



NARAYANI CHARITABLE TRUST

Narayani Charitable Trust ("Trust" or "Issuer") was registered on November 25, 2014 as a trust pursuant to a trust deed issued by the Registration Department, Dhanbad, Jharkhand, vide deed no 10287/1283/2014 under the Indian Trusts Act, 1882. For more information about our Trust, please refer "General Information" and "History and Main Objects" on pages 15 and 54, respectively of this Draft Fund-Raising Document.

Registered office: Pahela Kadam School, Bungalow No. 8, Jagjeevan Nagar, near Saraidhela Police Station, Saraidhella, Dhanbad, Jharkhand 826003

Tel.: +91 94711 62439

SSE REGISTRATION NO.: NSESENPO00145 **PAN:** AABTN6500D

Website: www.pahelakadam.in ; **Email:** narayanicharitabletrust@gmail.com

Compliance Officer: Smt. Anita Agarwal **Tel.:** +91 94711 62439 **Email:** narayanicharitabletrust@gmail.com

PUBLIC ISSUE BY OUR TRUST OF ZERO COUPON ZERO PRINCIPAL INSTRUMENTS OF FACE VALUE ₹ 1/- EACH ("ZCZP INSTRUMENTS"), AGGREGATING UP TO ₹ 85.00 Lakhs ("ISSUE SIZE" AND SUCH PUBLIC ISSUE HEREINAFTER REFERRED TO AS THE "ISSUE") THROUGH THIS DRAFT FUND RAISING DOCUMENT AND THE OFFER DOCUMENT. THE ISSUE IS BEING MADE PURSUANT TO THE PROVISIONS OF SECURITIES AND EXCHANGE BOARD OF INDIA (ISSUE OF CAPITAL DISCLOSURE REQUIREMENTS) REGULATIONS, 2018, AS AMENDED ("SEBI ICDR REGULATIONS"), READ WITH THE SEBI CIRCULAR DATED SEPTEMBER 19, 2022, BEARING REFERENCE NO. SEBI/HO/CFD/POD-1/P/CIR/2022/120 ("SSE FRAMEWORK CIRCULAR"), THE CIRCULAR ISSUED BY THE NATIONAL STOCK EXCHANGE OF INDIA LIMITED ("NSE") NOTIFYING THE NORMS FOR REGISTRATION, ISSUE AND LISTING OF ZCZP INSTRUMENTS BY NPS ON NSE SOCIAL STOCK EXCHANGE AND CONTENTS OF THE DRAFT FUND-RAISING DOCUMENT/FUND RAISING DOCUMENT (COLLECTIVELY, "NSE NORMS"), EACH AS AMENDED TO THE EXTENT NOTIFIED AND APPLICABLE.

AS PER THE SEBI REGULATIONS, MINIMUM ISSUE SIZE SHALL BE ₹ 50.00/- LAKHS, MINIMUM APPLICATION SIZE SHALL BE ₹ 1,000/- AND MINIMUM SUBSCRIPTION FOR THIS ISSUE SHALL BE 75% OF THE ISSUE SIZE I.E.; ₹ 63.75/- LAKHS. OUR TRUST IS IN AND SHALL BE IN COMPLIANCE WITH THE AFOREMENTIONED MENTIONED REGULATIONS.

OUR FOUNDER

Our Founder Smt. Anita Agarwal Email: narayanicharitabletrust@gmail.com; Tel: +91 94711 62439. For details of our Founder, see "Our Management" on page 56 of this Draft Fund-Raising Document

GENERAL RISKS

Investment in zero coupon zero principal instrument is risky, and investors should not invest any funds in such securities unless they can afford to take the risk attached to such investments. Investors are advised to take an informed decision and to read the risk factors carefully before investing in this Issue. For taking an investment decision, investors must rely on their examination of the Issue, including the risks involved in it. Specific attention of investors is invited to the chapters "Risk Factors" and "Material Developments" on pages 11 and 122, respectively of this Draft Fund-Raising Document. 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

ISSUER'S ABSOLUTE RESPONSIBILITY

Our Trust, having made all reasonable inquiries, accepts responsibility for and confirms that this Draft Fund Raising Document contains all information with regard to our Trust and the Issue, which is material in the context of the Issue, that the information contained in this Draft Fund Raising Document 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 makes this Draft Fund Raising Document as a whole or any of such information or the expression of any such opinions or intentions misleading in any material respect.

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

The Issue, being an issue of zero coupon zero principal instrument in terms of Chapter X-A of the SEBI ICDR Regulations, there is no coupon rate, or redemption amount applicable. 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 130 of this Draft Fund-Raising Document. 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 this Draft Fund-Raising Document and Fund-Raising Document are proposed to be listed on the social stock exchange segment of NSE ("NSE") being NSE Social Stock Exchange (hereinafter referred as, "Stock Exchange") and shall be the Designated Stock Exchange. Our Trust has received 'in-principle' approval from NSE vide their letter bearing number [●] dated [●].

PUBLIC COMMENTS


The Draft Fund-Raising Document dated October 13, 2025 has been filed with the Stock Exchange, pursuant to the provisions of the SEBI ICDR Regulations and is open for public comments for a period of 21 days (i.e., until 5:00 p.m. on [●]) from the date of filing of this Draft Fund-Raising Document with the Stock Exchange. All comments on this Draft Fund-Raising Document are to be forwarded to the attention of the Compliance Officer of our Trust. All comments received on this Draft Fund-Raising Document will be suitably addressed prior to filing of the Fund-Raising Document with the Stock Exchange.

