



JEEVAN VIKAS SAMAJIK BAHUDDESHIYA PANLOT SANSTHA

JEEVAN VIKAS SAMAJIK BAHUDDESHIYA PANLOT SANSTHA established under Society Registration Act, 1860 REGISTRATION NO: MH6051/YAVATMAL; NITI AAYOG. UID:MH/2017/0178646. JEEVAN VIKAS SAMAJIK BAHUDDESHIYA PANLOT SANSTHA is to enhance water security, improve agricultural productivity, and strengthen rural livelihoods.

Registered Office: Ram Nagar, Wadegaon Road, Yavatmal-445001,

Tel.:91-9545849010

SSE REGD.NO. NSESENPO0058; PAN:AAATJ6907F

Website: www.jvsbbs.org; Email: mdave005@gmail.com

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PUBLICISSUEBYOURSOCIETY OF ZERO COUPON ZERO PRINCIPAL INSTRUMENTS OF FACE VALUE ₹1/-EACH ("ZCZP INSTRUMENTS"), AGGREGATING UPTO ₹ 2.58 CRORE ("ISSUE SIZE" AND SUCH PUBLIC ISSUE HERE IN AFTER REFERRED TO AS THE "ISSUE") THROUGHT HIS DRAFT PROSPECTUS AND THE PROSPECTUS. THE ISSUE IS BEING MADE PURSUANT TO THE PROVISIONS OF SECURITIES AND EXCHANGE BOARD OF INDIA (ISSUE OF CAPITAL DISCLOSUREREQUIREMENTS) REGULATIONS,2018, AS AMENDED ("SEBI ICDRREGULATIONS"), READ WITH THE SEBI CIRCULAR DATEDSEPTEMBER 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 DRAFTFUND-RAISINGDOCUMENT/FUNDRAISING DOCUMENT(COLLECTIVELY;"NSE NORMS"),AND THEDISCLOSUREREQUIREMENTUNDER SCHEULE OF THE SECURITIES AND EXCHANGE BOARD OF INDIA (ISSUE AND LISTING OF NON-CONVERTIBLE SECURITIES) REGULATIONS, 2021 ("SEBI NCS REGULATIONS"), THESOCIETY REGISTRATION ACT, 1860 AND RULES MADE THERE UNDER, EACH AS AMENDED TO THE EXTENT NOTIFIED AND APPLICABLE		
OUR FOUNDER MEMBER		
Our Founder Member is Manish Suresh Dave; Email mdave005@gmail.com; Tel:+9545849010. For details of our members, see "Our Management" on page 77 of this Draft Prospectus.		
GENERAL RISK		
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 factor scare fully 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 9 & 107, 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.		
COUPONRATE, 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 116 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 is 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 Society 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 146.		
PUBLIC COMMENT		
The Draft Prospectus dated 29th June, 2026 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 21days (i.e., until 5:00 p.m. on [●]) from the date of filing of this Draft Prospect us 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	STATUTORY AUDITOR	ADVISOR OF THE ISSUE
 Bigshare Services Pvt. Ltd. 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 62638299 Email: info@bigshareonline.com Investor Grievance Email: investor@bigshareonline.com Website: www.bigshareonline.com Contact Person: Saurabh Gupta SEBI Registration No.: INR000001385 CIN: U99999MH1994PTC076534	Anand S.Daga & Co. Chartered Accountant 256, Darga Nagar Yavatmal-445001 Mobile Number: 9422869011 Contact Person: Anand S. Daga	OODAN CONSULTANCY SERVICES Reg. Address: Flat no D 6, Siddharth Housing Society, near ichha Puri ganesh mandir, s.no. 77/2/A, Katraj, Pune, 411046. Branch Office: Ajay Kulkarni, Ram Nagar, Wadgaon Road, Yavatmal 445001 Email: sonitayal007@gmail.com Contact Person: Soni Tayal Mobile Number:7033527555
ISSUEPROGRAM**		
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 premature 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 16 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 Contract and Documents for Inspection" on page 146 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 there under.

General Terms

Term	Description
“Society” or “the Issuer”	JEEVAN VIKAS SAMAJIK BAHUDDSHIYA PANLOT SANSTHA, a Society Registered under Society Registration Act, 1860 and having its Registered Office at Ram Nagar, Wadegaon Road, Yavatmal-445001
Audited Financial Statements	The audited financial statements of our Society for the financial years ended March31, 2026, March31, 2025 and March31,2024, along with the audit reports, issued by Anand S.Daga & Co. (Chartered Accountant)
“we”, “us”, “our”	Unless the context otherwise indicates or implies, refers to our Society, as at and during the relevant period / Fiscal/ Financial Year.
AR	Annual Report of the Society
Auditors or Statutory Auditors	Anand S.Daga & Co. (Chartered Accountant), the statutory audit or 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 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 in eligible investors, please see “ <i>Issue Procedure</i> ” on page 122 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 1000.
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 “ <i>Issue Procedure –Basis of Allotment</i> ” on page 138 of this Draft Prospectus.
Client ID	Client identification number maintained with one of the Depositories in relation to the demat account.
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, Maharashtra, India
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 maybe 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 29 th June, 2026 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	Shall mean any of the following eligible 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 setup and managed by army, navy or air force of the Union of India; • Insurance funds setup 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 upto ₹ 2.58 Crore (Two crore and fifty-eight 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	Upto ₹ 2.58 Crore (Two crore and fifty-eight 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 122 of this Draft Prospectus.
Not for Profit Organization or NPO	Not for Profit Organization shall have the same meaning as prescribed under Regulation 292A(e) of the SEBI ICDR Regulations
Objects	Objects of this Issue asset out in the section titled “ <i>Objects of the Issue</i> ” on page 19 of this Draft Prospectus.
Offer Document	This Draft Prospectus, the Prospectus, and Application Form.
Register of ZCZP Instrument holders	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 the Registrar.
Registered Post	Registered post with acknowledgement due.
Registrar Agreement	Agreement dated October 24, 2025 to be entered into between the Issuer and the Registrar under the terms of which 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/PoD1/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 146 of this Draft Prospectus.
Tripartite Agreements	Tripartite Agreement dated December 10, 2025 to be entered into between our Society, the Registrar to the Issue and NSDL and Tripartite Agreement dated November 21, 2025 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 50% 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 ZCZP Instruments 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 data base 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

All references to “India” contained in this Draft Prospectus are to the Republic of India and its territories and possessions and all references here into 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, 2026, March 31, 2025, and March 31, 2024, have been prepared in accordance with Indian GAAP and have been audited by Anand S.Daga & Co. and are included in the section titled “*Financial Information*” on page 89 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 9 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 9 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– RISKFACTORS

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 anyone 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:

Jeevan Vikas Samajik Bahuddeshiya Panlot Sanstha's heavy reliance on a limited number of funding sources, such as grants and donations, poses a significant risk to its financial sustainability. Any disruption or reduction in these funding streams could hinder the organization's capacity to effectively implement its programs and initiatives. This, in turn, may jeopardize its mission of community mobilization, training, and workshops aimed at promoting sustainable livelihoods among rural and tribal populations.

Mitigation Strategy:

- **Diversify Funding Sources:** Expand the organization's funding portfolio by exploring alternative revenue streams, such as corporate social responsibility (CSR) partnerships, individual donor programs, and income-generating activities.
- **Develop Strategic Partnerships:** Collaborate with government agencies, foundations, and private sector organizations to secure multi-year funding agreements and reduce dependence on single source contributions.
- **Strengthen Grant Writing and Fundraising Capacity:** Invest in staff training and resources to enhance grant writing and fundraising capabilities, increasing the chances of securing larger and more diverse funding.
- **Create a Financial Reserve:** Allocate a portion of annual revenue to build a financial reserve or contingency fund, providing a buffer during periods of funding instability.
- **Impact Measurement and Reporting:** Enhance transparency and showcase the impact of programs through regular reports and success stories, boosting donor confidence and attracting new funding opportunities.

2. Dependency on Top Donors and Mitigation Strategies:

Risk Description:

Jeevan Vikas Samajik Bahuddeshiya Panlot Sanstha recognizes the inherent risk of over-reliance on its top donors, which can threaten both financial sustainability and organizational autonomy. Depending heavily on a small group of donors increases the organization's vulnerability to funding fluctuations, shifts in donor priorities, and changes in economic conditions. Past instances have highlighted the impact of donor dependency, leading to funding gaps, program disruptions, and reduced flexibility in decision-making.

Mitigation Strategy:

To mitigate the risk of dependency on top donors, Jeevan Vikas Samajik Bahuddeshiya Panlot Sanstha adopts a multi-faceted approach aimed at diversifying its funding base and enhancing financial resilience. The

organization actively seeks to expand its donor network by implementing targeted fundraising strategies that engage individual donors, corporate sponsors, government grants, and philanthropic foundations. Building long-term partnerships through transparent communication and consistent impact reporting strengthens donor trust and loyalty. To safeguard against funding shortfalls, the organization establishes reserve funds and develops contingency plans, ensuring financial stability during periods of donor withdrawal or reduced contributions. Additionally, exploring innovative funding models, such as social enterprise initiatives and fee-based services, creates alternative income streams, reducing reliance on traditional donor contributions. By continuously strengthening its fundraising capacity and showcasing the measurable outcomes of its programs, the organization fosters a sustainable and diversified financial foundation.

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

Risk:

A significant challenge faced by Jeevan Vikas Samajik Bahuddeshiya Panlot Sanstha is convincing beneficiaries to initiate crop production independently after completing their training. Many trainees struggle to begin growing crops on their own due to the lack of access to raw materials and the necessary support services. Without continued assistance from the organization, these individuals often find it difficult to transition from training to self-employment, which undermines the effectiveness of the program.

Mitigation:

To address this challenge, the organization takes a proactive approach by offering comprehensive support to beneficiaries. This includes supplying the required raw materials, providing detailed guidance on crop cultivation, and assisting with the collection and marketing of the produce once it is ready. By purchasing the crops from the beneficiaries at fair market value, the organization ensures that they receive compensation for their work, which further motivates them to continue their agricultural activities. This strategy not only facilitates the transition to self-employment but also promotes the sustainability of these opportunities, contributing to the long-term empowerment and economic inclusion of beneficiaries across different regions.

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

Risk Description:

Future changes in the board of Jeevan Vikas Samajik Bahuddeshiya Panlot Sanstha could pose a risk to the organization's operations and decision-making processes. The introduction of new board members or changes in the composition of the board may disrupt the continuity of leadership, affecting strategic decisions and organizational stability. This risk could hinder the organization's ability to execute its mission effectively.

Mitigation Strategy:

To ensure continuity and stability despite potential changes in the board, Jeevan Vikas Samajik Bahuddeshiya Panlot Sanstha has established a robust governance framework. This framework provides clear guidelines for leadership transitions and decision-making processes. Additionally, a comprehensive onboarding process for new board members ensures that they are well-acquainted with the organization's vision, mission, and operational structures, thereby minimizing disruptions and ensuring a smooth transition during periods of change.

5. Monitoring and Evaluation Risk: Ensuring Effective Program Assessment

Risk Description:

Inadequate monitoring and evaluation practices present a risk to the ability of Jeevan Vikas Samajik Bahuddeshiya Panlot Sanstha to accurately assess the effectiveness and impact of its programs. Without clear, measurable objectives and robust evaluation frameworks, the organization may struggle to demonstrate the value of its work and make informed decisions regarding program improvements and resource allocation.

Mitigation Strategy:

Jeevan Vikas Samajik Bahuddeshiya Panlot Sanstha has established clear, measurable program objectives with specific indicators to track progress and assess impact. The organization employs both quantitative and qualitative data collection methods, such as surveys, interviews, and focus groups, to gain a comprehensive understanding of program outcomes. Regular reviews and revisions of monitoring and evaluation frameworks based on feedback and lessons learned ensure their ongoing relevance and effectiveness. By sharing evaluation results with stakeholders, the organization fosters transparency and builds support for its initiatives.

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

The collection and storage of personal data expose Jeevan Vikas Samajik Bahuddeshiya Panlot Sanstha 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 that could harm the organization's credibility and trustworthiness.

Mitigation Strategy:

Jeevan Vikas Samajik Bahuddeshiya Panlot Sanstha implements robust data security measures, including encryption technologies, firewalls, and strict access controls to protect personal information. Regular security audits and vulnerability assessments help identify and address potential weaknesses. Staff receive ongoing training on best practices for data security, and clear policies and procedures for incident response and breach notification are in place to minimize the impact of any security incidents and ensure compliance with relevant regulations.

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

Jeevan Vikas Samajik Bahuddeshiya Panlot Sanstha 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 support, deter potential donors, and hinder the ability to attract funding or partners.

Mitigation Strategy:

To safeguard its reputation, Jeevan Vikas Samajik Bahuddeshiya Panlot Sanstha prioritizes transparency, accountability, and ethical conduct in all its activities. The organization has implemented strong governance and risk management practices to prevent and mitigate reputational risks. A clear code of conduct and ethical guidelines ensure that staff, volunteers, and board members adhere to high standards of integrity. Proactive communication with stakeholders about the organization's mission, impact, and successes helps build trust, while crisis communication plans allow for a swift and transparent response to any negative publicity.

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

Although Jeevan Vikas Samajik Bahuddeshiya Panlot Sanstha carries out most of its activities independently, it does rely on corporate sponsors to support certain programs and initiatives. This presents a potential risk if the organization were to become dependent on unreliable or uncommitted partners, which could lead to delays, disruptions, or the failure to meet program objectives.

Mitigation Strategy:

As the organization does not heavily depend on external partners, this risk is minimal. However, to ensure the smooth functioning of collaborative efforts, Jeevan Vikas Samajik Bahuddeshiya Panlot Sanstha carefully evaluates its corporate sponsors and maintains strong communication to ensure alignment on goals and expectations. This approach minimizes any risks related to unreliable partnerships.

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

Risk Description:

While Jeevan Vikas Samajik Bahuddeshiya Panlot Sanstha's reliance on technology for data management, communication, and program delivery is minimal, any breach of data security or system failures could disrupt operations and undermine stakeholder confidence.

Mitigation Strategy:

Jeevan Vikas Samajik Bahuddeshiya Panlot Sanstha prioritizes cybersecurity measures to protect its IT infrastructure, networks, and data. Given that the organization's reliance on IT systems is relatively low, it remains confident in its ability to manage any risks related to cyber threats or system failures. Regular security assessments and staff training help mitigate potential vulnerabilities, ensuring that the organization's systems remain secure.

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

Risk Description:

There is a risk that funds raised by Jeevan Vikas Samajik Bahuddeshiya Panlot Sanstha may not be utilized as planned due to changes in project requirements, external circumstances, or unforeseen challenges. This could lead to delays in project activities and discrepancies between planned and actual fund utilization, potentially hindering the achievement of social impact.

Mitigation Strategy:

To mitigate this risk, Jeevan Vikas Samajik Bahuddeshiya Panlot Sanstha has established a comprehensive project monitoring and evaluation system. This system tracks project progress and ensures that funds are used effectively. The organization maintains a strong focus on transparency and accountability, providing regular reports on financials and project activities to stakeholders. With extensive experience in managing such programs, the organization is well-equipped to handle unforeseen challenges and ensure that funds are utilized efficiently to achieve the desired social outcomes.

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

Risk Description: Inadequate board oversight or weak governance controls pose a significant risk to JEEVAN VIKAS SAMAJIK BAHUDDESHIYA PANLOT SANSTHA, potentially leading to conflicts of interest, ethical breaches, or mismanagement of resources. Such deficiencies can undermine the organization's integrity, accountability, and the trust of stakeholders.

Mitigation Strategy: To address this, the organization has implemented a robust governance framework, clearly defining the roles and responsibilities of board members and senior leadership. Strict governance policies, procedures, and ethical codes are in place to promote transparency and accountability. Regular board evaluations and performance assessments help identify areas for improvement. Board members with diverse expertise are recruited to ensure effective oversight, and continuous training is provided to enhance their capacity in governance and fiduciary responsibilities.

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

Risk Description: JEEVAN VIKAS SAMAJIK BAHUDDESHIYA PANLOT SANSTHA faces the risk of noncompliance with regulatory or reporting obligations set by government authorities, funding bodies, or industry standards. This could lead to penalties, loss of funding, or reputational damage.

Mitigation Strategy: The organization has established a comprehensive compliance management system to ensure timely and accurate submissions of required reports and documentation. Designated compliance staff monitor regulatory requirements and deadlines, and internal controls and audits are regularly conducted. External audits validate compliance, while open communication with regulatory bodies ensures proactive resolution of any compliance issues.

13. Human Resources Risk: Talent Attrition and Succession Planning

Risk Description: Talent attrition, especially the departure of key personnel or experienced staff, can disrupt operations and impact the continuity of programs. Poor management of talent retention and

succession planning may lead to a loss of institutional knowledge and a negative impact on the organization's performance.

Mitigation Strategy: The organization places high importance on talent management by offering competitive compensation, professional development opportunities, and clear career advancement paths. Regular staff engagement surveys and exit interviews help identify retention challenges, while succession plans are in place for critical roles. Mentorship programs and leadership development initiatives help groom internal talent for future positions.

14. Intended Outcome for the Programs Not Achieved

Risk Description: The organization risks not achieving its desired program outcomes, which could undermine its mission of empowering beneficiaries. Instances where program objectives are not fully met may lead to reduced beneficiary satisfaction and a potential loss of funding or support.

Mitigation Strategy: JEEVAN VIKAS SAMAJIK BAHUDDSHIYA PANLOT SANSTHA implements adaptive management strategies, setting realistic program goals based on comprehensive needs assessments. Continuous monitoring of program progress allows for timely adjustments to meet emerging challenges. Engaging stakeholders during program design and evaluation ensures alignment with community needs, increasing the effectiveness and sustainability of the programs.

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

Risk Description: The organization faces a risk of reliance on foreign donations, which may be affected by fluctuations in international regulations, currency exchange rates, or geopolitical factors. While previous foreign contributions have been stable, funding volatility could disrupt operations and financial stability.

Mitigation Strategy: The organization mitigates this risk by diversifying its funding sources, seeking support from both domestic and international donors. Partnerships with long-term foreign donors and currency hedging strategies help manage potential fluctuations. Transparent communication with donors and alignment with their priorities builds donor confidence, ensuring the sustainability of funding.

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

Risk Description: If the organization fails to meet its funding objectives, it may face delays, reduced scope, or the discontinuation of planned activities. This could result in financial losses, missed opportunities, and reputational damage.

Mitigation Strategy: The organization conducts thorough feasibility studies and careful project planning to align funding objectives with program goals. Contingency plans and alternative funding strategies ensure that the organization remains adaptable, while transparent communication with stakeholders keeps them informed about the progress of fundraising efforts. The program is scalable, allowing adjustments based on available funding.

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

Risk Description: The NPO acknowledges the potential for unintended consequences, such as dependency on services, social stigmatization, or environmental impact. Past incidents have shown cases of unintended beneficiaries or displacement of local initiatives.

Mitigation Strategy: To mitigate these risks, the NPO conducts thorough impact assessments and gathers feedback from stakeholders to address any negative outcomes. Participatory approaches ensure that the affected communities are involved in decision-making. The NPO prioritizes sustainability and ethical considerations in its programs, collaborating with local partners and following best practices to minimize any unintended consequences.

18. Non-Utilization of Funds Raised Through the Issue

Risk Description: The organization faces the risk of not utilizing funds effectively as outlined in the fundraising documents, potentially leading to missed impact opportunities, financial losses, and reputational harm.

Mitigation Strategy: To mitigate this risk, the organization develops detailed project budgets and follows strict accountability mechanisms to ensure proper fund allocation and utilization. Regular audits, internal controls, and oversight ensure transparency and the proper use of funds. This helps reinforce stakeholder trust and minimizes the possibility of fund mismanagement.

19. Risks Associated with Consumer Preferences

Risk Description: Shifts in consumer preferences may impact the demand for the NPO's programs, services, or products. Changes in societal values, market trends, or behavior could affect the relevance and sustainability of the NPO's offerings.

Mitigation Strategy: The NPO stays proactive by conducting market research and adapting its services based on evolving consumer preferences. Feedback from beneficiaries, stakeholders, and target audiences informs program adjustments. The NPO fosters a culture of flexibility, innovation, and continuous improvement, ensuring that its offerings remain relevant and sustainable in the face of changing preferences.

External Risk Factors

20. Strategic Risks:

Strategic risks are associated with challenges or uncertainties related to the long-term objectives, goals, or strategic direction of the organization. These risks may emerge due to changes in the external environment, shifts in stakeholder expectations, or strategic misalignment. Past experiences may include missed opportunities, failed strategic initiatives, or competitive threats that could undermine the organization's mission.

To mitigate these risks, JEEVAN VIKAS SAMAJIK BAHUDDSHIYA PANLOT SANSTHA conducts regular strategic reviews, environmental scans, and scenario planning exercises to anticipate emerging trends and challenges. By engaging stakeholders in strategic discussions and fostering a culture of innovation, the organization can proactively identify and address risks. Developing agile strategic plans, diversifying revenue streams, and exploring new partnerships will enhance resilience, enabling the organization to adapt to uncertainties effectively.

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

External factors such as natural disasters, political instability, or public health emergencies may disrupt the organization's program delivery operations. These interruptions can impact transportation, communication, or access to facilities, which could affect the organization's ability to serve its beneficiaries and fulfill its mission.

To mitigate this risk, the organization has developed comprehensive business continuity plans, identifying key risks and vulnerabilities. Emergency response protocols are in place, and essential resources are prepositioned to enhance preparedness and resilience. By forming partnerships with local authorities, emergency responders, and community organizations, JEEVAN VIKAS SAMAJIK BAHUDDSHIYA PANLOT

SANSTHA can facilitate coordinated response efforts. Additionally, implementing remote work arrangements, alternative service delivery models, and technology-enabled solutions ensures the continuity of operations, minimizing the impact of external disruptions.

21. Impact of Future Pandemics: Navigating the Uncertainty of Health Crises:

Reflecting on the challenges presented by the COVID-19 pandemic, the organization recognizes the potential for future health crises to disrupt its operations. During the pandemic, beneficiaries faced significant hardships due to limited mobility and access to medical care, and the organization adapted by transitioning to remote work and digital methods for continued service delivery.

The uncertainty surrounding future health crises could pose risks to program implementation, leading to delays and operational challenges. To mitigate these risks, JEEVAN VIKAS SAMAJIK BAHUDDSHIYA PANLOT SANSTHA is committed to enhancing its emergency response plans, collaborating closely with health authorities, and investing in health education programs for communities. By proactively addressing these challenges, the organization aims to ensure the continuity of its initiatives and support for beneficiaries, particularly those with disabilities.

21. Risks Related to ZCZP Instruments:

The tenure of ZCZP Instruments is tied to the date on which the objects of the issue are met or [●] months from the deemed date of allotment, whichever comes first. ZCZP Instruments do not carry interest, and no amount is repayable to investors at the end of the tenure, including the principal amount. This nonredemption feature limits the market value of such instruments.

Mitigation Plan: It is crucial to inform potential investors that ZCZP instruments are designed without an expectation of financial returns. Transparency about this characteristic ensures that investors are fully aware of the nature of these instruments, reducing any potential risks associated with misunderstanding or misalignment of expectations.

22. The Issue May Not Be Successful, or the ZCZP Instruments May Not Be Listed:

There is no guarantee that the issue will be successful or that the ZCZP Instruments will be listed on the stock exchanges in a timely manner. If the society does not receive a 50% subscription, the issue will be deemed unsuccessful, and all subscription amounts will be refunded in accordance with applicable law.

Mitigation Plan: Although ZCZP Instruments are the primary method for securing financial resources, the organization remains proactive in identifying alternative funding sources. In collaboration with the government and through local support such as CSR and institutional funding, the society is determined to fulfill the objectives of the issue. For further details, the “Terms of the Issue” are outlined in the Draft Fund Raising Document.

23. Absence of Secondary Market for ZCZP Instruments:

ZCZP Instruments issued by non-profit organizations and listed on the stock exchanges are not available for trading in the secondary market. As a result, investors will not be able to trade or redeem their investments in these instruments.

Mitigation Plan: It's important to emphasize that investments in ZCZP instruments are not intended to generate financial returns such as interest or dividends. Instead, the investor's primary objective is to support the purpose for which the instrument has been issued. This understanding mitigates potential risks related to the absence of a secondary market, ensuring that the focus remains on the social objectives of the investment.

SECTION III – INTRODUCTION

GENERAL INFORMATION

Our Society is registered in Yavatmal, Maharashtra on May10, 2000, as a Society under Society Registration Act, 1860, pursuant to a certificate of registration issued by the Inspector General Registration, Yavatmal. For more information about our Society, please refer “*History and Main Objects*” on page 74 of this Draft Prospectus.

For details of the business of our Society, see “*Our Business*” beginning on page 45 of this Draft Prospectus.

Registration:

Society Registration No.: MH6051/Yavatmal
Permanent Account Number: AAATJ6907F
NGO Darpan Portal ID: MH/2017/0178646
SSE Registration No.: NSESENPO0058

Registered Office:

JEEVAN VIKAS SAMAJIK BAHUDDSHIYA PANLOT SANSTHA
Add: Ram Nagar, S.K Kulkarni House, Wadgaon Road, Yavatmal
Maharashtra-445001
Tel.: 9545849010
Website: www.jvsbps.org
Email: mdave005@gmail.com

For further details regarding changes to our Registered Office, see “*History and Main Objects*” on page 74 of this Draft Prospectus.

Society Contact Person:

Manish Suresh Dave
Add: Ram Nagar, Wadgaon road, Yavatmal
Email: mdsve005@gmail.com
Tel: 9431146129

Statutory Auditors

Anand S.Daga & Co.
Chartered Accountant
256, Darga Nagar, Yavatmal-445001
Mobile Number: 9422869011
Contact Person: Anand S. Daga

Anand S. Daga & Co, Chartered Accountants, have been the statutory auditors of our Society since April15,2004.

Advisor of the Issue

OODAN CONSULTANCY SERVICES

Reg. Address: Flat no D 6, Siddharth Housing Society,
near ichha Puri ganesh mandir, s.no. 77/2/A, Katraj, Pune, 411046.
Branch Office: Ajay Kulkarni, Ram Nagar, Wadgaon Road,
Yavatmal 445001

Email: sonitayal007@gmail.com
Contact Person: Soni Tayal
Mobile Number: 7033527555

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

Bigshare Services Private Limited has by its letter 25th June, 2026, 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 Foundation 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.

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 50% of the Issue Size.

If our Society does not receive the minimum subscription of 50% of Issue Size, prior to the Issue Closing Date, the entire Application Amount shall be refunded to the Applicants.

Further, in case of subscription above 50% of the Issue Size but below 75% of the Issue Size, 2 villages, 1,250 farmers, 500 women (livelihood training), 225 women (poultry support), 150 women (handicraft training), 50 SHGs & 2 VWCs,

25 awareness workshops, 12 community consultations, 66 hectares under horticulture, 5 Wall Gabion Check Dams, 2,050 RMT nala deepening, and 14 recharge shafts.

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. 3 villages, 1,875 farmers, 750 women (livelihood training), 338 women (poultry support), 225 women (handicraft training), 75 SHGs & 3 VWCs, 38 awareness workshops, 19 community consultations, 99 hectares under horticulture, 8 Wall Gabion Check Dams, 3,280 RMT nala deepening, and 21 recharge shafts.

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.

Utilization of Issue proceeds

For details on utilization of Issue proceed see, “*Objects of the Issue*” beginning on page 19 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 a nearly 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 10a.m. and 3p.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 116 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 10:00a.m. to 3:00p.m. (Indian Standard Time).

For details in relation the Basis of Allotment, please see “Issue Related Information” on page 116 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 ₹ 2,44,53,000. 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 Societies Act and the rules made there under, 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	upto 2,58,03,000
2.	Less: Issue related expenses*	13,50,000
3.	Net Proceeds*	2,44,53,000

* To be finalised 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 **Enhancing Water Security and Climate Resilience through Sustainable Conservation Practices** project. The following table details the Objects of the Issue and the amount proposed to be financed from Net Proceeds:

Particular	Details
Title of the Project	Enhancing Water Security and Climate Resilience through Sustainable Conservation Practices
Objectives of the Project	1. Water Conservation & Management 2. Soil Conservation & Land Rehabilitation 3. Groundwater Recharge & Rainwater Utilization 4. Sustainable Agriculture & Livelihood Improvement 5. Biodiversity Conservation & Ecological Restoration 6. Flood & Sediment Control 7. Community Participation & Capacity Building 8. Climate Resilience & Sustainable Resource Management
Project Duration	12 months from the date of allotment
Geographical Area	The project will be implemented in 4 villages: Kanholi, Karak, Rasa, and Rajur of Kalamb Block, Yavatmal District, Maharashtra.
Target Segment	5,900 beneficiaries (tribal community members) are finalizing as per Gram panchayat Authority Letter which is attached with this DFRD.
Total Project Outlay	₹2,44,53,000
Means of Finance	100% Net Proceeds

Situation/Desk Research Analysis for Watershed Development Project

Baseline values have been derived from the CGWB Aquifer Management Report for Yavatmal District (2021). These include quantifiable data on water table depth, groundwater extraction trends, infiltration rates, irrigation coverage, and functional status of water harvesting infrastructure. Please refer to CGWB pages 18, 24, 27, 65, and 117 (attached as supporting annexure) for evidence-based baseline validation. The baseline assessment identifies the **current status of water resources, soil health, agricultural productivity, and livelihoods** in the four target villages (Kanholi, Karak, Rasa, Rajur) of Kalamb Block, Yavatmal District, Maharashtra.

Impact Area	Indicator	Baseline Status (Current Situation)
Water Availability	Annual Rainfall (Page 16 : Analysis shows long-term decline of 6.1 mm/year and 81% of years from 2000–2020 had below normal rainfall)	800–1000 mm (with rapid runoff, poor harvesting)
	Water availability (Inferred from low aquifer yield , poor recharge zones, and water level trends on Pages 4–5, 18, 20, 42–44 . Desk research confirms this range)	35%–50% of water requirement met
	Irrigated land area (Page 20 : Over 50% of wells yield <1 LPS , unsuitable for irrigation. Remaining are patchy; most agriculture is rainfed .)	Limited; majority rainfed
	Water harvesting structures	0 functional check dams, recharge shafts, percolation tanks
	Groundwater level (Pages 43–44 : CGWB provides water level trend analysis from 2012–2021 — shows decline of 0.25 to 1.34 meters per year across 180 monitoring sites.)	Declining; wells dry post monsoon
	Drinking water access (Page 42 : 70–75% of wells at 5–10 m depth, 15–20% at 10–20 m . Deep wells and poor recharge limit access)	Irregular; long distances in summer
Soil Health & Land	Soil type	Shallow to medium black cotton soil
	Soil fertility	Declining; low organic carbon
	Soil erosion	Severe in undulating terrain
	Vegetative cover	Sparse; low tree density
	Land degradation	High; large degraded tracts
	Area under conservation	None
Agricultural Productivity	Cropping pattern	Mostly single-season rainfed crops
	Crop yields	30–40% below district average
	Adoption of improved practices	Minimal adoption
	Irrigation method	Predominantly rainfed; very few use pumps
Livelihoods & SocioEconomic	Main livelihood	Farming, wage labor
	Average household income	Low; seasonal; unreliable
	Migration	High rural-to-urban migration during lean season
	Women's economic participation	Low; informal, subsistence level
	SHG activity	Few, weakly organized
Community Institutions	Village Watershed Committees	Not formed
	Farmer cooperatives	Not functional
	Community conservation capacity	Low awareness and participation

Desk research refers to analyzing existing government data and scientific reports, especially from the Central Ground Water Board (CGWB), meteorological records, and secondary sources — without fresh field surveys.

