual fund (ii) a resolution authorizing investment and containing operating instructions and (iii) specimen signatures of authorized signatories.

Application by Scheduled Commercial Banks

Scheduled Commercial Banks can apply in the Issue based upon their own investment limits and approvals. Applications by them for Allotment of the ZCZP Instruments must be accompanied with the certified true copies of (i) memorandum and articles of association/charter of constitution; (ii) power of attorney; (iii) a board resolution authorizing investment; and (iv) a letter of authorization. Failing this, our Society reserves the right to accept or reject any Application for Allotment of the ZCZP Instruments in whole or in part, in either case, without assigning any reason therefor.

Failing this, our Society reserves the right to accept or reject any Application in whole or in part, in either case, without assigning any reason therefor.

Application by Insurance Companies

Insurance Societies registered with the IRDAI can apply in the Issue based on their own investment limits and approvals in accordance with the regulations, guidelines and circulars issued by the IRDAI. The Application Form must be accompanied with the certified true copies of their (i) memorandum and articles of association/charter of constitution; (ii) power of attorney; (iii) resolution authorizing investments/containing operating instructions; and (iv) specimen signatures authorized signatories.

Failing this, our Society reserves the right to accept or reject any Application in whole or in part, in either case, without assigning any reason therefor.

Applications by Alternative Investments Funds

Applications made by alternative investment funds eligible to invest in accordance with the Securities and Exchange Board of India (Alternative Investment Fund) Regulations, 2012, as amended (the “**SEBI AIF Regulations**”) for Allotment of the ZCZP Instruments must be accompanied with the certified true copies of (i) SEBI registration certificate; (ii) a resolution authorizing investment and containing operating instructions; and (iii) specimen signatures authorized persons. The Alternative Investment Funds shall at all times comply with the requirements applicable to it under the SEBI AIF Regulations and the relevant notifications issued by SEBI.

Failing this, our Society reserves the right to accept or reject any Application in whole or in part, in either case, without assigning any reason therefor.

Applications by Associations of persons and/or bodies established pursuant to or registered under any central or state statutory enactment

In case of Applications made by Applications by Associations of persons and/or bodies established pursuant to or registered under any central or state statutory enactment, must submit a (i) certified copy of the certificate of registration or proof of constitution, as applicable, (ii) Power of Attorney, if any, in favors of one or more persons thereof, (iii) such other documents evidencing registration thereof under applicable statutory/regulatory requirements. Further, any societies applying for the ZCZP Instruments pursuant to the Issue must ensure that (a) they are authorized under applicable statutory/regulatory requirements and their constitution instrument to hold and invest in ZCZP Instruments, (b) they have obtained all necessary approvals, consents or other authorizations, which may be required under applicable statutory and/or regulatory requirements to invest in ZCZP Instruments, and (c) Applications made by them do not exceed the investment limits or maximum number of ZCZP Instruments that can be held by them under applicable statutory and/ or regulatory provisions.

Failing this, our Society reserves the right to accept or reject any Applications in whole or in part, in either case, without assigning any reason, therefore.

Applications by Societies

In case of Applications made by societies, settled under the Indian Societies Act, 1860, as amended, or any other statutory and/or regulatory provision governing the settlement of societies in India, must submit a (i) certified copy of the registered instrument forcreation of such Society, (ii) power of attorney, if any, in favors of one or more societies thereof, (iii) such other documents evidencing registration thereof under applicable statutory/regulatory requirements. Further, any societies applying for the ZCZP Instruments pursuant to the Issue must ensure that (a) they are authorized under applicable statutory/regulatory requirements and their constitution instrument to hold and invest in ZCZP Instruments, (b) they have obtained all necessary approvals, consents or other authorizations, which may be required under applicable statutory and/or regulatory requirements to invest in ZCZP Instruments, and (c) Applications made by them do not exceed the investment limits or maximum number of ZCZP Instruments that can be held by them under applicable statutory and or regulatory provisions.

Failing this, our Society reserves the right to accept or reject any Applications in whole or in part, in either case, without assigning any reason therefor.

Applications by Public Financial Institutions, which are authorized to invest in the ZCZP Instruments

The Application must be accompanied by certified true copies of: (i) any Act/ Rules under which they are incorporated; (ii) board resolution authorizing investments; and (iii) specimen signature of authorized person.

Failing this, our Society reserves the right to accept or reject any Applications in whole or in part, in either case, without assigning any reason therefor.

Applications made by Companies, bodies corporate and societies registered under the applicable laws in India

The Application must be accompanied by certified true copies of: (i) any act/ rules under which they are incorporated; (ii) BoardResolution authorizing investments; and (iii) Specimen signature of authorized person.

Failing this, our Society reserves the right to accept or reject any Applications in whole or in part, in either case, without assigning any reason therefor.

Partnership firms formed under applicable Indian laws in the name of the partners and Limited Liability Partnershipsformed and registered under the provisions of the Limited Liability Partnership Act, 2008

Applications made by partnership firms and limited liability partnerships formed and registered under the Limited Liability Partnership Act, 2008 must be accompanied by certified true copies of: (i) the partnership deed for such Applicants; (ii) any documents evidencing registration of such Applicant thereof under applicable statutory/regulatory requirements; (iii) aresolution authorizing the investment and containing operating instructions; and (iv) specimen signature of authorized personsof such Applicant.

Failing this, our Society reserves the right to accept or reject any Applications for Allotment of the ZCZP Instruments in whole or in part, in either case, without assigning any reason therefor.

Applications under a power of attorney by limited Companies, corporate bodies and registered societies

In case of Applications made pursuant to a power of attorney by Applicants, a certified copy of the power of attorney or the relevant resolution or authority, as the case may be, along with a certified copy of the memorandum of association and

articles of association and/or bye laws must be lodged along with the Application Form.

Failing this, our Society reserves the right to accept or reject any Application in whole or in part, in either case, without assigning any reason therefor.

In case of Applications made pursuant to a power of attorney by Applicants, a certified copy of the power of attorney must be lodged along with the Application Form.

Failing this our Society, reserves the right to reject such Applications. Our Society, in its absolute discretion, reserves the right to relax the above condition of attaching the power of attorney along with the Application Forms subject to such terms and conditions that our Society may deem fit.