REGISTRAR TO THE ISSUE

 **Bigshare Services Pvt. Ltd.**
BIGSHARE SERVICES PRIVATE LIMITED

Office No 56-2, 6th floor Pinnacle Business Park, Next to Ahura Centre, Mahakali Caves Road, Andheri (East) Mumbai – 400093
Tel: +91 022 6263 8389
Email: sse.ipo@bigshareonline.com
Investor Grievance
Email: investor@bigshareonline.com
Website: www.bigshareonline.com
Contact Person: Babu Raphael
SEBI Registration No.: INR000001385
CIN: U99999MH1994PTC076534

ADVISOR TO THE ISSUE


DR ASSOCIATES

201, Anand Nagar Complex, 100 Feet Road, Satellite, Ahmedabad 380015

Email: drassociates.org.in

Contact Person: Mr. Rohit Pandya
Contact Number: +91 87802 59797

STATUTORY AUDITOR

Vishal K Gupta & Co
Chartered Accountants

Shanaya enclave, ground floor, punjabi pada, asansol, West Bengal-713325

Contact Person: CA Ankit Agarwal

M. No.: 311386

ISSUE PROGRAMME**

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 Final Fund-Raising Document except that the Issue may close on such earlier date or extended date as may be decided by the Governing Body of our Trust, subject to relevant approvals, if any. On the Issue Closing Date, the Application Forms will be accepted only between 10 a.m. and 3 p.m. (Indian Standard Time). For further details please refer to section titled "General Information" on page 15 of this Draft-Fund-Raising Document.

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SECTION I – GENERAL

DEFINITIONS AND ABBREVIATIONS

This Draft Fund-Raising Document 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 Fund-Raising Document 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 Fund-Raising Document 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 SCRA, the Depositories Act, NSE Norms and the rules and regulations notified thereunder.

General Terms

Term	Description
“Trust” or “the Issuer”	Narayani Charitable Trust, A trust registered under Indian Trusts Act, 1889 (holding valid registered no. 10287/1283 and having its Registered Office at Pahela Kadam School, Bungalow No. 8, Jagjeevan Nagar, near Saraidhela Police Station, Saraidhella, Dhanbad, Jharkhand 826003
“we”, “us”, “our”	Unless the context otherwise indicates or implies, refers to our Trust, as at and during the relevant period / Fiscal/ Financial Year.
ADHD	Attention Deficit Hyperactivity Disorder
AR	The Annual Report of the Trust
Audited Financial Statement	The audited financial statements of our Trust for the financial years ended March 31, 2025, March 31, 2024 and March 31, 2023.
Auditors or Statutory Auditors	Vishal K Gupta & Co. Address: Shanaya enclave,ground floor,punjabi pada,asansol, West Bengal- 713325 Email: Contact Person: CA Ankit Agarwal M. No.: 311386
AV	Audio Visual
BSE	BSE Limited
BCCL	Bharat Coking Coal Limited
CIPS-ASCI	Center for Innovations in Public Schemes-Administrative Staff College of India
Charter Document or “MoA” or “Memorandum of Association”	Memorandum of Association read with Rules and Regulations of the Trust which shall include all the amendments till date.
CMO	Community Mobilization Officer
Compliance Officer	Compliance officer of our Trust, <i>being Smt. Anita Agarwal. For further details, see “Our Management” on page 56 of this Draft Fund-Raising Document</i>
Corporate Office	Corporate office of our Trust at: Pahela Kadam School, Bungalow No. 8, Jagjeevan Nagar, near Saraidhela Police Station, Saraidhella, Dhanbad, Jharkhand 826003
CSR	Corporate Social Responsibility
DC	District Collector
DEO	District Education Officer
DM	District Magistrate
DSO	District Science Officer
Founder	The Founder of our Trust being

Term	Description
FY	Financial Year
“Governing Body”, or “Officers of Governing Body”	The Governing Body, as constituted from time to time. <i>For details of our Governing Body, please refer page 56 of chapter “Our Management” of this Draft Fund Raising Document.</i>
Governing Body Members	All the elected Governing Body Members on board as on date of this Draft Fund-Raising Document. For further details, see “ <i>Our Management</i> ” on page 56 of this Draft Fund-Raising Document.
HI	Hearing Impairment
IEP and GEP	Individualized and Group Education Programmes
IDD	Intellectual and Developmental Disability
IEC	Information, Education, Communication
IFS	Indian Forest Service
ISO	International Organization of Standardisation
KGBV	Kasturba Gandhi Balika Vidyalaya
LEAF	Leadership for Earth and Future
Lead Earth Leader	An identified student from class 6 th to 9 th (one per class) who steer in the club activities
LiFE	Lifestyle For Environment
MD	Multiple Disabilities
NAAC	National Assessment and Accreditation Council
NGO	Non-Governmental Organization
NIRD&PR	National Institute of Rural Development and Panchayati Raj
NPO	Non-Profit Organization
OT	Occupational Therapy
PET	Physical Education Teacher
“Registered Office”	Registered office of the Trust situated at Pahela Kadam School, Bungalow No. 8, Jagjeevan Nagar, Near Saraidhela Police Station, Saraidhella, Dhanbad, Jharkhand 826003
SDG	Sustainable Development Goals
TOT	Training of Trainers
UN	United Nations
UNFCCC	United Nations Framework Convention on Climate Change