For Yavatmal, the CGWB Report (2021-22) is the primary scientific document that the entity used to assess water availability conditions.

Key Findings Supporting the 35–50% Water Availability Figure

1. Low Groundwater Yield in ~50% Area

- The CGWB report states: “About 50% area of the district is having low yield potential (<1 litre/sec).” (Section 13 (page No. 4 -5), Page 20 – Major Ground Water Problems)
- This means half the district’s aquifers cannot produce enough groundwater, making them unviable for irrigation or drinking — even if water exists underground.

2. Groundwater Extraction is Only 36.34%

- The “Stage of Ground Water Extraction” is: 36.34% (Page 18 – Dynamic Groundwater Resource Assessment)
- Although the district is officially categorized as “Safe”, this figure reflects poor access or underuse, not abundance.
- The rest is not extractable due to low aquifer yield, poor recharge, or water quality issues.

3. Water Level Trends Show Decline

- Between 2012 and 2021, water levels declined in all 180 monitored stations: 0.25 to 1.34 meters per year in pre-monsoon periods (Pages 43–44)
- This long-term decline means less available water each year, even in areas with previously higher water tables.

4. Post-Monsoon Water Depths – Mostly Moderate or Deep

- In Nov 2021, water levels were:
 - ❖ 5–10 m deep in 70–75% of the district
 - ❖ Only 5–10% of the area had shallow water (<5 m)
 - ❖ 15–20% had deep levels (10–20 m)
 - ❖ (Page 42)
- This implies that only a portion of water is practically available for daily use or agriculture — much is too deep or difficult to extract.

5. Drought-Prone and Declining Rainfall

- 81% of years from 2000–2020 had negative rainfall deviation
- 7 out of 21 years were drought years (4 moderate, 3 severe)
- Rainfall trend shows a decline of 6.1 mm/year (Pages 16 & 20)

This limits aquifer recharge and reduces annual water availability.

What Does "35–50% Availability" Mean?

- It refers to the effective water available for use, not total theoretical storage.
- Despite groundwater presence, only 35–50% is functionally accessible due to:
 - ❖ Low aquifer yield (50% area)
 - ❖ Falling water levels
 - ❖ Uneven spatial water distribution
 - ❖ Droughts and poor recharge
 - ❖ Water quality (e.g., fluoride in some blocks)

The figure “35% to 50% water availability” is not arbitrary — it is a well-founded estimate based on CGWB’s hydrological, geological, and climatic data:

<i>Basis</i>	<i>Finding</i>	<i>Interpretation</i>
<i>Yield potential</i>	<i>50% area < 1 lps</i>	<i>Limited usable water</i>
<i>Extraction rate</i>	<i>36.34%</i>	<i>Low actual utilization</i>
<i>Water table trend</i>	<i>Falling annually</i>	<i>Decreasing availability</i>
<i>Rainfall</i>	<i>-6.1 mm/year</i>	<i>Weak recharge</i>
<i>Depth (Nov 2021)</i>	<i>Mostly 5–10 m</i>	<i>Moderate accessibility</i>

Project Objectives

The **Jeevan Vikas** project is designed to enhance water security, improve environmental sustainability, and strengthen livelihoods through watershed development. Below are the key objectives in detail:

Project Objectives and Quantitative Metrics – Jeevan Vikas Project

Objective Area	Specific Goals	Quantitative Metrics (KPIs)	Expected Outcomes
Water Conservation & Management	Improve water availability through construction of water harvesting structures	- 10 Croe Wall Gabbain Check Dams- 15 Nala Deepening Structures- 28 Structures of Recharge Shaft	75% increase in groundwater levels and irrigation potential over 3–5 years
Soil & Land Restoration	Rehabilitate degraded land and control soil erosion	- 800 hectares of land treated- 3,000 trenches and bunds constructed- 100,000 native trees planted	Reduced soil erosion, improved soil fertility, and ecological restoration
Sustainable Agriculture & Livelihoods	Promote climate resilient farming and diversify rural livelihoods	- 2,500 farmers trained in sustainable agriculture- 1,000 women engaged in income-generation- 100 SHGs formed	30% increase in farm productivity50% increase in household incomes
Community Participation & Governance	Build local institutions and train communities on water governance	- 4 Village Watershed Committees (VWCs) formed- 50 training workshops conducted- 80% community participation	Strengthened community-led resource management and local governance
Ecological Restoration & Biodiversity	Enhance green cover and restore local ecosystems	- 100,000 native trees planted- Forest buffer zones created	Improved microclimate, biodiversity conservation, and natural resource balance
Capacity Building & Awareness	Build skills for sustainability and create awareness on water and land conservation	- 7,500+ community members trained (including 2,000 women farmers)- Formation of Fmer Field Schools	Higher adoption of conservation practices and inclusive participation in development activities

Scope of Work/Schedule of Implementation

The **Jeevan Vikas Project** aims to enhance **water security, climate resilience, and sustainable development** through **watershed management and conservation practices**. The project follows a structured **phased approach** with clearly defined tasks, a timeline, and expected deliverables.

1. Planning and Preparation (Months 1–2)

Tasks and Activities:

- Conduct **baseline surveys** to assess the current water availability, land conditions, and community needs.
- Identify **water-stressed areas** and critical watershed zones requiring intervention.
- Conduct **community meetings** to ensure participation and local ownership of the project.
- Develop **engineering designs and cost estimates** for water conservation structures (e.g., check dams, recharge shafts, and nala deepening).
- Obtain **government approvals** and secure funding sources: *We are actively working in the proposed block under the Livelihood Development Program, in partnership with the Bharat Rural Livelihoods Foundation (BRLF), New Delhi, and the Axis Bank Foundation. Additionally, we are leveraging convergence with the Mahatma Gandhi Rural Employment Guarantee Scheme (MGNREGS) under the Government of Maharashtra. The relevant Memoranda of Understanding (MoUs) for these programs are enclosed with this reply for reference.*

As part of our implementation process, we will conduct detailed field and drainage line surveys to prepare activity-wise estimates. Following this, we will obtain the necessary Technical Approvals from the relevant authorities.

- a. The Executive Engineer, Water Resources Department, and
- b. The Senior Geologist, Groundwater Surveys and Development Agency (GSDA)

Deliverables:

Feasibility Report identifying priority areas for watershed intervention. **Detailed Engineering Designs and Budget Estimates** for infrastructure development. **Community Engagement Reports** highlighting local participation and stakeholder involvement.

2. Infrastructure Development (Months 3–8) Tasks and Activities:

- Construct **Deep Continuous Trenches (DCT)** and **Graded Bunding** to control soil erosion and improve moisture retention.
- Implement **Nala Deepening and Check Dam Construction** to increase water storage capacity.
- Install **Water Recharge Shafts** to facilitate groundwater recharge.
- Carry out **Horticulture Plantation and Agroforestry** to improve vegetation cover and biodiversity.
- Develop **field drains and irrigation canals** for efficient water distribution.

Deliverables:

Completed Construction of Water Conservation Structures (check dams, trenches, recharge shafts, etc.). **Increased Water Retention and Storage Capacity** for improved agricultural productivity. **Improved Soil Conservation Measures** to prevent degradation and boost fertility.

3. Capacity Building & Community Training (Months 6–9)

Tasks and Activities: Under this Project, Capacity Building & Community Training is designed to empower local communities, particularly smallholder farmers and women, with practical skills and knowledge for sustainable resource management. This component will span Months 6 to 9 of the implementation timeline. The core activities include:

- Organize **farmer training programs** on sustainable agriculture and climate-resilient farming practices. A series of structured workshops and on-field demonstrations will be held at the village level, covering topics such as climate-resilient agriculture, organic farming techniques, drip and sprinkler irrigation, and crop diversification. These programs will use the Farmer Field School (FFS) model, promoting hands-on learning and peer-to-peer knowledge exchange. Each training cycle will run for 2–3 days per session, repeated every 4–6 weeks, depending on seasonal requirements and cropping cycles.
- Conduct **awareness campaigns** on water conservation and watershed management. Train community members on **operation and maintenance (O&M) of water structures**. IEC Campaigns (Information, Education & Communication): Community awareness drives on water conservation, soil management, and climate adaptation will be delivered through street plays, poster campaigns, audio-visual materials, and local radio. These campaigns will be held quarterly and aligned with key agricultural and climatic events (e.g., pre-monsoon and post-harvest periods).
- Form **Water User Associations (WUAs)** to ensure long-term sustainability and governance of water resources. Water Governance & Watershed Management Workshops: These will focus on operation and maintenance (O&M) of water structures, village-level water budgeting, and participatory governance through Village Watershed Committees (VWCs). At least 50 workshops will be conducted across the four villages, engaging over 7,500 community members, including 2,000 women farmers.

Deliverables:

Training of 7,500+ community members, including 2,000 women farmers. **Formation of Village-Level Water Committees** to oversee water management. **Increased adoption of sustainable farming techniques** among local farmers.

4. Livelihood Development & Economic Diversification (Months 9–10)

Tasks and Activities:

- Provide **skill development training** for alternative livelihoods such as fisheries, handicrafts, and agro-based industries. Each batch will accommodate 25–30 participants, with 3–5 day workshops facilitated by domain experts and NGO trainers. The sessions will take place in community training halls or SHG centers and will be repeated in cycles to cover all interested participants.
- Establish **market linkages** to support small-scale farmers in selling their produce. Local fairs (haats), buyer-seller meets, and exposure visits will be arranged to connect SHGs and producers to markets. These will be supplemented by financial literacy workshops, helping participants access microfinance, cooperative loans, and digital payment systems. Such events will be organized once every 2 months, ensuring wide exposure and market readiness.
- Promote **microfinance initiatives and self-help groups (SHGs)** to provide financial support for rural entrepreneurs. The project will form and support 100 Self-Help Groups (SHGs), especially women-led, offering them training in business planning, product development, and bookkeeping. Monthly follow-up meetings will be conducted with each SHG to track progress and resolve challenges.

Deliverables:

New Income-Generating Opportunities for rural communities. **Reduced Dependency on Seasonal Farming** through livelihood diversification.

Strengthened Financial Inclusion via microfinance and cooperative models.

5. Monitoring, Evaluation & Sustainability (Months 10–12)

Tasks and Activities:

- Implement **continuous monitoring and assessment** of water conservation structures and watershed impact.
- Collect **data on groundwater levels, soil moisture, and agricultural output** for project evaluation.
- Conduct **final impact assessment surveys** to measure project effectiveness.
- Ensure **community-led governance and maintenance of infrastructure** beyond the project period.

Deliverables:

Project Impact Report measuring success in water conservation, soil health, and livelihood improvements.

Data-Driven Adjustments for Future Scaling of similar watershed projects.

Long-Term Sustainability Plan for continued community-driven resource management.

This table outlines the impact areas, parameters, units of measurement, and clearly defined baseline values (based on desk research, regional datasets, and pre-survey estimates), along with targets as per the Draft Fundraising Document (DFRD). These metrics will also form the basis of the Project Impact Report under the Monitoring, Evaluation, and Sustainability framework.

Impact Area	Parameter	Unit of Measurement	Baseline (Preproject)	Target (as per DFRD)	Means of Verification
Water Conservation	Groundwater level	Meters below ground level	Critically low (avg. 15–20m bgl; ~35–50% functional wells)	75% improvement over baseline (~ 5–7m rise)	Borewell surveys, piezometer readings
	Functional water harvesting structures	Number operational	0	10 check dams, 15 nala deepening, 30 ponds, 5 tanks	Construction completion reports, field inspection
	Water storage capacity created	Cubic meters	Negligible	As per engineering design (to be detailed per structure)	Engineering reports, field validation
	Households using rainwater harvesting	Number	<5% households (est. <50)	500+ households	Household survey, installation records
	Irrigated land area	Hectares	<20% of total cultivable area (~500 ha est.)	Increased by 75% irrigation coverage	GIS, irrigation user data
Soil Health & Land Restoration	Rehabilitated degraded land	Hectares	0 rehabilitated	800 hectares	GIS mapping, visual monitoring
	Soil erosion rate	Tons/ha	High (>10 tons/ha/year est.)	Reduced significantly (to be determined postbunding)	Soil testing, runoff plots
	Organic carbon in soil	% Organic Carbon	<0.5% (low fertility soils)	>1% increase expected	Soil lab reports (pre- and postintervention)
	Tree plantation survival rate	% Survival	0% (fresh intervention)	>70% of 100,000 trees	Field surveys, plantation records
	Vegetative cover (via GIS)	% Area coverage	Sparse (~15–20%)	30–40% coverage with agroforestry	Satellite imagery, drone monitoring
	Soil moisture content	% Moisture	<10% in dry months	>15–20% after bunding/DCT	Soil moisture sensors, gravimetric testing
Livelihood	Increase in crop	% Increase in Yield	Baseline avg.	30% increase expected	Crop-cutting
Improveme nt	productivity		yield: 1.2–1.5 t/ha	(1.6–2.0 t/ha)	experiments, farmer records

	Household income	₹/year	₹50,000–60,000/year avg.	50% increase (₹75,000–90,000/year)	Income survey, SHG financial audits
	Farmers trained in sustainable practices	Number	<50 (sporadic exposure)	2,500 farmers	Attendance registers, training completion records
	Alternative livelihood beneficiaries	Number	<100	1,000 women	SHG rosters, program monitoring records
Community Participation	Functional SHGs	Number	<20 active groups	100 SHGs	SHG registration and activity tracking
	Village Watershed Committees formed	Number	0	4 VWCs	VWC constitution and minutes of meetings
	Participation in training/workshops	% of community	<10% participation	>80% in 50 training workshops	Participant logs, feedback forms
	Youth/leader training	Number	<100 trained	7,500+ members trained	Training reports, KAP surveys
Environmental Indicators	Native species planted	Number	<500 scattered trees	100,000 native trees	Plantation records, survival tracking
	Seasonal migration reduction	% Migrating households	~30–40% of families migrate seasonally	Reduce to <15%	Household tracking surveys
Sustainability & Governance	Community maintenance of structures	% Structures maintained	0% (new structures)	>80% maintained at 12 months	Maintenance logs, VWC reports
	O&M plans by community	Number	0	4 functional O&M plans	Documentation from VWCs
	Community contribution to maintenance	% Contribution	<5%	Target >15% in-kind/labor/contribution	VWC budgets, meeting

The **Jeevan Vikas Project** is a **holistic, structured intervention** designed to **enhance water security, agricultural resilience, and community livelihoods**. Through **infrastructure development, training programs, and participatory governance**, the project ensures **long-term sustainability and economic stability** for rural communities.

Timeline

Month	1	2	3	4	5	6	7	8	9	10	11	12
Stage 1												
Stage 2												
Stage 3 (First Half)												
Stage 3 (Middle Reach)												
Stage 3 (Valley)												
Stage 3 (Canals)												
Month	1	2	3	4	5	6	7	8	9	10	11	12

Stage 3 (Irrigation)												
Stage 4 (Monitoring)												
Stage 4 (Maintenance)												

Quarter	Milestone	Deadline
Q1 (Month 1–3)	- Conduct baseline surveys and resource mapping - Form 4 Village Watershed Committees (VWCs) and identify 100 SHGs - Finalize DPRs, engineering designs, and treatment plans	End of Month 3
Q2 (Month 4–6)	- Begin construction of 10 check dams, 15 nala deepening structures, 5 percolation tanks, and 30 farm ponds - Excavate deep continuous trenches (DCT) and graded bunds across 800 ha - Start 50 awareness workshops and initial SHG trainings	End of Month 6
Q3 (Month 7–9)	- Initiate plantation of 132 ha horticulture (mango, guava, lemon) - Plant 100,000 native trees on degraded land - Train 2,500 farmers in climate-resilient agriculture - Train 1,000 women in livelihood activities (handicrafts, poultry, etc.)	End of Month 9
Q4 (Month 10–12)	- Conduct mid-term and final evaluation surveys (internal + third-party) - Perform GIS mapping and impact documentation - Launch SHG-based micro-enterprises and market linkages - Develop sustainability and scale-up plan based on project learnings	End of Month 12

Dependencies Between Activities

The successful execution of the Jeevan Vikas Project depends on a series of carefully sequenced and interdependent activities. The **baseline survey** conducted in the initial phase is fundamental, as the technical layouts and treatment plans for infrastructure components like check dams, farm ponds, and bunding are directly based on the field data gathered during this period. Following this, **training activities** are a prerequisite for initiating both the horticulture plantation and livelihood diversification components. Beneficiaries must first be equipped with knowledge on sustainable agriculture, tree care, and entrepreneurship before fruit tree planting and SHG-based income-generating activities can begin. Similarly, **watershed development works**—such as the construction of deep continuous trenches, bunds, and water recharge structures—must be completed before launching the horticulture and agroforestry interventions, as these works create the ecological and soil conditions necessary for plantation survival and growth. The **formation and capacity building of Self-Help Groups (SHGs)** are also essential prior to the rollout of micro-enterprise activities, ensuring that SHGs are cohesive, functional, and ready to manage income-generating ventures. Finally, all **monitoring, evaluation, and exit planning activities** are contingent upon the cumulative implementation and results of earlier phases. This includes the availability of output data, community feedback, and lessons learned from the first three quarters, which inform final assessments, sustainability strategies, and the potential for replication.

Dependency	Explanation
Baseline Survey → Infrastructure Planning	Technical layouts for check dams, ponds, and bunding depend on field data collected in Q1.

Training → Plantation & Livelihoods	<i>Tree plantation and SHG livelihoods can only begin after proper training on planting, care, and entrepreneurship.</i>
Watershed Works → Horticulture	<i>Soil conservation works (DCT, bunding, tanks) must be completed before initiating fruit tree and agroforestry plantation.</i>
SHG Formation → Livelihood Diversification	<i>Micro-enterprise activities depend on well-formed and trained SHGs established in the first half of the project.</i>
Cumulative Implementation → Monitoring & Exit Strategy	<i>Final evaluations, replication planning, and sustainability roadmaps require output completion and learning from Q1–Q3 activities.</i>

Scale of Operation

The **Jeevan Vikas Project** is a strategic initiative designed to **enhance water security, restore degraded landscapes, and strengthen rural livelihoods** in vulnerable regions of Maharashtra. The project will be implemented in **Kalamb Block of Yavatmal District**, covering **four key villages—Kanholi, Karak, Rasa, and Rajur**—where communities face severe **water scarcity, soil degradation, and declining agricultural productivity**. These villages, predominantly inhabited by **small and marginal farmers, landless laborers, and women-led self-help groups (SHGs)**, have been carefully selected based on their **critical need for water conservation and climate adaptation**. The project will directly **benefit 5,900 individuals** while indirectly **impacting over 15000 to 16000 people** through improved natural resource management and livelihood opportunities.

A **real-world scenario** demonstrates the urgency of this intervention. In **Kanholi village**, repeated crop failures due to unpredictable rainfall and soil erosion have left farmers struggling with debt and food insecurity. The drying up of local water bodies has forced villagers to rely on distant, unreliable water sources, making farming increasingly unsustainable. Through the **Jeevan Vikas Project**, a combination of **watershed interventions, check dam construction, and groundwater recharge structures** will be implemented to **restore water availability, prevent soil erosion, and increase irrigation potential**. The Farmers who is coming under poverty, will no longer have to rely solely on erratic monsoons. Instead, he will have access to a **steady water supply**, allowing him to adopt **sustainable farming techniques**, increase productivity, and secure a **better income for his family**.

The **short-term deliverables** of the project include the **construction of 10 check dams, 15 nala deepening structures, and 30 farm ponds**, along with the **rehabilitation of 800 hectares of degraded land through contour bunding and agroforestry**. Additionally, the project will focus on **training 2,500 farmers in climate-smart agriculture**, equipping them with **drought-resistant cropping techniques** and **water-efficient irrigation methods**. At the same time, **1,000 women will be empowered through income-generating activities** such as **handicrafts, agro-processing, and poultry farming**, reducing their dependence on subsistence agriculture.

In the long run, the **project's impact extends beyond infrastructure development**. By restoring water sources, improving soil health, and enhancing local governance through **village-level water user committees**, the initiative ensures that communities can **independently manage and sustain their natural resources**. Over a period of **3 to 5 years**, these interventions are expected to **increase groundwater levels by 75%, boost farm productivity by 30%, and raise household incomes by 50%**. In villages like Rajur, where women have traditionally had limited economic opportunities, this transformation will empower them to take **active leadership roles in self-help groups (SHGs)**, fostering financial independence and community resilience.

Ultimately, the **Jeevan Vikas Project** is not just about **watershed conservation—it is about restoring hope and resilience** in rural communities. By integrating **water conservation, land restoration, and livelihood support**, the initiative aims to **break the cycle of poverty and environmental degradation**, paving the way for a **sustainable and prosperous future** for generations to come.

Particulars	Details
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Geographic Area	State: Maharashtra District: Yavatmal Block: Kalamb Villages Covered: Kanholi, Karak, Rasa, Rajur
Estimated Beneficiaries	Direct Beneficiaries: 5,900 rural residents (farmers, women, and marginalized groups) Indirect Beneficiaries: Approximately 15,000- 16000 people Target Groups: Small and marginal farmers, landless laborers, women-led SHGs, youth entrepreneurs
Expected Outputs (Short-Term Deliverables – 12 Months)	Water Conservation & Watershed Development: • 10 Check Dams & 15 Nala Deepening Structures • 30 Farm Ponds for on-farm water retention • 5 Percolation Tanks for groundwater recharge - Rainwater Harvesting Structures in 500+ households Soil & Land Conservation: • 800 hectares of degraded land rehabilitated • 3,000 trenches and bunds constructed Sustainable Agriculture & Livelihood Enhancement: • 2,500 farmers trained in sustainable agriculture • 1,000 women engaged in income-generating activities - 100 SHGs formed for financial empowerment Biodiversity & Ecological Restoration: • 1,00,000 native trees planted • Protected forest buffer zones established Capacity Building & Community Engagement: • 50 village-level training workshops • Formation of Watershed User Committees
Expected Outcomes (Long-Term Impact Over 3–5 Years)	Water Security Improved – 75% increase in groundwater levels and irrigation potential Soil Health Restored – Reduced soil erosion and improved fertility Agricultural Resilience Increased – 30% boost in farm productivity Livelihoods Strengthened – 50% increase in household incomes Women Empowerment – 5,000+ women engaged in SHGs and micro-enterprises Community-Driven Conservation – Sustainable resource management institutionalized at village level

Theory of Change / Roadmap to Impact

The Jeevan Vikas Project aims to address the urgent and interrelated challenges of water scarcity, land degradation, low agricultural productivity, and rural economic vulnerability in the tribal-dominated villages of Kalamb Block, Yavatmal District, Maharashtra. The Theory of Change provides a structured, step-by-step pathway linking project **inputs**, **activities**, and **outputs** to clearly defined **short-, medium-, and long-term outcomes** and **impact**, ensuring transparency, accountability, and measurable progress.

1. Inputs
• Financial investment of ₹2,44,53,000
• Human resources: engineers, trainers, social workers, technicians
• Institutional partnerships with Panchayats, SHGs, VWCs
• Local knowledge and active participation from 5,900 tribal beneficiaries
• Technical resources: survey tools, GIS, training modules, nurseries

2. Activities	
Category	Major Interventions
Watershed Development	10 check dams, 15 nala deepening (4,100m), 30 farm ponds, 5 percolation tanks, 28 recharge shafts, deep continuous trenches (DCT), bunding
Horticulture & Agroforestry	Plantation of 132 hectares of fruit-bearing trees (mango, guava, lemon); 100,000 native trees planted
Capacity Building	Training of 2,500 farmers in sustainable agriculture, 1,000 women in livelihoods, 50 workshops, SHG and VWC formation
Livelihood Diversification	Formation of 100 SHGs, 25 SHG-led micro-enterprises, skill development in agroprocessing, poultry, handicrafts
Monitoring & Evaluation	Baseline and final impact survey, GIS mapping, third-party evaluations
3. Outputs (Quantitative Metrics)	
Output	Target
Water structures completed	88 (check dams, ponds, shafts, tanks)
Land area treated	800 hectares
Beneficiaries trained	2,500 farmers, 1,000 women
SHGs and VWCs formed	100 SHGs, 4 VWCs
Trees planted	132 hectares fruit trees + 100,000 native species
Enterprise development	25+ SHG-based businesses launched
IEC events	50 awareness & training sessions
GIS & monitoring systems	100% geo-tagged structures and plantations
4. Outcomes (Short to Medium-Term)	
Area	Quantitative Outcome
Water Availability	Groundwater recharge improved by 75%; reduced seasonal scarcity
Agricultural Productivity	30% increase in farm yields due to irrigation and agroforestry
Income & Livelihoods	Household incomes increase by 40–50% among SHG members
Ecological Restoration	100,000+ trees improve vegetative cover and reduce erosion by 40%
Women Empowerment	1,000 trained women engaged in income-generating roles
Community Governance	VWCs manage and maintain water structures post-project
5. Impact (Long-Term)	
Impact Area	Expected Transformation
Water & Soil Resilience	Sustainable recharge systems reduce drought vulnerability
Livelihood Security	Tribal households shift from distress migration to stable income
Agro-Ecological Stability	Agroforestry strengthens biodiversity, soil health, and climate resilience
Women's Agency	Women-led SHGs become permanent economic and social actors
Scalable Model	Learnings documented and replicated across similar geographies in Maharashtra and beyond

Logical Framework (Logframe)

The **Jeevan Vikas Project** is a **strategically designed intervention** aimed at enhancing **water security**, **restoring degraded land**, and **strengthening rural livelihoods** through **sustainable conservation practices**. By integrating **watershed development**, **climate-resilient agriculture**, and **community-driven governance**, the project ensures that **tribal communities in Kalamb Block, Yavatmal District, Maharashtra**, achieve long-term **economic and environmental sustainability** within one year.

At its core, the **Logical Framework (Logframe)** establishes a **clear cause-and-effect pathway** that links **resources**, **activities**, **outputs**, and **outcomes** to **measurable success**. Through the construction of **water harvesting structures**, **soil conservation initiatives**, and **livelihood enhancement programs**, the project directly **benefits 5,900 individuals** while creating **wider socio-economic ripple effects** across the region.

The project's **short-term outputs** include the **construction of check dams, farm ponds, percolation tanks, and land restoration efforts**, leading to **improved groundwater recharge and soil fertility**. Additionally, **skill-based training for farmers and women** fosters **climate-smart agriculture and income-generating opportunities**. This results in **immediate economic benefits** while ensuring that **local communities develop resilience against climate change and resource depletion**.

Beyond the **12-month intervention**, the project envisions **long-term impact** by **establishing self-sustaining community institutions** such as **Village Watershed Committees (VWCs) and Self-Help Groups (SHGs)**. These structures will **empower local stakeholders to continue managing water resources, maintaining soil health, and driving economic growth independently**.

In essence, the **Logical Framework of the Jeevan Vikas Project** ensures that **every input translates into tangible change**, making it a **high-impact, scalable, and replicable model** for **climate resilience, rural development, and sustainable livelihoods**. This structured approach guarantees that the **project will not only deliver immediate results but also create lasting transformation in the lives of marginalized communities**.

1. Project Objectives & Indicators

Objectives	Key Performance Indicators (KPIs)
1. Water Conservation & Management	10 check dams, 15 nala deepening structures constructed, 30 farm ponds and 5 percolation tanks built and 500+ households adopt rainwater harvesting.
2. Soil & Land Restoration	800 hectares of degraded land restored, 3,000 trenches and bunds constructed and 1,00,000 native trees planted
3. Sustainable Agriculture & Livelihoods	2,500 farmers trained in climate-smart agriculture, 1,000 women engaged in SHGs and micro-enterprises and 100 SHGs established for financial empowerment
4. Community Participation & Governance	4 Village Watershed Committees (VWCs) formed, 50 training workshops on water governance and financial literacy and 80% community participation in project activities

2. Project Activities & Expected Outputs

Activities	Expected Outputs (Tangible Deliverables)
Water Resource Development	Construction of water harvesting structures (dams, ponds, tanks) and improved water availability for irrigation and drinking
Land Rehabilitation & Soil Conservation	Plantation of native trees to prevent soil erosion Increased soil moisture and fertility
Climate-Resilient Agriculture	Increased agricultural yield through sustainable farming techniques Enhanced food security and economic stability
Livelihood & Women's Empowerment	Increased household income through microenterprises Strengthened financial inclusion through SHGs
Capacity Building & Community Engagement	Improved governance through local committees Increased awareness and adoption of conservation practices

3. Project Outcomes & Impact

Outcomes (12-Month Results)	Impact (Long-Term Change)
Increased groundwater recharge and year-round water availability	☞ Sustainable water management, reducing climate vulnerability

Improved soil fertility, leading to higher crop productivity	 Food security and long-term agricultural sustainability
Increased income for women and farmers	 Poverty reduction and economic stability
Strengthened community institutions for resource management	 Community-led governance and self sufficiency

Means of Verification

To ensure the success and effectiveness of the **Jeevan Vikas Project**, a structured **monitoring and evaluation (M&E) framework** will be implemented. This framework will utilize **quantitative and qualitative assessment tools** to measure project outcomes and impact. The following verification methods will be used:

1. Baseline & Endline Surveys

- Conducted at the **beginning and end of the project** to assess changes in **water availability, agricultural productivity, income levels, and livelihood conditions**.
- Household-level **questionnaires and focus group discussions** with beneficiaries to capture socioeconomic improvements.

2. Periodic Progress Reports & Field Monitoring

- Monthly and quarterly **progress reports** detailing completed activities, financial expenditures, and challenges faced.
- Regular **field visits by project teams and stakeholders** to assess on-ground implementation.

3. GIS Mapping & Remote Sensing

Use of **satellite imagery and Geographic Information System (GIS)** tools to measure **land-use changes, water body expansion, and afforestation efforts**.

Drone surveys to monitor the **condition and effectiveness of water conservation structures**.

1 Water Table & Soil Quality Assessments

- Scientific **groundwater level monitoring** using borewell and well measurement techniques to verify **water recharge impact**.
- Soil testing to measure improvements in **soil fertility, erosion control, and organic content**.

2 Livelihood & Income Tracking

- Regular tracking of **household incomes, agricultural yields, and alternative livelihood earnings** through **SHGs and farmer groups**.
- Market linkages and financial audits of **women-led enterprises and micro-businesses** initiated under the project.

3 Community Feedback Mechanisms

- Stakeholder meetings, **beneficiary interviews, and participatory rural appraisals** to gather direct feedback from the **community, local leaders, and SHGs**.
- Grievance redressal mechanisms to ensure **accountability and inclusiveness** in project implementation.

4 Third-Party Evaluations & Audits

- Independent **mid-term and end-line evaluations** by external agencies to validate project impact.
- Financial and operational **audits to ensure transparency and compliance** with funding requirements.