Applications by provident funds, pension funds, which are authorized to invest in the ZCZP Instruments

Applications by provident funds, pension funds, superannuation funds and gratuity funds which are authorized to invest in the ZCZP Instruments, for Allotment of the ZCZP Instruments must be accompanied by certified true copies of: (i) any act/rules under which they are incorporated; (ii) a power of attorney, if any, in favour of one or more Society thereof, (ii) a board resolution authorizes investments; (iii) such other documents evidencing registration thereof under applicable statutory/regulatory requirements; (iv) specimen signature of authorized person; (v) a certified copy of the registered instrument for creation of such fund/Society; and (vi) any tax exemption certificate issued by Income Tax authorities.

Failing this, our Society reserves the right to accept or reject any Applications for Allotment of the ZCZP Instruments in whole or in part, in either case, without assigning any reason therefor.

Applications by National Investment Funds

Application made by a National Investment Fund for Allotment of the ZCZP Instruments must be accompanied by certified true copies of: (i) a resolution authorizes investment and containing operating instructions; and (ii) specimen signatures of authorized persons.

Failing this, our Society reserves the right to accept or reject any Applications for Allotment of the ZCZP Instruments in whole or in part, in either case, without assigning any reason therefor

Applications by Systematically Important Non-banking financial Societies

Applications made by systematically important non-banking financial Societies registered with the RBI and under other applicable laws in India must be accompanied by certified true copies of: (i) memorandum and articles of association/charter of constitution; (ii) power of attorney; (iii) board Resolution authorizes investments; and (iii) specimen signature of authorized person.

Failing this, our Society reserves the right to accept or reject any Applications in whole or in part, in either case, without assigning any reason therefor.

Applicants are advised to ensure that Applications made by them do not exceed the investment limits or maximum number of ZCZP Instruments that can be held by them under applicable statutory and or regulatory provisions.

Applicants are advised to ensure that they have obtained the necessary statutory and/or regulatory permissions/consents/approvals in connection with applying for, subscribing to, or seeking allotment of ZCZP Instruments pursuant to the Issue.

Escrow Mechanism

We shall open an Escrow Account with the Escrow Collection Bank in whose favour the Applicants shall transfer through direct credit / NACH / NEFT / RTGS or shall issue cheque / demand draft in respect of their Application. Cheques or demand drafts received for the application Amount from investors would be deposited in the respective Escrow Account. The Escrow Collection Bank will act in terms of this Draft Prospectus and the Escrow Agreement. The Escrow Collection Bank shall not exercise any lien whatsoever over the monies deposited therein. Upon completion of the Allotment or refunds, whichever is later, the Escrow Collection Bank shall transfer the monies from the Escrow Account to the bank account of our Society as per the terms of the Escrow Agreement. Payments of refund to the Applicants shall also be made from the Escrow Account as per the terms of the Escrow Agreement and this Draft Prospectus.

The information below is given for the benefit of Applicants. Our Society is not liable for any amendment or modification or changes in applicable laws or regulations, which may occur after the date of this Draft Prospectus.

How to apply?

Copies of the Prospectus together with Application Form may be obtained from our Registered Office and the Registrar to the Issue. Additionally, the Prospectus and the Application Forms will be available for download on the website of NSE at www.nseindia.com.

Application Forms will also be available on the website of the Stock Exchange. A unique application number (“UAN”) will be generated for every Application Form downloaded from the websites of the Stock Exchange.

Please note that there is a single Application Form.

Method of Application

An eligible investor desirous of applying in this Issue can make Applications through the physical mode only.

Applicants intending to subscribe in the Issue shall submit a duly filled Application Form to the Registrar to the Issue.

All Applications where payment is being made by cheque / demand draft should be submitted to the Registrar to the Issue before the Issue Closing Date. Further, Applications where payment is being made by electronic bank transfer should reach the Registrar to the Issue within up to 3 (three) Working Days from the Issue Closing Date, provided that such extended time shall be available only if the Application Amount has been received in the Escrow Account prior to the Issue Closing Date.

All Application Forms duly completed together with cheque/demand draft, if applicable for the amount payable on application must be delivered before the Issue Closing Date to the Registrar to the Issue. In case the Applicant has transferred the Application Amount by way of an electronic transfer to the Escrow Account, then the Applicant shall necessarily mention the UTR no. and date of transfer in the Application Form.

Application Size

Each Application should be for a minimum of ₹10,000, i.e., 10,000 ZCZP Instruments and in multiples of ₹ ₹ 10,000 (10,000 ZCZP Instrument) thereafter. Applicants can apply for the ZCZP Instruments offered hereunder provided the Applicant has applied for minimum application size using the same Application Form.

Applicants are advised to ensure that applications made by them do not exceed the investment limits or maximum number of ZCZP Instruments that can be held by them under applicable statutory and or regulatory provisions.

Applications cannot be made by:

Retail individual investors and foreign investors (including persons resident outside India, foreign nationals, non-resident Indians, overseas citizens of India, foreign institutional investors, foreign portfolio investors, foreign venture capital investors).

Terms of Payment

The entire issue price for the ZCZP Instruments is payable on application only. In case of allotment of lesser number of ZCZP Instruments than the number applied, our Society shall refund the excess amount paid on application to the applicant.

Payment instructions for Applicants

Our Society shall open an Escrow Account with the Escrow Collection Bank for the collection of the application amount payable upon submission of the Application Form.

Payment shall be made by way of direct credit / NACH / NEFT / RTGS / cheque / demand draft. Outstation cheques / demand drafts drawn on banks not participating in the clearing process will not be accepted and applications accompanied by such cheques or demand drafts are liable to be rejected. Any payment by way of cash or stock invest will not be accepted. In case payment is effected in contravention of the conditions mentioned herein, the Application is liable to be rejected and application money will be refunded and no interest will be paid thereon.

All Application Forms received with outstation cheques, post-dated cheques, cheques / demand drafts drawn on banks not participating in the clearing process shall be rejected and the Registrar shall not be responsible for such rejections.

The Escrow Collection Bank shall transfer the funds from the Escrow Account, as per the terms of the Escrow Agreement, into a separate bank account after the completion of the Allotment or refunds, whichever is later.

All cheques / demand drafts enclosed to the application should be crossed “A/c payee only” and must be made payable to [●].

The Applicants shall ensure that the bank account linked with the Depositories is used for making the payment for Application.

Payment mechanism for Applicants

An Applicant may submit the completed Application Form to Registrar to the Issue along with cheque / demand draft.