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, Non-institutional Investors and Retail individual investor, who apply for issuance and Allotment of ZCZP Instruments pursuant to the terms of this Draft Fund-Raising Document, the Offer Document, and the Application Form. For details of ineligible investors, please see “ <i>Issue Procedure</i> ” on page 135 of this Draft Fund-Raising Document.
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 ₹ 1,000.
Application Form	Form in terms of which an Applicant shall make an offer to subscribe to ZCZP Instruments through the physical process which will be considered as the Application for Allotment of ZCZP Instruments in terms of this Draft Fund-Raising Document.
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 135 of this Draft Fund-Raising Document.
CDSL	Central Depository Services (India) Limited
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, 6 th Floor, Pinnacle Business Park, Next to Ahura Centre, Mahakali Caves Road, Andheri East, Mumbai 400 093.
Date of Allotment	The date on which the Board of Governing Body Members, approves the Allotment of the ZCZP Instruments for the Issue or such date as may be determined by the Board of Director.
Demographic Details	The demographic details of the Applicants such as their respective addresses, email, PAN, investor status, MICR Code and bank account detail.
Draft Fund-Raising Document	This Draft Fund-Raising Document dated October 13, 2025 issued in accordance with the SEBI ICDR Regulations, the NSE Norms, and filed with the Stock Exchanges for receiving public comments in accordance with the provisions of the SEBI ICDR Regulations.
Escrow Account	Account to be opened with the Escrow Collection Bank.
Escrow Agreement	Agreement dated [●] to be entered into between the Issuer, the Registrar and the Escrow Collection Bank.
Escrow Collection Bank	The bank which is a clearing member and registered with SEBI as a banker to an issue under the Securities and Exchange Board of India (Bankers to an Issue) Regulations, 1994, and with whom the Escrow Account, in relation to the Issue, will be opened, in this case being [●].
Institutional Investors	<p>Shall mean any of the following eligible investors:</p> <ul style="list-style-type: none"> • a mutual fund, venture capital fund and alternative investment fund registered with SEBI; • a public financial institution; • a scheduled commercial bank; • a state industrial development corporation; • an insurance Trust registered with the Insurance Regulatory and Development Authority of India; • a provident fund with minimum corpus of twenty five crore rupees; • a pension fund with minimum corpus of twenty five crore rupees registered with the Pension Fund Regulatory and Development Authority established under sub-section (1) of section 3 of the Pension Fund Regulatory and Development Authority Act, 2013; • National Investment Fund set up by resolution no. F. No. 2/3/2005-DDII dated November 23, 2005 of the Government of India published in the Gazette of India; • insurance funds set up and managed by army, navy or air force of the Union of India; • insurance funds set up and managed by the Department of Posts, India; or • systemically important non-banking financial companies.

Term	Description
Issue	Public Issue by our Trust of zero coupon zero principal instruments of face value ₹ 1/- each, aggregating up to ₹ 86.00 Lakhs.
Issue Closing Date	As specified in the Offer Document.
Issue Opening Date	As specified in the Offer Document.
Issue Period	The period between the Issue Opening Date and the Issue Closing Date inclusive of both days, during which prospective Applicants can submit their Application Forms.
Issue Size	Up to ₹ 86.00 Lakhs
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 135 of this Draft Fund-Raising Document.
Not for Profit Organisation or NPO	Not for Profit Organisation shall have the same meaning as prescribed under Regulation 292A(e) of the SEBI ICDR Regulations
Objects	Objects of this Issue as set out in the section titled “ <i>Objects of the Issue</i> ” on page 19 of this Draft Fund-Raising Document.
Offer Document	This Draft Fund-Raising Document, the Final Offer Document, and Application Form.
Register of ZCZP Instrument holders	The register of ZCZP Instrument holders maintained by the Issuer by the Depositories in case of ZCZP Instrument held in dematerialised form, and/or the register of ZCZP Instrument Holders maintained by the Registrar.
Registered Post	Registered post with acknowledgement due.
Registrar Agreement	Agreement dated September 1, 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.
Registrar to the Issue or Registrar	Bigshare Services Private Limited.
SSE Framework Circular	SEBI circular dated September 19, 2022, bearing reference no. SEBI/HO/CFD/PoD-1/P/CIR/2022/120 circular dated July 25, 2022, bearing reference no. SEBI/LAD-NRO/GN/2022/88, circular dated December 28, 2023 and bearing reference no. SEBI/HO/CFD/PoD-1/P/CIR/2024/0059 dated May 27, 2024 on framework on social stock exchange.
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.
Stock Exchange	The social stock exchange segment of NSE, being NSE Social Stock Exchange.
Transaction Documents	Transaction documents shall mean this Draft Fund-Raising Document, and the Offer Document, read with any notices, corrigenda, addenda thereto, Registrar Agreement, Escrow Agreement, Tripartite Agreements executed with the Depositories and the Registrar or to be executed by our Trust, as the case may be. For further details please see the section titled, “ <i>Material Contracts and Documents for Inspection</i> ” on page 152 of this Draft Fund-Raising Document.
Tripartite Agreements	Tripartite Agreement dated [●] to be entered into between our Trust, the Registrar to the Issue and CDSL and Tripartite Agreement dated [●] to be entered into between our Trust, the Registrar to the Issue and CDSL for offering demat option to the ZCZP Instrument Holders.
Under-subscription	Subscription of the ZCZP Instruments less than 75% of the Issue Size.
Wilful Defaulter(s)	Wilful 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 Exchange, working day shall mean all trading days of the Stock Exchange for ZCZP Instruments, excluding Saturdays, Sundays and bank holidays, as specified by SEBI.
ZCZP Instruments	Zero coupon zero principal instruments as notified in terms of the notification dated July 15, 2022 issued by the Ministry of Finance.
ZCZP Instrument Holder(s)	The holders of the ZCZP Instruments whose name appears in the database of the Depository and/or the register of ZCZP Instrument Holders (if any) maintained by our Trust if required under applicable law.