Through these comprehensive verification methods, the **Jeevan Vikas Project** will ensure **credible, datadriven, and impact-oriented assessments**, demonstrating its success in **improving water security, livelihoods, and environmental resilience**.

Project Team Overview (Required Human Resource)

Profile of team members At JVBPS, the team of 114 members carries out the operations at their locations.

Technical Staff

4 Surveyors: Conduct land and site surveys, assess project feasibility, and provide data for design and planning.

5 Engineers (Civil, Structural, Mechanical):

- Design and oversee construction plans, ensure structural integrity, and manage mechanical and civil engineering aspects.
- Work on material selection, quality control, and safety compliance.

Construction Team (80 Skilled & Unskilled Laborers):

- Skilled workers handle masonry, carpentry, welding, and other specialized tasks.
- Unskilled workers assist in general labor, material handling, and site cleaning.

Training & Support (4 Trainer & 8 Technician)

- Trainers: Conduct skill development programs, safety training, and technical workshops for laborers and staff.
- Technicians (Electrical, Mechanical, Plumbing) : Handle electrical wiring, mechanical installations, plumbing systems, and ensure operational efficiency.

Supervision & Administration (4 Supervisor & 8 Admin Staff)

- Project Supervisors: Oversee site operations, manage teams, ensure project milestones are met, and maintain work discipline.
- Administrative & Support Staff: Manage documentation, procurement, logistics, and coordination with external stakeholders.
- Community Engagement (1 Social Worker): Engage with the local community, address concerns, create awareness about the project, and ensure smooth collaboration.

This workforce is essential for smooth project execution, ensuring technical accuracy, efficient labor management, proper supervision, and community support.

Deployment of Funds – (2025–26)

The **total project budget** of ₹2,44,53,000 has been carefully allocated across various activities and components to ensure **maximum impact, efficiency, and sustainability**.

Budget Allocation by Project Component

Below mentioned provides a detailed breakdown of the **fund allocation by key components**, ensuring effective deployment across **watershed development, agroforestry, capacity building, and project management**.

A. Planning & Preparation (Months 1–2) (₹2,35,000) (0.96%)							
Sr. No.	Activity		Quantity / Units		Unit Cost Estimate (₹)	Estimated Budget (₹)	
A.1	Baseline Survey		1 full survey (all villages)		₹90,000	₹90,000	
A.2	Feasibility Study & Technical Design		1 engineering study		₹70,000	₹70,000	
A.3	Community Consultations & Mobilization		25 village meetings		₹1,200 per meeting	₹30,000	
A.4	Resource Mapping & Planning Tools		GIS layers, PRA tools, etc.		Lump sum	₹29,530	
A.5	Staff Orientation & Planning Workshop		1 workshop for staff		₹25,000	₹25,000	
Total Planning & Preparation						₹2,35,000	
B. Infrastructure Development -- (3 to 8 Month) (₹1,37,69,000) (56.30%)							
Sr. No.	Activity	Quantity	Purpose / Outcome		Unit Cost Estimate (₹)	Estimate d Total Cost	Quotation
B.1	Core Wall Gabbain Check Dam Construction	10 structures	Retain runoff, increase percolation and surface water availability		₹2,50,000 – ₹3,50,000	₹35,00,000	Shripad Associates (₹35,00,000) & Gurukrupa Construction Company (₹39,00,000)
B.2	Nala Deepening	4,100 RMT (15 structures)	Expand stream capacity, reduce siltation, and recharge aquifers		₹1500 – ₹2000 per meter	₹61,50,000	Shripad Associates (₹61,50,000) & Gurukrupa Construction Company (₹65,60,000)
B.3	Water Recharge Shafts	28 shafts	Direct recharge from runoff to groundwater aquifers		₹1,50,000 – ₹1,65,000 per shaft	₹41,19,000	Shripad Associates (₹41,19,000) & Gurukrupa Construction Company (₹43,40,000)
Total – Watershed Development						₹1,37,69,000	
C. Horticulture & Agroforestry – (7-10 Month) ₹78,16,000 (31.96%)							
Sr. No.	Village	Activity	Unit Type	Quantity	Estimated Area (ha)	Estimated Cost (₹)	
C.1	Kanholi	Horticulture Plantation	Hectare	25	25	₹14,81,000	
C.2	Karak	Horticulture Plantation	Hectare	12	12	₹7,10,000	
C.3	Rasa	Horticulture Plantation	Hectare	35	35	₹20,70,000	
C.4	Rajur	Horticulture Plantation	Hectare	60	60	₹35,55,000	
Total				132	132	₹78,16,000	
D. Capacity Building & Community Training (6 to 9 Months) ₹4,10,000 (1.68%)							
Sr. No.	Activity		Description			Estimated Cost (₹)	
D.1	Village-level Workshops (50 workshops)		- Conduct 50 workshops on sustainable agriculture, watershed management, and climate resilience across 50 villages.			₹1,10,000	
D.2	Training of 2,500 Farmers on Climate-Smart Agriculture		- Training 2,500 farmers in improved, climate-resilient farming practices. - Include sessions on water conservation, soil health, and agro-ecology.			₹1,30,000	

D.3	Women's Livelihood Training Program (1000 women)	- Conduct training for 1,000 women on alternative livelihoods like poultry farming, handicrafts, and agro-processing.	₹1,20,000			
D.4	Self-Help Groups (SHGs) & Village Watershed Committees (VWCs) Training	- Establish and train 100 SHGs and 4 VWCs in governance, project management, and sustainability practices.	₹50,000			
Total Capacity Building & Community Training			₹4,10,000			
E. Livelihood Development & Diversification (9 to 10 Month) ₹2,00,000(0.82%)						
Sr. No.	Activity	Quantity / Coverage	Unit Cost Estimate (₹)		Estimated Budget (₹)	
E.1	Poultry Training & Support	450 women	₹200 per beneficiary		₹90,000	
E.2	Handicrafts Training & Market Linkages	300 women	₹133 per beneficiary		₹40,000	
E.3	SHG Strengthening & Microfinance Linkages	100 SHGs	₹200 per SHG		₹20,000	
E.4	Marketing & Value Addition Demos	5 clusters	₹10,000 per cluster		₹50,000	
Total Livelihood Development & Diversification					₹2,00,000	
F. Monitoring & Evaluation – (Month 10-12) ₹3,95,000(1.62%)						
Sr. No.	Activity	Quantity / Units	Unit Cost Estimate (₹)		Estimated Budget (₹)	
F.1	Baseline Survey	1 set (already conducted in Stage 1)	–		–	
F.2	Feasibility Study & Technical Design	1 set (already conducted in Stage 1)	–		–	
F.3	Community Consultations & Mobilization	1 set (already conducted in Stage 1)	–		–	
F.4	Resource Mapping & Planning Tools	1 set (already conducted in Stage 1)	–		–	
F.5	Staff Orientation & Planning Workshop	1 set (already conducted in Stage 1)	–		–	
F.6	Mid-Term Evaluation	1 evaluation	₹60,000		₹60,000	
F.7	Final Impact Evaluation (Third-party)	1 evaluation	₹90,000		₹90,000	
F.8	GIS Mapping & Satellite Imagery Analysis	Spatial data assessment	₹80,000		₹80,000	
F.9	Field Monitoring Visits (Quarterly)	4 rounds × 3 people	₹7,500 per round (average)		₹30,000	
F.10	Data Management & Reporting	Software, documentation	₹26,690		₹26,690	
F.11	Sustainability & O&M Planning Workshops	4 workshops (1 per cluster)	₹27,000 per workshop		₹108,000	
Total Monitoring & Evaluation					₹3,95,000	
G. Project Management & Administration Budget (Months 1-12) ₹12,50,000(5.11%)						
Sr. No.	Expenditure Item (Salaries)	Description	Unit Cost (₹/month)	Duration (months)	No. of Staff	Total Cost (₹)
G.A.1	Training & Support	Trainers: Conduct skill development programs, safety training, and technical workshops for laborers and staff.	₹3,250	12	4	₹1,56,000
G.A.2	Technical Staff (Surveyors)	Conduct land and site surveys, assess project feasibility, and provide data for design and planning	₹8,000	6 (parttime)	4	₹1,92,000
G.3	Community Engagement (1 Social Worker)	Community liaison, engagement activities	₹12000	12	1	₹1,44,000
G.A.4	Engineers (Civil, Structural, Mechanical)	1.Design and oversee construction plans, ensure structural integrity, and manage mechanical and civil engineering aspects. 2. Work on material selection, quality control, and safety compliance.	₹12,000	6 (parttime)	5	₹3,60,000
G.A.5	Technicians (Electrical, Mechanical, Plumbing) :	Handle electrical wiring, mechanical installations, plumbing systems, and ensure operational efficiency.	6200 Technicians (Electrical, Mechanical, Plumbing)	6 (parttime)	8 Technicians	₹2,97,600

G.A.6	4 Supervision & 8 Administration (Supported by JVBPS)	Project Supervisors: Oversee site operations, manage teams, ensure project milestones are met, and maintain work discipline. Administrative & Support Staff: Manage documentation, procurement, logistics, and coordination with external stakeholders.	₹8,000	12	4	0
Construction Team (80 Skilled & Unskilled Laborers)		- The construction team consists of 80 individuals, including both skilled and unskilled workers. - Skilled workers carry out specialized tasks such as masonry, carpentry, welding, and other technical construction activities. - Unskilled workers assist with general labor, material handling, and site cleaning. - All team members are unpaid volunteers, including local villagers, farmers, and community members. They are selected and appointed by the Gram Panchayat and Jeevan Vikas Sansthan (JVS).				
Sub-total: Salaries					₹11,50,000	
G.B Other Admin Expenses			Details		Cost (₹)	
G.B.1	Office Rent	Project office (shared with NGO HQ)		₹60,000 (₹5,000/month × 12)		
G.B.2	Utilities (electricity, water, internet)	Admin overhead		₹12,000 (₹1,000/month × 12)		
G.B.3	Communication (telephone, printing, postage)	Project reporting, calls, documentation		₹12,000		
G.B.4	Stationery & office supplies	Registers, forms, records		₹8,000		
G.B.5	Miscellaneous admin expenses	Meetings, hospitality, minor expenses		₹8,000		
Sub-total: Other Admin				₹1,00,000		
Total Project Management & Admin				₹12,50,000		
H. IEC (Information, Education & Communication) -₹2000 (1-12 Month) (0.01%)						
Sr. No.	Activity	Quantity / Units		Unit Cost Estimate (₹)	Estimated Budget (₹)	
H.1	Design & Printing of Awareness Materials	100 pamphlets, 10 posters		Lump sum	₹1,000	
H.2	Community Awareness Drives & Events	1–2 small village-level activities		Lump sum	₹1,000	
Total IEC (Information, Education & Communication)					₹2,000	
I.	Miscellaneous & Contingency-₹3,76,000 (1-12 Months) (1.54%)					
Sr. No.	Activity / Purpose		Description		Estimated Cost (₹)	
I.1	Material Cost Escalation Buffer		To cover unanticipated increases in cost of construction materials, transportation, etc.		₹1,20,000	
I.2	Climate-related Delays & Emergency Repairs		Address delays due to heavy rains, droughts, floods, or site damage requiring urgent attention		₹90,000	
I.3	Minor On-site Modifications		Small changes during execution— e.g., rerouting pipelines, modifying structures, additional tools		₹60,000	
I.4	Administrative Unforeseen Expenses		Unexpected admin costs (legal, compliance, insurance, backup procurement needs)		₹46,000	
I.5	Reserve for Learning Pilots / Innovation Demos		Provision for minor piloting of improved techniques/tools not originally planned		₹60,000	
Total Miscellaneous & Contingency					₹3,76,000	
TOTAL PROJECT COST (A+B+C+D+E+F+G+H+I)					₹2,44,53,000	

In the proposed project, the remuneration for administration staff will be borne by JVBPS from its own resources.

Fund Utilization Plan by Village

The **Jeevan Vikas Project** will be implemented across **four villages** in Yavatmal District, Maharashtra. The table below outlines the **village-wise fund allocation** and the key activities:

Sr. No	Village Name	Treatment Type	Unit	Quantity (No./ha/ (₹) RMT)	Estimated Cost	Land Type	Expected Year of Completion	Funding Source
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1	Kanholi	Nala Deepening	Meter	600.00	11,84,000	Community/ Private	2025-2026	Project Fund
		Water Recharge Shaft	Number	5.00	9,38,000	Community/ Private	2025-2026	Project Fund
		Horticulture Plantation	Hectare	25.00	14,81,000	Private	2025-2026	Project Fund
		Total			35,03,000			
2	Karak	Nala Deepening	Meter	400.00	7,89,000	Community/ Private	2025-2026	Project Fund
		Water Recharge Shaft	Number	3.00	5,91,000	Community/ Private	2025-2026	Project Fund
		Horticulture Plantation	Hectare	12.00	7,10,000	Private	2025-2026	Project Fund
		Total			20,90,000			
3	Rasa	Nala Deepening	Meter	1300.00	27,63,000	Community/ Private	2025-2026	Project Fund
		Water Recharge Shaft	Number	8.00	14,80,000	Community/ Private	2025-2026	Project Fund
		Horticulture Plantation	Hectare	35.00	20,70,000	Private	2025-2026	Project Fund
		Total			63,13,000			
4	Rajur	Nala Deepening	Meter	1800.00	37,52,000	Community/ Private	2025-2026	Project Fund
		Water Recharge Shaft	Number	12.00	21,72,000	Community/ Private	2025-2026	Project Fund
		Horticulture Plantation	Hectare	60.00	35,55,000	Private	2025-2026	Project Fund
		Total			94,79,000			

Budget and Financial Proposal with Rationale (2025-26)

Cost Component	Amount (₹)	% of Total Budget
Direct Costs (Planning & Preparation, Infrastructure Development, Horticulture & Agroforestry, Livelihood Development & Miscellaneous/Contingency)	₹2,23,96,000	91.59%
Capacity Building & Community Training	₹4,10,000	1.68%
Administrative Costs (Project Management & Administration)	₹12,50,000	5.11%
IEC (Information, Education & Communication)	₹2,000	0.01%
Monitoring & Evaluation	₹3,95,000	1.62%
Final Budget (including indirect costs)	₹2,44,53,000	100.00%

Rationale for Budget Allocation

A. Direct Costs (93.27% of Total Budget)

The majority of the project budget is allocated to direct programme implementation to maximize community impact and ensure sustainable watershed development.

- **Planning & Preparation (0.96%)** – Supports baseline surveys, feasibility studies, technical design, community consultations, resource mapping, and staff orientation to ensure effective project planning.

- **Infrastructure Development (56.30%)** – The largest allocation is dedicated to constructing core wall gabion check dams, nala deepening, and water recharge shafts to enhance water conservation, groundwater recharge, and climate resilience.
 - **Horticulture & Agroforestry (31.96%)** – Investment in fruit-bearing plantations and agroforestry interventions to improve green cover, restore degraded land, increase farm productivity, and generate sustainable livelihoods.
 - **Capacity Building & Community Training (1.68%)** – Strengthens the capacities of farmers, women, Self-Help Groups (SHGs), and Village Watershed Committees (VWCs) through training and awareness on sustainable agriculture, watershed management, and livelihood development.
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- **Livelihood Development & Diversification (0.82%)** – Promotes income-generating activities such as poultry, handicrafts, SHG enterprises, and market linkages to enhance household income and reduce livelihood vulnerability.
 - **Monitoring & Evaluation (1.62%)** – Supports continuous monitoring, GIS-based assessment, third-party evaluation, field supervision, and sustainability planning to ensure transparency, accountability, and measurable project outcomes.

B. Indirect Costs (6.73% of Total Budget)

Indirect costs provide the institutional and operational support necessary for effective project implementation and long-term sustainability.

- **Project Management & Administration (5.11%)** – Covers project coordination, technical staff, field supervision, office operations, communication, documentation, financial management, and administrative support required for efficient implementation.
- **IEC (Information, Education & Communication) (0.01%)** – Supports community awareness through educational materials, posters, pamphlets, and village-level awareness activities to encourage community participation.
- **Miscellaneous & Contingency (1.54%)** – Provides a financial buffer for unforeseen expenses, material price escalation, climate-related delays, emergency repairs, and minor project modifications to ensure uninterrupted implementation.

Solution Implementation Plan Template

Component / Outcome (Measurable & Verifiable)	Sub-Component / Output	Activity	Input	Physical (100%)	Financial (₹)	Physical (75–100%)	Financial (₹)	Difference Physical	Difference Financial (₹)	Rationale	Physical (50–75%)	Financial (₹)	Difference Physical	Difference Financial (₹)	Rationale
Geographical Area of Work	Coverage of Kanholi, Karak, Rasa and Rajur villages under integrated watershed and livelihood development programme	Community mobilization, watershed treatment, horticulture plantation, capacity building and livelihood promotion	Project staff, technical experts, community institutions, farmers and women groups	4 Villages Covered	2,44,53,000	3 Villages Covered	1,95,62,400	1 Village	48,90,600	Partial implementation due to operational and climatic constraints	2 Villages Covered	1,46,71,800	2 Villages	97,81,200	Reduced project coverage due to funding/resource constraints
Outcome 1: Improved Water Security & Groundwater Recharge	Wall Gabion Check Dams Constructed	Construction of water harvesting structures	Construction material, labour, technical supervision	10 Structures	35,00,000	8 Structures	28,00,000	2 Structures	7,00,000	Site-specific challenges and weather delays	5 Structures	17,50,000	5 Structures	17,50,000	Reduced implementation scope
Outcome 1: Improved Water Security & Groundwater Recharge	Nala Deepening Completed	Deepening and widening of nalas	Excavation machinery, labour and supervision	4,100 RMT	61,50,000	3,280 RMT	49,20,000	820 RMT	12,30,000	Delays due to monsoon and terrain conditions	2,050 RMT	30,75,000	2,050 RMT	30,75,000	Budget and execution limitations
Outcome 1: Improved Water Security & Groundwater Recharge	Water Recharge Shafts Created	Construction of recharge structures	Technical inputs, materials and labour	28 Shafts	41,19,000	21 Shafts	30,89,250	7 Shafts	10,29,750	Site feasibility constraints	14 Shafts	20,59,500	14 Shafts	20,59,500	Resource limitations
Outcome 1: Improved Water Security & Groundwater Recharge	Watershed Area Treated	Integrated watershed interventions completed	Community participation, technical support	4 Villages	Included Above	3 Villages	Included Above	1 Village	-	Partial implementation	2 Villages	Included Above	2 Villages	-	Reduced implementation area
Outcome 2: Enhanced Irrigation, Cropping Intensity & Agricultural Productivity	Horticulture Plantation Established	Fruit plantation development	Saplings, fencing, irrigation support, training	132 Ha	78,16,000	99 Ha	58,62,000	33 Ha	19,54,000	Reduced farmer participation	66 Ha	39,08,000	66 Ha	39,08,000	Limited coverage
Outcome 2: Enhanced	Farmers Trained in Climate-	Farmer capacity-	Trainers, training	2,500 Farmers	1,30,000	1,875 Farmers	97,500	625 Farmers	32,500	Lower participation	1,250 Farmers	65,000	1,250 Farmers	65,000	Resource constraints

Irrigation, Cropping Intensity & Agricultural Productivity	Smart Agriculture	building programme	material and demonstrations												
Outcome 2: Enhanced Irrigation, Cropping Intensity & Agricultural Productivity	Village-Level Workshops Conducted	Awareness and technical workshops	Resource persons, IEC materials	50 Workshops	1,10,000	38 Workshops	82,500	12 Workshops	27,500	Reduced outreach	25 Workshops	55,000	25 Workshops	55,000	Limited implementation
Outcome 2: Enhanced Irrigation, Cropping Intensity & Agricultural Productivity	Resource Mapping & Planning Tools Developed	GIS and PRA-based planning	GIS experts, survey tools	4 Villages	20,000	3 Villages	15,000	1 Village	5,000	Partial coverage	2 Villages	10,000	2 Villages	10,000	Limited resources
Outcome 3: Livelihood Enhancement & Community Institution Strengthening	Women Livelihood Training Programme	Skill development for women	Trainers, demonstration materials	1,000 Women	1,20,000	750 Women	90,000	250 Women	30,000	Reduced participation	500 Women	60,000	500 Women	60,000	Resource limitations
Outcome 3: Livelihood Enhancement & Community Institution Strengthening	Poultry Training & Support	Livelihood diversification support	Training kits and technical support	450 Women	90,000	338 Women	67,500	112 Women	22,500	Partial coverage	225 Women	45,000	225 Women	45,000	Budget constraints
Outcome 3: Livelihood Enhancement & Community Institution Strengthening	Handicraft Training & Market Linkages	Skill and enterprise development	Trainers and market facilitation	300 Women	40,000	225 Women	30,000	75 Women	10,000	Lower participation	150 Women	20,000	150 Women	20,000	Reduced implementation
Outcome 3: Livelihood Enhancement & Community Institution Strengthening	SHGs and VWCs Strengthened	Governance and sustainability training	Facilitators and training materials	100 SHGs + 4 VWCs	70,000	75 SHGs + 3 VWCs	52,500	25 SHGs + 1 VWC	17,500	Partial mobilization	50 SHGs + 2 VWCs	35,000	50 SHGs + 2 VWCs	35,000	Reduced institutional coverage

Outcome 3: Livelihood Enhancement & Community Institution Strengthening	Community Consultations Conducted	Village mobilization and planning meetings	Community facilitators	25 Meetings	30,000	19 Meetings	22,500	6 Meetings	7,500	Reduced participation	12 Meetings	15,000	13 Meetings	15,000	Resource limitations
Project Management	Planning & Preparation Completed	Baseline survey, DPR preparation, feasibility studies and staff orientation	Technical experts, survey teams, project staff	100% Completion	2,35,000	80% Completion	1,88,000	20%	47,000	Partial implementation	60% Completion	1,41,000	40%	94,000	Reduced planning coverage
Project Management	Monitoring & Evaluation Completed	Mid-term review, final evaluation, GIS analysis and reporting	Evaluation experts and monitoring team	Full Project Coverage	3,95,000	80% Coverage	3,16,000	20%	79,000	Reduced monitoring intensity	60% Coverage	2,37,000	40%	1,58,000	Resource limitations
Project Management	Project Administration & Coordination	Staff salaries, office operations and coordination	Project team, office infrastructure	12 Months	12,50,000	10 Months Equivalent	10,00,000	2 Months	2,50,000	Reduced staffing and support	7 Months Equivalent	7,50,000	5 Months	5,00,000	Limited management capacity
Project Management	IEC Activities Conducted	Awareness generation and communication campaigns	Posters, pamphlets and events	100% Planned Activities	2,000	80% Activities	1,600	20%	400	Reduced outreach	60% Activities	1,200	40%	800	Limited awareness efforts
Project Management	Contingency & Risk Management	Provision for unforeseen expenses and adaptive management	Emergency and reserve funds	Full Provision	3,76,000	75% Provision	2,82,000	25%	94,000	Reduced reserve allocation	50% Provision	1,88,000	50%	1,88,000	Limited contingency buffer
Grand Total	Integrated Watershed, Agriculture and Livelihood Development Project	Complete Project Implementation	All project inputs and resources	100% Project Achievement	2,44,53,000	Approx. 80% Achievement	1,95,62,400	20%	48,90,600	Partial achievement due to climatic, operational and financial constraints	Approx. 60% Achievement	1,46,71,800	40%	97,81,200	Significant reduction in scope and outputs due to resource limitations

Risk and Mitigation Strategy – Jeevan Vikas Project (2025–26)

The **Jeevan Vikas Project** acknowledges that potential risks may arise during implementation. To ensure successful execution, we have identified key risks and formulated mitigation strategies for a proactive approach.

Risk Assessment & Mitigation Plan

Risk Category	Potential Risks	Mitigation Strategies
Environmental Risks	- Unpredictable climate conditions (droughts, floods, erratic rainfall). - Degradation of soil and reduced groundwater recharge due to unforeseen environmental factors.	Adoption of climate-resilient techniques (e.g., drought-resistant crops, rainwater harvesting). Continuous monitoring & adaptive strategies using GIS-based tracking .
Operational Risks	• Delays in infrastructure development (e.g., check dams, bunding). • Supply chain disruptions for procurement of saplings & materials.	Advance planning & strong coordination with local vendors & government departments . Maintain a buffer stock of essential materials.
Financial Risks	• Cost overruns due to unforeseen expenses. • Delay in fund disbursement from stakeholders.	Implement strict financial controls & audits . Establish a contingency fund (₹5,57,221) for emergencies.
Community Risks	• Lack of participation & adoption of new techniques by farmers. • Resistance to change in traditional farming practices.	Conduct regular awareness programs & capacity-building sessions . Leverage Self-Help Groups (SHGs) & Village Watershed Committees (VWCs) for local engagement.
Regulatory & Compliance Risks	- Delays in regulatory approvals for land-use changes or project activities.	Ensure early engagement with local authorities & compliance with all legal requirements.
Monitoring & Evaluation Risks	- Inaccurate data collection leading to poor decision-making.	Implement digital tracking & GISbased monitoring for real-time data collection & impact assessment.

This structured risk mitigation plan ensures that **potential challenges are identified and managed effectively**, enabling the Jeevan Vikas Project to **achieve its objectives with resilience and sustainability**.

The success of the Jeevan Vikas Project—aimed at enhancing water security, climate resilience, and rural livelihoods—depends not only on internal planning and implementation but also on several **external conditions** that lie **beyond the control of the project team**. These external factors, if unfavorable, may directly impact the pace, reach, or effectiveness of the intervention.

Key External Conditions Critical for Project Success:

- **Climatic Stability and Rainfall Patterns:** The success of Horticulture, and water harvesting initiatives under the project is heavily dependent on adequate and timely rainfall. Given the semi-arid, rainfed context of Kalamb block, irregular monsoons, prolonged dry spells, or extreme weather events could hinder sapling survival, groundwater recharge, and overall land restoration efforts.
- **Policy Continuity and Government Scheme Convergence:** The project’s long-term outcomes rely on seamless integration with key government schemes such as MGNREGA (for soil and water structures), NRLM/MAVIM (for SHG capacity building), and horticulture or forest department support (for plant materials). Disruptions in scheme priorities, delayed fund releases, or policy changes may affect the pace and reach of implementation.

- **Market Access and Infrastructure:** A core focus of the project is on developing value chains for horticulture and SHG-based enterprises. This requires reliable access to markets, roads, storage facilities, and aggregation centers. Inadequate infrastructure or weak buyer networks may limit income enhancement and local enterprise viability.
- **Institutional Coordination at Local Level:** The project depends on active collaboration with Panchayats, agriculture, forest, and rural development departments. Lack of institutional alignment, limited responsiveness from officials, or administrative delays could impact beneficiary mobilization, convergence efforts, and entitlement delivery.
- **Socio-political Stability and Community Harmony:** Strong community ownership is central to the project's success. Any form of social unrest, local disputes, political interference, or fragmentation among community groups (such as SHGs or FPCs) could weaken collective governance and disrupt planned activities

Sustainability Plan & Long-Term Impact – Jeevan Vikas Project (2025-26)

Fostering Local Ownership and Strengthening SHGs for Project Sustainability

The Project is designed to promote long-term sustainability by embedding the principles of local ownership, decentralized governance, and grassroots capacity building. A key element of this strategy involves the formation and empowerment of Village Watershed Committees (VWCs) and Self-Help Groups (SHGs) to manage, maintain, and scale the outcomes of the project beyond the initial implementation period.

Local ownership will be established through participatory planning processes from the outset. This includes community-led resource mapping, stakeholder consultations, and consensus-based identification of project priorities. Each of the four project villages—Kanholi, Karak, Rasa, and Rajur— will form one VWC, composed of elected community members, farmers, SHG representatives, and local leaders. These VWCs will oversee the maintenance of watershed structures such as check dams, recharge shafts, and farm ponds, ensuring their proper functioning post-project. The committees will also be responsible for monitoring plantation survival rates and mobilizing collective action for desilting, repair, and seasonal upkeep.

Parallelly, the project will support the formation and strengthening of 100 Self-Help Groups, primarily composed of women, smallholder farmers, and landless laborers. SHG members will be selected through a transparent community mobilization process, with the support of social workers and village facilitators. Criteria for selection include social vulnerability, willingness to participate in training, and alignment with project goals. These SHGs will receive structured training in group management, financial literacy, climate-resilient agriculture, and enterprise development. Each SHG will maintain records, conduct monthly meetings, and receive handholding support to initiate income-generating activities such as agro-processing, poultry farming, handicrafts, and nursery development.

To sustain the project's impact, both VWCs and SHGs will be integrated into local institutional frameworks and linked to government schemes such as MGNREGS, NABARD's Watershed Development Fund, and the National Rural Livelihoods Mission (NRLM). A revolving fund and linkage to microfinance institutions will also be explored to provide ongoing financial support. In the long run, these community-based structures will ensure continued management of natural resources, economic resilience, and replication of best practices across neighbouring regions.

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

- Category-wise amount of monies raised,
- 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.

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:

Particular	Amount	As percentage of Issue proceeds (in %)	As percentage of Total expenses of the Issue (in%)
Fee payable to intermediaries Registrar to the Issue: 50,000 Auditor: 50,000 Advisors & Impact Assessor: 6,50,000	7,50,000	55.56	3%
Fees payable to the regulators including Stock Exchanges, NSDL & CDSL	1,00,000	7.41	0%
Advertising and marketing, printing and stationery Costs	3,00,000	22.22	1%
Other miscellaneous expenses (Banker of the issue, stamp paper etc.	2,00,000	14.81	1%
Grand Total	13,50,000	100.00	5%

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 8, 9 89, and of this Draft Prospectus. In this section any reference to “we”, “us” or “our” refers to JEEVAN VIKAS SAMAJIK BAHUDDDESHIYA PANLOT SANSTHA (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 89 of this Draft Prospectus.

Overview:

JEEVAN VIKAS SAMAJIK BAHUDDDESHIYA PANLOT SANSTHA (Jvsbpps) is a **multi-dimensional nongovernmental organization (NGO)** dedicated to **community-based natural resource management, tribal development, and women empowerment**. The organization has been actively working for several years, focusing on **livelihood promotion in both farm and non-farm sectors, agriculture & forest development, water & sanitation, environmental protection, climate change, and the promotion of non-conventional energy sources**.

Jvsbpps also engages in **research, surveys, and documentation**, contributing valuable insights to development programs. Over the years, it has evolved from **field-level implementation to strategic planning**, collaborating with **like-minded organizations and government departments** at both the **central and state levels**.

Our Vision

To create a **self-reliant, sustainable, and empowered rural society** where **natural resources are managed efficiently, tribal communities thrive, and women play a leading role in socio-economic development**. We envision a future where **livelihoods are secure, the environment is protected, and every individual has access to basic necessities, education, and opportunities for growth**.

Our Mission

Our mission is to **empower rural and tribal communities** by promoting **sustainable livelihood opportunities, natural resource management, and social equity**. We strive to:

- Enhance **community-based natural resource management** for sustainable development.
- Promote **women’s empowerment** through economic and social initiatives.
- Strengthen **livelihood opportunities** in both farm and non-farm sectors.
- Improve **agriculture, forestry, water, and sanitation** practices for better living conditions.
- Advocate for **environmental protection and climate resilience**.
- Support the adoption of **non-conventional energy sources** for a greener future.
- Conduct **research, surveys, and documentation** to drive evidence-based development programs.