The Applicants may also pay their Application Amounts by direct credit / NACH / NEFT / RTGS or may issue cheque / demand draft in respect of their Application to the bank account. To be furnished after the approval.
Escrow Account Details:*

In case of payment by way of cheque / demand draft, the same shall be attached to the Application Form. In case the Applicant has transferred the Application Amount by way of an electronic transfer to the Escrow Account, then the Applicant shall necessarily mention the UTR no. and date of transfer in the Application Form.

All Applications where payment is being made by cheque / demand draft should be submitted to the Registrar to the Issue before the Issue Closing Date. Further, Applications where payment is being made by electronic bank transfer should reach the Registrar to the Issue within up to 3 (three) Working Days from the Issue Closing Date, provided that such extended time shall be available only if the Application Amount has been received in the Escrow Account prior to the Issue Closing Date.

Additional information for Applicants

1. Application Forms submitted by Applicants whose beneficiary accounts are inactive shall be rejected.
2. All applications Forms duly completed and accompanied by account payee cheques / demand drafts shall be submitted with the Registrar to the Issue before the Issue Closing Date. The Registrar to the Issue will not accept payments made in cash. However, Application Forms duly completed together with cheque/demand draft drawn on/payable at a local bank in Mumbai for the amount payable on application, if applicable, shall be sent by Registered Post or by hand delivery to the Corporate Office of the Registrar, so as to reach the Registrar prior to the Issue Closing Date. Applications where payment is being made by electronic bank transfer should reach the Registrar to the Issue within up to 3 (three) Working Days from the Issue Closing Date, provided that such extended time shall be available only if the Application Amount has been received in the Escrow Account prior to the Issue Closing Date. No separate receipt will be issued for the money to be paid on the submission of Application Form.
3. Application Forms submitted by Applicants shall be for allotment of ZCZP Instruments only in dematerialized form.

Instructions for completing the Application Form

1. Applications must be made in the prescribed Application Form.
2. Application Forms are to be completed in full, in BLOCK LETTERS in ENGLISH and in accordance with the instructions contained in the Prospectus and the Application Form. Incomplete Application Forms are liable to be rejected. Applicants should note that the Registrar will not be liable for errors in data entry due to incomplete or illegible Application Forms.
3. Applications are required to be for a minimum of 10,000 ZCZP Instruments and in multiples of 10,000 ZCZP Instruments thereafter as specified in the Issue Documents.
4. Thumb impressions and signatures other than in the languages specified in the Eighth Schedule in the Constitution of India must be attested by a Magistrate or a Notary Public or a Special Executive Magistrate under official seal.
5. Applications should be in single name. Applicants are required to ensure that the PAN Details of the HUF are mentioned and not those of the Karta.

6. Applicants applying for Allotment must provide details of valid and active DP ID, Client ID and PAN clearly and without error. On the basis of such Applicant's active DP ID, Client ID and PAN provided in the Application Form, the Registrar to the Issue will obtain from the Depository the Demographic Details. Invalid accounts, suspended accounts or where such account is classified as invalid or suspended may not be considered for Allotment of the ZCZP Instruments.
7. Applicants must ensure that their Application Forms are made in a single name.
8. The minimum number of Applications and minimum application size shall be specified in the Prospectus. Applicants may apply for ZCZP Instruments Applied for in a single Application Form.
9. All Applicants are required to tick the relevant column in the "Category of Investor" box in the Application Form.

Applicants should note that the Registrar will not be liable for error in data entry due to incomplete or illegible Application Forms. Our Society would allot the ZCZP Instruments, as specified in the Prospectus for the Issue to all valid Applications`.

Applicants' PAN, Depository Account and Bank Account Details

ALL APPLICANTS APPLYING FOR ALLOTMENT OF THE ZCZP INSTRUMENTS SHOULD MENTION THEIR DP ID, CLIENT ID AND PAN IN THE APPLICATION FORM. APPLICANTS MUST ENSURE THAT THE DP ID, CLIENT ID AND PAN GIVEN IN THE APPLICATION FORM IS EXACTLY THE SAME AS THE DP ID, CLIENT ID AND PAN AVAILABLE IN THE DEPOSITORY DATABASE.

On the basis of the DP ID, Client ID and PAN provided by them in the Application Form, the Registrar to the Issue will obtain from the Depository the Demographic Details of the Applicants including PAN and MICR code. These Demographic Details would be used for giving Allotment Advice to the Applicants. Hence, Applicants are advised to immediately update their Demographic Details (including bank account details) as appearing on the records of the Depository Participant and ensure that they are true and correct. Please note that failure to do so could result in delays in authorizing, to Applicants, delivery of Allotment Advice at the Applicants' sole risk, and neither the Registrar, nor our Society shall have any responsibility and undertake any liability for the same.

These Demographic Details would be used for all correspondence with the Applicants including mailing of the Allotment Advice. The Demographic Details given by Applicants in the Application Form would not be used for any other purpose by the Registrar to the Issue except in relation to this Issue. By signing the Application Form, Applicants applying for the ZCZP Instruments would be deemed to have authorized the Depositories to provide, upon request, to the Registrar, the required Demographic Details as available on its records.

Allotment Advice would be mailed by post or e-mail at the address of the Applicants in accordance with the Demographic Details received from the Depositories. Applicants may note that delivery of Allotment Advice may get delayed if the same once sent to the address obtained from the Depositories are returned undelivered. Further, please note that any such delay shall be at such Applicants' sole risk and neither our Society, nor the Registrar to the Issue shall be liable to compensate the Applicant for any losses caused to the Applicants due to any such delay or liable to pay any interest for such delay.

In case of Applications made under powers of attorney, our Society in its absolute discretion, reserves the right to permit the holder of a power of attorney to request the Registrar to the Issue that for the purpose of printing particulars on and mailing of the Allotment Advice through post, the Demographic Details obtained from the Depository of the Applicant shall be used.

The beneficiary accounts of Applicants for whom PAN details have not been verified shall be suspended for credit and no credit of ZCZP Instruments pursuant to this Issue will be made into the accounts of the Applicants. Application Forms submitted by Applicants whose beneficiary accounts are inactive shall be rejected.

Applicants should note that the ZCZP Instruments will be allotted to all successful Applicants only in dematerialized form. The Application Forms which do not have the details of the Applicant's depository account, including DP ID, Client ID and PAN, shall be treated as incomplete and will be rejected.