Conventional and General Terms or Abbreviations

Term/ Abbreviation	Description/Full Form
“₹”, “Rupees”, “INR” or “Indian Rupees”	Indian Rupees.
Trust Board Meeting	Trust Board Meeting
AIF	An alternative investment fund as defined in and registered with SEBI under the Securities and Exchange Board of India (Alternative Investment Funds) Regulations, 2012 as amended from time to time.
CDSL	Central Depository Services (India) Limited.
Depositories	CDSL and NSDL.
Depositories Act	Depositories Act, 1996, read with the rules, regulations, amendments and modifications notified thereunder.
DIN	Director Identification Number.
DP ID	Depository Participant’s Identification.
DP or Depository Participant	Depository Participant as defined under the Depositories Act, 1996.
Financial Year, Fiscal or FY or for the Fiscal Year ended	Unless stated otherwise, the period of 12 months commencing on April 1 of the immediately preceding calendar year and ending March 31 of that particular calendar year.
GoI or Government or Central Government	Government of India.
HUF	Hindu Undivided Family.
ITI	Industrial Training Institute
India	Republic of India.
NACH	National Automated Clearing House.
N/A or N.A.	Not applicable.
NCERT	National Council of Educational Research
NEFT	National Electronic Fund Transfer.
NSDL	National Securities Depository Limited.
NSTI	National Skill Training Institute
NSE	National Stock Exchange.
NSE Norms	Norms for issue and listing of ZCZP Instruments by NPOs on NSE Social Stock Exchange and contents of the draft fund-raising document/fund raising document.
NSE Social Stock Exchange	Social stock exchange segment of NSE.
PAN	Permanent Account Number.
RTGS	Real Time Gross Settlement.
SCRA	Securities Contracts Regulation Act, 1956, as amended.
SCRR	Securities Contracts (Regulation) Rules, 1957, as amended.
SEBI	Securities and Exchange Board of India.
SEBI Act	Securities and Exchange Board of India Act, 1992, as amended.
SEBI ICDR Regulations	Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2018, as amended from time to time.
SEBI Listing Regulations	Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.
State Government	The government of a state in India.
Stock Exchange	NSE Social Stock Exchange
UN	United Nations
WHO	World Health Organisation
Year or Calendar Year	Unless the context otherwise requires, shall mean the 12 month period commencing from January 1 and ending on December 31.

Notwithstanding the foregoing, the terms defined as part of “General Information”, “Risk Factors”, “Key Provisions of Trust Deed”, “Financial Information” and “Other Regulatory and Statutory Disclosures” on pages 15, 11, 148, 60, and 124, respectively of this Draft Fund-Raising Document shall have the meaning ascribed to them as part of the aforementioned sections.

Certain Conventions

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

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

Unless stated otherwise, all references to page numbers are to the page numbers of this Draft Fund-Raising Document.

Presentation of Financial Information

Our Trust’s financial year commences on April 1 of the immediately preceding calendar year and ends on March 31 of subsequent calendar year. Unless the context requires otherwise, all references to a year in this Draft Fund-Raising Document 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 Trust’s Audited Financial Results for the Fiscal Years ended March 31, 2025, March 31, 2024, and March 31, 2023, have been prepared in accordance with applicable accounting standards and have been audited by Murmura Associates for the FY 2024- 25 and by Murari Srivastava & Associates for the FY 2023-24 and are included in the section titled “*Financial Information*” on page 60 of this Draft Fund-Raising Document.

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 Fund-Raising Document, all figures have been expressed in Lakhs. The word ‘lakhs/lacs/lac’ means ‘one hundred thousand’.

General Risk

Investment in zero coupon zero principal instruments is one-time investment and investors should not invest any funds in such securities unless they consider the features of such securities/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 11 of this Draft Fund-Raising Document. 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 Fund-Raising Document 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, result of operations, social impacts, number of beneficiaries and prospects may be akin to forward-looking statements. These forward-looking statements include statements as to matters discussed in this Draft /Final Fund-Raising Document 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;
- Changes in Local Government Policies and their priorities;
- Amendments in Taxation Laws adversely impacting the Investors or the Trust;
- Failure to retain and attract professionals; and
- Impact of the COVID-19 pandemic or the outbreak of any new pandemic on our operations. For further discussion of factors that could cause our actual results to differ, see “*Risk Factors*” on page 11 of this Draft Fund-Raising Document.

All forward-looking statements are subject to risks, uncertainties and assumptions about our Trust that could cause actual results and impact to differ materially from those contemplated by the relevant statement. The forward-looking statements contained in this Draft Fund-Raising Document are based on the beliefs of management, as well as the assumptions made by and information currently available to management. Although our Trust 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 Trust, our Founder, our Governing Body, its key managerial staff, and officers, nor any of their respective affiliates have any obligation to update or otherwise revise any statements reflecting circumstances arising after the date hereof or to reflect the occurrence of underlying events, even if the underlying assumptions do not come to fruition.