Our Strategies

Jvsbpps adopts a **holistic and community-driven approach** to sustainable development, focusing on **natural resource management, livelihood promotion, and women’s empowerment**. Our strategies emphasize **community-led development**, where local participation is key in decision-making and implementation. We work towards **organizing rural communities into village-level organizations** that actively identify, analyze, and plan development activities through their participation. These organizations play a crucial role in **formulating and implementing natural resource management programs** with collective efforts.

To strengthen community engagement, we aim to **develop strong linkages between NGOs and villagers**, ensuring that rural communities receive the necessary support and resources for their development. Our model promotes **village-level organizations conducting regular meetings**, where they address challenges, convert problems into opportunities, and drive local initiatives. Through **sustainable water and soil conservation practices**, including watershed management, afforestation, and climate-resilient agriculture, we ensure long-term environmental sustainability.

To promote **economic empowerment**, we focus on **women's entrepreneurship, financial literacy, and self-help groups (SHGs)**, enabling women to lead socio-economic change. Our efforts in **sustainable agriculture** include **organic farming, market linkages, and small-scale entrepreneurship support** to enhance rural livelihoods. We are committed to improving **water, sanitation, and hygiene (WASH) initiatives**, ensuring access to **clean drinking water, better sanitation facilities, and waste management solutions** in rural communities.

Additionally, we advocate for **renewable energy adoption**, promoting **solar, biogas, and other clean energy solutions** to build climate resilience. A critical part of our strategy is the **capacity building of natural social workers and village-level institutions** through **training programs, exposure visits, and knowledge sharing initiatives**. Strong **collaborations with government bodies, NGOs, research institutions, and corporate donors** help us scale our initiatives and create lasting impact. Through **continuous monitoring, evaluation, and impact assessment**, we ensure transparency, accountability, and sustained community driven growth.

Leadership and Society

JVS has played a transformative role in rural development, impacting thousands of lives across multiple states in India. The organization's leadership is evident in its extensive network, working in over **5,000 villages** across **Maharashtra, Goa, Arunachal Pradesh, and the North East region**. With a focus on **natural resource management, rural livelihoods, and social empowerment**, JVS has empowered marginalized communities, especially **tribal groups, farmers, and women self-help groups (SHGs)**.

Expanding Reach & Social Impact:

- JVS has actively worked in **Yavatmal, Wardha, Pune, Latur, Akola, Chandrapur, Nanded, Amravati, Sangli, and Washim districts**, covering a diverse range of **agricultural, forest, and tribal communities**.
- Strengthened **village-level institutions**, promoting participatory governance and self-reliance.
- Enhanced **livelihood security** through **watershed development, agricultural interventions, and skill-building programs**.
- Facilitated **government collaborations** for effective policy implementation at the grassroots level.
- Enabled the formation and strengthening of **women's SHGs**, fostering financial independence and entrepreneurship.

Leadership in Action:

By providing **training, technical assistance, and strategic planning**, JVS has created **sustainable solutions for rural development**. The organization's ability to **mobilize communities, establish local governance structures, and implement large-scale projects** under scores its **leadership in driving inclusive growth and social change**.

JVS remains committed to **expanding its impact, fostering innovation in rural development, and strengthening community resilience**, ensuring a **better future for vulnerable populations** across India.

Our Programs and Their Target

1. Occupational Safety Training under NAMASTE Scheme (FY 2025-26)

Under the **National Action for Mechanized Sanitation Ecosystem (NAMASTE) Scheme**, Jeevan Vikas Samajik Bahuuddeshiya Panlot Sanstha (JVS) partnered with the **National Safai Karamcharis Finance and Development Corporation (NSKFDC), New Delhi**, to implement Occupational Safety Training programmes for sanitation workers and waste pickers. The initiative was designed to address the **limited awareness of occupational hazards, workplace safety measures, and health risks faced by sanitation workers** during the course of their daily work.

The programme targeted **waste pickers and sanitation workers** identified through **Urban Local Bodies (ULBs) and municipal administrations**, ensuring that vulnerable frontline sanitation personnel received structured capacity-building support. Through a series of training sessions, participants were educated on **occupational health and safety practices, proper use of Personal Protective Equipment (PPE), risk mitigation measures, emergency response procedures, and behavioural change communication for safe working environments**.

A total of 1,800 sanitation workers and waste pickers were trained, significantly enhancing their knowledge and awareness of workplace safety standards. The intervention enabled participants to better understand occupational risks and adopt preventive measures while performing sanitation-related activities.

Impact

The programme resulted in increased adoption of safe work practices among sanitation workers, leading to improved occupational health and safety outcomes. Participants demonstrated greater awareness regarding the use of PPE, hygiene protocols, and risk prevention measures, thereby reducing their exposure to workplace hazards. The initiative contributed to enhancing the dignity, safety, and well-being of sanitation workers while supporting the broader objectives of safe and mechanized sanitation services under the NAMASTE Scheme.

FY	Project Title	Partner / Donor	Key Performance Indicators (KPIs)	Baseline	Target Segment	Selection Process & Beneficiaries	Instruments of Change (Partnerships & Interventions)	Sustainability & Scalability / Stakeholder Feedback
2025-26	Occupational Safety Training (NAMASTE Scheme)	NSKFDC, New Delhi	Sanitation workers trained on occupational safety and health practices	Limited awareness of occupational hazards and safety protocols	Waste pickers and sanitation workers	Selection through Urban Local Bodies and municipal administrations	Safety training, PPE awareness, risk mitigation, behavioural change communication	Increased adoption of safe work practices and improved occupational health outcomes

2. Resource Organization under NAMASTE Scheme (FY 2025-26)

Jeevan Vikas Samajik Bahuuddeshiya Panlot Sanstha (JVS), in partnership with the **National Safai Karamcharis Finance and Development Corporation (NSKFDC), New Delhi**, has been functioning as a **Resource Organization under the NAMASTE (National Action for Mechanized Sanitation Ecosystem) Scheme** across multiple Urban Local Bodies (ULBs) in Maharashtra, Rajasthan, and Gujarat. The programme was initiated to address the **limited occupational safety, inadequate social protection coverage, and lack of institutional support available to informal waste pickers and sanitation workers**, who often remain excluded from mainstream welfare and livelihood opportunities. The project focused on the **identification, registration, and capacity building of informal waste pickers and sanitation workers** through a systematic process involving Urban Local Bodies, field verification, and stakeholder consultations. Once identified, beneficiaries were supported through awareness programmes, skill development initiatives, and linkages with various government welfare and social security schemes. The intervention also facilitated convergence with institutional support mechanisms to ensure that workers could access entitlements related to health insurance, financial inclusion, livelihood development, and occupational safety.

Through the programme, **6,850 informal waste pickers and sanitation workers were identified and brought into the ambit of social protection and capacity-building initiatives.** Training sessions and awareness campaigns enhanced their understanding of occupational safety, rights, entitlements, and opportunities for livelihood improvement. The initiative also strengthened coordination between Urban Local Bodies, community-based organizations, and government agencies to create a supportive ecosystem for sanitation workers.

Impact

The programme significantly improved the dignity, safety, and social inclusion of informal waste pickers and sanitation workers by facilitating their access to social security schemes, institutional support, and livelihood opportunities. Thousands of workers who were previously outside formal support systems were successfully identified, registered, and connected with welfare benefits, thereby reducing their vulnerability and enhancing their socio-economic security. The initiative has emerged as a scalable urban livelihood and social protection model that can be replicated across cities to promote safe, dignified, and sustainable sanitation services while improving the quality of life of sanitation workers and their families.

FY	Project Title	Partner / Donor	Key Performance Indicators (KPIs)	Baseline	Target Segment	Selection Process & Beneficiaries	Instruments of Change (Partnerships & Interventions)	Sustainability & Scalability / Stakeholder Feedback
2025-26	Resource Organization – NAMASTE Scheme	NSKFDC, New Delhi	Waste pickers identified, social security linkage, capacity building conducted	Limited occupational safety and social protection for waste pickers	Informal waste pickers and sanitation workers	Identification through Urban Local Bodies and field verification	Skill development, registration, awareness, social protection convergence, institutional support	Improved dignity, safety and social inclusion of sanitation workers; scalable urban livelihood model

3. Institutional Strengthening & Governance (FY 2024-25)

Jeevan Vikas Samajik Bahuuddeshiya Panlot Sanstha (JVS), with support from multiple development partners, implemented a comprehensive **Institutional Strengthening and Governance Programme** across its intervention areas to enhance the effectiveness, transparency, and sustainability of community-led development initiatives. The programme was designed in response to **weak institutional capacities, limited participatory planning processes, and inadequate governance mechanisms** within village-level institutions, which often hindered the successful implementation and long-term sustainability of development programmes.

The initiative focused on strengthening key community institutions, including **Village Water and Sanitation Committees (VWSCs), Village Watershed Committees (VWCs), Self-Help Groups (SHGs), and Gram Panchayats**, through a structured process of institutional assessment and readiness evaluation. Based on identified capacity gaps, JVS conducted a series of governance trainings, Participatory Rural Appraisal (PRA) exercises, financial management workshops, leadership development sessions, and social audit facilitation programmes. The organization also supported communities in preparing Village Development Plans (VDPs), Water Security Plans (WSPs), and other participatory planning documents to improve local decision-making and resource allocation.

Through continuous mentoring and handholding support, village institutions were empowered to undertake transparent planning, financial management, monitoring, and implementation of development activities. Special emphasis was placed on strengthening accountability mechanisms, promoting community participation, and enhancing the role of local institutions in managing natural resources, water systems, livelihoods, and social development programmes.

Impact

More than 180 community institutions were strengthened through systematic capacity-building and governance interventions, resulting in improved planning, management, and implementation of development programmes. Village-level institutions demonstrated increased confidence and capability in undertaking participatory decision-making, financial management, and community monitoring processes. The programme contributed to the emergence of stronger, self-reliant, and accountable community institutions that are now managing development initiatives with greater independence and ownership. Enhanced transparency, community participation, and institutional sustainability have created a strong foundation for long-term rural development and effective local governance across the intervention areas.

FY	Project Title	Partner / Donor	Key Performance Indicators (KPIs)	Baseline	Target Segment	Selection Process & Beneficiaries	Instruments of Change (Partnerships & Interventions)	Sustainability & Scalability / Stakeholder Feedback
2024-25	Institutional Strengthening & Governance	Multiple Development Partners	Community institutions strengthened, village plans prepared, governance systems improved	Weak institutional capacities and limited participatory planning	VWSCs, VWCs, SHGs, Gram Panchayats	Institution-based assessment and readiness criteria	Governance training, PRA exercises, financial management training, social audit facilitation	Stronger community institutions managing development initiatives independently

4. Health & Nutrition Outreach Programme (FY 2024-25)

Jeevan Vikas Samajik Bahuuddeshiya Panlot Sanstha (JVS), in collaboration with **Local Health Departments and Community-Based Partners**, implemented the **Health & Nutrition Outreach Programme** to address critical gaps in awareness and access to essential healthcare services among vulnerable rural and tribal communities. The programme was initiated in response to **poor awareness regarding maternal health, child nutrition, personal hygiene, preventive healthcare, and the utilization of public health services**, particularly among women and children residing in remote and underserved villages.

The initiative primarily targeted **women, children, ASHA workers, and Anganwadi workers** through a vulnerability-based selection process in rural and tribal areas. JVS worked closely with local health authorities, Primary Health Centres (PHCs), and Anganwadi Centres to organize health camps, awareness sessions, nutrition education programmes, and community outreach activities. Special emphasis was placed on maternal and child health, anemia prevention, menstrual hygiene management, immunization awareness, balanced nutrition, and disease prevention. Capacity-building programmes were also conducted for ASHA and Anganwadi workers to strengthen their ability to provide quality health and nutrition services at the grassroots level.

Through a series of health camps, counselling sessions, and awareness drives, the programme successfully reached more than **1,200 women, children, and frontline health workers**, improving their knowledge and understanding of preventive healthcare practices. Community members were encouraged to adopt healthy behaviours, access government health services, and seek timely medical care when required.

Impact

The programme significantly improved health-seeking behaviour among rural and tribal communities by increasing awareness of maternal health, nutrition, hygiene, and preventive healthcare practices. More than 1,200 beneficiaries gained access to health information, counselling, and community-based support services, leading to greater utilization of public healthcare facilities. The initiative strengthened linkages between communities and local health service providers, enabling better access to essential healthcare and nutrition services for vulnerable populations. Enhanced capacity of ASHA and Anganwadi workers further contributed to sustained community outreach and improved health outcomes at the village level, creating a stronger foundation for long-term health and nutrition security.

FY	Project Title	Partner / Donor	Key Performance Indicators (KPIs)	Baseline	Target Segment	Selection Process & Beneficiaries	Instruments of Change (Partnerships & Interventions)	Sustainability & Scalability / Stakeholder Feedback
2024-25	Health & Nutrition Outreach Programme	Local Health Departments & Community Partnerships	Health camps organized, beneficiaries reached, awareness levels improved	Poor awareness on maternal health, nutrition and hygiene	Women, children, ASHA workers, Anganwadi workers	Vulnerability-based targeting in rural and tribal villages	Health camps, nutrition awareness, preventive healthcare training, community outreach	Improved health-seeking behavior and stronger linkages with public health services

5. Women Empowerment & Capacity Building Programme (FY 2024-25)

Jeevan Vikas Samajik Bahuuddeshiya Panlot Sanstha (JVS), in collaboration with MSRLM, BRLF, and other development partners, implemented the Women Empowerment & Capacity Building Programme to enhance the socio-economic status of rural women and strengthen women-led community institutions. The programme was designed to address the challenges of limited livelihood opportunities, inadequate financial literacy, and restricted access to entrepreneurship and leadership development opportunities among rural women.

The initiative primarily targeted Self-Help Group (SHG) women, rural entrepreneurs, and youth through a participatory selection process involving SHG networks and community consultations. Based on local needs and livelihood potential, beneficiaries were identified and mobilized to participate in a series of capacity-building interventions. The programme focused on entrepreneurship development, skill enhancement, financial literacy, leadership training, exposure visits, and enterprise management. Revolving fund support and handholding assistance were also provided to encourage women to initiate and expand income-generating activities such as goat rearing, dairy farming, vegetable cultivation, food processing, and other micro-enterprises.

Through these interventions, more than 600 rural women enhanced their knowledge, skills, and confidence to undertake entrepreneurial activities and participate actively in local development processes. The programme strengthened SHGs as community institutions and improved women's access to livelihood opportunities, financial resources, and decision-making platforms.

Impact

The programme resulted in a significant increase in women-led enterprises and livelihood opportunities across the intervention areas. More than 600 women gained practical skills in entrepreneurship, financial management, and enterprise development, enabling them to establish or strengthen income-generating activities. Many SHGs successfully initiated small businesses and improved their financial sustainability through collective action and improved access to resources. Women reported enhanced confidence, greater participation in household and community decision-making, and increased economic independence. The strong community acceptance and success of women-led initiatives have demonstrated the scalability and sustainability of the programme as a model for inclusive rural development and women's empowerment.

FY	Project Title	Partner / Donor	Key Performance Indicators (KPIs)	Baseline	Target Segment	Selection Process & Beneficiaries	Instruments of Change (Partnerships & Interventions)	Sustainability & Scalability / Stakeholder Feedback
2024-25	Women Empowerment & Capacity Building	MSRLM, BRLF & Other Development Partners	Women trained, enterprises established, SHGs strengthened	Limited livelihood opportunities and financial literacy among rural women	SHG women, rural entrepreneurs, youth	SHG-based identification and community consultations	Entrepreneurship development, skill training, exposure visits, revolving fund support	Increased women-led enterprises and financial independence; strong community acceptance

6. Solid & Liquid Waste Management Programme (SBM Urban 2.0) (FY 2024-25)

Jeevan Vikas Samajik Bahuuddeshiya Panlot Sanstha (JVS), in partnership with **Renovate India and Hinganghat Nagar Parishad, Wardha District**, implemented the **Solid & Liquid Waste Management Programme under Swachh Bharat Mission (Urban) 2.0** to promote sustainable urban sanitation practices and improve waste management systems. The programme was initiated to address the challenge of **low awareness regarding source segregation, improper waste disposal practices, and limited community participation in urban sanitation initiatives**.

The intervention targeted **urban households, sanitation workers, municipal stakeholders, and community groups** through a collaborative approach with the Urban Local Body (ULB). Beneficiaries were identified and mobilized through municipal networks, ward-level committees, and community outreach mechanisms. The programme focused on promoting behavioural change and improving waste management practices through Information, Education, and Communication (IEC) campaigns, awareness drives, stakeholder engagement meetings, training programmes, and demonstrations on waste segregation at source. Special emphasis was placed on encouraging households to segregate biodegradable and non-biodegradable waste and strengthening the role of sanitation workers and municipal staff in maintaining effective waste collection and disposal systems.

The initiative successfully generated awareness among community members regarding environmental sanitation, waste reduction, recycling, and responsible waste management practices. Regular awareness campaigns, street-level interactions, and stakeholder consultations helped foster community ownership and participation in cleanliness and sanitation efforts.

Impact

The programme led to a significant improvement in public participation in urban sanitation and cleanliness initiatives. Households demonstrated increased adoption of source segregation practices, contributing to more efficient waste collection and management systems. Municipal stakeholders and sanitation workers strengthened their understanding of waste management processes, resulting in better coordination and implementation of sanitation activities. The intervention established a replicable and scalable model for promoting sustainable solid and liquid waste management practices across Urban Local Bodies (ULBs), supporting the broader objectives of Swachh Bharat Mission (Urban) 2.0 and creating cleaner, healthier urban environments.

FY	Project Title	Partner / Donor	Key Performance Indicators (KPIs)	Baseline	Target Segment	Selection Process & Beneficiaries	Instruments of Change (Partnerships & Interventions)	Sustainability & Scalability / Stakeholder Feedback
2024-25	Solid & Liquid Waste Management (SBM Urban 2.0)	Renovate India & Hinganghat Nagar Parishad	Waste segregation practices improved, awareness campaigns conducted	Low awareness regarding source segregation and waste management	Urban households, sanitation workers, municipal stakeholders	Selection through Urban Local Body partnership	IEC campaigns, training, awareness drives, stakeholder engagement	Improved public participation in sanitation initiatives; model can be replicated across ULBs

7. Training Partner – Maharashtra State Rural Livelihoods Mission (MSRLM) (FY 2023–24)

Jeevan Vikas Samajik Bahuuddeshiya Panlot Sanstha (JVS), as a **Training Partner under the Maharashtra State Rural Livelihoods Mission (MSRLM)** in collaboration with **Zilla Parishad, Yavatmal**, implemented a comprehensive capacity-building programme aimed at strengthening Self-Help Groups (SHGs) and their federations. The programme was designed to address the challenges of **limited institutional capacity, inadequate entrepreneurial skills, and low financial literacy among SHG members**, which often restricted their ability to access sustainable livelihood opportunities and effectively manage community institutions.

The intervention primarily targeted **SHG women and federation members** identified through MSRLM structures and established SHG networks across Yavatmal District. Through a systematic selection and mobilization process, beneficiaries were enrolled in various training programmes focused on skill development, enterprise promotion, financial literacy, leadership development, bookkeeping, governance, and group management. The programme also emphasized strengthening federation-level institutions to improve coordination, collective action, and access to government schemes and financial services.

A series of classroom trainings, practical learning sessions, exposure visits, and handholding support activities were conducted to enhance participants' knowledge and capacities. Women were encouraged to explore livelihood

opportunities through micro-enterprises, agriculture-based activities, and service-oriented businesses while strengthening their confidence and leadership skills.

Impact

The programme significantly strengthened the institutional capacity of Self-Help Groups and their federations, enabling them to function more effectively and sustainably. SHG members demonstrated improved skills in financial management, enterprise development, leadership, and group governance, resulting in stronger and more resilient community institutions. Women gained increased access to livelihood opportunities, government schemes, and financial services, contributing to improved household incomes and economic empowerment. The strengthened SHG and federation systems have continued to serve as important platforms for social mobilization, financial inclusion, and community-led development, creating a sustainable foundation for long-term rural livelihood enhancement.

FY	Project Title	Partner / Donor	Key Performance Indicators (KPIs)	Baseline	Target Segment	Selection Process & Beneficiaries	Instruments of Change (Partnerships & Interventions)	Sustainability & Scalability / Stakeholder Feedback
2023-24	Training Partner – MSRLM	Zilla Parishad, Yavatmal	SHG members trained, federations strengthened, livelihood skills improved	Limited institutional and entrepreneurial capacities among SHGs	SHG women and federation members	Selection through MSRLM structures and SHG networks	Skill development, enterprise training, financial literacy, leadership development	Stronger SHGs and federation systems; improved access to livelihood opportunities

8. Implementation Support Agency (ISA) – Jal Jeevan Mission (FY 2023-24)

Jeevan Vikas Samajik Bahuuddeshiya Panlot Sanstha (JVS), as an Implementation Support Agency (ISA) under the Jal Jeevan Mission in collaboration with Zilla Parishad Yavatmal, implemented a community-based intervention aimed at strengthening rural drinking water supply systems and improving long-term sustainability of village-level water infrastructure. The programme was designed to address the key challenge of **limited community participation in rural water supply management**, which often resulted in weak operation and maintenance practices and reduced system sustainability.

The intervention primarily focused on rural households and village institutions across selected villages under the district administration and Jal Jeevan Mission framework. Beneficiaries were identified and engaged through structured government processes, ensuring inclusion of households and communities directly dependent on piped water supply schemes. The programme emphasized strengthening Village Water and Sanitation Committees (VWSCs), enhancing community awareness, and promoting collective responsibility for water resource management.

A series of structured activities were implemented, including community mobilization drives, capacity-building of VWSC members, awareness generation on safe drinking water practices, and orientation on operation and maintenance mechanisms. The programme also facilitated continuous community engagement to improve ownership, accountability, and local participation in managing water supply systems.

Impact

The programme significantly strengthened community participation and institutional engagement in rural water supply management systems. Village Water and Sanitation Committees (VWSCs) became more active and functionally effective in overseeing water supply operations and maintenance. As a result, there was a marked improvement in community ownership, ensuring better sustainability and functionality of rural drinking water infrastructure under the Jal Jeevan Mission framework.

FY	Project Title	Partner / Donor	Key Performance Indicators (KPIs)	Baseline	Target Segment	Selection Process & Beneficiaries	Instruments of Change (Partnerships & Interventions)	Sustainability & Scalability / Stakeholder Feedback
2023-24	Implementation Support Agency (ISA) – Jal Jeevan Mission	Zilla Parishad, Yavatmal	Villages mobilized, water supply schemes supported, community participation enhanced	Limited community participation in rural water supply management	Rural households and village institutions	Selection through district administration and JJM framework	Community mobilization, VWSC strengthening, awareness generation	Improved community ownership of water supply systems and operation & maintenance mechanisms

9. **Key Resource Centre (KRC) – Swachh Bharat Mission (Gramin) 2.0 (FY 2023–24)**

Jeevan Vikas Samajik Bahuuddeshiya Panlot Sanstha (JVS), as a Key Resource Centre (KRC) under the Swachh Bharat Mission (Gramin) in collaboration with the State Water and Sanitation Mission Maharashtra, implemented a comprehensive sanitation capacity-building and awareness programme aimed at strengthening Open Defecation Free (ODF) sustainability and improving rural sanitation practices. The intervention was designed to address the key challenge of **inadequate awareness on sanitation and waste management**, which continued to affect hygiene behavior and long-term sanitation outcomes in rural areas.

The programme targeted rural households, Gram Panchayat members, Self-Help Group (SHG) members, and frontline workers across selected villages identified through district sanitation missions and Gram Panchayat structures. Beneficiaries were engaged through structured selection processes to ensure community-wide participation and inclusion of key village stakeholders responsible for sanitation governance and behavior change.

A range of activities was implemented, including structured training programmes, Information, Education and Communication (IEC) campaigns, village-level sanitation awareness drives, and practical demonstrations on solid and liquid waste management practices. These activities were designed to strengthen behavioral change, promote hygiene practices, and build institutional capacity at the village level for sustaining ODF outcomes.

Impact

The programme led to significant improvement in sanitation awareness, hygiene behavior, and community participation in waste management systems. **Villages demonstrated stronger adherence to ODF principles and improved sanitation practices at the household and community level. It also contributed to strengthening ODF sustainability through improved community ownership and the development of a replicable sanitation promotion model for rural areas.**

FY	Project Title	Partner / Donor	Key Performance Indicators (KPIs)	Baseline	Target Segment	Selection Process & Beneficiaries	Instruments of Change (Partnerships & Interventions)	Sustainability & Scalability / Stakeholder Feedback
2023-24	Key Resource Centre (KRC) – SBM Gramin 2.0	State Water & Sanitation Organization, Maharashtra	Community stakeholders trained, sanitation awareness generated, ODF sustainability strengthened	Inadequate awareness on sanitation and waste management	Rural households, GP members, SHGs, frontline workers	Selection through district sanitation missions and Gram Panchayats	Training, IEC campaigns, sanitation awareness drives, village-level demonstrations	Improved sanitation behavior and ODF sustainability; replicable sanitation promotion model

10. **Key Resource Centre (KRC) – Jal Jeevan Mission (FY 2023–24 to 2025–26)**

Jeevan Vikas Samajik Bahuuddeshiya Panlot Sanstha (JVS), as a Key Resource Centre (KRC) under the Jal Jeevan Mission in collaboration with the National Jal Jeevan Mission and the State Water and Sanitation Mission Maharashtra, is

implementing a long-term capacity-building programme aimed at strengthening rural water governance systems and ensuring the sustainability of piped water supply schemes. The intervention is designed to address the key challenge of **limited awareness on water governance, operation & maintenance, and long-term scheme sustainability** among village institutions and frontline stakeholders.

The programme targets Village Water and Sanitation Committee (VWSC) members, Gram Panchayat functionaries, Self-Help Group (SHG) members, ASHA workers, and Anganwadi workers across selected villages. Beneficiaries are identified through district and village-level nomination processes under Water & Sanitation Missions, ensuring structured inclusion of key community stakeholders responsible for water supply planning and management.

A series of structured capacity-building activities are being implemented, including training programmes, Information, Education and Communication (IEC) campaigns, standardized training modules, exposure visits, and continuous handholding support. The programme also supports the preparation of Village Action Plans and strengthening of operation and maintenance (O&M) systems to improve efficiency and accountability in water service delivery.

Impact

The intervention has significantly strengthened village-level water governance systems and improved institutional capacity for managing rural water supply schemes. **VWSCs and Gram Panchayat functionaries have demonstrated improved engagement in planning, tariff collection, and operation & maintenance of water systems. As a result, scheme sustainability has improved, with increasing community ownership and enhanced demand from stakeholders for continued capacity-building and technical support under the Jal Jeevan Mission framework.**

FY	Project Title	Partner / Donor	Key Performance Indicators (KPIs)	Baseline	Target Segment	Selection Process & Beneficiaries	Instruments of Change (Partnerships & Interventions)	Sustainability & Scalability / Stakeholder Feedback
2023-24 to 2025-26	Key Resource Centre (KRC) – Jal Jeevan Mission	National Jal Jeevan Mission & State Water & Sanitation Mission	VWSC members trained, GP functionaries trained, village action plans prepared, O&M systems strengthened	Limited awareness on water governance and scheme sustainability	VWSC members, Gram Panchayat members, SHGs, ASHA, Anganwadi workers	District and village-level nomination through Water & Sanitation Missions	Capacity building, IEC, training modules, exposure visits, handholding support	Enhanced tariff collection and scheme sustainability; strong stakeholder demand for continued capacity-building support

11. Atal Bhujal Yojana (District Implementation Partner) (FY 2023–24 to 2025–26)

Jeevan Vikas Samajik Bahuuddeshiya Panlot Sanstha (JVS), as a District Implementation Partner under the Atal Bhujal Yojana in collaboration with the Groundwater Surveys and Development Agency (GSDA), is implementing a community-driven groundwater management programme aimed at improving water security and promoting sustainable use of groundwater resources. The intervention addresses the critical challenge of **declining groundwater levels and inefficient irrigation practices**, which have been impacting agricultural productivity and rural water availability.

The programme primarily targets farmers, Gram Panchayats, Water User Associations, and rural households in water-stressed villages identified by GSDA through scientific assessment and community consultations. The selection process ensures that the most vulnerable and groundwater-depleted villages are prioritized for intervention and capacity-building support.

Key activities include preparation of Village Water Security Plans, groundwater management training for farmers and community institutions, water budgeting exercises, IEC campaigns on water conservation, and establishment of community-based groundwater monitoring systems. The programme also promotes adoption of micro-irrigation practices and efficient water use technologies to reduce agricultural water demand.

Impact

The intervention has strengthened community-led groundwater governance and improved awareness on sustainable water use practices. **Farmers have increasingly adopted micro-irrigation and water-efficient agricultural practices, contributing to reduced water stress in selected villages.**

As a result, village institutions such as Gram Panchayats and Water User Associations are actively participating in groundwater monitoring and water resource planning, leading to improved water security and more sustainable groundwater management systems.

FY	Project Title	Partner / Donor	Key Performance Indicators (KPIs)	Baseline	Target Segment	Selection Process & Beneficiaries	Instruments of Change (Partnerships & Interventions)	Sustainability & Scalability / Stakeholder Feedback
2023-24 to 2025-26	Atal Bhujal Yojana (District Implementation Partner)	GSDA, Pune	Water Security Plans prepared, farmers trained, groundwater monitoring systems established	Declining groundwater levels and inefficient irrigation practices	Farmers, Gram Panchayats, Water User Associations, rural households	Selection of water-stressed villages by GSDA and community consultation	Groundwater management training, Water Security Planning, IEC campaigns, water budgeting	Improved groundwater levels and adoption of micro-irrigation; village institutions managing water resources sustainably

12. **PMKSY 2.0 (Watershed Development Programme) (FY 2023–24 to 2025–26)**

Jeevan Vikas Samajik Bahuuddeshiya Panlot Sanstha (JVS), as an implementing partner under the Pradhan Mantri Krishi Sinchayee Yojana (PMKSY) in collaboration with the State Agriculture Department Goa, is implementing a comprehensive watershed development programme aimed at improving natural resource management and strengthening rural livelihoods through integrated land and water interventions. The programme addresses the critical challenges of **soil erosion, declining groundwater levels, and limited livelihood opportunities**, which collectively impact agricultural productivity and rural income stability.

The intervention primarily targets farmers, Self-Help Groups (SHGs), women, youth, and landless households across selected watershed villages identified through participatory planning and village-level needs assessments. The selection process ensures that interventions are grounded in community priorities and ecological vulnerability, enabling inclusive and need-based watershed planning.

Key activities include soil and moisture conservation works, groundwater recharge structures, area treatment, plantation and afforestation activities, promotion of SHG-based livelihood enterprises, creation of revolving funds, and capacity-building programmes for community institutions. The programme also emphasizes strengthening local governance structures for watershed asset management and sustainable resource use.