APPLICATIONS FOR ALLOTMENT OF ZCZP INSTRUMENTS IN THE DEMATERIALIZED FORM

Submission of Applications

All Application Forms duly completed together with cheque/demand draft, drawn on/payable at a local bank in Mumbai for the amount payable on application, if applicable, shall be sent by Registered Post or by hand delivery to the Corporate Office of the Registrar, so as to reach the Registrar prior to the Issue Closing Date.

In case the Applicant has transferred the Application Amount by way of an electronic transfer to the Escrow Account, then the Applicant shall necessarily mention the UTR no. and date of transfer in the Application Form.

All Applications where payment is being made by cheque / demand draft should be submitted to the Registrar to the Issue before the Issue Closing Date. Further, Applications where payment is being made by electronic bank transfer should reach the Registrar to the Issue within up to 3 (three) Working Days from the Issue Closing Date, provided that such extended time shall be available only if the Application Amount has been received in the Escrow Account prior to the Issue Closing Date.

In case of hand delivery of the Application Form, an acknowledgement shall be issued by Registrar to the Applicant as proof of having accepted the Application.

Applications shall be deemed to have been received by us only when submitted to the Registrar as detailed above and not otherwise.

Online Applications

Our Society shall not provide any facility to submit applications in online mode.

INSTRUCTIONS FOR FILLING-UP THE APPLICATION FORM

General Instructions

A. General instructions for completing the Application Form

- Applications must be made in prescribed Application Form only;
- Application Forms must be completed in block letters in English, as per the instructions contained in this Draft Prospectus, the Prospectus and the Application Form;
- Applicants must apply for Allotment in dematerialized form and must provide details of valid and active DP ID, Client ID and PAN clearly and without error. On the basis of such Applicant's active DP ID, Client ID and PAN provided in the Application Form
- The minimum number of Applications and minimum application size shall be specified in the Prospectus.
- Applications should be in single name. If the depository account is held in joint names, the Application Form should contain the name and PAN of the person whose name appears first in the depository account and signature of only this person would be required in the Application Form. This Applicant would be deemed to have signed on behalf of joint holders and would be required to give confirmation to this effect in the Application Form;
- Applications should be made by Karta in case of HUFs. Applicants are required to ensure that the PAN details of the HUF are mentioned and not those of the Karta;
- Thumb impressions and signatures other than in English/Hindi/Gujarati/Marathi or any other languages specified in the 8th Schedule of the Constitution need to be attested by a Magistrate or Notary Public or a Special Executive Magistrate under his/her seal;
- No separate receipts will be issued for the money payable on the submission of the Application Form.
- Every Applicant should hold valid Permanent Account Number (PAN) and mention the same in the Application Form;
- All Applications where payment is being made by cheque / demand draft should be submitted to the Registrar to the Issue before the Issue Closing Date. Further, Applications where payment is being made by electronic bank transfer should reach the Registrar to the Issue within up to 3 (three) Working Days from the Issue Closing Date, provided that such extended time shall be available only if the Application Amount has been

received in the Escrow Account prior to the Issue Closing Date.

Our Society would allot the series of ZCZP Instruments, as specified in the Prospectus to all valid Applications.

B. Applicant's Beneficiary Account and Bank Account Details

Applicants applying for Allotment in dematerialized form must mention their DP ID, Client ID and PAN in the Application Form and ensure that the name provided in the Application Form is exactly the same as the name in which the Beneficiary Account is held. In case the Application Form for Allotment in dematerialized form is submitted in the first Applicant's name, it should be ensured that the Beneficiary Account is held in the same joint names and in the same sequence in which they appear in the Application Form. In case the DP ID, Client ID and PAN mentioned in the Application Form for Allotment in dematerialized form do not match with the DP ID, Client ID and PAN available in the Depository database or in case PAN is not available in the Depository database, the Application Form for Allotment in dematerialized form is liable to be rejected. Further, Application Forms submitted by Applicants applying for Allotment in dematerialized form, whose beneficiary accounts are inactive, will be rejected.

On the basis of the DP ID and Client ID provided by the Applicant in the Application Form for Allotment in dematerialized form, the Registrar to the Issue will obtain from the Depositories the Demographic Details of the Applicant including PAN, address, Magnetic Ink Character Recognition ("MICR") Code and occupation. These Demographic Details would be used for giving Allotment Advice and refunds (including through physical refund warrants, direct credit, NACH, NEFT and RTGS), if any, to the Applicants. Hence, Applicants are advised to immediately update their Demographic Details as appearing on the records of the DP and ensure that they are true and correct, and carefully fill in their Beneficiary Account details in the Application Form. Failure to do so could result in delays in dispatch/credit of refunds to Applicants and delivery of Allotment Advice at the Applicants' sole risk, and neither our Society, Registrar to the Issue nor the Stock Exchanges will bear any responsibility or liability for the same.

The Demographic Details would be used for correspondence with the Applicants including mailing of the Allotment Advice. Allotment Advice would be mailed at the address of the Applicant as per the Demographic Details received from the Depositories.

In case of Applications made under power of attorney, our Society in its absolute discretion, reserves the right to permit the holder of Power of Attorney to request the Registrar that for the purpose of printing particulars on the mailing of Allotment Advice, the demographic details obtained from the Depository of the Applicant shall be used. By signing the Application Form, the Applicant would have deemed to have authorized the Depositories to provide, upon request, to the Registrar to the Issue, the required Demographic Details as available on its records. The Demographic Details given by Applicant in the Application Form would not be used for any other purpose by the Registrar to the Issue except in relation to the Issue.

The beneficiary accounts of Applicants for whom PAN details have not been verified shall be suspended for credit and no credit of ZCZP Instruments pursuant to the Issue will be made into the accounts of such Applicants. Application Forms submitted by Applicants whose beneficiary accounts are inactive shall be rejected. Furthermore, in case no corresponding record is available with the Depositories, which matches the three parameters, namely, DP ID, Client ID and PAN, then such Application are liable to be rejected.