SECTION II – RISK FACTORS

The following are the risks envisaged by the management of our Trust which relate to our Trust and the ZCZP Instruments. Potential investors should carefully consider all the risk factors stated in this Draft Fund-Raising Document in relation to the ZCZP Instruments for evaluating our Trust and the ZCZP Instruments before making any investment decision. Our Trust 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 Fund-Raising Document and reach their own views prior to making any investment decision.

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

Internal Risk Factors

1. As a non-profit organization, a reduction or discontinuation in the donations or grants we receive may have an adverse impact on the operations of our Trust.

We are a Not-for-profit organization (NPO) registered under Indian Trusts Act 1882. Accordingly, the operations of our organization are highly dependent on the receipt of donations and grants. The donations and grants received (including towards capital infrastructure development) for the Financial Years ended March 31, 2025, 2024 and 2023 were ₹ 65.05 Lakhs, ₹ 56.57 Lakhs and ₹ 90.06 Lakhs, respectively. The revenue of the Trust is dependent on donations and grants being made by donors. By their nature, donations and grants are discretionary in nature and in the event of a deterioration in the financial position of our donors, the donations and grants we receive may reduce or may not continue at all. Therefore, our financial position and operations may be adversely impacted.

Further, the dependency of the Trust on foreign contributions/donations is almost NIL.

The Trust is conscious of building a diversified donor base, build a financial reserve for contingencies to provide a safety net and also explore alternative fundraising avenues. The Trust has limited donors. Our overall outlay is from the contribution through 5 to 8 regular donors which contributes almost 90% of the total donations. Hence the risk is spread among these contributions from these major donors. There has not been any past instance where the Trust has not received any contribution during the year.

2. The objects of the Issue have not been appraised by any bank or financial institution.

The objects of the Issue are not required to be appraised by any bank or financial institution. Our funding requirements and proposed deployment of the Net Proceeds are based on management estimates and may be subject to change based on various factors, some of which are beyond our control. Any variation in the utilization of the Net Proceeds or in the terms of the conditions as disclosed in this Draft Fund-Raising Document would be subject to approval of the Board of Trust and other authority, if any. For details, see "Objects of the Issue" on page 19 of this Draft Fund-Raising Document. Additionally, various risks and uncertainties, including those set forth in this "Risk Factors" section, may limit or delay our efforts to use the Net Proceeds to achieve growth.

If the issue is under-subscribed below the minimum subscription of 75% of the offer size, the issue will be withdrawn.

However, the Trust will resort to alternative funding sources from the existing donors who have been continuously patronizing the Trust.

3. Concentration of presence of work of the entity in specific geography.

Currently the Trust has proposed to undertake this project in Dhanbad, Jharkhand. Concentration in this particular geographical location, Dhanbad, may have its own limitations in the form of Government policies, priorities and the nature of area in which the activity is carried out and the characteristic of the beneficiaries.

The Trust has successfully executed its activities Dhanbad on trial basis which has received an excellent response. Considering the all-round overwhelming response, the Trust is planning to implement additional training programmes in their school and cover a greater number of beneficiaries. Hence, Phase 2

of this Project is proposed for executing this project, through funding support from investors, for which the Trust intends to list the project on NSE Platform. Later the Trust may plan to extend this activity in few nearby districts of Dhanbad and neighboring states, thereby reducing the risk of concentration of activities in one specific geographic area.

The Trust shall explore other areas to extend its reach to other vulnerable areas of the country.

4. Financial Mismanagement & Reputational Risk.

Like any other non-profit organization, we are also prone to various operational risks which include the risk of fraud or misconduct by our employees or even an outsider, unauthorized transactions by employees or third parties, misreporting and non-compliance of various statutory and legal requirements and operational errors. It may not be always possible to deter employees from the misconduct or the precautions we take to detect and prevent these activities may not be effective in all cases. Any such instances of employee misconduct or fraud, the improper use or disclosure of confidential information, could result in regulatory and legal proceedings and may harm our reputation and also our operations.

However, the Trust has in place internal mechanism to curtails such risks.

5. We may be unable to detect and deter misconduct of third parties which could harm our brand and our reputation or lead to litigation against us.

We are dealing with various agencies in the course of implementation of the Project, there may be a risk from other the third parties due to their misconduct which may adversely affect our activities. While we have an internal process to detect, prevent and monitor our employees and third parties, the same may not be effective in all cases.

6. Operational Risks:

Volunteers & Coordinators : The Trust relies mostly on the services of volunteers and coordinators, which may lead to a potential risk of inconsistent commitment, lack of belongingness, non-owning the project and reliability, impact the program effectiveness.

Govt. permissions etc., Delays or denials in obtaining required approvals for whatsoever may be the reason or due to change in the priorities of Local administration, may disrupt the operational timeline of the safety school program.

7. Risk of attrition of KMP, experienced executives and other team members:

One cannot work in NGO/NPO sector unless such individuals have an exclusive passion for the work they are appointed. It has been the biggest and toughest problem to retain the employees, coordinators and volunteers for long time as they individually dream for bright careers with high remuneration packages.

Secondly, there are hardly any NGO/NPO which can offer the higher remuneration, which is just impossible, while the NGO/NPO is starving for funds on hand to mouth basis, that too dependent on the contributions the organization likely to get. Hence it is not only difficult to get suitable human resources but also more difficult part is to ensure their continuance in the organization. Hence the employee turnout in NGO/NPO sector is the highest across the country.