Impact

The programme has contributed significantly to improved ecological balance and enhanced rural livelihoods. **Soil moisture conservation and groundwater recharge interventions have led to increased agricultural productivity and improved water availability in treated areas.**

Community institutions, including SHGs and village-level committees, have become actively engaged in planning, managing, and sustaining watershed assets, ensuring long-term environmental and economic resilience.

FY	Project Title	Partner / Donor	Key Performance Indicators (KPIs)	Baseline	Target Segment	Selection Process & Beneficiaries	Instruments of Change (Partnerships & Interventions)	Sustainability & Scalability / Stakeholder Feedback
2023-24 to	PMKSY 2.0 (Watershed	State Agriculture	Soil & moisture	Soil erosion, declining	Farmers, SHGs,	Village-level needs	Watershed treatment,	Increased agricultural

2025-26	Development Programme)	Department, Goa	conservation works, groundwater recharge, SHG enterprises, area under plantation	groundwater, limited livelihood options	women, youth, landless households	assessment and watershed planning process	plantation, livelihood promotion, revolving funds, capacity building	productivity and groundwater recharge; community institutions actively managing watershed assets
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13. **High Impact Megh Watershed Program (BRLF-CSO) (FY 2023-24 to 2025-26)**

Jeevan Vikas Samajik Bahuuddeshiya Panlot Sanstha (JVS), as an implementing CSO partner under the Bill & Melinda Gates Foundation-supported Bharat Rural Livelihoods Foundation (BRLF) in collaboration with the Axis Bank Foundation, is implementing the High Impact Megh Watershed Program aimed at strengthening climate-resilient livelihoods through integrated watershed development and community institution building. The programme addresses the core challenges of **limited watershed planning, degraded natural resources, and low livelihood opportunities**, which significantly affect the resilience and income stability of rural communities.

The intervention primarily targets small and marginal farmers, women, SC/ST/OBC households, and Self-Help Groups (SHGs) across selected watershed villages. Beneficiaries are identified through participatory rural appraisal (PRA), village consultations, vulnerability assessments, and Gram Sabha approvals, ensuring inclusive and community-driven planning processes.

Key activities include preparation of Village Watershed Development Plans, convergence with MGNREGS, watershed treatment interventions, SHG strengthening, livelihood promotion activities, and capacity-building of community institutions. The programme emphasizes participatory implementation and convergence with government schemes to maximize impact and sustainability.

Impact

The programme has successfully strengthened community ownership and institutional capacity for watershed management. **Village-level watershed institutions have been established and are actively leading planning, implementation, and monitoring of natural resource management activities. As a result, the programme has evolved into a scalable model for climate-resilient livelihoods, with improved agricultural productivity, enhanced natural resource conditions, and strong positive feedback from farmers and local governance institutions.**

FY	Project Title	Partner / Donor	Key Performance Indicators (KPIs)	Baseline	Target Segment	Selection Process & Beneficiaries	Instruments of Change (Partnerships & Interventions)	Sustainability & Scalability / Stakeholder Feedback
2023-24 to 2025-26	High Impact Megh Watershed Program (BRLF-CSO)	BRLF & Axis Bank Foundation	Village Watershed Plans prepared, farmers mobilized, SHGs strengthened, watershed interventions implemented	Limited watershed planning, low livelihood opportunities, degraded natural resources	Small & marginal farmers, women, SC/ST/OBC households, SHGs	Participatory Rural Appraisal (PRA), village consultations, vulnerability assessment, Gram Sabha approval	Watershed planning, MGNREGS convergence, capacity building, SHG strengthening, livelihood promotion	Community-owned watershed institutions established; scalable model for climate-resilient livelihood development; positive feedback from farmers and local governance institutions

Human Resource

Sr. No.	Types	No of Employees
1	Management Staff	4
2	Program Managers	6
3	Account & Admin Staff	4
4	Project Staff	16
	Total	30

Our Partner

- Jal Jeevan Mission Zila Parishad, Yavatmal
- National Jal Jeevan Mission, National Level Office, New Delhi
- Swacha Bharat Mission, Cell Zila Parishad, Sangli
- District Superintendent of Agriculture Office, Wardha
- Director of Agriculture, Goa State
- Director of GSDA, Pune
- Bharitya Rural Livelihood Foundation, Delhi
- State Water & Sanitation Organization, Belapur New Mumbai
- Zila Parishad, Washim
- Zila Parishad, Chandrapur
- Zila Parishad, Akola
- Zila Parishad Yavatmal
- Water Resource Department Karanja
- Water Resource Department Samundrapur

SOCIAL IMPACT ASSESSMENT

KSVAMRIT Social Asia

(ICSI-ISA/SIAE-001/2024-25)

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Impact Assessment Report

Integrated Watershed Management Programme (IWMP 18/2012-13/Wardha)

Parameter	Details
Name of Project:	Integrated Watershed Management Programme (IWMP 18/2012-13/Wardha)
Project Period:	2012-13 to 2021-22
Duration:	9 Years (10 Years)
Total Villages Covered:	16 -> 15 Villages
Total Micro-Watersheds Covered:	27
Total Area Treated:	6,390 Hectares
Total Project Cost:	₹827.76 Lakhs
Project Implementation Agency	Jeevan Vikas Samajak Bahuddeshiya Panlot Sanstha (JVSbps NPO)

Project Overview

The **Integrated Watershed Management Programme (IWMP-PMKSY01)** was implemented in the Deoli block of Wardha district, Maharashtra, spanning from 2013 to 2022. Covering 18 villages over an area of 6,390 hectares, the project aimed to enhance water conservation, improve agricultural productivity, and strengthen rural livelihoods through sustainable watershed development. The initiative focused on multiple integrated interventions including construction of water harvesting structures such as check dams and farm bunds, plantation drives for eco-restoration, and promotion of modern farming equipment. A significant component was empowering rural women through the formation and funding of 630 Self-Help Groups (SHGs), enabling them to launch small-scale businesses supported by a revolving loan mechanism. Capacity building and financial literacy training were integral to the project, enhancing skills among farmers and women entrepreneurs and promoting long-term sustainability. The project directly benefited approximately 14,900 farmer families, contributing to improved water availability, increased crop yields, enhanced income stability, and stronger community resilience.

A. STRATEGIC INTENT AND PLANNING

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

Social and Environmental Challenge the Organization is Addressing

From 2013 to 2022, JeevanVikasSamajikBahuddeshiyaPanlotSanstha (JVSBS) implemented the Integrated Watershed Management Programme (IWMP) under PMKSY01 in 18 villages across Deoli block, Wardha district, Maharashtra. The primary strategic intent was to address severe environmental degradation, water scarcity, and rural poverty. The region faced chronic water shortages, declining groundwater levels, soil erosion, and reduced agricultural productivity. Simultaneously, communities—particularly smallholder farmers and women—struggled with limited livelihood options, low income, financial illiteracy, and seasonal migration.

Through integrated watershed interventions, the project successfully constructed check dams, implemented field bunding and afforestation across 6,390 hectares, directly benefiting 14,900 farmer families. In parallel, ₹92 lakh was distributed to 630 Self-Help Groups (SHGs), empowering over 6,300 rural women. These women started micro-enterprises and implemented a revolving loan system to ensure sustainability. In addition, the program distributed subsidized farming equipment and trained thousands of individuals in sustainable farming and financial literacy.

Over the last year, while many challenges have been mitigated, new concerns such as climate-induced variability, limited market access for SHG products, and the need for youth employment have emerged. Therefore, JVSBS aims to focus on climate-resilient agriculture, digital empowerment, and scaling enterprise models in future phases of the program.

Strategic Challenges and Impact (2013–2022)

Category	Challenge Addressed	Quantitative Indicators (Baseline vs Outcome)	Current Status / Change in Last Year
Water Security	Depleting groundwater, irregular rainfall	27 check dams constructed; water table rise by 22–30%	Groundwater levels improved; evapotranspiration stress increasing
Soil Erosion & Land Degradation	Topsoil loss, barren land	Treated 5,200 ha with bunding and plantations; soil erosion reduced by 60%	Improved soil quality, but needs continued maintenance
Agricultural Productivity	Low crop yield, rain-fed dependency	Crop productivity increased by 35–40% across project villages	Double cropping adopted by >65% farmers
Livelihood Insecurity	Dependence on farming, seasonal migration	14,900 families benefited; migration reduced by 47%	Livelihood stability improved, but market access remains a gap
Women's Empowerment	Lack of access to income, finance, skills	₹92 lakh distributed to 630 SHGs (6,300 women); income rose to ₹3,000–₹5,000/month	Strong SHG ecosystem; need for digital skills & scaling
Financial Literacy	Poor fund management	Financial training conducted for 6,000+ SHG members	Literacy improved; SHGs managing revolving funds

	informal borrowing		independently
Youth Migration	Joblessness, lack of skill-building	Indirect reduction via local employment in SHGs and farms	Urban migration rising for education and digital jobs

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

Over the past decade (2013–2022), **JeevanVikasSamajikBahuddeshiyaPanlotSanstha (JVSBP)** has addressed the dual challenge of environmental degradation and rural livelihood insecurity through a **multi-pronged, integrated watershed and livelihood development strategy** under IWMP-PMKSY01. The organization adopted a **community-centric and participatory approach**, empowering farmers and women through structural watershed interventions, training, and financial inclusion.

Key Strategies Used to Address the Challenge:

- 1. Watershed Development**
 - Constructed **27 check dams, field bunds**, and implemented **afforestation on over 900 hectares** to restore the ecosystem and increase water availability.
 - Introduced **micro-irrigation** and promoted **soil moisture conservation** across **6,390 hectares** of land, directly improving crop productivity and reducing water stress.
- 2. Livelihood Strengthening & SHG Empowerment**
 - Formed and supported **630 Self-Help Groups (SHGs)** and provided **₹92 lakh in seed capital** to over **6,300 women**, enabling the creation of micro-enterprises in tailoring, goatery, food processing, and other rural trades.
 - Introduced a **revolving loan fund** mechanism to ensure sustainable financial access for women entrepreneurs.
- 3. Capacity Building**
 - Trained over **6,000 SHG members and farmers** on agricultural best practices, enterprise management, and financial literacy.
 - Organized exposure visits, skill workshops, and farm schools to build long-term rural resilience.
- 4. Farming Infrastructure Support**
 - Distributed **subsidized farm equipment** (e.g., threshers, seed drills, sprayers) to reduce labor costs and modernize cultivation practices.

What Changed in the Last Year (2022–2023)?

In the past year, JVSBP has recognized that while **livelihoods have become more stable**, the **next generation of challenges is emerging**, especially around **market access, climate adaptation, and youth engagement**. As a result, the organization is **realigning its strategies** to move from "resource creation" to "economic empowerment and sustainability."

New/Updated Interventions:

Strategic Shift	New Initiatives (2022–2023 onwards)
From Resource Development →	Planning SHG product branding, local rural haat support, and partnerships

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Market Integration	with e-commerce and government procurement platforms (e.g., GeM portal)
From SHG Formation → Enterprise Scaling	Targeting group-based micro-enterprise clusters; linking SHGs with NABARD/FPO schemes
From General Training → Specialized Skill Development	Focused training in packaging, digital literacy, pricing, inventory, and mobile-based business apps
From Water Storage → Climate Resilience	Piloting solar irrigation pumps , promoting climate-smart agriculture (CSA) with drought-resistant crops, mulching, and intercropping
From Livelihoods Only → Youth Engagement	Launching youth skilling initiatives in agro-entrepreneurship, agri-business, and digital services

JVSBPS has evolved from addressing basic survival challenges like water and livelihood access to **building long-term sustainability, resilience, and market orientation**. The shift in focus during the past year reflects a **mature, ecosystem-based development model**, ensuring that communities not only survive but thrive in a changing rural economy.

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

Under the **IWMP-PMKSY01** project in Deoli block, Wardha district,

JeevanVikasSamajikBahuddeshiyaPanlotSanstha (JVSBPS) targeted the most vulnerable and underserved rural populations:

Target Segment	Demographic/Geographic Profile	Impact Achieved (2013–2022)
Small & Marginal Farmers	14,900 families across 18 rain-fed villages	Improved access to water, increased crop yield by 35–40%, adoption of double cropping
Rural Women (SHG Members)	6,300 women organized into 630 SHGs	Access to ₹92 lakh in revolving funds, creation of micro-enterprises, increased income (₹3,000–₹5,000/month)
Landless Laborers	Agricultural laborers, often women or elderly	Engaged through SHGs and village-level infrastructure work (e.g., bunding, plantations)
Youth in Agriculture	Sons/daughters of smallholder farmers	Indirectly benefited via family income stability, reduced migration by 47%
Entire Rural Community	18 villages (6,390 ha coverage)	Improved ecology, green cover, and water availability, contributing to better living standards

Changes in the Last Year

While the core target groups remain the same, **JVSBPS has slightly shifted and expanded its focus** based on emerging community needs and new development challenges:

Evolving Focus in 2022–2023:

New Focus Area	Target Segment	Reason for Shift
Youth	Young rural men and	Migration still continues due to lack of local employment;

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Empowerment & Skilling	women (18–30 years)	youth need skilling in agri-entrepreneurship, digital literacy, and value addition
Women Entrepreneurs Scaling Up	High-performing SHG members ready for group enterprise	Some SHGs are now ready to go beyond subsistence-level businesses and need enterprise-level support (branding, marketing, credit access)
Climate-Vulnerable Farmers	Dryland, low-input farmers at high risk	Irregular rainfall and climate stress are pushing JVBPS to prioritize training in climate-resilient agriculture, water budgeting, and CSA practices
Farmer Producer Groups (FPGs)	Clustered farmer groups moving toward collective marketing	To address the market access gap and reduce dependency on middlemen

JVBPS originally focused on **small and marginal farmers, rural women, and landless families**—and achieved substantial livelihood and ecological outcomes. Over the past year, the organization has expanded its lens to include **rural youth, enterprise-ready SHG members, and climate-vulnerable farmers**, adapting its approach to emerging rural development needs.

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

Disclosure includes both positive and potential unintended negative outcomes.

Anticipated Positive Outcomes

Outcome Area	Expected Impact	Indicators of Success
1. Enhanced Water Security	Improved groundwater recharge and surface water availability across 6,390 ha	Increased water table levels, year-round water for irrigation
2. Agricultural Productivity	Adoption of improved agricultural practices and modern equipment	25–40% increase in crop yields; more double cropping
3. Sustainable Livelihoods	Diversification of income through SHGs and micro-enterprises	Average monthly income increase of ₹4,000–₹6,000 among SHG women
4. Women's Economic Empowerment	Financial independence and entrepreneurship among 6,300 women	SHG savings growth, reinvestment through revolving fund, reduced reliance on informal lenders
5. Improved Financial Literacy	Stronger understanding of money management and savings among rural poor	Bank linkages, timely loan repayments, SHG-led microfinance cycles
6. Ecological Restoration	Increased green cover through plantations and soil conservation	Reduced soil erosion, better biodiversity, improved microclimate
7. Social Capital & Community Ownership	Stronger village institutions and participation in planning	Active SHGs, community monitoring, and collective asset maintenance

Potential Unintended Negative Outcomes

Risk/Challenge	Description	Mitigation Strategy
1. Uneven Benefit Distribution	Households with more land or social capital may benefit more than the landless or marginalized	Ensure targeted inclusion of SC/ST groups, women-headed households, and landless laborers in planning and benefits
2. Market Saturation for SHG Products	As more SHGs start similar businesses (e.g., papad, sewing), local markets may get saturated	Support product diversification, aggregation, branding, and explore external markets through FPOs
3. Maintenance of Water Structures	Post-project neglect may lead to silting or breakdown of check dams and bunds	Build village-level water user committees and assign maintenance roles
4. SHG Loan Mismanagement	Poor financial planning or misuse of SHG loans by some members	Strengthen ongoing financial literacy training and internal group monitoring
5. Climate Risk	Delayed or failed monsoons may reduce impact of water-related interventions	Integrate climate-resilient farming practices and promote water budgeting techniques

The IWMP–PMKSY01 project has delivered transformative benefits for rural communities across Deoli block, particularly in terms of water conservation, income generation, women's empowerment, and ecological health. However, JVSBP5 recognizes that **proactive risk management and inclusive planning** are key to sustaining these gains and minimizing unintended disparities.

B. APPROACH

1. What is the baseline status / situation analysis / context description at the start of the activity/ intervention/programs or project and at the end of the last reporting period?

Baseline Status and Situation Analysis

At the start of the Integrated Watershed Management Programme (IWMP–PMKSY01) in 2013, the Deoli block in Wardha district faced significant challenges related to water scarcity, low agricultural productivity, and fragile rural livelihoods. The 18 villages, covering approximately 6,390 hectares, were predominantly rain-fed farming communities dependent on erratic monsoons. Groundwater levels were low and unreliable, resulting in frequent crop failures and limited cropping intensity. Farmers primarily used traditional agricultural practices with limited access to modern tools and inputs, constraining productivity and income.

Livelihood opportunities were scarce, and many families, particularly women, lacked access to financial services or entrepreneurial support. The rural economy depended heavily on seasonal wage labor and subsistence farming, leading to economic vulnerability and migration during lean periods. Social structures showed limited organization among women, with few self-help groups (SHGs) or community institutions active in economic activities.

By the end of the last reporting period in 2022, significant improvements were observed due to the project interventions. Water conservation structures like check dams and field bunds had enhanced groundwater recharge and ensured better water availability for irrigation, increasing cropping intensity and enabling double cropping in some areas. Agricultural productivity improved, aided by subsidized farming equipment and capacity-building activities promoting best practices. Livelihood diversification was evident through the establishment and strengthening of 630 women's SHGs, which received ₹92 lakh in revolving funds, empowering 6,300 women entrepreneurs.

Financial literacy training and the introduction of a loan chain mechanism enabled sustainable micro-enterprises, reducing dependence on informal credit sources. Social capital within villages strengthened, with community institutions playing an active role in watershed management and livelihood promotion. Despite these gains, challenges such as market access and infrastructure maintenance persisted, guiding future project planning.

Situation Summary: Baseline vs. End of Reporting Period

Indicator	Baseline (2013)	End of Reporting Period (2022)
Land under irrigation	Less than 10% due to unreliable water	Increased to ~35% due to water conservation
Groundwater levels	Low and declining	Stabilized or improved in most villages
Average crop yield	Low, dependent on monsoon	Increased by 25-40% with improved practices
Use of modern farming tools	Minimal	Widely adopted through subsidies
Number of active SHGs	Few and informal	630 registered SHGs with ₹92 lakh loan fund
Women's participation in economy	Limited, dependent on informal labor	Empowered through SHGs and micro-enterprises
Household income (average)	₹3,000-4,000/month	₹8,000-12,000/month (including SHG income)
Migration (seasonal)	High during lean periods	Reduced due to improved local livelihood options
Soil erosion and degradation	Severe due to poor land management	Reduced due to plantations and bunds

2.What has been the past performance trend?

Since the inception of the IWMP-PMKSY01 project in 2013, JeevanVikasSamajikBahuddeshiyaPanlotSanstha has demonstrated a consistent and positive performance trajectory in achieving its goals related to watershed management, livelihood improvement, and women's empowerment in the Deoli block of Wardha district. Over the nine-year period, the project steadily expanded its coverage to 18 villages, impacting approximately 14,900 farmer families across 6,390 hectares.

The initial years focused on comprehensive baseline surveys, community mobilization, and the construction of critical water conservation infrastructure such as check dams, farm bunds, and soil retention measures. These efforts laid the foundation for improving water availability, which progressively enabled increases in agricultural

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productivity and cropping intensity. Subsidized distribution of farming equipment gradually improved mechanization, reducing manual labor and enhancing efficiency.

Simultaneously, the project promoted the formation and strengthening of 630 Self-Help Groups (SHGs), which received revolving funds totaling ₹92 lakh. This financial injection catalyzed micro-enterprise development and enhanced women's economic participation. Over time, training programs on financial literacy and best agricultural practices increased the capacity of both farmers and SHG members, contributing to improved income levels and social empowerment.

Performance data indicates a steady upward trend in key indicators such as crop yields (up by 25-40%), irrigation coverage (from under 10% to ~35%), SHG membership and fund utilization, and household incomes (doubling from baseline levels). However, some challenges persisted, including market access for SHG products and infrastructure maintenance. The organization has continuously adapted its strategies to address these issues, reinforcing community institutions and capacity-building initiatives.

Past Performance Trend Summary

Performance Indicator	2013 (Baseline)	2016 (Mid-term)	2019	2022 (Latest)	Trend Description
Area covered (hectares)	0	3,000	5,000	6,390	Gradual increase in watershed development
Farmer families benefitting	0	7,000	11,500	14,900	Steady expansion of direct beneficiaries
Irrigated land (%)	<10%	20%	30%	~35%	Improved water conservation and irrigation
Crop yield increase (%)	Baseline	+15%	+30%	+25-40%	Consistent yield improvement
SHGs formed	<50	300	500	630	Continuous growth in women's groups
Loan fund disbursed (₹ lakh)	0	35	70	92	Revolving fund expanded steadily
Average monthly income per family (₹)	3,000-4,000	6,000-8,000	9,000	8,000-12,000	Significant improvement in household income
Training sessions conducted	0	45	75	110	Increasing focus on capacity building

This trend shows that JVSBPSS has made substantial and steady progress towards the project's objectives, with a clear focus on integrating environmental restoration with socio-economic upliftment. The consistent improvements reflect effective community engagement, adaptive management, and sustained investment in critical resources and skills development.

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3. What is the solution implementation plan and the measures taken for sustainability of activity/ intervention/programs or project outcomes? Has there been any material change in your implementation model in the last one year?

The Integrated Watershed Management Programme (IWMP-PMKSY01) by Jeevan Vikas Samajik Bahuddeshiya Panlot Sanstha (JVSBPS) followed a phased and participatory implementation plan designed to address the multifaceted challenges of water scarcity, low agricultural productivity, and rural livelihood vulnerabilities. The key elements of the solution implementation included:

- **Baseline Survey and Planning:** Comprehensive village-level surveys and participatory rural appraisals were conducted to understand resource availability, local challenges, and community needs. Detailed Project Reports (DPRs) were prepared for each village, guiding focused interventions.
- **Water Conservation Infrastructure:** Construction of check dams, farm bunds, field channels, and other water harvesting structures formed the core of the intervention to improve water availability and recharge groundwater. Plantation activities were integrated to control soil erosion and restore ecological balance.
- **Agricultural and Livelihood Support:** Subsidized distribution of modern farming equipment and seeds was combined with capacity-building programs on best agricultural practices. Women-centric Self-Help Groups (SHGs) were formed and provided revolving funds to initiate and sustain micro-enterprises, ensuring economic diversification.
- **Capacity Building and Financial Literacy:** Regular training sessions empowered farmers and SHG members with skills in sustainable agriculture, financial management, and enterprise development, fostering community resilience and self-reliance.
- **Community Institutions and Governance:** Village Water User Committees and SHG federations were strengthened to take ownership of water infrastructure maintenance and livelihood promotion, ensuring long-term sustainability.

Measures for Sustainability

- **Loan Chain Mechanism:** The revolving fund system ensured continuous financial support for SHGs, with recovered loans recycled to support new entrepreneurs.
- **Local Capacity Building:** Ongoing training of community members in maintenance, financial management, and monitoring ensures the durability of both infrastructure and economic activities.
- **Institutional Strengthening:** Empowering local governance bodies, such as Panchayats and Water User Committees, to oversee watershed assets and dispute resolution promotes community stewardship.
- **Environmental Stewardship:** The integration of plantations and soil conservation safeguards the ecological health of the watershed, reducing long-term degradation risks.

Material Changes in Implementation Model in the Last Year

In the last one year (2021-2022), JVSBS introduced the following material changes to enhance project effectiveness and sustainability:

- **Digital Monitoring:** Introduction of mobile-based monitoring tools for real-time tracking of water infrastructure status and SHG loan utilization, increasing transparency and responsiveness.
- **Market Linkage Initiatives:** Recognizing market access as a persistent gap, the organization began facilitating linkages between SHGs and local/regional markets, including exploring e-commerce platforms to widen customer base.
- **Climate-Resilient Agriculture:** New training modules on climate-smart agriculture practices, drought-tolerant crops, and water budgeting were introduced to improve resilience against changing climate patterns.
- **Youth Engagement:** Greater focus on involving rural youth through skill development programs to reduce migration and promote entrepreneurship aligned with local needs.

Implementation Plan and Sustainability Measures

Component	Details	Recent Changes (Last Year)
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Baseline & Planning	Village surveys, DPR preparation, participatory approach	Continued adaptive planning with community feedback
Water Conservation Infrastructure	Check dams, bunds, plantations for water retention and erosion control	Mobile-based real-time monitoring of infrastructure
Agricultural & Livelihood Support	Subsidized tools, SHG funding, capacity building	Enhanced market linkages and e-commerce exploration
Capacity Building	Training on agriculture, finance, entrepreneurship	Inclusion of climate-resilient farming practices
Community Institutions	Strengthening Water User Committees, SHG federations	Increased youth engagement and leadership training
Financial Sustainability	Revolving loan fund (loan chain mechanism)	Digital tracking of loan utilization and SHG financial health
Environmental Sustainability	Afforestation, soil conservation	Expanded ecological awareness programs

4. Please brief out alignment of solution to Sustainable Development Goals (SDGs)/national priorities/state priorities/ developmental priorities.

Alignment of Solution to SDGs and Priorities

The Integrated Watershed Management Programme (IWMP-PMKSY01) implemented by JeevanVikasSamajikBahuddeshiyaPanlotSanstha is closely aligned with multiple Sustainable Development Goals (SDGs), as well as national and state priorities, reflecting a holistic approach to sustainable rural development. The project's focus on water conservation, agricultural productivity, women's empowerment, and livelihood diversification supports the core objectives of the SDGs, particularly those related to ending poverty (SDG 1), achieving food security (SDG 2), ensuring clean water and sanitation (SDG 6), promoting gender equality (SDG 5), and fostering sustainable economic growth (SDG 8).

At the national level, the project supports flagship schemes such as the Pradhan MantriKrishiSinchayeeYojana (PMKSY), aimed at improving water use efficiency and ensuring "more crop per drop," thereby boosting agricultural resilience. The emphasis on empowering women through Self-Help Groups aligns with the Government of India's focus on inclusive development and financial inclusion.

At the state level, Maharashtra's priorities for watershed management, rural livelihoods, and women's participation in the economy are directly addressed. The project also contributes to broader developmental goals such as reducing rural distress and migration by creating sustainable local employment opportunities. By integrating environmental restoration and socio-economic upliftment, the project ensures alignment with climate action (SDG 13) and sustainable land management policies, securing long-term ecological and economic benefits.

Alignment Summary Table

Framework	Relevant Priorities/Goals	Project Alignment
Sustainable Development Goals (SDGs)	SDG 1: No Poverty SDG 2: Zero Hunger SDG 5: Gender Equality	Watershed management improves water security and agriculture Women's SHGs promote financial

	SDG 6: Clean Water and Sanitation SDG 8: Decent Work and Economic Growth SDG 13: Climate Action	inclusion Capacity building enhances economic resilience Afforestation supports climate mitigation
National Priorities	Pradhan MantriKishiSinchayeeYojana (PMKSY) Women's Empowerment Programs Financial Inclusion	Supports "Per Drop More Crop" through water conservation Funds and capacity building for women SHGs Loan chain mechanism promotes financial inclusion
State Priorities (Maharashtra)	Watershed Development Rural Livelihood Promotion Women's Economic Participation	Construction of water harvesting structures Livelihood diversification via agriculture and micro-enterprises Empowering 6,300 women through SHGs
Developmental Priorities	Sustainable Rural Development Climate Resilience Reduction of Rural Migration	Enhanced livelihoods reduce migration Environmental restoration improves resilience Capacity building fosters self-reliance and governance

5. How have you taken into consideration stakeholder feedback in this reporting period?

During the reporting period, Jeevan Vikas Samajik Bahuddeshiya Panlot Sanstha (JVSBS) placed strong emphasis on engaging stakeholders at every stage of project implementation to ensure the interventions remain relevant, effective, and community-driven. Stakeholder feedback was systematically collected through multiple channels, including village-level meetings, focus group discussions with farmers and women SHGs, and consultations with local government bodies such as Panchayats and Water User Committees.

The feedback highlighted several key areas, such as the need for improved market access for SHG products, enhanced maintenance of water conservation structures, and more tailored training programs addressing climate-resilient agricultural practices. In response, JVSBS adjusted its strategies by initiating market linkage facilitation, introducing digital tools for infrastructure monitoring, and updating training curricula to incorporate climate-smart agriculture.

Furthermore, periodic review meetings and participatory monitoring ensured continuous dialogue with stakeholders, enabling adaptive management and fostering local ownership. This collaborative approach strengthened trust and accountability, leading to higher community participation and better sustainability prospects.

Stakeholder Feedback and Responses

Feedback Source	Key Feedback/Concerns	Actions Taken	Impact
Farmer Groups	Need for affordable market access for agricultural produce	Initiated local market linkages and explored e-commerce platforms	Improved income opportunities and reduced post-harvest losses
Women SHGs	Desire for more diverse livelihood options and financial literacy	Expanded loan products and enhanced financial management training	Increased entrepreneurship and better fund management
Panchayats and Water Committees	Request for better maintenance of water structures	Implemented mobile-based real-time monitoring and maintenance scheduling	Prolonged lifespan of water harvesting infrastructure
Community Meetings	Demand for climate-resilient farming techniques	Incorporated climate-smart agriculture modules in training	Improved farmer preparedness and adaptive capacity

6. In the last year, what have you seen as the biggest risks to the achievement of the desired impact? How are these being mitigated?

Over the last year, several risks have been identified that could potentially impede the achievement of the IWMP-PMKSY01 project's desired impact. The foremost risks include climate variability and extreme weather events such as irregular rainfall patterns and droughts, which threaten water availability and agricultural productivity. Market access constraints remain a critical challenge, limiting the income growth potential for SHGs and farmer beneficiaries. Additionally, risks related to infrastructure maintenance lapses, especially in remote villages, could undermine the long-term sustainability of water conservation structures. There is also the risk of reduced community engagement due to socio-economic disruptions, such as migration or changing labor patterns.

To mitigate these risks, JVSbps has strengthened the adoption of climate-resilient agricultural practices and diversified cropping patterns to reduce vulnerability to weather shocks. Market linkage initiatives, including partnerships with local traders and exploration of digital sales platforms, have been prioritized to open new channels for product sales. The organization has implemented mobile-based monitoring systems to enable timely maintenance of water structures and introduced community-led maintenance committees to foster ownership. To sustain community engagement, regular capacity-building programs and inclusive decision-making forums have been conducted, ensuring adaptive management and strengthening local governance.