C. Permanent Account Number ("PAN")

The Applicant should mention his or her PAN allotted under the IT Act. For minor Applicants, applying through the guardian, it is mandatory to mention the PAN of the minor Applicant. However, Applications on behalf of the Central or State Government officials and the officials appointed by the courts in terms of a SEBI circular dated June 30, 2008, and Applicants residing in the state of Sikkim who in terms of a SEBI circular dated July 20, 2006, may be exempt from specifying their PAN for transacting in the securities market. In accordance with Circular No. MRD/DOP/Cir- 05/2007 dated April 27, 2007, issued by SEBI, the PAN would be the sole identification number for the participants transacting in the securities market, irrespective of the amount of transaction. Any Application Form, without the PAN is liable to be rejected, irrespective of the amount of transaction. It is to be specifically noted that the Applicants should not submit the GIR number instead of the PAN as the Application is liable to be rejected on this ground.

However, the exemption for the Central or State Government and the officials appointed by the courts and for investors residing in the State of Sikkim is subject to the Depository Participants' verifying the veracity of such claims by collecting sufficient documentary evidence in support of their claims. At the time of ascertaining the

validity of these Applications, the Registrar to the Issue will check under the Depository records for the appropriate description under the PAN field i.e., either Sikkim category or exempt category.

General Instructions

Do's

1. Check if you are eligible to apply as per the terms of the Prospectus and applicable law;
2. Read all the instructions carefully and complete the Application Form in the prescribed form;
3. Ensure that you have obtained all necessary approvals from the relevant statutory and/or regulatory authorities to apply for, subscribe to and/or seek Allotment of ZCZP Instruments pursuant to the Issue;
4. Ensure that the DP ID and Client ID are correct and beneficiary account is activated for Allotment of ZCZP Instruments in dematerialized form. The requirement for providing Depository Participant details shall be mandatory for all Applicants;
5. Ensure that you have been given an acknowledgement as proof of the Registrar having accepted the Application Form in case of hand delivery of Application Forms;
6. Ensure that signatures other than in the languages specified in the Eighth Schedule to the Constitution of India are attested by a Magistrate or a Notary Public or a Special Executive Magistrate under official seal;
7. In case of an HUF applying through its Karta, the Applicant is required to specify the name of an Applicant in the Application Form as 'XYZ Hindu Undivided Family applying through PQR', where PQR is the name of the Karta. However, the PAN of the HUF should be mentioned in the Application Form and not that of the Karta;
8. Ensure that the Demographic Details including PAN are updated, true and correct in all respects;
9. Ensure that if the depository account is held in joint names, the Application Form should contain the name and PAN of the person whose name appears first in the depository account and signature of only this person would be required in the Application Form. This Applicant would be deemed to have signed on behalf of joint holders and would be required to give confirmation to this effect in the Application Form;
10. Ensure that your Application Form is submitted with the Registrar to the Issue; and
11. Ensure that you have correctly ticked, provided or checked the authorization box in the Application Form.

Don'ts:

1. Do not apply for lower than the minimum application size;
2. Do not fill up the Application Form such that the ZCZP Instruments applied for exceeds the Issue size and/or investment limit or maximum number of ZCZP Instruments that can be held under the applicable laws or regulations or maximum amount permissible under the applicable regulations;
3. Do not submit the GIR number instead of the PAN as the Application is liable to be rejected on this ground;
4. Do not submit incorrect details of the DP ID, Client ID and PAN or provide details for a beneficiary account which is suspended or for which details cannot be verified by the Registrar to the Issue;
5. Do not submit Applications on plain paper or on incomplete or illegible Application Forms;
6. Do not apply if you are not competent to contract under the Indian Contract Act, 1872;
7. Do not submit an Application in case you are not eligible to acquire ZCZP Instruments under applicable law or your relevant constitutional documents or otherwise;
8. Do not apply if you are a person ineligible to apply for ZCZP Instruments under the Issue;

9. Do not make an application of the ZCZP Instrument on multiple copies taken of a single form;

Depository Arrangements

Our Society has made depository arrangements with NSDL and CDSL for issue and holding of the ZCZP Instruments in authorized form.

In this context:

1. Tripartite Agreement dated [●], between us, the Registrar to the Issue and CDSL for offering depository option to the Applicants.
2. Tripartite Agreement dated [●], between us, the Registrar to the Issue and NSDL for offering depository option to the Applicants.
3. An Applicant must have at least one beneficiary account with any of the Depository Participants (DPs) of NSDL or CDSL prior to making the Application.
4. ZCZP Instruments Allotted to an Applicant will be credited directly to the Applicant's respective beneficiary account(s) with the DP.
5. Non-transferable Allotment Advice will be directly sent to the Applicant by the Registrar to the Issue.

For further information relating to Applications for Allotment of the ZCZP Instruments in authorized form, please see this section titled "*Issue Procedure*" on page 146 of this Draft Prospectus.

Communications

All future communications in connection with Applications made in the Issue should be addressed to the Registrar to the Issue quoting all relevant details as regards the Applicant and its Application.

Applicants can contact our Society Secretary and Compliance Officer or the Registrar to the Issue in case of any pre – Issuer related problems and/or post-Issue related problems such as non-receipt of Allotment Advice non-credit of ZCZP Instruments in depository's beneficiary account/ etc.

Undertaking by the Issuer

Statement by the Board:

- (a) All monies received pursuant to the Issue of ZCZP Instruments to public shall be transferred to a separate bank account as referred to the Society Registration Act, 1860.
- (b) Details of all monies utilized out of Issue referred to in sub-item (a) shall be disclosed under an appropriate separate head in our balance sheet indicating the purpose for which such monies had been utilized.
- (c) Details of all unutilized monies out of issue of ZCZP Instruments, if any, referred to in sub-item (a) shall be disclosed under an appropriate separate head in our Balance Sheet indicating the form in which such unutilized monies have been invested.
- (d) Our Society shall submit to the Stock Exchanges a statement in respect of utilization of the Net Proceeds, on a quarterly basis, containing (a) category-wise amount of monies raised, (b) category-wise amount of monies utilized, (c) balance amount remaining unutilized, until the utilization of the Net Proceeds in accordance with this Draft Prospectus.
- (e) We shall utilize the Issue proceeds only after (a) receipt of the minimum subscription of 75% of the Issue Size; (b) completion of Allotment and refund process in compliance with Section 40 of the Societies Act, 2013; and (c) receipt of listing approval from the Stock Exchanges.

Other Undertakings by our Society

Our Society undertakes that:

- (a) Complaints received in respect of the Issue will be attended to by our Society expeditiously and

satisfactorily.