Moreover, our Trust working mostly with Person with Disability PwDs located in Dhanbad, has to invariably look for employees, coordinators, volunteers and consultants who should invariably be having sound knowledge of physical and mental illnesses, who can work with passion having belongingness, owing the work in which they are involved, which is in scarce.

The Trust's operation i.e. working with PwDs require a special skill and training in dealing day to day issues. Hence it takes significant time and effort in providing training and required skills to employees, coordinators and the volunteers of the organization.

Also, we engage professionals and consultants who work with us and assist us in training, planning and guiding on a voluntary basis or for nominal remuneration. Having spent much effort in training skilling and shaping the employees, coordinators and volunteers it could impact our operations when they decide to leave the organization for greener pastures. During the past 18 years of its journey, the Trust has faced crisis in getting suitable human resources though evolved constantly.

The Trust shall endeavor to bring on Board prominent Governing Body members within a reasonable time.

8. Monitoring and Evaluation Risk:

Monitoring and Evaluation is normally done based on the data collected, collated and compiled by the Trust's employees. Unless the data collected, collated and compiled by them are accurate the final reports generated in monitoring and evaluating would be accurate and effective assessment.

Inaccurate data provided by volunteers, coordinators and employees who in turn have to collect from School Children, poses a monitoring challenge and potentially may result in the inaccurate assessment.

9. Employee Risk: Dependency on Internal Core Team and its retention:

The exit of Key Management Personnel and core working group members may disrupt execution and implementation of the project, communication channels, affecting the dissemination of crucial information, affecting overall timelines and effectiveness of the project

10. Data Privacy:

The Trust in the course of its activities shall get in possession of various data pertaining to the beneficiaries and other stakeholders involved in the projects. As applicable to any industry, the Trust is also vulnerable in protecting the data. Any leakage or misuse of the data might lead to legal consequences affecting the functioning of the Trust.

Such a risk exists but measures have been taken by the Trust to ensure this doesn't happen - via digitization.

11. Documentation Risk:

Inadequate documentation may lead to legal and operational challenges, emphasizing the need for meticulous record-keeping and proof of activities. Such a risk exists, but adequate measures, via digitization, have been taken up by the Trust to ensure this does not happen.

12. Future litigations and tax scrutiny related risks:

In the past 10 years of existence of the Trust, the Trust does not have any litigations from any of Regulatory authorities including from that of Taxation Departments. Also, there no single instance of scrutiny from Income Tax Department nor from any regulatory authority till date. However, in case of any unanticipated litigation from any of the regulatory authority, in spite of our being regulatory compliant, may adversely affect our organization and in turn the implementation and execution of the project, in the future.

External Risks:

13. Regulatory and Legal Risks:

Narayani Charitable Trust, A Not for Profit Organization works under the relevant Trust Act., and is subject to several applicable laws in India. Any Regulatory amendments and or taxations laws having adverse impact on the functioning of the Trust and in execution and implementation of the proposed project. The amendments may result in additional financial implications which may ultimately adversely affect the entire project.

In addition, consequent to registration with National Stock Exchange under the Social Stock Exchange, the Trust is expected to meet various compliances pursuant to the Listing Obligations and Disclosure Requirements under Social Stock Exchange, are new to NGOs/NPOs. This needs to professionalize the Trust in all respects and strengthen Compliance Requirements and developing dynamic reporting mechanism, will entail a lot of training of internal employees and executives and inculcate a sense of awareness to the new regime.

14. Political Instability:

Political instability could lead to a change in local authorities, laws, or policies, affecting project implementation.

15. Force majeure:

Force Majeure conditions are any extraordinary event or circumstance beyond the control of the parties like war, strikes, lockouts, riot, crime, civil unrest and terrorist attack, communal fights, natural disasters like floods or cyclones pandemic unforeseeable and unavoidable catastrophes that prevent participants from fulfilling obligations of both the parties. Force majeure often includes events described as an act of God. These clauses generally cover natural disasters and catastrophes created by humans.

The list of situations falling under Force Majeure indicated above is only illustrative but not exhaustive and may include all the situations and acts which are beyond our control, which may lead to economic instability and which may adversely affect our operations, grants and therefore financial conditions of the Trust, ultimately impacting the implementation and execution of the project adversely.

However, in practice, most force majeure clauses do not entirely excuse a party's non-performance but suspend it for the duration of the force majeure depending upon period for which the force majeure conditions continue to exist and consequential adverse effects of the force majeure conditions.

Risks related to ZCZP Instruments

1. Tenure/Termination:

The listing of Zero Coupon Zero Principal Instruments of a Not for Profit Organization on the Social Stock Exchange shall terminate in the following events:

- a) The object for which the funds were raised has been achieved and a certificate to this effect is submitted to the Social Stock Exchange; or
- b) The tenure to achieve the object for which the funds were raised as provided in the fund raising document has expired.”

Accordingly, the tenure of the ZCZP Instruments issued by the Trust will be the date on which the Objects of the Issue have been met or 12 months from the date of listing.

2. Repayment:

No amount is repayable on expiry of such tenure of the ZCZP Instruments. ZCZP Instruments are instruments which by their nature do not carry any interest and no amount is repayable to investors even at the expiry of the tenure of the instruments. Potential investors should be aware that even at maturity, the principal amount on investments in ZCZP Instruments are not repayable.