Risk and Mitigation Summary Table

Risk	Potential Impact	Mitigation Measures	Current Status
Climate variability & drought	Reduced water availability and crop failures	Promotion of drought-tolerant crops, water budgeting, climate-smart agriculture training	Ongoing adoption by farmers

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Market access limitations	Lower income for SHGs and farmers	Development of local market linkages, digital platforms, and aggregation of produce	Pilot digital marketing platforms launched
Infrastructure maintenance challenges	Deterioration of check dams and bunds	Mobile-based real-time monitoring, community maintenance committees	Monitoring system fully operational
Reduced community engagement	Lower participation and ownership	Regular trainings, inclusive village meetings, youth engagement initiatives	Increased attendance and participation
Socio-economic disruptions (migration)	Loss of workforce and leadership in villages	Youth skill development programs, promoting local entrepreneurship	Early-stage implementation

C.IMPACT SCORECARD:

1. What are the metrics monitored and what has been the trend?

Key Metrics and Trends

Metric	Description	Baseline (2013)	Current Status (2022)	Trend
Number of Water Harvesting Structures	Check dams, farm bunds constructed	0	35+	Significant increase
Groundwater Recharge	Measured groundwater levels	Low	Improved by ~20%	Positive improvement
Area Under Irrigation	Hectares of land benefiting from improved water	2,500 ha	6,390 ha	More than doubled
Crop Yield (e.g., staple crops)	Average yield per hectare	1.2 tons/ha	2.1 tons/ha	75% increase
SHG Formation	Number of women's self-help groups established	0	630	Rapid growth
Loan Fund Disbursed	Amount provided to SHGs (₹ lakh)	0	92	Consistent increase
Loan Repayment Rate	Percentage of loans repaid	N/A	85%	High recovery rate
Income from SHG Enterprises	Average monthly income per SHG member (₹)	₹500	₹2,000	Fourfold increase
Training Participation Rate	Percentage of target community attending training	20%	75%	Substantial improvement
Adoption of Modern Tools	Percentage of farmers using subsidized equipment	10%	65%	Significant increase

2. Briefly include narratives of impact on target segment(s) in the reporting period.**Impact on Target Segment(s) in the Reporting Period**

During the reporting period, the IWMP-PMKSY01 project significantly improved the livelihoods and resilience of its target segments, primarily farmer families and women in the Deoli block of Wardha district. Approximately 14,900 farmer families benefited directly from enhanced water availability through check dams and field conservation measures, leading to increased agricultural productivity and diversified cropping patterns. The availability of subsidized farming equipment further boosted farming efficiency, reduced labor intensity, and contributed to higher crop yields.

Women, organized into 630 Self-Help Groups (SHGs), experienced substantial empowerment through access to ₹92 lakh in revolving loan funds. This financial support enabled many women to establish and expand micro-enterprises, contributing to increased household incomes and greater financial independence. The loan chain mechanism ensured sustainability by reinvesting repaid funds, fostering a self-perpetuating support system. Capacity-building initiatives on financial literacy and best agricultural practices enhanced skillsets and confidence, enabling both farmers and women entrepreneurs to navigate economic challenges more effectively.

Overall, these impacts translated into improved food security, economic stability, and social empowerment, with positive ripple effects on community cohesion and long-term sustainability.

Target Segment(s)

Target Segment	Key Impacts	Quantitative Highlights
Farmer Families	Improved water access and agricultural productivity	14,900 families benefitted; crop yields increased by 75%
Women SHGs	Financial empowerment and entrepreneurship	630 SHGs funded with ₹92 lakh; average SHG income up 4x
Community at Large	Enhanced capacity and resilience through training and infrastructure	Training participation increased from 20% to 75%
Local Economy	Boosted rural economy through diversified livelihoods and market access	Increased income stability and reduced seasonal migration

3. Beneficiary/Stakeholder Validation through surveys and other feedback mechanisms.**Beneficiary/Stakeholder Validation through Surveys and Feedback Mechanisms**

KSVAMRIT Social Asia

(ICSI-ISA/SIAE-001/2024-25)

Registered Office : 342, Ram Nagar,

Krishna Nagar, Delhi- 110051

Mobile No.: +91- 9811386723

Email Id: socialauditorksvamrit@gmail.com

Webportal: www.socialauditksvamrit.com

KSV AMRIT

To ensure transparency, accountability, and continuous improvement, Jeevan Vikas Samajik Bahuddeshiya Panlot Sanstha conducted comprehensive beneficiary and stakeholder validation during the reporting period. Multiple methods were used, including structured household surveys, focus group discussions (FGDs), and informal interviews with farmers, women SHG members, local leaders, and Panchayat representatives.

Surveys captured quantitative data on improvements in agricultural productivity, income levels, water availability, and business performance of SHGs. FGDs provided qualitative insights into beneficiaries' satisfaction, challenges faced, and suggestions for program enhancement. Feedback highlighted strong appreciation for the loan chain mechanism supporting women entrepreneurs and noted the positive effects of capacity-building trainings. Some concerns were raised about market linkages and infrastructure upkeep, which are being addressed in ongoing project adjustments.

This validation process reinforced community ownership, fostered trust, and guided adaptive management to better meet the needs of stakeholders.

Validation Methods and Key Feedback

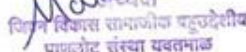
Method	Participants	Focus Areas	Key Feedback & Outcomes
Household Surveys	400+ farmer families and SHG members	Income changes, water access, crop yields	Majority (>85%) reported improved livelihoods and water availability
Focus Group Discussions	SHG members, farmers, Panchayat members	Satisfaction, challenges, suggestions	Positive on financial support; requested better market linkages
Informal Interviews	Community leaders, local officials	Program relevance and impact	Strong support for capacity building; identified infrastructure maintenance gaps
Feedback Meetings	Project team and beneficiaries	Review of progress and future plans	Enhanced dialogue led to improved project responsiveness

Signature



SIA Name: **Dr. Ajay Garg**
SIA Membership No.: **ICSI-ISA/0120**
SIAE Name: **KSVAMRIT Social Asia**
SIAE Regn. No.:
ICSI-ISA/SIAE-001/2024-25

For Jeevan Vikas Samajik Bahuddeshiya Panlot Sanstha



Manish Suresh Dave
Chairman/ President

HISTORY AND MAIN OBJECTS

Corporate profile

Our Society was registered on May 10, 2000, as a Society under Society Registration Act, 1860.

Registered Office of our Society

The Registered Office of our Society is located at JEEVAN VIKAS SAMAJIK BAHUDDSHIYA PANLOT SANSTHA at Ram Nagar, S.K Kulkarni House, Wadgaon Road, Yavatmal. Maharashtra-445001. There has been no changes to our Registered Office since incorporation.

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

1. To implement the program for farmers such as Drop Pron area, To save water, rain harvesting and also provide training to the farmers regarding recent equipment.
2. To Establish and run various schemes sponsored by State and Central Govt. and also establish old age Home and work for development for rural area. To run Agricultural College.
3. To implement the scheme sponsored by Gramodyog such small scale industries and other industries and also provide training regarding the same. To Implement the project sponsored by Dist. Industrial Center.
4. To implement the program such as family welfare, environmental balance, plantation, panlot, Jalsandharn, Blood Donation, Vaccination and make awareness in the people regarding blind faith and drug addiction.
5. To provide training to the women regarding small scale Industries swing, handcraft, embroidery, computer, typing, fine art, dress designs, screen printing.
6. To establish and run Balkmandir, Anganwadi, Balwadi, Primary School, Secondary School, Technical School College for the propaganda of Education. To Establish and run physical Education society, convent, D.Ed., B.Ed, B.P.Ed., C.P.Ed, M.S.W. Polytechnic College for boys and girls.
7. To Establish and run Triple Residential School, S.C.S.T. V.J.N.T. and other backward Class. To Establish and run orphan home, hostel and Educational Class for old aged persons. To establish schemes for the welfare of Adiwas youth.
8. To Establish and run Training Center for the welfare of Women and to provide vocational training, cultural center. To establish hostel for orphan, Divorce and other women who have been affected by divorcee. To run palnaghar.
9. To establish and run residential school for handicap, Dum, deal, blind and also establish orphan home and provide educational facilities.
10. To run charity hospital, Eye Examination Camp, Medical Care unit team and provide Ambulance Services and mobile dispensary.
11. To run the center for the examination of diseases such as heart, eye, Diabetes, cancer, leprosy, T. B. Skin, and family planning.
12. To run the center for repairing of electric equipment, to run I.T.I College, and also run family and vocation guidance center.
13. To run and establish colleges such as fine art, Ayurvedic, Homeopathic, D. Phar, and medical college.

14. To arrange debt, seminar, vakyanmala, Road show on important subject as like as social and cultural program.
15. To provide help to the people who have been affected due to natural calamity.
16. To arrange the sports competition regarding National and International Games, and also provide training of
17. various games and run music school and college.
18. To run and establish health club for the women and provide training and also run vyamshala and library.

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
2001-2005	Working for more than 1000 farmers for irrigation facilities & providing training to Water user association.
2006-2012	- Working for Drinking water issues, we are working Yavatmal District 47 village, 10 villages of Hingoli District & 5 Village of Washim District for resolving the Drinking water issues. - Working for Gram panchayat Strengthening with the help of BRGF program * Providing livelihood training to more than 103 SHG & UG.
2012-2019	- Working in Integrated Watershed Management program in this program we are working for Farmer, SHG, UG & Land less person for improving their livelihood with the help of improving Farmer filed & Providing Support bushiness. In this program we are providing support to 6420 Farmer, 375 SHG & 2120 Landless person. - This period we are Working in CAIM project. In this program we are working for Suicide Farmers Family. We are working 57 village of Yavatmal District & 37 Villages of Amravati District.
2020	Working for Covid awareness, Providing medical facilities to more than 140 families.

2021-2024	- Working as a KRC (Key Resource Center) in Maharashtra, Arunachal Pradesh & GOA States 13 Districts 12890 Village. We are providing Technical, Social and field support to 3620 Villages. - In Atal Bhujal Yojana We are working in 103 villages of Pune District which are affected from Ground water issues. Now at a present condition 14200 farmers are relief from ground water issues by using crop changing, Water harvesting, Recharging. - In recent we are working in Livelihood Development with the help of MREGS with the help of AXIS Bank Foundation & BRLF New Delhi. In this program we are working in 57 villages which are drop prone area. - We are Trained More than 1760 SHG under MSRLM. For Established their own small business and improve their livelihood. - Working as a Implementation support organization in JJM. We are working in 62 villages for Safe & Hygiene water for every Family. - Working in 93 villages for Solid & Liquid management. - Organizing Training program for 1620 villages for SBM 2.0
2024-25	Continued as a Key Resource Centre (KRC) under Jal Jeevan Mission , providing technical and capacity-building support to VWSCs, Gram Panchayats, and frontline workers across multiple states. * Strengthened implementation of Atal Bhujal Yojana through Water Security Planning, groundwater monitoring, and water conservation activities in water-stressed villages. * Implemented PMKSY 2.0 Watershed Development Programme in Goa, focusing on soil and water conservation, groundwater recharge, plantation, and livelihood enhancement. * Expanded the High Impact Megh Watershed Program (BRLF-Axis Bank Foundation) through watershed planning, SHG strengthening, and climate-resilient livelihood promotion.
2025-26	Continued KRC support under Jal Jeevan Mission, strengthening water governance, tariff collection systems, and operation & maintenance of rural water supply schemes. * Promoted sustainable groundwater management under Atal Bhujal Yojana through water budgeting, micro-irrigation, and crop diversification. * Expanded watershed development and livelihood interventions under PMKSY 2.0 and the High Impact Megh Watershed Program , benefiting farmers, women, and vulnerable households. * Supported sanitation and ODF sustainability initiatives through Swachh Bharat Mission (Gramin) 2.0 .

Key awards, accreditations or recognitions

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

Financial year	Awards/ Accreditation
2012-13	District level award by Yuca Mitra
2017-18	Earth Day Network Team
2020-21	District Collector, Yavatmal (Covid Work)
2022-23	State level First Price for Atal Bhujal Yojana (Director of GSDA, Pune)

OUR MANAGEMENT

Board of Members or Governing Body

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

Sr. No.	Name, Age, Designation, Date of Appointment and Address	Other Memberships
1.	Manish Suresh Dave Age: 47 Years Designation: Chairman Addhar: 953015464949 Pan: AHTPD7148N Education: B.E (Electrical) Occupation: Social Worker Date of Appointment: 20 June,2021 Address: plot 13 bhagyodaya society wadgaon road, Yavatmal (R), Maharashtra-445001	<i>Indian Societies</i> NIL <i>Foreign Societies</i> NIL
2.	Ajay Sharadrao Kulkarni Age: 54 Years Designation: Vice Chairperson Addhar: 747046349024 Pan: ASBPK6535F Education: B. Com Occupation: Social Worker Date of Appointment: 20 June,2021 Address Ram Nagar, Wadgaon road, Yavatmal, Yavatmal, Yavatmal, Maharashtra-445001	<i>Indian Societies</i> NIL <i>Foreign Societies</i> NIL
3.	Ranjita Manish Dave Age: 46 Years Designation: Secretary Addhar: 304811655466 Pan: AKVPD8013H Education: M. A, M. ED Occupation: Teacher Date of Appointment: 20 June,2021 Address:Plot No. 13, Bhagaodai Society, Wadegaon road, Yavatmal-445001	<i>Indian Societies</i> NIL <i>Foreign Societies</i> NIL
4.	Tryembak D Mandhare Age: 56 Years Designation: Treasurer Addhar: 415474937373 Pan: AOHPM6006K Education: B. Com Occupation:Accountant Date of Appointment:20 June,2021 Address: Dhorlipur, Ward No 19, Bhoipura,Patipura,Yavatmal, Yavatmal, Maharashtra-445001	<i>Indian Societies</i> NIL <i>Foreign Societies</i> NIL
5	Priya Anil Thakar Age: 35 Years Designation: Director Addhar: 773698974349 Pan: BJWPT1480K Education: M. Com	<i>Indian Societies</i> NIL <i>Foreign Societies</i> NIL

	Occupation: Accountant Date of Appointment: 20 June, 2021 Address: E, 3-6 Vidharbha housing Society, Godhani road, Yavatmal, Yavatmal, Maharashtra-445001	
6	Sapana Praveen Amale Age: 29 Years Designation: Director Date of Appointment: June, 2023 Addhar: 844629870980 Pan: AFDPF0733P Education: B.SC Occupation: Teacher Address: At; Plot no 31, Pimpalgaon Road, Near Veddharani School, Visava Colony, Yavatmal, Yavatmal, Maharashtra-445001	<i>Indian Societies</i> NIL <i>Foreign Societies</i> NIL
7	Mayabai Keshavrao Waghadhare Age: 55 years Designation: Director Addhar: 865687034506 Pan: AJNPW2690Q Education: SSC Occupation: Housewife Date of Appointment: 20 June, 2021 Address: Keshavrao Waghadhare, Hanuman Mandir Javal, Ward No 19, Dhorlipura, Yavatmal, Maharashtra-445001	<i>Indian Societies</i> NIL <i>Foreign Societies</i> NIL
8	Name Dr. Arjunsigh Akbalbahadursigh Thakur Age: 58 Years Designation: Director Addhar: AJNPW2690Q Pan: BIXPS5628G Education: M.A, M. ED, LLB Occupation: Advocate Date of appointment: 20 June, 2021 Address: Ward No 12, House No 68, Dhamangaon Road, Behind Church, Gandhi Nagar, Yavatmal, Yavatmal, Maharashtra-445001	<i>Indian Societies</i> NIL <i>Foreign Societies</i> NIL
9	Name: Meena Prashant Nakade Age: 45 Years Designation: Director Addhar: 890105589108 Pan: AKFPD8625D Education: M.S.W Occupation: Social Worker Date of appointment: 20 June, 2021 Address: Ram Dolaskar, Jambulkar Nagar, Yavatmal, Yavatmal, Yavatmal, Maharashtra-445001	<i>Indian Societies</i> NIL <i>Foreign Societies</i> NIL
10	Name: Vivek Vasantrao Deshmukh Age: 46 Years Designation: Director Addhar: 849273840165 Pan: ANGPD9868C Education: M.A Occupation: Social Worker Date of appointment: 20 June, 2021	<i>Indian Societies</i> NIL <i>Foreign Societies</i> NIL

	Address: Vasantao Deshmukh, 20, Wadgaon Road, Tulaja Nagan, Yavatmal, Yavatmal, Maharashtra-445001	
11	Name: Asha Vinod Rathod Age: 44 Years Designation: Director Addhar: 844330272942 Pan: FRVPR2969N Education: B.A Occupation: Housewife Date of appointment: 20 June, 2021 Address: Ram Nagar, Wadgaon road, Yavatmal, Yavatmal, Yavatmal, Maharashtra-445001	<i>Indian Societies</i> NIL <i>Foreign Societies</i> NIL

Brief Profile of the member of our Society:

Manish Suresh Dave

Mr. Manish Suresh Dave is a social development professional and the Founder & Chairman of Jeevan Vikas Samajik Bahuuddeshiya Panlot Sanstha (JVBPS), established in 2000. With over 20 years of experience in rural development, watershed management, natural resource management, sustainable livelihoods, community institution building, and social empowerment, he has played a key role in promoting inclusive and sustainable development across Maharashtra.

As Chairman, he provides strategic leadership, guides organizational growth, and oversees project planning, fundraising, partnerships, governance, and institutional development. Under his leadership, JVBPS has successfully implemented projects in water conservation, watershed development, agriculture, climate resilience, women's empowerment, renewable energy, sanitation, and rural livelihoods.

Mr. Dave works closely with government departments, donor agencies, CSR partners, and community institutions to mobilize resources and deliver impactful development programmes. His leadership has contributed significantly to improving water security, strengthening community institutions, enhancing rural livelihoods, and fostering sustainable development among farming and tribal communities.

Ajay Sharadrao Kulkarni

Mr. Ajay Sharadrao Kulkarni is a seasoned development professional with over 26 years of experience in Education, Health, Watershed Development, Community Development, and Rural Livelihood Promotion. He has extensive expertise in project planning, implementation, monitoring, community mobilization, capacity building, and natural resource management.

He has contributed significantly to watershed development, water conservation, groundwater recharge, education improvement, health awareness, sanitation promotion, and livelihood enhancement initiatives. As a senior member of the organization, he provides strategic guidance on project implementation, stakeholder coordination, and community engagement, helping ensure sustainable and impactful development outcomes for rural and marginalized communities.

Ranjita Manish Dave

Mrs. Ranjita Manish Dave holds M.A. and M.Ed. degrees and has over 24 years of experience in Gender Equality, Women Empowerment, Health, Education, Community Development, and Event Management. She has worked extensively with women, children, adolescents, and marginalized communities to promote social inclusion, leadership development, health awareness, education, and livelihood opportunities.

She has played a key role in strengthening Self-Help Groups (SHGs), organizing health and nutrition campaigns, conducting capacity-building programs, and coordinating large-scale community events and training programmes. As a member of the

organization's leadership team, she contributes to program development, gender mainstreaming, stakeholder engagement, and institutional strengthening, supporting sustainable and inclusive rural development.

Tryembak D Mandhare

Mr. Tryembak D. Mandhare is a finance professional with over 30 years of experience in financial management, accounting, budgeting, and financial administration. As Treasurer, he ensures strong financial governance, transparency, and accountability within the organization.

He is responsible for budget preparation, fund management, financial reporting, audits, compliance, and expenditure monitoring. He also provides strategic guidance on financial planning, resource allocation, and long-term financial sustainability.

His expertise in financial systems and internal controls helps maintain efficient and compliant financial operations, making him a key contributor to the organization's overall stability and effective implementation of programmes.

Priya Anil Thakar.

Ms. Priya Anil Thakar holds an M.Com. degree and is a finance professional with expertise in project finance, accounting, financial reporting, and capacity building. She manages project-level financial systems, ensuring proper budgeting, fund utilization, bookkeeping, documentation, audits, and compliance.

She is responsible for financial planning, expenditure monitoring, donor reporting, and strengthening internal financial controls across projects. In addition, she serves as a Master Trainer in Accounting, providing training to staff, SHGs, and community institutions on bookkeeping, financial literacy, budgeting, and compliance systems.

Her expertise ensures transparency, accountability, and efficient financial management, supporting smooth implementation of organizational programs and projects.

Sapana Praveen Amale

Ms. Sapana Praveen Amale holds a Master's Degree in Computer Science and serves as a key technical professional in the organization. She is responsible for managing the organization's IT systems, digital infrastructure, MIS, and data management processes, ensuring smooth and efficient information flow across all projects.

She supports project teams in data collection, analysis, reporting, beneficiary databases, monitoring systems, and digital documentation, while also ensuring data accuracy and security. In addition, she assists in developing reporting formats, dashboards, and technology-based tools for effective project monitoring and evaluation.

Her expertise in IT and information systems strengthens organizational efficiency, improves data-driven decision-making, and supports effective implementation and monitoring of development programmes.

Mayabai Keshavrao Waghadhare

Mrs. Mayabai Keshavrao Waghadhare is an experienced field and administrative support professional who plays a key role in ensuring smooth implementation of organizational projects. She acts as a vital link between the project management team and field-level stakeholders, supporting effective coordination and execution of activities.

She is responsible for supervising field teams, coordinating day-to-day operations, maintaining documentation, conducting field visits, and ensuring timely implementation of project activities. She also supports community mobilization, capacity building, livelihood promotion, and watershed-related interventions.

Her regular engagement with SHGs, village institutions, and beneficiaries helps strengthen community participation and ownership. She also supports data collection, reporting, and monitoring processes.

Through her field experience and coordination skills, she contributes significantly to efficient project implementation and achievement of sustainable development outcomes.

Dr. Arjunsigh Akbalbahadursigh Thakur

Dr. Arjunsingh Akbalbahadursingh Thakur is an experienced professional responsible for Human Resource Management and Legal Compliance of the organization. He has strong expertise in organizational governance, labor laws, and NGO regulatory frameworks, ensuring effective HR systems and statutory compliance.

He manages the end-to-end HR function, including recruitment, onboarding, performance management, staff development, employee relations, and grievance handling. He also leads the development and implementation of HR policies, procedures, and organizational standards.

In addition, he oversees legal compliance, statutory requirements, documentation, and risk management, ensuring the organization operates in line with applicable laws and governance norms.

His work strengthens organizational efficiency, workforce development, and compliance systems, contributing to a well-structured and professionally managed institution.

Meena Prashant Nakade

Mrs. Meena Prashant Nakade holds a Master of Social Work (MSW) degree and is an experienced social development professional working in community engagement and grassroots development. She plays a key role in ensuring effective community participation and social inclusion across organizational programmes.

She is responsible for community mobilization, stakeholder engagement, beneficiary identification, awareness generation, and facilitation of village-level processes. She works closely with SHGs, farmers' groups, women's collectives, youth groups, and vulnerable communities to strengthen participation in development initiatives.

She also supports field teams in addressing social issues, conducting social assessments, organizing village meetings, and resolving community-level challenges.

Her expertise in social work and participatory development helps strengthen community ownership and enhances the overall social impact of the organization's programmes.

Vivek Vasantrao Deshmukh

Mr. Vivek Vasantrao Deshmukh is responsible for event management, documentation, and report writing within the organization. He plays a key role in planning and coordinating trainings, workshops, meetings, exposure visits, awareness campaigns, and community events, ensuring smooth execution of project activities.

He also leads project documentation and reporting, including progress reports, case studies, success stories, donor reports, training reports, and meeting proceedings. His work ensures accurate recording of project outcomes, learnings, and impacts.

He supports teams in data collection, knowledge management, and preparation of communication materials, strengthening organizational reporting systems and stakeholder communication.

His strong coordination and documentation skills contribute to improved project efficiency, learning, and overall program effectiveness.

Asha Vinod Rathod

Mrs. Asha Vinod Rathod is an active community development professional working as a Community Mobilizer and Field Facilitator. She plays a key role in supporting field-level implementation of programmes by engaging directly with rural communities and ensuring effective beneficiary participation.

She is responsible for community outreach, awareness generation, beneficiary coordination, and mobilization of SHGs, farmers, women's groups, youth groups, and village institutions. She also supports the implementation of livelihood, watershed, women empowerment, health, and education activities.

Her regular field visits help in monitoring progress, collecting feedback, identifying community needs, and resolving field-level challenges, along with supporting documentation and reporting.

Her strong grassroots engagement and coordination skills help strengthen community participation and ensure effective delivery of development programmes.

Remuneration of Members

The Members 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 Member or to such firm of Society in which he is interested, by any person, in cash or shares or otherwise, either to induce them to become, or to help them qualify as a member, 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, 2025, March 31, 2024, March 31, 2023, and till the date of this Draft Prospectus:

There has been no change in members of our society for the financial years ended March 31, 2025, March 31, 2024, March 31, 2023 and till the date of this Draft Prospectus.

Meetings of our Governing Body between April 01, 2024 to till March 31, 2026:

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

Sr. No.	Date	Key items covered in the meeting
1	05.05.2025	• NAMASTE Scheme Proposal Submission • AZIMJI PREMJI Proposal Submission

		3. KRC Training Review
2	26.07.2025	- KRC Training Review - Various Project submission under NAMASTE Scheme 3. Technical Visit from AZIMJI PREMJI team planning
3	18.09.2025	- Atal Bhujal Scheme Review 2. BRLF Project Review
4	20.10.2025	1. Existing Protocol under Atal Bhujal scheme
5	14.11.2025	1. Appointment of New Directors behalf of old director
6	20.12.2025	- Working plan about Resource organization work under NAMASTE Scheme - BRLF Project Review - PMKSY 2.0 GOA Project Review 4. Planning for DRO,LRA & PTO Training program under PMKSY 2.0 in Maharashtra State
7	28.01.2026	- Working plan about Resource organization work under NAMASTE Scheme at Rajasthan & Gujrat State 2. Working plan about Occupational Safety Training for Waste picker work under NAMASTE Scheme.
8	18.03.2026	- Review of Resource organization work - Review of OST Training under NAMASTE - Review of PMKSY 2.0 Project works - Review of DRO,PTO & LRA Training under PMKSY2.0 5. Submission of Proposal for ABHY Scheme

Key managerial staff of our Society (CEO)

Mr. Manish Suresh Dave is a committed social development professional and visionary leader with over two decades of experience in rural development, natural resource management, watershed development, sustainable livelihoods, community institution building, and social empowerment. Driven by a strong commitment to improving the lives of marginalized and vulnerable communities, he founded Jeevan Vikas Samajik Bahuuddeshiya Panlot Sanstha (JVBPS) in 2000, which has since emerged as a respected non-profit organization working across Maharashtra to promote sustainable and inclusive development.

As the Founder and Chairman of JVBPS, Mr. Dave provides strategic leadership and overall direction to the organization. He plays a pivotal role in shaping the institution's vision, mission, and long-term development strategies while ensuring alignment with community needs and stakeholder expectations. Under his leadership, JVBPS has successfully implemented numerous projects in the areas of watershed management, water conservation, agriculture and allied livelihoods, climate resilience, women's empowerment, renewable energy, governance, and capacity building.

Mr. Dave is responsible for developing partnerships and maintaining relationships with government departments, CSR foundations, donor agencies, corporate partners, financial institutions, and community-based organizations. He works closely with the management team to design innovative programs, mobilize resources, and ensure effective implementation of projects that generate measurable social and environmental impact.

In his leadership role, he oversees organizational governance, strategic planning, project development, fundraising initiatives, compliance management, and institutional strengthening. He provides guidance to program teams on project execution, quality assurance, monitoring and evaluation, financial management, and reporting systems. His

responsibilities also include reviewing project performance, ensuring timely achievement of targets, and promoting transparency, accountability, and good governance across all organizational functions.

Mr. Dave actively supports the organization's human resource development by mentoring staff, strengthening leadership capacities, and fostering a culture of learning and innovation. He also supervises project financial management, donor compliance, statutory requirements, communication strategies, branding initiatives, stakeholder engagement, and organizational sustainability efforts.

Through his dedication and leadership, Mr. Dave has contributed significantly to improving water security, enhancing rural livelihoods, strengthening community institutions, and promoting sustainable development practices among farming and tribal communities across Maharashtra. His vision continues to guide JVBPS in creating resilient communities and enabling long-term socio-economic transformation for underserved populations. Set forth below are the details of the Key managerial staff:

Roles and responsibilities of staff and volunteers:

S. No	Designation	Role & Responsibility
1	Chair Person	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	Vice Chairperson	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 ongoing 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 ongoing communication with funders. The position is pivotal in cultivating a favorable 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

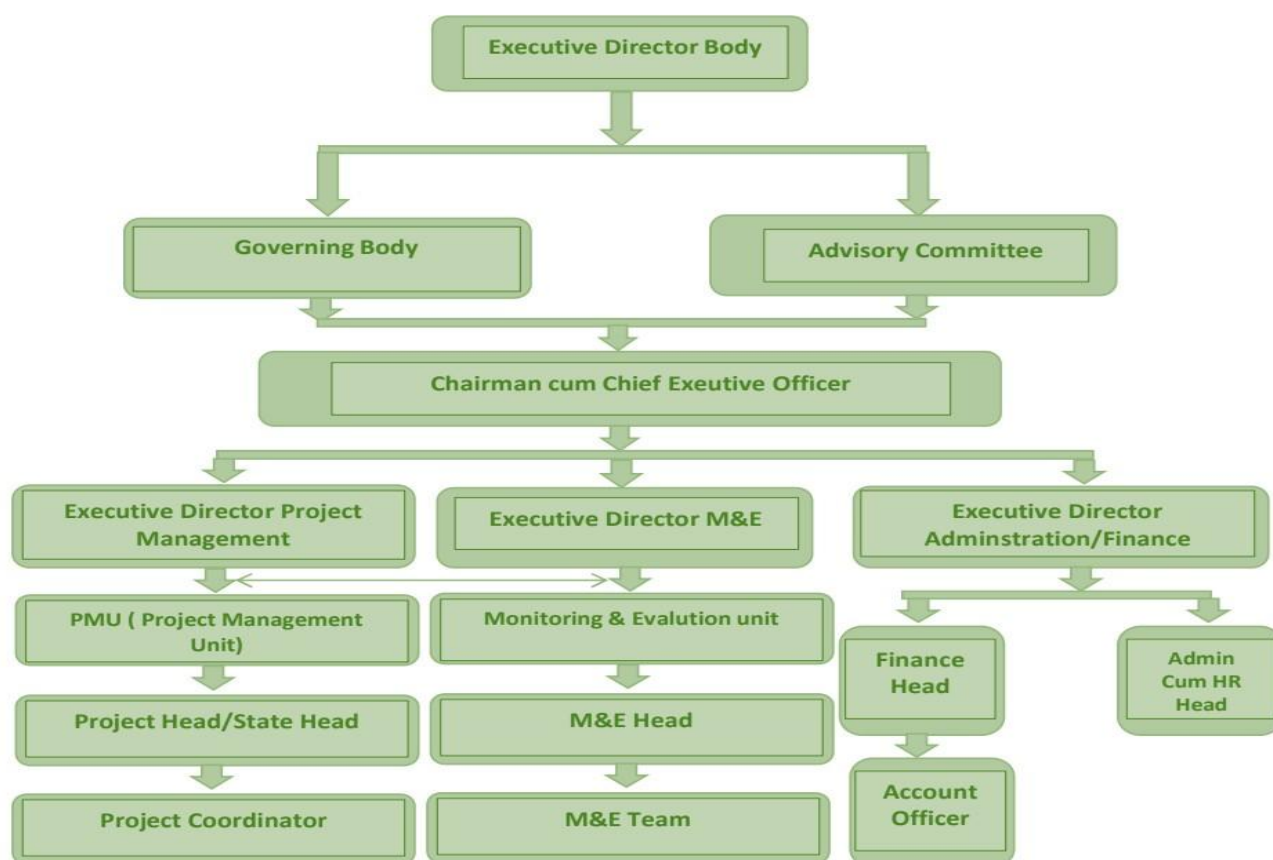
5	Finance Head	Position responsible for Effective financial management. This includes the development and oversight of the annual budget, Salary, and Payroll Maintenance, GST & Taxation, preparation of transparent financial reports for stakeholders, and rigorous grant management to secure funding while 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 serves as a crucial link between the community and project stakeholders, driving sustainable development efforts.
7	M&E Head	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 analyzing 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.