- (b) Our Society will take necessary steps for the purpose of getting the ZCZP Instruments listed within the specified time, i.e., within 10 (ten) trading days of the Issue Closing Date.
- (c) Funds required for dispatch of Allotment Advice will be made available by our Society to the Registrar to the Issue.
- (d) We shall make necessary disclosures/reporting under any other legal or regulatory requirement as may be required by our Society from time to time.

Rejection of Applications

As set out below or if all required information is not provided or the Application Form is incomplete in any respect, the Board of Members of our Society reserves its full, unqualified and absolute right to accept or reject any Application in whole or in part and in either case without assigning any reason thereof.

Application may be rejected on one or more technical grounds, including but not restricted to:

- Application by persons not competent to contract under the Indian Contract Act, 1872, as amended, (other than minor having valid Depository Account as per Demographic Details provided by Depositories);
- Applications by retail or foreign investors;
- Applications not being signed by the sole Applicant;
- Application Amount blocked being higher or lower than the value of ZCZP Instruments Applied for. However, our Society may allot ZCZP Instruments up to the number of ZCZP Instruments Applied for, if the value of such ZCZP Instruments Applied for exceeds the minimum application size;
- Applications where a registered address in India is not provided for the Applicant;
- In case of partnership firms (except LLPs), ZCZP Instruments applied for in the name of the partnership and not the names of the individual partners(s);
- GP ID and Client ID not mentioned in the Application Form;
- GIR number furnished instead of PAN;
- Applications for an amount below the minimum application size;
- Applications by persons who are not eligible to acquire ZCZP Instruments of our Society in terms of applicable laws, rules, regulations, guidelines and approvals;
- In case of Applications under power of attorney or by limited Societies, corporate, Society etc., submitted without relevant documents;
- Applications accompanied by Stock invest/cash;
- Signature of sole Applicant missing;
- Applications by persons debarred from accessing capital markets, by SEBI or any other regulatory authority.
- Date of Birth for first/sole Applicant for persons applying for Allotment not mentioned in the Application Form.
- In case no corresponding record is available with the Depositories that matches three parameters namely, DP ID, ClientID and PAN or if PAN is not available in the Depository database;
- Applications for amounts greater than the maximum permissible amount prescribed by the regulations and applicable law;

- Applications by persons prohibited from buying, selling or dealing in shares, directly or indirectly, by SEBI or any other regulatory authority;
- Applications by any person outside India;
- Applications by other persons who are not eligible to apply for ZCZP Instruments under the Issue under applicable Indian or foreign statutory/regulatory requirements;
- Applications uploaded after the expiry of the allocated time on the Issue Closing Date, unless extended by the Stock Exchange, as applicable;
- Application Forms not delivered by the Applicant within the time prescribed as per the Application Form and the Prospectus;
- Applications by Applicants whose demat accounts have been 'suspended for credit' pursuant to the circular issued by SEBI on July 29, 2010, bearing number CIR/MRD/DP/22/2010;
- Where PAN details in the Application Form are not as per the records of the Depositories;
- Applications providing an inoperative demat account number.
- Applications being received post the Issue Closing Date where the payment of Application Amount is being made by cheque / demand draft.
- Applications being received upon expiry of 3 (three) Working Days where the payment of the Application Amount is being done by way of electronic bank transfer, provided the Application Amount was received in the Escrow Account prior to the Issue Closing Date.

Mode of making refunds

The Registrar to the Issue shall make refunds to the relevant bank accounts of the Applicants as per the Demographic details given by the Depositories.

The mode of refund shall be undertaken in the following order of preference:

1. Direct Credit

Applicants having their bank account with the Escrow Collection Bank, shall be eligible to receive refunds, if any, through direct credit. The refund amount, if any, would be credited directly to their bank account with the Escrow Collection Bank.

2. NACH

National Automated Clearing House which is a consolidated system of ECS. Payment of refund would be done through NACH for Applicants having an account at one of the centers specified by the RBI, where such facility has been made available. This would be subject to availability of complete bank account details including Magnetic Ink Character Recognition (MICR) code wherever applicable from the depository. The payment of refund through NACH is mandatory for Applicants having a bank account at any of the centers where NACH facility has been made available by the RBI (subject to availability of all information for crediting the refund through NACH including the MICR code as appearing on a cheque leaf, from the depositories), except where applicant is otherwise disclosed as eligible to get refunds through NEFT or Direct Credit or RTGS.

3. RTGS

Applicants having a bank account with a participating bank and whose refund amounts exceed ₹200,000, or such amount as may be fixed by RBI from time to time, have the option to receive refund through RTGS. Such eligible Applicants who indicate their preference to receive refund through RTGS are required to provide the Indian Financial System Code (“**IFSC**”) in the Application Form or intimate our Society and the Registrar to the Issue at least seven days prior to the Record Date. Charges, if any, levied by the Applicant’s bank receiving the credit would be borne by the Applicant. In the event the same is not provided, refund shall be made through NACH subject to availability of complete bank account details for the same as stated above.

4. NEFT

Payment of refunds shall be undertaken through NEFT wherever the Applicants' banks have been assigned the IFSC, which can be linked to a Magnetic Ink Character Recognition ("MICR"), if any, available to that particular bank branch. The IFSC Code will be obtained from the website of RBI as on a date immediately prior to the date of payment of refund, duly mapped with MICR numbers. Wherever the Applicants have registered their nine-digit MICR number and their bank account number while opening and operating the demat account, the same will be duly mapped with the IFSC of that particular bank branch and the payment of refund will be made to the applicants through this method.

Basis of Allotment

If the Issue is oversubscribed (i.e. if the subscription received is greater than the Issue Size), the allocation of ZCZP Instruments, in consultation with the Designated Stock Exchange, shall be on a proportionate basis.

Issuance of Allotment Advice

Our Society shall ensure dispatch of Allotment Advice as per the Demographic Details received from the Depositories within 8-10 Working Days of the Issue Closing Date. Instructions for credit of ZCZP Instruments to the beneficiary account with Depository Participants shall be made within 8-10 Working Days of the Issue Closing Date. Our Society will provide adequate funds required for dispatch of Allotment Advice, as applicable, to the Registrar to the Issue.

Investor Withdrawals and Pre-closure

Investor Withdrawal: Applicants can withdraw their Applications till the Issue Closing Date by submitting a request for the same to the Registrar, through whom the Application had been placed. In case an Applicant wishes to withdraw the Application after the Issue Closing Date, the same can be done by submitting a withdrawal request to the Registrar to the Issue prior to the finalization of the Basis of Allotment.