3. There is no secondary market for ZCZP Instruments as ZCZP Instruments listed on the Stock Exchange issued by non- profit organisations are not tradable.

There is no secondary market for ZCZP Instruments as ZCZP Instruments listed on the Stock Exchange issued by nonprofit organisations are not tradable. Accordingly, an investor will not be able to trade such ZCZP Instruments or redeem their investments in such instruments issued by our Trust.

SECTION III – INTRODUCTION

GENERAL INFORMATION

Narayani Charitable Trust (“Trust” or “Issuer”) was registered on November 25, 2014 as a trust pursuant to a trust deed issued by Registration Department, Dhanbad, vide registration no 10287/1283/2014 under the Indian Trusts Act, 1882. For more information about our Trust, please refer “*History and Main Objects*” on page 54 of this Draft Fund-Raising Document.

For details of the Operations of our Trust, see “*Our Operations*” beginning on page 32 of this Draft Fund-Raising Document.

Registration:

Registration No. Trust: 10287/1283/2014
Permanent Account Number: AABTN6500D
NGO Darpan Portal ID: JH/2018/0188326
NSE Registration No.: NSESENPO00145 (Validity Upto July 27, 2026)

Registered Office and Correspondence Address:

Narayani Charitable Trust
Pahela Kadam School,
Bungalow No. 8, Jagjeevan Nagar, near
Saraidhela Police Station,
Saraidhella, Dhanbad, Jharkhand 826003
Tel.: +91 94711 62439
Website:
www.pahelakadam.in
Email:
narayanicharitabletrust@gmail.com

Compliance Officer:

Smt. Anita Agarwal
Tel.: +91 9471162439;
Email: narayanicharitabletrust@gmail.com

Registrar to the Issue



Bigshare Services Private Limited
Office No 56-2. 6th floor Pinnacle Business Park, Next to Ahura Centre. Mahakali Caves
Road. Andheri (East) Mumbai – 400093
Tel: +91 022 6263 8389
Email: sse.ipo@bigshareonline.com
Investor Grievance
Email: investor@bigshareonline.com
Website: www.bigshareonline.com
Contact Person: Babu Rapheal
SEBI Registration No.: INR000001385
CIN: U999999MH1994PTC076534

Bigshare Services Private Limited, has by its letter dated [●], given its consent for its appointment as Registrar to the Issue and for its name to be included in this Draft Fund-Raising Document, the 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 Compliance Officer 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.

Statutory Auditors

Vishal K Gupta & Co.

Address: Shanaya enclave,ground floor,punjabi pada,asansol, West Bengal-713325

Email:

Contact Person: CA Ankit Agarwal

M. No.: 311386

Consultant to the Issue

DR Associates

201, Anand Nagar Complex,

100 Feet Road, Satellite,

Ahmedabad 380015

Email: info@drassocaites.org.in

Contact Person: Rohit Pandya

Stock Exchange

The ZCZP Instruments offered through this Draft Fund-Raising Document and Fund-Raising Document are proposed to be listed on NSE Social Stock Exchange and NSE Social Stock Exchange shall be the Designated Stock Exchange. Our Company has received 'in-principle' approvals from NSE vide its letter bearing number [●] dated [●].

Operations

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

Underwriting

The Issue is not required to be underwritten.

Minimum subscription

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

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

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

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

The Trust shall endeavor to seek more donations as projected and if the same is not achieved Trust shall plan to proportionately reduce the number of schools or district base on the alternate funding arrangement, if any as may be decided by the governing body 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 Trust and/or the Registrar, refunds will be made to the account prescribed. However, where our Trust and/or the Registrar does not have the necessary information for making such refunds, our Trust and/or the Registrar will follow the guidelines prescribed by SEBI in this regard.

Utilization of Issue proceeds

For details on utilization of Issue proceeds see, “*Objects of the Issue*” beginning on page 19 of this Draft Fund-Raising Document.

Issue Programme*

ISSUE OPENS ON	As specified in the Offer Document
ISSUE CLOSES ON	As specified in the Offer Document

** 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 Governing Body of our Trust.. On the Issue Closing Date, the Application Forms will be accepted only between 10 a.m. and 3 p.m. (Indian Standard Time) and uploaded until 5 p.m. or such extended time as may be permitted by the Stock Exchanges. Further, pending mandate requests for applications placed on the Issue Closing Date will be validated by 5 p.m. (Indian Standard Time) on one Working Day after the Issue Closing Date. For further details please see "Issue Related Information" on page 130 of this Draft Fund-Raising Document.*

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 Exchange, during the Issue Period as mentioned above on all days between Monday and Friday (both inclusive barring public holiday) by the Registrar. On the Issue Closing Date, Application Forms will be accepted only between 10:00 a.m. to 3:00 p.m. (Indian Standard Time).

For details in relation the Basis of Allotment, please see "Issue Related Information" on page 130 of this Draft Fund-Raising Document.