Donation:

Sr. No.	Donors	FY 2022-23	FY 2023-24	FY 2024-25
1	Jal Jeevan Mission Zila Parishad, Yavatmal	395200	878400	240000
2	National Jal Jeevan Mission, National Level Office, New Delhi			
3	Swacha Bharat Mission, Cell Zila Parishad, Sangli	60000	79420	134326
4	District Superintendent of Agriculture Office, Wardha	7082876		
5	Director of Agriculture, Goa State	2720013	3797210	1982695
6	Director of GSDA, Pune	3246844	4426407	6693559
7	Bharitya Rural Livelihood Foundation, Delhi		1632539	3292036
8	State Water & Sanitation Organization, Belapur New	M	19958000	
9	Zila Parishad, Washim		43194	
10	Zila Parishad, Chandrapur		7848000	
11	Zila Prishad, Akola		5120000	
12	Zila Parishad Yavatmal		113911	

13	Water Resource Department Karanja		443210	
14	Water Resource Department Samundrapur		346124	
15	KRC JJM, Maharashtra			29183400
16	KRC JJM (Arunachal Pradesh)			6024490
17	KRC JJM (ZP Akola)			10589400
18	KRC JJM (ZP Chandrapur)			18223800
19	Other Donation			3711156
		13504933	44686415	80074862

Organization Structure:



OUR LIFETIME MEMBER

The Lifetime Member of our Society is Manish Suresh Dave. The profiles of our lifetime Member given below:

	Manish Suresh Dave aged 47 years is the lifetime Member of our Society. He resides at plot 13 bhagyodaya society wadgaon road, Yavatmal (R), Maharashtra-445001 Our Society confirms that the details of the permanent account number, aadhar number, driving license number, bank account number(s) and passport number of four Promoter have been submitted to the Stock Exchange at the timing of filing this Draft Prospectus.
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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 Membership so four Members, see '*Our Management*' on page 77 of this Draft Prospectus.

RELATED PARTY TRANSACTIONS

For details of the related party transactions for the Fiscals 2026, 2025 and 2024 in accordance with the requirements under the Society registration Act, 1860, and the rules framed thereunder, as amended from time to time, see “Financial Information” on page 89 of this Draft Prospectus.

SECTION V – FINANCIAL STATEMENTS FINANCIAL INFORMATION
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REPORT OF AN AUDITOR RELATING TO ACCOUNTS AUDITED
UNDER SUB-SECTION 33 & 34 AND RULE 19 OF
THE BOMBAY PUBLIC TRUST ACT

Registration No : F - 6012 (Ytl)

Name of the Public Trust : JIVAN VIKAS SAMAJIK BAHUUDDESHIYA PANLOT SANSTHA
Tq., Dist. Yavatmal

for the year ending: 31st March, 2023

a) Whether accounts are maintained regularly and in accordance with the Act & the rules	Yes
b) Whether receipts and disbursements are properly and correctly shown in the account	Yes
c) Whether the Cash balance and vouchers in the custody of the manager or Trustee on the date of audit were in agreement with accounts	Yes
d) Whether all books, deeds, accounts, vouchers other documents or records required by the auditor were produced before him.	Yes
e) Whether a register of movable and immovable properties is properly maintained the charges therein and communicated from time to time to the regional office & the defects and inaccuracies maintained in the previous audit report have been duly com.	Yes
f) Whether the manager or trustee or any other person required by the auditor to appear before him did so and furnished the necessary information required by him.	N.A.
g) Whether any property or funds of the trust were applied for any object or purpose other than object or purpose of the Trust;	Yes
h) The amounts of outstanding for more than one year & the amounts written off if any	No
i) Whether tenders were invited for repairs or construction involving expenditure exceeding Rs. 5,000/-	Nil
j) Whether any money of the public trust has been invested contrary to the provision of Section 35 ;	Yes
k) Alienation, if any of the immovable property contrary to the provisions of section 36 which have come to the notice of the auditors.	No
l) All cases of irregular, illegal or improper expenditure or failure or commission to rec over monies or other property belonging to the public trust or of loss or waste of mon ey or other property thereof & whether such expenditure, failure commission or waste was caused in consequence of branch or trustee or misapplication of any other misco nduct on the part of the trustees or any person while in the management of the trust	Such Cases have Not Come to our Notice
m) Whether the budget has been filled in the form provided by rule 16 A	No
n) Whether the maximum and minimum of the trustee is maintained.	Yes
o) Whether the meeting are held regularly as provided in such instrument	Yes, as informed
p) Whether the minutes book are held regularly as provided in such instrument.	Yes
q) Whether the minutes book or the proceeding of the meeting is maintained.	Yes
r) Whether any of the trustees is a debtor or creditor of the trust.	No
s) Whether any irregularities pointed out by the auditors in the accounts of the previous year have been duly complied with by the trustees during the period of Audit.	N.A.
t) Any special matter which the auditor may think fit or necessary to bring to the notice of the Deputy or Assistant Charity Commissioner.	No

For, Anand S. Daga & Co.
Chartered Accountants

Place : Yavatmal
Date : 03.10.2023
UDIN: 23114385BGUQQO7676



(Proprietor)

THE BOMBAY PUBLIC TRUST ACT, 1950

SCHEDULE IX - C

Statement of income liable to contribution for year ending 31st March, 2023

Name of the Public Trust : JIVAN VIKAS SAMAJIK BAHUUDDESHIYA PANLOT SANSTHA

Tq., Dist, Yavatmal

Registration No : F-6012 (Ytl)

Particulars	Amount Rs.	Amount Rs.
I. INCOME AS SHOWN IN THE INCOME AND EXPENDITURE ACCOUNT (SCHEDULE IX)		1,35,28,738.00
II. ITEMS NOT CHARGEABLE TO CONTRIBUTION UNDER SECTION 58 AND RULE 32.		
i) Donation Received from other public/ Trust and Dharmadas.	Nil	
ii) Grant received from Government & local authority	1,35,04,933.00	
iii) Interest on Sinking or Depreciation Fund	Nil	
iv) Amount spent for the Purpose of secular education	NIL	
v) Amount spent for the purpose of medical relief	Nil	
vi) Amount spent for the purpose of veterinary treatment of animals.	Nil	
vii) Expenditure incurred from donation for relief of distress caused by scarcity, drought, flood, fire or other natural calamity.	Nil	
viii) N.A.	Nil	
a) Land revenue and local cess fund		
b) Rent payable to superior landlord		
c) cost of production if lands are cultivated by Trust	Nil	
ix) Deduction out of income from lands used for non-agricultural purpose:-	Nil	
[a] Assenment Cases & other Govt. or Municipal Tax		
[b] Ground rent payable to the superior landlord		
[c] Insurance premia		
[d] Repairs at 10 percent of gross rent of building	Nil	
[e] cost of collection at 4 percent of gross rent of building let out.	Nil	
[x] Cost of collection of income or receipt from securities stocks etc. at one percent or such income	Nil	
[xi] Deduction on an account of receipt in respect of building not rented and yielding no income at 10% of the estimated gross annual rent.	Nil	
Gross Annual Income chargeable to Contribution Rs.		23,805.00
Contribution Rs.		Nil

Certified that while claiming deduction admissible under the above Schedule, the Trust has not claimed any amount twice either wholly or partly, against any of items mentioned in the schedule which have the effect of double deduction.

For, Anand S. Daga & Co.
Chartered Accountants

Place : Yavatmal
Date : 03.10.2023
UDIN: 23114385BGUQO7676



(Proprietor)

Anand S. Daga & Co.

Chartered Accountants

256, Darda Nagar,

Yavatmal - 445 001

Mo. 94228-69011

Anand S. Daga

B.Com., FCA

JIVAN VIKAS SAMAJIK BAHUUDDESHIYA PANLOT SANSTHA, YAVATMAL
RECEIPT & PAYMENT A/C.
for the year ended 31st March, 2023

Receipts	Amount Rs.	Payments	Amount Rs.
TO		BY	
<u>Opening Balances</u>			
Cash in Hand	3,104.00		
BoB 79730100007763	2,39,305.00		
BoI 06301021000053	56,571.00		
BoB79730100003188	29,04,100.00		
<u>Grant in Aid received from</u>		<u>Project Expenses</u>	
ISA JJM Project	3,95,200.00	ISA JJM Project	9,60,000.00
SBM (ZP Sangli)	60,000.00	KRC JJM Project	12,55,600.00
PMKSY(Agri.Dept. Goa)	27,20,013.00	SBM (TSP)	19,56,500.00
Atul Bhujal Yojana	32,46,844.00	IWMP Project	56,000.00
		PMKSY(Agri.Dept. Goa)	25,15,200.00
		Atal Bhujal Yojana	34,80,000.00
<u>Amount Payables</u>	26,45,150.00	<u>Contingencies</u>	
<u>Bank Interest</u>	23,805.00	Office Rent	18,000.00
		Salaries	16,500.00
		Printing & Stationary	2,311.00
		Travelling Expenses	4,225.00
		Meeting Expenses	450.00
		FD for Project	5,42,000.00
		<u>Closing Balances</u>	
		Cash in Hand	2,974.00
		BoB 79730100007763	14,49,584.00
		BoI 06301021000053	3,533.00
		BoB79730100003188	31,215.00
	<u>1,22,94,092.00</u>		<u>1,22,94,092.00</u>

As per our report of even date

For, Anand S. Daga & Co.

Chartered Accountants

Place : Yavatmal

Date : 03.10.2023

UDIN: 23114385BGUUQO7676

Anand S. Daga
(Proprietor)



Trustee

Anand S. Daga & Co.

Chartered Accountants

256, Darda Nagar,
Yavatmal - 445 001
Mo. 94228-69011

Anand S. Daga

B.Com., FCA

JIVAN VIKAS SAMAJIK BAHUUDDESHIYA PANLOT SANSTHA, YAVATMAL
CONSOLIDATED INCOME & EXPENDITURE A/C.
for the Period ended 31st Mar., 2023

Expenditure	Amount Rs.	Income	Amount Rs.
<u>Project Expenses</u>		<u>Grant in Aid received from</u>	
ISA JJM Project	9,60,000.00	ISA JJM Project	3,95,200.00
KRC JJM Project	12,55,600.00		
SBM (TSP)	19,56,500.00	SBM (ZP Sangli)	60,000.00
IWMP Project	56,357.00	IWMP Wardha WC	70,82,876.00
PMKSY(Agri.Dept. Goa)	25,15,200.00	PMKSY(Agri.Dept. Goa)	27,20,013.00
Atal Bhujal Yojana	34,80,000.00	Atul Bhujal Yojana	32,46,844.00
		Bank Interest	23,805.00
<u>Contingencies</u>			
Office Rent	18,000.00		
Salaries	16,500.00		
Printing & Stationary	2,311.00		
Travelling Expenses	4,225.00		
Meeting Expenses	450.00		
		Excess of Expenditure Over Income	(32,63,595.00)
	<u>1,02,65,143.00</u>		<u>1,02,65,143.00</u>

As per our report of even date
For, Anand S. Daga & Co.
Chartered Accountants

Place : Yavatmal

Date : 03.10.2023

UDIN :23114385BGUUQO7676

Anand S. Daga
(Proprietor)



Trustee

Anand S. Daga & Co.

Chartered Accountants

256, Darda Nagar,

Yavatmal - 445 001

Mo. 94228-69011

Anand S. Daga

B.Com., FCA

JIVAN VIKAS SAMAJIK BAHUUDDESHIYA PANLOT SANSTHA, YAVATMAL
CONSOLIDATED BALANCE SHEET
as on 31st Mar., 2023

Liabilities	Amount Rs.	Assets	Amount Rs.
<u>Life Membership Fees</u>	707.00	Dead Stock	1,08,100.00
		Furniture	24,800.00
Income & Expenditure A/c.		Computer	45,200.00
Opening Bal. (1,52,71,281.00)			
For the Year <u>32,63,595.00</u>	(1,20,07,686.00)	FD for Project	5,42,000.00
Advances from Members			
Opening Bal. 7,46,156.00			
For the Year <u>-</u>	7,46,156.00	Cash & Bank Balances	
		Trust	14,87,306.00
Amount payables	1,34,84,392.00	IWMP	<u>66,351.00</u>
			15,53,657.00
Security Deposit	50,188.00		
	<u>22,73,757.00</u>		<u>22,73,757.00</u>

Place : Yavatmal

Date : 03.10.2023

UDIN: 23114385BGUUQO7676

As per our report of even date

For, Anand S. Daga & Co.

Chartered Accountants

Anand S. Daga
Anand S. Daga
(Proprietor)



Trustee

**REPORT OF AN AUDITOR RELATING TO ACCOUNTS AUDITED
UNDER SUB-SECTION 33 & 34 AND RULE 19 OF
THE BOMBAY PUBLIC TRUST ACT**

Registration No : F- 6012 (Ytl)

**Name of the Public Trust : Jivan Vikas Samajik Bahuuddeshiya Panlot Sanstha
Tq. & Dist. Yavatmal**

for the year ending: 31st March, 2024

a) Whether accounts are maintained regularly and in accordance with the Act & the rules	Yes
b) Whether receipts and disbursements are properly and correctly shown in the account	Yes
c) Whether the Cash balance and vouchers in the custody of the manager or Trustee on the date of audit were in agreement with accounts	Yes
d) Whether all books, deeds, accounts, vouchers other documents or records required by the auditor were produced before him.	Yes
e) Whether a register of movable and immovable proprieties is properly maintained the charges therein and communicated from time to time to the regional office & the defects and inaccuracies maintained in the previous audit report have been duly com.	Yes
f) Whether the manager or trustee or any other person required by the auditor to appear before him did so and furnished the necessary information required by him.	Yes
g) Whether any property or funds of the trust were applied for any object or purpose other than object or purpose of the Trust;	No
h) The amounts of outstanding for more than one year & the amounts written off if any	Nil
i) Whether tenders were invited for repairs or construction involving expenditure exceeding Rs. 5,000/-	Yes
j) Whether any money of the public trust has been invested contrary to the provision of Section 35 ;	No
k) Alienation, if any of the immovable property contrary to the provisions of section 36 which have come to the notice of the auditors.	No
l) All cases of irregular, illegal or improper expenditure or failure or commission to rec over monies or other property belonging to the public trust or of loss or waste of mon ey or other property thereof & whether such expenditure, failure commission or waste was caused in consequence of branch or trustee or misapplication of any other misco nduct on the part of the trustees or any person while in the management of the trust	Such Cases have Not Come to our Notice
m) Whether the budget has been filled in the form provided by rule 16 A	No
n) Whether the maximum and minimum of the trustee is maintained.	Yes
o) Whether the meeting are held regularly as provided in such instrument	Yes, as informed
p) Whether the minutes book are held regularly as provided in such instrument.	Yes
q) Whether the minutes book or the proceeding of the meeting is maintained,	Yes
r) Whether any of the trustees is a debtor or creditor of the trust.	No
s) Whether any irregularities pointed out by the auditors in the accounts of the previous year have been duly complied with by the trustees during the period of Audit.	N.A.
t) Any special matter which the auditor may think fit or necessary to bring to the notice of the Deputy or Assistant Charity Commissioner.	No

Place : Yavatmal
Date : 06.09.2024
UDIN: 24114385BKADKX5333

For, Anand S. Daga & Co.
Chartered Accountants



As Daga
(Proprietor)

THE BOMBAY PUBLIC TRUST ACT, 1950

SCHEDULE IX - C

Statement of income liable to contribution for year ending 31st March, 2024

Name of the Public Trust : Jivan Vikas Samajik Bahuuddeshiya Panlot Sanstha

Tq. & Dist. Yavatmal

Registration No : F- 6012 (Ytl)

Particulars	Amount Rs.	Amount Rs.
I. INCOME AS SHOWN IN THE INCOME AND EXPENDITURE ACCOUNT (SCHEDULE IX)		44,757,470.00
II. ITEMS NOT CHARGEABLE TO CONTRIBUTION UNDER SECTION 58 AND RULE 32.		
i) Donation Received from other public/ Trust and Dharmadas.	Nil	
ii) Grant received from Government & local authority	44,686,415.00	
iii) Interest on Sinking or Depreciation Fund	Nil	
iv) Amount spent for the Purpose of secular education	Nil	
v) Amount spent for the purpose of medical relief	Nil	
vi) Amount spent for the purpose of veterinary treatment of animals.	Nil	
vii) Expenditure incurred from donation for relief of distress caused by scarcity, drought, flood, fire or other natural calamity.	Nil	
viii) N.A.	Nil	
a) Land revenue and local cess fund		
b) Rent payable to superior landlord		
c) cost of production if lands are cultivated by Trust	Nil	
ix] Deduction out of income from lands used for non-agricultural purpose:-	Nil	
[a] Assenment Cases & other Govt. or Municipal Tax		
[b] Ground rent payable to the superior landlord		
[c] Insurance premia		
[d] Repairs at 10 percent of gross rent of building	Nil	
[e] cost of collection at 4 percent of gross rent of building let out.	Nil	
[x] Cost of collection of income or receipt from securities stocks etc. at one percent or such income	Nil	
[xi] Deduction on an account of receipt in respect of building not rented and yielding no income at 10% of the estimated gross annual rent	Nil	
Gross Annual Income chargeable to Contribution Rs.		71,055.00
Contribution Rs.		Nil

Certified that while claiming deduction admissible under the above Schedule, the Trust has not claimed any amount twice either wholly or partly, against any of items mentioned in the schedule which have the effect of double deduction.

Place : Yavatmal

Date : 06.09.2024

UDIN: 24114385BKADKX5333



For, Anand S. Daga & Co.
Chartered Accountants

Anand S. Daga
(Proprietor)

Anand S. Daga & Co.
Chartered Accountants
256, Darda Nagar,
Yavatmal - 445 001
Mo. 94228-69011

Anand S. Daga
B.Com., FCA

JIVAN VIKAS SAMAJIK BAHUUDDESHIYA PANLOT SANSTHA, YAVATMAL
RECEIPT & PAYMENT A/C.
for the year ended 31st March, 2024

Receipts	Amount Rs.	Payments	Amount Rs.
TO		BY	
<u>Opening Balances</u>			
Cash in Hand	2,974.00		
BoB 79730100007763	1,449,584.00		
Bol 06301021000053	3,533.00		
BoB79730100003188	31,215.00		
<u>Grant in Aid received from</u>		<u>Project Expenses</u>	
JJM ZP YTL	878,400.00	ISA JJM Project	919,570.00
SBM (ZP Sangli)	79,420.00	KRC JJM Project	3,955,004.00
PMKSY(Agri.Dept. Goa)	3,797,210.00	KRC SBM 2 Project	15,456,000.00
Atul Bhujal Yojana	4,426,407.00	BRFL Project Expenses	1,084,650.00
BRFL (CSO)	1,632,539.00	PMKSY(Agri.Dept. Goa)	1,048,486.00
KBM KRC WSSO Mumbai	19,958,000.00	Atal Bhujal Yojana	3,116,500.00
SBM (ZP Washim)	43,194.00		
KRC JJM (ZP Chandrapur)	7,848,000.00	<u>Contingencies</u>	
KRC JJM (ZP Akola)	5,120,000.00	Administration Expenses	277,600.00
MSRLM (ZP Yavatmal)	113,911.00	Bank Charges	41,264.00
PMKSY(WRD Karanja)	443,210.00	Office Rent	472,000.00
PMKSY(WRD Samudrapur)	346,124.00	Salaries	246,700.00
		SSE Registration Expenses	20,000.00
		Travelling Expenses	474,880.00
Bank FD Interest	41,989.00	Office Expenses	688,585.00
Amount Payables	15,456,000.00	Audit Fees	45,000.00
		GST Paid	489,784.00
Bank Saving Interest	29,066.00	Payables Paid	13,484,392.00
		Furniture	6,985.00
TDS Payable	195,516.00	Computer	102,450.00
		FD Int Reinvested	41,989.00
		IT TDS Deducted	1,220,950.00
		Receivable from Atal Bhujal yoj	561,488.00
		<u>Closing Balances</u>	
		Cash in Hand	7,773.00
		BoB 79730100007763	17,500,793.00
		Bol 06301021000053	3,533.00
		BoB79730100003188	629,916.00
	<u>61,896,292.00</u>		<u>61,896,292.00</u>

As per our report of even date
For, Anand S. Daga & Co.
Chartered Accountants

Place : Yavatmal

Date : 06.09.2024

UDIN: 241143858



Anand S. Daga
(Proprietor)

[Signature]
Trustee

Anand S. Daga & Co.
Chartered Accountants
256, Darda Nagar,
Yavatmal - 445 001
Mo. 94228-69011

Anand S. Daga
B.Com., FCA

JIVAN VIKAS SAMAJIK BAHUUDDESHIYA PANLOT SANSTHA, YAVATMAL
CONSOLIDATED BALANCE SHEET
as on 31st Mar., 2024

Liabilities	Amount Rs.	Assets	Amount Rs.
<u>Life Membership Fees</u>	707.00	Dead Stock	108,100.00
		Furniture	31,785.00
		Computer	147,650.00
Income & Expenditure A/c.			
Opening Bal. (12,007,686.00)		FD for Project	583,989.00
For the Year <u>16,421,447.00</u>	4,413,761.00		
Advances from Members		IT TDS Deducted	1,220,950.00
Opening Bal. 746,156.00		Receivable from Atal Bhujal yoj	561,488.00
For the Year <u>-</u>	746,156.00		
Amount payables	15,456,000.00	Cash & Bank Balances	
		Trust	18,142,015.00
Security Deposit	50,188.00	IWMP	66,351.00
			<u>18,208,366.00</u>
TDS Payable	195,516.00		
	<u>20,862,328.00</u>		<u>20,862,328.00</u>

Place : Yavatmal

Date : 06.09.2024

UDIN: 24114385BKADKX5333

As per our report of even date
For, Anand S. Daga & Co.
Chartered Accountants

Anand S. Daga
Anand S. Daga
(Proprietor)

[Signature]
Trustee



Anand S. Daga & Co.

Chartered Accountants

256, Darda Nagar,

Yavatmal - 445 001

Mo. 94228-69011

Anand S. Daga

B.Com., FCA

JIVAN VIKAS SAMAJIK BAHUUDDESHIYA PANLOT SANSTHA, YAVATMAL
CONSOLIDATED INCOME & EXPENDITURE A/C.
for the Period ended 31st Mar., 2024

Expenditure	Amount Rs.	Income	Amount Rs.
<u>Project Expenses</u>		<u>Grant in Aid received from</u>	
ISA JJM Project	919,570.00	JJM ZP YTL,	878,400.00
KRC JJM Project	3,955,004.00	SBM (ZP Sangli)	79,420.00
KRC SBM 2 Project	15,456,000.00	PMKSY(Agri.Dept. Goa)	3,797,210.00
BRFL Project Expenses	1,084,650.00	Atul Bhujal Yojana	4,426,407.00
PMKSY(Agri.Dept. Goa)	1,048,486.00	BRFL (CSO)	1,632,539.00
Atal Bhujal Yojana	3,116,500.00	KBM KRC WSSO Mumbai	19,958,000.00
		SBM (ZP Washim)	43,194.00
<u>Contingencies</u>		KRC JJM (ZP Chandrapur)	7,848,000.00
Administration Expenses	277,600.00	KRC JJM (ZP Akola)	5,120,000.00
Bank Charges	41,264.00	MSRLM (ZP Yavatmal)	113,911.00
Office Rent	472,000.00	PMKSY(WRD Karanja)	443,210.00
Salaries	246,700.00	PMKSY(WRD Samudrapur)	346,124.00
SSE Registration Expenses	20,000.00		
Travelling Expenses	474,880.00	Bank FD Interest	41,989.00
Office Expenses	688,585.00	Bank Savings Interest	29,066.00
Audit Fees	45,000.00		
GST Paid	489,784.00		
Excess of Income			
Over Expenditure	16,421,447.00		
	<u>44,757,470.00</u>		<u>44,757,470.00</u>

As per our report of even date

For, Anand S. Daga & Co.

Chartered Accountants

Place : Yavatmal

Date : 06.09.2024

UDIN: 24114385BKADKX5328

Anand S. Daga
(Proprietor)

[Signature]
Trustee



**REPORT OF AN AUDITOR RELATING TO ACCOUNTS AUDITED
UNDER SUB-SECTION 33 & 34 AND RULE 19 OF
THE BOMBAY PUBLIC TRUST ACT**

Registration No : F- 6012 (YTL)

**Name of the Public Trust : JEEVAN VIKAS SAMJIK BAHUDEHIYA PANLOT
SANSTHA YAVTAMALQ & DIST. YAVATMAL**

for the year ending: 31st March, 2025

a) Whether accounts are maintained regularly and in accordance with the Act & the rules	Yes
b) Whether receipts and disbursements are properly and correctly shown in the account	Yes
c) Whether the Cash balance and vouchers in the custody of the manager or Trustee on the date of audit were in agreement with accounts	Yes
d) Whether all books, deeds, accounts, vouchers other documents or records required by the auditor were produced before him.	Yes
e) Whether a register of movable and immovable proprieties is properly maintained the charges therein and communicated from time to time to the regional office & the defects and inaccuracies maintained in the previous audit report have been duly com.	Yes
f) Whether the manager or trustee or any other person required by the auditor to appear before him did so and furnished the necessary information required by him.	Yes
g) Whether any property or funds of the trust were applied for any object or purpose other than object or purpose of the Trust;	No
h) The amounts of outstanding for more than one year & the amounts written off if any	Nil
i) Whether tenders were invited for repairs or construction involving expenditure exceeding Rs. 5,000/-	No
j) Whether any money of the public trust has been invested contrary to the provision of Section 35 ;	No
k) Alienation, if any of the immovable property contrary to the provisions of section 36 which have come to the notice of the auditors.	No
l) All cases of irregular, illegal or improper expenditure or failure or commission to rec over monies or other property belonging to the public trust or of loss or waste of mon ey or other property thereof & whether such expenditure, failure commission or waste was caused in consequence of branch or trustee or misapplication of any other misco nduct on the part of the trustees or any person while in the management of the trust	Such Cases have Not Come to our Notice
m) Whether the budget has been filled in the form provided by rule 16 A	No
n) Whether the maximum and minimum of the trustee is maintained.	Yes
o) Whether the meeting are held regularly as provided in such instrument	Yes, as informed
p) Whether the minutes book are held regularly as provided in such instrument.	Yes
q) Whether the minutes book or the proceeding of the meeting is maintained.	Yes
r) Whether any of the trustees is a debtor or creditor of the trust.	No
s) Whether any irregularities pointed out by the auditors in the accounts of the previous year have been duly complied with by the trustees during the period of Audit.	NA
t) Any special matter which the auditor may think fit or necessary to bring to the notice of the Deputy or Assistant Charity Commissioner.	No

Place : Yavatmal
Date : 15.07.2025
UDIN : 25114385BMGSZE5367



For, Anand S. Daga & Co.
Chartered Accountants

Anand S. Daga
(Proprietor)

THE BOMBAY PUBLIC TRUST ACT, 1950

SCHEDULE IX - C

Statement of income liable to contribution for year ending 31st March, 2025

Name of the Public Trust : JEEVAN VIKAS SAMJIK BAHUDEHIYA PANLOT
SANSTHA YAVTAMALTQ & DIST. YAVATMAL

Registration No : F- 6012 (YTL)

Particulars	Amount Rs.	Amount Rs.
I. INCOME AS SHOWN IN THE INCOME AND EXPENDITURE ACCOUNT (SCHEDULE IX)		8,03,23,213.00
II. ITEMS NOT CHARGEABLE TO CONTRIBUTION UNDER SECTION 58 AND RULE 32.		
i) Donation Received from other public/ Trust and Dharmadas.	Nil	
ii) Grant received from Government & local authority	7,63,63,706.00	
iii) Interest on Sinking or Depreciation Fund	Nil	
iv) Amount spent for the Purpose of secular education	Nil	
v) Amount spent for the purpose of medical relief	Nil	
vi) Amount spent for the purpose of veterinary treatment of animals.	Nil	
vii) Expenditure incurred from donation for relief of distress caused by scarcity, drought, flood, fire or other natural calamity.	Nil	
viii) N.A.	Nil	
a) Land revenue and local cess fund		
b) Rent payable to superior landlord		
c) cost of production if lands are cultivated by Trust	Nil	
ix) Deduction out of income from lands used for non-agricultural purpose:-	Nil	
[a] Assenment Cases & other Govt. or Municipal Tax		
[b] Ground rent payable to the superior landlord		
[c] Insurance premia		
[d] Repairs at 10 percent of gross rent of building	Nil	
[e] cost of collection at 4 percent of gross rent of building let out.	Nil	
[x] Cost of collection of income or receipt from securities stocks etc. at one percent or such income	Nil	
[xi] Deduction on an account of receipt in respect of building not rented and yielding no income at 10% of the estimated gross annual rent	Nil	
Gross Annual Income chargeable to Contribution Rs.		39,59,507.00
Contribution Rs.		Nil

Certified that while claiming deduction admissible under the above Schedule, the Trust has not claimed any amount twice either wholly or partly, against any of items mentioned in the schedule which have the effect of double deduction.