Pre-closure: Our Society reserves the right to close the Issue at any time prior to the Issue Closing Date, subject to receipt of minimum subscription or as may be specified in the Prospectus. Our Society shall allot ZCZP Instruments with respect to the Applications received until the time of such pre-closure in accordance with the Basis of Allotment as described hereinabove and subject to applicable statutory and/or regulatory requirements. In the event of such early closure of the Issue, our Society shall ensure that public notice of such early closure is published on or before such early date of closure or the Issue Closing Date, as applicable, through advertisement(s) in all those newspapers in which pre-issue advertisement have been given.

If our Society does not receive the minimum subscription of 75% of Issue Size prior to the Issue Closing Date the entire Application Amount shall be refunded to the Applicants.

SECTION VIII – KEY PROVISIONS OF THE MEMORANDUM OF ASSOCIATION

1. Name of the Society:

The name of the Society shall be "Social Action for Rural Development (SARDA).

2. Registered Office:

The Registered Office of the Society shall be situated in the state of Jharkhand, and as per requirement may be changed, and it will be informed to the registration office within 15 days of doing so. At present the office address is as given below:

C/O Shui Dharambir Prasad
Chotki Muram Kala, Near Block Colony Jharkhand
Ramgarh Dist. Hazaribag
Pin. 829122

3. Area of Operation:

Area of operation of the society shall be the whole of Indian territory

4. Aims and Objectives:

The aims and objectives for this Society established are as follows:

- a) To work for holistic development of weaker section of the population irrespective of caste, religion and political beliefs.
- b) To plan and formulate the development projects and implement it by itself or through other organizations engaged in related fields for the upliftment of weaker section of the populace
- c) To conduct studies and surveys, through data collection, data analysis, reports etc. for itself.
- (d) To develop and promote designs and technologies related to development, to test and popularize their application in the field, by itself or through other organizations engaged in related fields after permission of competent authority.
- e) To voluntary work in the fields of agriculture, natural resources (soil, water). Forestry, animal husbandry. Agro based rural industries, education, health, habitat and environment and any other field considered useful for the purpose of promoting human resource development
- f) To impart professional, technical and managerial skills to various formal and informal groups, cooperatives and agencies engaged in rural development and related action program.
- g) To strengthen the planning, coordination and monitoring of the local administration and significantly expand the involvement of beneficiaries and introduce an integrated approach for planning and implementation of multi- sectoral activities.

RULES & REGULATIONS OF Social Action for Rural Development (SARDA)

1 Definition

- a. Society means : Social Action for Rural Development
- b. Committee means : Executive Board of the Society
- c. Office Bearers means : Chairperson, Vice-Chairperson, Secretary & Treasurer
- d. Year means : 1 April to 31 March
- e. Act means : Societies Registration Act, 21 of 1860

2. These rules may be called the rules of Social Action for Rural Development: (SARDA)

3. Membership

A member is a person of the Institution who has been admitted to the society according to the rules and regulations of the society and continues to be a member of the society. The age limit of the person desirous to be a member of the society must be 21 years or more and he/she must be in normal state of mind. The Subscription rate shall be Rs.151/- per annum of individual members Subscription shall be at the rates fixed from time to time by the board.

4. Termination of Membership:

- a. By resigning, death or becoming unsound by mind
- b. If imprisoned for any offence involving moral turpitude by a competent court.
- c. If found by managing committee to be engaged in activities which are against the interest of the society.
- d. Any member in default in payment of yearly subscription shall automatically cease to be member. This shall have a grace period of 3 months or before closing financial year

5 Powers and Function of the Office Bearers

5.1 CHAIRPERSON

- a. Shall preside over all the meetings of the Board of Directors
- b. Shall have a casting vote in case of tie of les
- c. Shall from time to time assess, ask the secretary regarding the working of the society.
- d. Shall guide and control the activity of the society

5.2 VICE CHAIRPERSON:

- a. Shall preside over the meetings and attend to all the responsibilities of the Chairperson in latter's absence.
- b. Shall also be delegated responsibilities of the Secretary/ Executive Director in latter's absence

5.3 SECRETARY:

- a Shall function in accordance with the direction of the Chairperson and the Board of Directors and shall be responsible for the execution of all the policies laid down by the Executive council and shall attend to statutory requirements imposed on the society.
- b Shall plan out day to day work in consultation with other officers of the society and shall be responsible for the coordination among the professionals and other staffs of the society.
- c. Shall be responsible for the appointment, providing work space and dismissal of officers and other staffs and remuneration, honorariums, facilities or benefits of any nature, whatsoever, from time to time, of other officers and/or any other persons
- d Shall delegate responsibilities to others with approval of the Chairperson/Vice-Chairperson
- e Shall delegate responsibilities to the Vice-Chairperson in his/her absence.
- f. Shall be paid remuneration, honorariums, facilities or benefits of any nature, whatsoever, as the Board of Directors may decide from time to time
- g. Shall sign all deeds and documents or proceedings requiring authentication on behalf of the Society.
- h. Shall prepare all accounts of Society, budget and annual progress report.
- i. Shall inspect the work of the employees of the Society and submit his report in governing body meetings.

5.4 TREASURER

- a. Shall keep and maintain all accounts of the Society in proper manner.
- b Shall receive all subscriptions dues donations, gifts, aids grants on behalf of the Society issue proper receipt thereof and enter them in account books of the Society
- c. Shall make payments of bills, vouchers approved by the President. General Secretary, Governing Body, obtains proper receipts; enter them inv accounts books of the Society
- d. Shall help and co-operate with the secretary in preparing all accounts of income and expenditure of the Society.
- e Shall produce all bills, vouchers, receipts, ledgers, cash books etc, for the President, Secretary, auditor and the Governing Body of the Society on demand for inspection.

6. Powers and Functions of the General Body

- a. The General Body Meeting of the society shall be held every year within three months of the close of the financial year
- b.To elect office bearers and members of the Executive Board.
- c. To pass the audited statements of account and to appoint the auditor for the ensuing year.
- d.To transact such other matter which may be brought before the meeting by the Executive Board.

7. Meetings:

- a. The Board of Directors shall meet once in a year.

b. Procedure of convening meetings.

The meetings of the Board of Directors shall be convened by the Secretary/ Executive Director.

c. Notice for meetings.

There shall be ten to fifteen days clear notice for meetings.

d. Nature of business

The executive council shall meet to review and plan the activities of the Society and to consider such matters as may be brought before the council with the permission of the Chairperson.

8. Quorum:

For a meeting of the council it shall be one third, provided, that the quorum above shall not be necessary for an adjourned meeting. In the event of a tie the Chairperson shall have the casting vote

9 Funds of Society;

a. All the income coming from the running of the Society must go for the betterment of the activities of the society

b. All the running expenses will be met from the donations, grants etc. from any source

c. The Society throughout grants donations, subscriptions, lees income from investments, publication and other sources shall be carried to the fund and all the payments by the Society shall be made there from.

10 Executive Board

a. There shall be an Executive Board consisting of members including office bearers to be elected at the General Body Meeting of the society

b. The member of the Executive Board shall hold office for a period of Five year

c. Any casual vacancy of the committee may be filled up by the member of the executive board for the remaining period of the office so held.

d. The outgoing members of the Executive Board shall be eligible for the re-electione

11. Powers and Functions of the Executive Board

a. The Executive Board shall be solely responsible for the management of the society and it shall have necessary power for executing decision of the general body and managing the affairs of the society in all respect

b. To alienate sell lease mortgage, pledge hypothecate and donate the property whether movable or immovable

c. To lay down the procedures and condition according to which the members of the society are to be elected.

d. The Rights, Duties and Privileges of the several classes of members.

e. Such other purposes as may be found necessary.

f. The Board shall have the power to appoint the sub-committee for the disposal of any business of the society or for advising on any matter pertaining to the society

g. The condition and procedure under and conditions according to which the several classes of members of the society may be controlled.

h. The income and property of the Society, whatsoever, derived or obtained, shall be applied solely towards the promotion of the aims and objectives thereof as set forth in this Memorandum of Association of the Society. No portion of the income and property of the Society shall be paid to or divided amongst any of its member by way of profit.

12. Bank Operations

The banking account of the Society shall be in the name of the Society. The account shall be operated by the Chairperson & The Secretary or by the Chairperson and any one member of the Executive council nominated in this behalf the bank account shall be maintained at any National Bank.

13 Audit of Accounts

a. The accounts of the society shall be audited by an auditor appointed by the general body.

b. The IG Registration of Jharkhand on his discretion any time may get audited the society by any recognized Chartered Accountant and the fee for the same will be born by the society:

14. Inspection of Registers

All registers will be kept in the registered office. Anybody may inspect these registers with the prior permission of the

secretary.

15. Circular Resolution

A Circular resolution issued by the Secretary on any subject, which he deems urgent and signed by a majority of the members of the executive council shall in all respects be as valid and binding as a resolution shall not be deemed invalid by reason of want of notice or any other cause whatsoever, apart from the consultation of the Chairperson

16. Amendment

Any additions alterations or omission in the objects and rules and regulation of the society shall be effected by the resolution of the society 3/5h members of the General Body at the special meeting of the General body.

17. Legal Proceedings

The society may sue or be sued in the name of its secretary of the society.

18. Dissolution

- a. The Society may be dissolved by 3/5 members of General Body present and voting in its meeting specially convened for this purpose.
 - b. Before dissolution of the society, the state government consent will be obtained vide, rules 13 and 14 U/521 of the societies Registration Act 1860
 - c. If after dissolution, there remains any property, movable or immovable after satisfaction of all debts or liabilities, the property so left shall not be paid to or distributed among the members of the society. But shall be given to some other society or to the Govt. to be determined by the votes of not less than 3/5th of the members present in person at the time of dissolution
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SECTION IX – MATERIAL CONTRACTS AND DOCUMENTS FOR INSPECTION

The following contracts which are or may be deemed material have been entered into or are to be entered into by our Society. These contracts and the documents for inspection referred to hereunder, may be inspected at the Registered Office of our Society between 10:00 am to 5:00 pm on any Working Day from the date of the filing of this Draft Prospectus with the StockExchanges till the date of closure of the Issue.

MATERIAL CONTRACTS

1. Registrar Agreement dated [●] between our Society and the Registrar to the Issue.
2. Escrow Agreement dated [●] between our Society, the Registrar to the Issue and the Escrow Collection Bank.
3. Tripartite agreement dated [●], among our Society, the Registrar to the Issue and CDSL.

MATERIAL DOCUMENTS

1. Memorandum of Association of our Society, as amended to date.
2. Certificate of Registration of our Society dated February 28, 2003 issued by the RoS.
3. Registration certificate as a Not-for-Profit Organization with NSE.
4. Permanent Account Number card.
5. Certificate issued under section 12A of the Income-tax Act, 1961.
6. Certificate of registration under the Foreign Contribution (Regulation) Act, 2010 and the returns filed thereunder.
7. Consents of the Members, Society Secretary and Compliance Officer, Chief Financial Officer, Legal Counsel to the Issue and Registrar to the Issue.
8. Annual reports of our Society for the Fiscals 2024, 2023 and 2022.

In-principle listing approval from NSE by its letter no. [●] dated [●]

DECLARATION

We, serving as a Board of Directors of SOCIAL ACTION FOR RURAL DEVELOPMENT, hereby certify that all applicable legal requirements in connection with the Issue, including provisions of Chapter X-A of ICDR Regulations and SEBI Circular dated September 19, 2022, and subject to other applicable laws, if any, under the Securities Contracts(Regulation) Act, 1956, and the rules made thereunder, the Securities and Exchange Board of India Act, 1992, and the rules and regulations made thereunder, each as amended, and the rules/regulations/guidelines/circulars issued by the Government of India, the Securities and Exchange Board of India, and other competent authorities in this respect, from time to time, have been duly complied with, and that no statement made in this Fund Raising document contravenes any such requirements.

We further certify that all the disclosures and statements made in this Fund Raising document are true, accurate, correct, and complete in all material respects, are in conformity with the applicable provisions of the aforesaid statutes mentioned above, and do not omit disclosure of any material information that may make the statements made herein, in the light of circumstances in which they were made, misleading. This Fund Raising document does not contain any misstatements, and no information material to the subject matter has been suppressed or concealed and is as per the original records maintained by our society under the applicable laws.

Signed by the Authorized Signatory of SOCIAL ACTION FOR RURAL DEVELOPMENT

N.P. Singh
(Managing Director)