Place : Yavatmal

Date : 15.07.2025

UDIN : 25114385BMGSZE5367



For, Anand S. Daga & Co.
Chartered Accountants

Anand S. Daga
(Proprietor)

JEEVAN VIKAS SAMAJIK BAHUUDDESHIYA PANLOT SANSTHA, YAVATMAL
RECEIPT & PAYMENT A/C.
for the year ended 31st March, 2025

Receipts	Amount Rs.	Payments	Amount Rs.
TO		BY	
<u>Opening Balances</u>			
Cash in Hand	7,773.00		
BoB 79730100007763	1,75,00,793.00		
BoI 06301021000053	3,533.00		
BoB79730100003188	6,29,916.00		
IWMP	66,351.00		
<u>Grant in Aid received from</u>		<u>Project Expenses</u>	
KRC JJM (Capacity Building & Various Training for Technical Support) Maharashtra State	2,91,83,400.00	KRC JJM (Capacity Building & Various Training for Technical Support) Maharashtra State	5,76,22,930.00
KRC JJM (Capacity Building & Various Training for Technical Support) Arunachal Pradesh state	60,24,490.00	KRC JJM (Capacity Building & Various Training for Technical Support) Arunachal Pradesh state	13,73,000.00
KRC JJM (Capacity Building & Various Training for Technical Support) Akola	1,05,89,400.00	Skill Development Expenses KRC	26,85,460.00
JJM ZP YTL	2,40,000.00	BRLF Project Expenses	33,50,543.00
KRC JJM (Capacity Building & Various Training for Technical Support) Chandrapur	1,82,23,800.00	PMKSY(Agri.Dept. Goa)	7,43,000.00
PMKSY(Agri.Dept. Goa)	19,82,695.00	PMKSY Livelihood skill training Exp.	11,24,600.00
Atul Bhujal Yojana	66,93,559.00	Atal Bhujal Yojana	65,61,000.00
BRLF (CSO)	32,92,036.00	Urban SBM 2.0	1,19,900.00
Urban SBM 2.0	1,34,326.00	ISA JJM	2,45,750.00
		<u>Contingencies</u>	
Bank Intrest (BRLF)	16,035.00	Bank Charges	7,028.00
Interest on IT Refund	1,93,786.00	Travelling Expenses	14,450.00
Bank Saving Interest	38,530.00	Office Expenses	79,700.00
Donation	37,11,156.00	Audit Fees	12,000.00
		Registration in NSDC	1,00,000.00
TDS Refunded	12,20,950.00	Payables Paid	1,55,06,188.00
Amount Payable	2,41,28,928.00	Old TDS Paid	1,95,516.00
Amount received	5,61,488.00	Tax receivable	23,70,230.00
		FD For project	28,000.00
TDS Payable	4,30,733.00	Advances to member repaid	7,46,156.00
		Amount receivable	3,07,27,624.00
		Cont	



Cont.....			
		<u>Closing Balances</u>	
		Cash in Hand	22,773.00
		BoB 79730100007763	5,28,883.00
		BoI 06301021000053	19,108.00
		BoB79730100003188	6,23,488.00
		IWMP	66,351.00
	12,48,73,678.00		12,48,73,678.00
			-

Place : Yavatmal
Date : 15.07.2025
UDIN: 25114385BMGSZE5367



As per our report of even date
For, Anand S. Daga & Co.
Chartered Accountants
Anand S. Daga
(Proprietor)

अध्यक्ष
जिवनविकास माध्यामीक बहुउद्देशिय
पानलोट संस्था, यवतमाळ
President

JEEVAN VIKAS SAMAJIK BAHUUDDESHIYA PANLOT SANSTHA, YAVATMAL
CONSOLIDATED INCOME & EXPENDITURE A/C.
for the Period ended 31st Mar., 2025

Expenditure	Amount Rs.	Income	Amount Rs.
Project Expenses		Grant in Aid received from	
KRC JJM Project (Arunachal Pradesh state)	13,73,000.00	JJM ZP YTL	2,40,000.00
KRC JJM Project (Maharashtra State)	5,76,22,930.00	Urban SBM (2.0)	1,34,326.00
Skill Development Expenses KRC	26,85,460.00	PMKSY(Agri.Dept. Goa)	19,82,695.00
ISA JJM - skill	2,45,750.00	Atul Bhujal Yojana	66,93,559.00
BRLF Project Expenses	33,50,543.00	BRLF (CSO)	32,92,036.00
PMKSY(Agri.Dept. Goa)	7,43,000.00	KRC JJM (Maharashtra)	2,91,83,400.00
PMKSY Livelihood skill training Exp.	11,24,600.00	KRC JJM (Arunchal pradesh)	60,24,490.00
Atal Bhujal Yojana	65,61,000.00	KRC JJM (ZP Akola)	1,05,89,400.00
Urban SBM 2.0	1,19,900.00	KRC JJM (ZP Chandrapur)	1,82,23,800.00
C. Incidences			
Bank Charges	7,028.00	Bank Intrest (BRLF)	16,035.00
NSDC Registration Expenses	1,00,000.00	Bank Savings Interest	38,530.00
Travelling Expenses	14,450.00	Interest on IT Refund	1,93,786.00
Office Expenses	79,700.00	Donation	37,11,156.00
Audit Fees	12,000.00		
Excess of Income			
Over Expenditure	62,83,852.00		
	8,03,23,213.00		8,03,23,213.00

As per our report of even date
For, Anand S. Daga & Co.
Chartered Accountants

Place : Yavatmal

Date : 15.07.2025

UDIN: 25114385BMGSZE5367



Anand S. Daga
(Proprietor)

[Signature]

अध्यक्ष

जिवन विकास सामाजीक बहुउद्देशिय
पानलोट संस्था, यवतमाळ

JEEVAN VIKAS SAMAJIK BAHUDDDESHIYA PANLOT SANSTHA, YAVATMAL
CONSOLIDATED BALANCE SHEET
As on 31st Mar., 2025

Liabilities	Amount Rs.	Assets	Amount Rs.
<u>Life Membership Fees</u>	707.00	Dead Stock	1,08,100.00
Income & Expenditure A/c.		Furniture	31,785.00
Opening Bal. 44,13,761.00		Computer	1,47,650.00
For the Year 62,83,852.00	1,06,97,613.00	FD for Project	6,11,989.00
		IT TDS Deducted	23,70,230.00
Amount payables	2,40,78,740.00	Amount receivables	3,07,27,624.00
Security Deposit	50,188.00	Cash & Bank Balances	
TDS Payable	4,30,733.00	Trust 11,94,252.00	
		IWMP 66,351.00	12,60,603.00
	3,52,57,981.00		3,52,57,981.00

As per our report of even date
For, Anand S. Daga & Co.
Chartered Accountants

Place : Yavatmal
Date : 15.07.2025
UDIN: 25114385BMGSZE5367



Anand S. Daga
Anand S. Daga
(Proprietor)

[Signature]
महेश
President
जिवनविकास समाजिक बहूउद्देश्य
पानलोट संस्था, यवतमल

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 Issue 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 89 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 March 31, 2026:**
Our Society has no outstanding secured borrowings, as on March 31, 2026.
- B. **Details of outstanding unsecured borrowings as on March 31, 2026:**
Our Society has no outstanding unsecured borrowings, as on March 31, 2026.
- C. **Details of outstanding non-convertible securities as on March 31, 2026:**
Our Society has no outstanding non-convertible securities, as on March 31, 2026.
- D. **Details of commercial paper issuances as on March 31, 2026:**
Our Society has no commercial papers listed, as on March 31, 2026.
- 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 March 31, 2026:**
Our Society has no outstanding bank fund-based facilities or other borrowings from financial institutions or financial creditors, as on March 31, 2026.
- F. **Corporate guarantees issued by our Society as on March 31, 2026:**
Our Society has not provided any corporate guarantees, as on March 31, 2026.
- G. **Details of inter-corporate deposits as on March 31, 2026:**
Our Society has no inter – corporate deposits, as on March 31, 2026.
- H. **Details of loans from Directors and Relatives of Members as on March 31, 2026:**
Our Society has not availed or given any loans from or to the Members or relatives of the Members, as on March 31, 2026.
- I. **Details of external commercial borrowings as on March 31, 2026:**
Our Society has no outstanding external commercial borrowings, as on March 31, 2026.
- J. **Details of sub-ordinate debt as on March 31, 2026:**
Our Society has no outstanding sub – ordinate debt, as on March 31, 2026.
- K. **Details of perpetual debt as on March 31, 2026:**
Our Society has no outstanding perpetual debt, as on March 31, 2023.

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 March 31, 2026:

Nil

N. List of top 10 holders of commercial paper (secured and unsecured) in terms of value (on a cumulative basis) as on March 31, 2026:

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 March 31, 2026:

Nil

P Details of any other contingent liabilities of our Society 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 89 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 members 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, June 20, 2026, 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

JEEVAN VIKAS SAMAJIK BAHUDDSHIYA PANLOT SANSTHA was registered in May 10, 2000, as a Society under the Society Registration Act, 1860 with Registration No. F-6102lytl issued by the Registrar of Societies, Mumbai.

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 member 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 Society nor any of our Members 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 HH any other statutory body.
6. Our Society 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) (ii) of the SEBI ICDR Regulations, as follows:
 - a) The NPO is in compliance with requirements with Regulation 292E (2) (a) of SEBI (ICDR) Regulations, 2018 to be identified as Social Enterprise and NPO is indulged in Sub-clause no. (X) of ICDR Regulations and Promoting livelihoods for rural and urban poor including enhancing income of small and marginal farmers and workers in the non-farm sector;
 - 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 our organisation is mainly working for Village Level Farmer (SC, ST, & Other), Women Self Help Groups and Landless Person Wardha, Yavatamal, Sangli and Akola District of Maharashtra.

c) The NPO is in compliance with requirements with Regulation 292E (2) (c) of SEBI (ICDR) Regulations, 2018 to be identified as Social Enterprise as 100% of the immediately preceding 3 year average of expenditure has been incurred for providing eligible activities to Members of the target population.

d) The annual spending of the NPO in past financial year 2022-23 is Rs. **10223300**.

e) The funding in NPO in past financial year is 2022-23 Rs. **13504933**.

8. Our Auditors pursuant to their certificate dated December 04, 2023 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 ANYWAY 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 HERE BY 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 IN TO WHOSE POSSESSION THIS DRAFT PROSPECTUS AND THE PROSPECTUS COMES IS REQUIRED TO INFORM HIMSELF OR HER SELF 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 CAREFULLY 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 9 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 LATER ADDED 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 Mumbai Public Society Act, 1950, THE SECURITIES CONTRACTS (REGULATION) ACT, 1956 AND THE SECURITIES AND EXCHANGE BOARD OF INDIA ACT, 1992 AND THE RULES AND REGULATIONS MADE THERE UNDER.

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 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 dated December 17, 2024 from Anand S Daga & Co, Chartered Accountant

to include their name as required under section of the Mumbai Public Society Act, 1950 read with SEBI NCS Regulations, in this Draft Fund Raising Document, and as an “expert” as defined under section Mumbai Public Society Act, 1950 to the extent and in their capacity as our Statutory Auditors, and in respect of their audit reports dated July 15, 2026; July 9, 2024 and July 3, 2023 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 50% of the Issue Size.

If our Society does not receive the minimum subscription of 50% of Issue Size, prior to the Issue Closing Date, the entire Application Amount shall be refunded to the Applicants.

Further, in case of subscription above 50% of the Issue Size but below 75% of the Issue Size, 2 villages, 1,250 farmers, 500 women (livelihood training), 225 women (poultry support), 150 women (handicraft training), 50 SHGs & 2 VWCs, 25 awareness workshops, 12 community consultations, 66 hectares under horticulture, 5 Wall Gabion Check Dams, 2,050 RMT nala deepening, and 14 recharge shafts.

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 arrivea3 villages, 1,875 farmers, 750 women (livelihood training), 338 women (poultry support), 225 women (handicraft training), 75 SHGs & 3 VWCs, 38 awareness workshops, 19 community consultations, 99 hectares under horticulture, 8 Wall Gabion Check Dams, 3,280 RMT nala deepening, and 21 recharge shafts.d at on pro-rata basis..

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.

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, *interalia*, fees payable to the Registrar to the Issue, Impact Assessor, printing and distribution expenses, legal fees, advertisement expenses and listing fees.

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

- i. **Insufficient Funding Impacting Project Objectives:** Inadequate capital may restrict the number of beneficiaries as per the JEEVAN VIKAS SAMAJIK BAHUDDSHIYA PANLOT SANSTHA's Program for 10,000 Beneficiaries but will not disrupt schedules for delivering vital training, skill development and employment services.
- ii. **Impeded Impact on Beneficiary Communities:** Under-subscription to funding initiatives directly affects JEEVAN VIKAS SAMAJIK BAHUDDSHIYA PANLOT SANSTHA'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.
- iii. **Challenges in Resource Allocation:** Insufficient funds may force JEEVAN VIKAS SAMAJIK BAHUDDSHIYA PANLOT SANSTHA to reassess resource allocation, potentially diverting resources from critical projects to cover operational costs, thereby impacting the effectiveness of program delivery marginally.
- iv. **Community Disappointment and Eroded Confidence:** Under-subscription can lead to disappointment within beneficiary communities, eroding confidence in JEEVAN VIKAS SAMAJIK BAHUDDSHIYA PANLOT SANSTHA's capacity to bring about meaningful and sustainable positive change for Beneficiaries

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 50% 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

Delay in listing

Our Society has not issued any non – convertible securities, in the past.

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.

Details of Auditor to the Issuer:

Name of the Auditor	Address	Auditor since
ANAND S. DAGA & CO.	256, Darda Nagar, Yavatmal - 445 A01 Mo. 77 0 901 901 1, 94228-69011	April 15, 2004

Change in auditors of our Society

There has been no change in the auditors of our Society during the last three years:

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 Yavatmal, Maharashtra, India.

SECTION VII - ISSUE RELATED INFORMATION

ISSUE STRUCTURE

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

Issuer	JEEVAN VIKAS SAMAJIK BAHUDDSHIYA PANLOT SANSTHA
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 upto ₹2.58 crore, on the terms and in the manner set forth here in.
Minimum Subscription	Minimum subscription is 50% of the Issue, i.e., ₹1.79 crore
Issue Size	₹2.58 crore
Eligible Investors	Please see "Issue Procedure – Who can apply?" on page 122 of this Draft Prospectus
Objects of the Issue	Please see "Objects of the Issue" on page 19 of this Draft Prospectus.
Details of Utilization of the Proceeds	Please see "Objects of the Issue" on page 19 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 19 of this Draft Prospectus.
Face Value	₹1/- per ZCZP Instrument
Issue Price	₹1/- per ZCZP Instrument
Minimum Application size	₹ 1,000 (i.e. One thousand ZCZP Instruments) or such other amount as may be permitted under extant regulation and in multiples of ₹ 1,000.
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 117 of this Draft Prospectus.
Issuance mode of the Instrument	Indematerialized form only
Issue opening date	[●]
Issue closing date*	[●]
Issue Documents**	This Draft Prospectus, the Prospectus, read with any notices, corrigenda, addend at here to 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 9 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 Mumbai, Maharashtra 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 16 of this Draft Prospectus.

**For the list of documents executed/to be executed, please see "Material Contracts and Documents for Inspection" on page 146.

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

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 with in 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 Prospectus 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 confirmation to this effect in the Application Form. Please ensure that such Applications contain the PAN of the HUF and not of the Karta.

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 15 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 Prospectus.

TERMS OF THE ISSUE

Authority for the Issue

At the meeting of the Board of Members of our Society held on **June 20, 2026**, the Board of Members approved the issuance of ZCZP Instruments of the face value ₹1 each, for an amount up to ₹ 2.58 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 Maharashtra, 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 along with 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., indematerialized form and in multiples of one ZCZP Instrument.

For details of allotment refer to chapter titled “*Issue Procedure*” beginning on page 122 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

ISSUESCHEDULE	
ISSUEOPENSON	As stated in the Prospectus
ISSUECLOSESON	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 122 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 ₹ 1,000, i.e., 1,000 ZCZP Instruments and in multiples of ₹ 1,000 (1,000 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 here in above 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 50% of the Issue Size.

If our Society does not receive the minimum subscription of 50% of Issue Size, prior to the Issue Closing Date, the entire Application Amount shall be refunded to the Applicants.

Further, in case of subscription above 50% of the Issue Size but below 75% of the Issue Size, 2 villages, 1,250 farmers, 500 women (livelihood training), 225 women (poultry support), 150 women (handicraft training), 50 SHGs & 2 VWCs, 25 awareness workshops, 12 community consultations, 66 hectares under horticulture, 5 Wall Gabion Check Dams, 2,050 RMT nala deepening, and 14 recharge shafts.

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 3 villages, 1,875 farmers, 750 women (livelihood training), 338 women (poultry support), 225 women (handicraft training), 75 SHGs & 3 VWCs, 38 awareness workshops, 19 community consultations, 99 hectares under horticulture, 8 Wall Gabion Check Dams, 3,280 RMT nala deepening, and 21 recharge shafts.

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 Society 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 [●]. 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 Regulation.

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 Mumbai. Furthermore, for the purpose of post issue 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 November23,2005, 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 122 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.

APPLICATIONSBYVARIOUSAPPLICANTCATEGORIES

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 there for.

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 there for.

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 there for.

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 for creation 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 there for.

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 there for.

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) 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 there for.

Partnership firms formed under applicable Indian laws in the name of the partners and Limited Liability Partnerships formed 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) a resolution authorizing the investment and containing operating instructions; and (iv) specimen signature of authorized persons of 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 them 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 authorize investments; (iii) such other documents evidencing registration there of 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 there for.

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 inapplicable 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 upto 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 ₹1,000, i.e., 1,000 ZCZP Instruments and in multiples of ₹ ₹ 1,000 (1,000 ZCZP Instrument) thereafter. Applicants can apply for the ZCZP Instruments offered here under 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 affected 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 issued 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 upto 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 in active 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 with in upto 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 receipts will be issued for the money to be paid on the submission of Application Form.

3. Application Form submitted by Applicant shall be for allotment of ZCZP Instruments only in dematerialized form.

Instructions for completing the Application Form

- a. Applications must be made in the prescribed Application Form.
- b. 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.
- c. Applications are required to be for a minimum of 1,000 ZCZP Instruments and in multiples of 1,000 ZCZP Instruments thereafter as specified in the Issue Documents.
- d. 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.
- e. 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.
- f. 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.
- g. Applicants must ensure that their Application Forms are made in a single name.
- h. 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.
- i. 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 DPID, Client ID and PAN provided by the min 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 indematerialized 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 with in upto 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 DPID, 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 DPID, 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 in active, 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 June30,2008, 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 Sikkimcategoryor 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 of his 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:

- Tripartite Agreement dated November 21, 2025, between us, the Registrar to the Issue and CDSL for offering depository option to the Applicants.

- Tripartite Agreement dated December 10, 2025, between us, the Registrar to the Issue and NSDL for offering depository option to the Applicants.
- 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.
- ZCZP Instruments Allotted to an Applicant will be credited directly to the Applicant's respective beneficiary account(s) with the DP.
- 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 the section titled "*Issue Procedure*" on page 122 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 – Issue 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 in sub-section(3) of section 40 of 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 50% of the Issue Size; (b) completion of Allotment and refund process in compliance with regulation of the Society Registration Act, 1860; 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 minors 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);
- GPID 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, Client ID 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 in operative 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 there fund 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 Creditor 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 here in above 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 50% of Issue Size prior to the Issue Closing Date the entire Application Amount shall be refunded to the Applicants.

SECTION VIII – KEY PROVISIONS OF MEMORANDUM OF ASSOCIATION

Modification in Rules & Regulation of Society as per order of Assistant Charity Commissioner, Yavatmal
Dated: 9-5-2022 in CR no. 55/2022

Name of the Society: The name of the society shall be called " JIVAN VIKAS SAMAJIK BAHUUDDESHIYA PANLOT SANSTHA, SEMINARY LAYOUT, YAVATMAL TQ. DIST. YAVATMAL

Office address of the Society: Seminary Layout, Yavatmal Tq. Dist. Yavatmal

Aims & Objectives:

- i. To Implement the program for farmers such as Drop Pron area, To save water, rain harvesting and also provide training to the farmers regarding recent equipment.
- ii. To Establish and run various schemes sponsored by State and Central Govt. and also establish old age Home and work for development for rural area. To run Agricultural College.
- iii. To implement the scheme sponsored by Gramodyog such small scale industries and other industries and also provide training regarding the same. To Implement the project sponsored by Dist. Industrial Center.
- iv. To implement the program such as family welfare, environmental balance, plantation, panlot, Jalsandharn, Blood Donation, Vaccination and make awareness in the people regarding blind faith and drug addiction.
- v. To provide training wo the women regarding small scale Industries swing, handcraft, embroidery, computer, typing, fine art, dress designs, screen printing.
- vi. To establish and run Balkmandir, Anganwadi, Balwadi, Primary School, Secondary School, Technical School College for the propaganda of Education. To Establish and run physical Education society, convent, D.Ed., B.Ed, B.P.Ed., C.P.Ed, M.S.W. Polytechnic College for boys and girls.
- vii. To Establish and run Tribale Residential School, S.C.S.T. V.J.N.T. and other backward Class. To Establish and run orphan home, hostel and Educational Class for old aged persons. To establish schemes for the welfare of Adiwasia youth.
- viii. To Establish and run Training Center for the welfare of Women and to provide vocational training, cultural center. To establish hostel for orphan, Divorce and other women who have been affected by divorcee. To run palnaghar.
- ix. To establish and run residential school for handicap, Dum, deal, blind and also establish orphan home and provide educational facilities.
- x. To run charity hospital, Eye Examination Camp, Medical Care unit team and provide Ambulance Services and mobile dispensary.
- xi. To run the center for the examination of diseases such as heart, eye, Diba ties, cancer, leprosy, T. B. Skin, and family planning.

- xii. To run the center for repairing of electric equipment, to run I.T.I College, and also run family and vocation guidance center.
- xiii. To run and establish colleges such as fine art, Ayurvedic, Homeopathic, D. Phar, and medical college.
- xiv. To arrange debt, seminar, vakyanmala, Road show on important subject as like as social and cultural program.
- xv. To provide help to the people who have been affected due to natural calamity.
- xvi. To arrange the sports competition regarding National and International Games, and also provide training of various games and run music school and college.
- xvii. To run and establish health club for the women and provide training and also run vyamshala and library.

1) Definition of words in Rules & regulation

- a. Organization Means:- JIVAN VIKAS SAMAJIK BAHUUDDESHIYA PANLOT SANSTHA, SEMINARY LAYOUT, YAVATMAL TQ. DIST. YAVATMAL
- b. Executive body of Society. The Executive body will be pre-sumed as a body of Jivan Vikas Samajik Bahuuddeshiya Panlot Sanstha, seminary Layout, Yavatmal, Tq. Dist. Yavatmal.
- c. President will be considered as a President of Jivan Vikas Samajik Bahuuddeshiya Panlot Sanstha, Seminary Layout, Yavatmal, Tq. Dist. Yavatmal.
- d. Vice President will be considered as a President of Jeevan Vikas Samajik Bahuuddeshiya Panlot Sanstha, Seminary Layout, Yavatmal, Tq. Dist. Yavatmal.
- e. The Secretary will be considered as a Secretary of Jeevan Vikas Samajik Bahuuddeshiya Panlot Sanstha, Seminary Layout, Yavatmal, Tq. Dist. Yavatmal.
- f. Treasurer will be considered as a Treasurer of Jivan Vikas Samajik Bahuuddeshiya Panlot Sanstha, Seminary Layout, Yavatmal, Tq. Dist. Yavatmal.
- g. Member will be considered as a Member of Jeevan Vikas Samajik Bahuuddeshiya Panlot Sanstha, Seminary Layout, Yavatmal, Tq. Dist. Yavatmal.

2) Jurisdiction of the society shall be throughout the India.

3) Accounting Year: The accounting year of the Sanstha shall be 1st April to 31 March.

4) Procedure for Enrolment of Membership:

Any Indian above 18 years can become member of society. The person will have to prefer application in writing to the president. If the Executive body grant permission and after payment of prescribed fee the person can become member. The executive body can reject application on following ground.

- i) If the person is Idiot, Insolvent criminal and act against the interest of society.
- ii) The person should be ready to act as a member for 2 years.

5) Category of Member:

Following will be category of member abide by rule no. 4

- A- Who pays 101 rupees will be called as life member of society.
- B- Who pays 51 rupees yearly will be called as ordinary Member.

6) Procedure for cancelation of membership:

If any member act against the rules & regulation. If he remained absent for three consecutive meeting. If he left village, if died or not paid membership fee then executive body has right to cancel membership by passing resolution in the meeting.

7) Rights & duties of General meeting:

- a) General meeting should be called once in year
- b) To take decision on the subject which will come with the permission of president in time
- c) To amend rules and regulation, Amend in name of society or modification in object. The General meeting can pass resolution by majority.
- d) To prepare audit and budget and income and Expenditure chart.
- e) To elect new executive body.

8) Working of Special General Meeting:

The special general meeting will be called for any urgent and important purpose. The Notice of special general meeting will be served to all member prior to 10 days. Resolution will be passed for which meeting is called. The special general meeting will have rights of general meeting.

9) Composition of Executive body:

The Executive body will be of eleven (11) members as under president-1, Vice president-1, Secretary -1, Treasurer -1 & 7 Member.

10) Tenure of executive body & producer for election:

The tenure of executive body will be of five years. The election of executive body will be take place in annual general meeting by secret ballot paper.

11) The rights and duties of office bearers of executive Body:

President:

- a) To run the working of society.
- b) To issue necessary orders for the welfare of society.
- c) To issue order to call meetings of society and preside over all the meeting of society.
- d) To keep control over the working of society.
- e) To sign on income and expenditure book placed before him by secretary.

Vice President:

- 1) To obey the orders of president.
- 2) To help president in working of society.
- 3) To do all the work for the welfare of society in absence of president.
- 4) To preside over meetings of society in absence of president.

Secretary:

- 1) To obey the orders of president.
- 2) To arrange all the meeting of society. To write the resolution in resolution book passed in meeting in neat and clean handwriting and read it next meeting.
- 3) To make letter correspondence of office address of society.
- 4) To prepare various working chart of society.
- 5) To appoint employees of various post of society. To terminate them to prepare rules and regulation for employees and keep eyes on them.
- 6) To attend all the litigation in court.
- 7) To accept or paid amount on behalf of society. To keep rupees 300/- in hands as per deed with the prior written permission from president.
- 8) To prepare audit & budget and other format and to file in concerned department in time.
- 9) To prepare miscellaneous rules and regulation with the permission of executive body.
- 10) To sanction big expenditure bill and keep eyes on the assets of society.
- 11) To keep control on the financial transaction of society.
- 12) To preside over all the meeting of society in absence of president and vice president and act for welfare of society.
- 13) To obey the orders of president.
- 14) To prepare audit and budget and file in concerned department in time.
- 15) To sanction expenditure bills, to sign receipts, to keep eyes on the asset of society. To sign big expenditure bills with joint signature of secretary. To keep control over the situation of society.
- 16) To maintain income and expenditure and maintain the books.
- 17) To deposit amount on the name of society in same day or next day in bank.
- 18) To prepare membership list and maintain their subscription.
- 19) To accept amount, subscription, Donation from time to time and issue receipts having name, Registration number of society.
- 20) To fulfill all the queries pointed out by auditor or chartered accountant.

Treasurer:

- A) To prepare budget of society.
- B) To write income & expenditure of society.
- C) To do all the work of secretary in his absence.

Member of executive Body:

To attend the meeting of societies and to participate in election of executive Body.

12) Meeting of Executive Body and demand meeting:

The meeting of executive body needs to be held ones in 3 months. The notice of book shall be served by notice book or by registered post. If atleast three members demand of calling meeting, then president must call meeting urgently. If president failed to call meeting, then demanding members can arrange meeting as of right.

13) Notice and quorum of executive body meeting:

The notice of Ex Body meeting needs to be sent prior to 8 days by notice book or by RPAD quorum shall be 2/3 members needs to be present in meeting.

14) Rules for election of Executive body:

The member shall not entitle to participate in election if he has not paid membership fee. Right to vote shall be acquired after one year from the date of enrollment of membership election officer shall be appoint prior to 15 days. Notice of election date shall be served prior to 30 days to all members.

15) Rules for filing of vacancies in executive body:

If any members of executive body die, resign or his membership is cancelled then vacancies will be fill up by majority of executive body.

16) Rights and duties of executive body:

- The meeting of executive body needs to held once in three months.
- If three members of the executive body demand the calling of meeting then the president must call the meeting.
- To appoint the employes to terminate them and to keep control on their working. iv) To keep control on the internal branches of society.
- To prepared miscellaneous rules and regulations for the working of society. vi) To implement the resolution passed in annual general meeting of society. vii) To prepared the list of members and submit to the assistant registrar of society along with resolution.
- To report change in executive body or immovable property to the assistant charity commissioner.
- To prepare list of members to maintain the books for the employees of the society along with the terms and conditions of services and report this to the assistant charity commissioner every year. ix) To take the cognizance of complaints and take necessary action.
- To maintain income and expenditure and prepared au-dit report and places before General Meeting.
- To prepare sub rules, to establish sub committees or branches.
- To elect President, Vice president, Secretary, and Treasurer by majority

17) Assists Income of society and its utilizations:

Membership fee donation, Govt. and Semi Govt. Grants shall be the asset and income of the society. This income will be deposited in Bank. The amount from the bank shall be withdraw with the Joint signature of any two i.e. President, Secretary, Treasurer. The withdraw amount shall be spent on the object of society. The procedure will be followed as per section 12 of society registration act 1860.

18) Expenditure as on object of society:

Social	25%
Educational	25%
Cultural	25%
Medical	25%

19) Procedure for loan & debt:

If the society wants to take loan or debt then the prior permission of It. Charity Commissioner, Amravati shall be necessary and their after transaction will be completed.

20) Procedure for sale and purchase of immovable property:

If the society wants to sale or purchase any immovable property of society then prior permission of Jt. Charity Commissioner of Amravati u/s 36 of Mumbai Public Trust act 1950 shall be necessary and after permission of sale and purchase transaction will be done.

21) Bank Account:

The remaining amount shall be deposited in nationalized Bank on the name of society. The amount from this bank shall be with-draw with the jt. signature of any two i. e. President, Secretary and treasurer.

22) Procedure for maintaining the list of Members:

The list of members of the society as per section 15 of society registration act 1860 shall be maintained and said list will be keep as per schedule 6, rule 15 of Mumbai Public Rule 1971 and the list of executive body shall be submitted to Assistant Charity Commissioner, Yavatmal as per rule 7 schedule 2.

23) Procedure to amend rules and regulation of society:

The rules and regulation of society shall be amended after passing necessary resolution in General Meeting by 2/3 majority. The procedure needs to be followed as per section 12 of society registration act 1860.

24) Procedure for change in the name or object of the society:

If the name of the society is to be change or objects is to be modified or society is to be amalgamated then procedure u/s 12 and 12 A of society registration act 1860 shall be followed.

25) Dissolution of Society:

The society will not be dissolved but with the order of Govt. or new amendment society can be dissolved by passing necessary resolution in Annual General Meeting by 3/5 majority of member. The procedure u/s 13 & 14 of society registration act shall be completed.

SECTIONIX–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 Stock Exchange till the date of closure of the Issue.

MATERIALCONTRACTS

- i. Registrar Agreement dated October 24, 2025 between our Society and the Registrar to the Issue.
- ii. Escrow Agreement dated [●] between our Society, the Registrar to the Issue and the Escrow Collection Bank.
- iii. Tripartite agreement dated November 21, 2025 among our Society, the Registrar to the Issue and CDSL.
- iv. Tripartite agreement dated December 10, 2025 among our Society, the Registrar to the Issue and NDSL.

MATERIALDOCUMENTS

1. Memorandum of Association of our Society, as amended to date.
2. Certificate of Registration of our Society dated May 10, 2000 issued by the RoS.
3. Registration certificate as a Not-for-Profit Organization with NSE.
4. Permanent Account Number card.
5. Certificate issued under section12Aof the Income-taxAct,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 2026, 2025 and 2024.

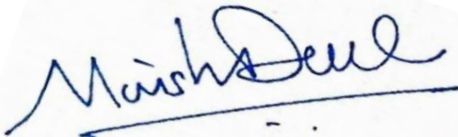
In-principle listing approval from NSE by its letter no. [●] dated [●]

DECLARATION

We, serving as a Board of Members of JEEVAN VIKAS SAMAJIK BAHUDDSHIYA PANLOT SANSTHA, hereby certify that all applicable legal requirements in connection with the Issue, including provisions of Chapter XA 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 JEEVAN VIKAS SAMAJIK BAHUDDSHIYA PANLOT SANSTHA



Manish Suresh Dave
(Chairperson)