DONATIONS

Our Trust being, a trust registered under the Indian Trusts Act, 1882, the Donations received and the no of contributors in the past 3 immediately preceding 3 financial years is as set forth below

MAJOR DONORS

Sr.No.	Names of Donors	Amount
2022-23		
1.	Castron Technologies	3139000
2.	Coal India Ltd.	1911219
3.	Maithon Alloys Limited	1200000
4.	B.D.Garodia Memorial Charitable Trust	680000
5.	Mundane ore Management Service Pvt.Ltd.	120000
2023-24		
1.	Maithon Alloys Limited	2400000
2.	Coal India Ltd.	843310
3.	Castron Technologies	600000
4.	Mr.Siddharth Jhunhunwala	473900
5.	Vishal Julka	200000
2024-25		
1.	Maithon Alloys Limited	3000000
2.	Coal India Ltd.	843310
3.	Mr.Siddharth Jhunhooonwala	828000
4.	Castron Technologies	650000
5.	Mundane ore Management Service Pvt.Ltd.	110000
6.	Susheel Nawal	164000
7.	SAIL	76321
8.	Cosmos Conglomerate Pvt. Ltd.	71500
9.	Onkarji Mineral	105000
10.	Urmila International Services Pvt.Ltd.	50000

TOTAL DONATIONS

Financial Year	Total No. of Donors	Total amount (₹ in lakhs)
2022-2023	38	9006207
2023-2024	39	5657810
2024-2025	38	6505526

OBJECTS OF THE ISSUE

Issue Proceeds

Our Trust has filed this Draft Fund-Raising Document for a public issue of zero coupon zero principal instruments of face value of ₹1 each aggregating up to ₹ 86,61,600. The details of the proceeds of the Issue are summarized below.

The Trust is being made pursuant to the provisions of the Chapter X-A SEBI ICDR Regulations read with the SSE Framework Circular, NSE Norms, as applicable.

Our Trust proposes to utilize the proceeds raised through the Issue, after deducting the Issue related expenses to the extent payable by our Trust ("Net Proceeds") towards funding the objects listed under this section. The public issuance of Zero Coupon Zero Principal Instruments by a registered Not for Profit Organization in accordance with these regulations shall be deemed to be in compliance with rule 19(2)(b) of the Securities Contracts (Regulation) Rules, 1957.

The main objects clause of the Memorandum of Association of our Trust permits our Trust to undertake its existing activities as well as the activities for which the funds are being raised through the Issue.

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

S. No	Particulars of the Issue	Estimated amount (in ₹ Lakhs)
1	Gross Proceeds of the Issue	86,61,600
2	Less: Issue related expenses*	6,41,600
3	Net Proceeds	80,20,000

**To be finalised and updated, prior to filing of the Offer Document with the NSE.*

Requirement of Funds and Utilization Of Net Proceeds

The following table details the Objects of the Issue and the amount proposed to be financed from Net Proceeds:

Particulars	Details
Title of the Project	Digital Bridge: Empowering 100 Underprivileged PwDs (PH Category) Through Digital & Vocational Skill Training for Employment
Purpose of the Project/ Object of the Issue	Empowering 100 Underprivileged PwDs (PH Category) Through Digital & Vocational Skill Training for Employment
Duration of the Project	12 Months
Cost of the Project	₹ 86,61,600
Number of Beneficiaries	100 PH Category Children
Number of Secondary Beneficiaries	400+ family members and community stakeholders
Means of Finance	100% from the Net Proceeds

(hereinafter referred to as "Objects")

Approach/ Methodology

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

Need for Intervention:

Children with intellectual, physical, and multiple disabilities face lifelong challenges that limit their opportunities for education, social inclusion, and dignified living. In regions like Dhanbad, specialized schools and rehabilitation centres are scarce, leaving parents helpless and children isolated. Pahela Kadam School was born from the founder's personal struggle to find a safe and nurturing place for her differently-abled child. Over the past 18 years, the Trust has supported more than 250–300 special children with therapies, education, and vocational skills. Yet, the demand for inclusive and advanced facilities far exceeds the current resources, highlighting the urgent need for expansion.

The intervention seeks to address three critical gaps: accessibility, holistic development, and independent living for differently-abled children. Present facilities provide education, therapies (speech, physio, occupational, sensory), and vocational training. However, there is no dedicated infrastructure like hostels, modern therapy labs, or a specialized rehabilitation centre to support children from rural and marginalized communities of Jharkhand. Parents often struggle to bring children daily from distant villages, which restricts consistent care. By creating a residential hostel and equipping therapy units with advanced tools, the project will ensure continuity of treatment, inclusive learning, and equal opportunities for these children to thrive.

The target segment includes children with Intellectual Disabilities, Autism, ADHD, Cerebral Palsy, Hearing Impairment, Visual Impairment, and Multiple Disabilities. These children, often from underprivileged families, need structured programs that combine academics, therapies, and livelihood training. The intervention will also empower parents through counselling and awareness programs, while building pathways for skill development, employment, and self-reliance. By strengthening Pahela Kadam School into a state-of-the-art centre for special education and rehabilitation, Narayani Charitable Trust envisions transforming lives of differently-abled children into stories of dignity, independence, and inclusion, ensuring that no child is left behind due to disability or lack of resources.

Why Dhanbad?

Dhanbad, the coal capital of India, is an area of high economic importance but also significant social challenges. While the mining sector drives growth, the region faces poverty, poor healthcare, and limited educational infrastructure. For differently-abled children, the situation is even more critical due to the absence of specialized schools, therapy centres, and trained professionals. Families, especially from rural and mining backgrounds, cannot afford to travel to bigger cities, leaving children without proper care or education.

Pahela Kadam School in Dhanbad addresses this gap by already serving over 250–300 differently-abled children. However, the demand far exceeds current capacity. Locating the intervention here ensures that underprivileged children from surrounding districts gain access to education, therapy, and vocational training close to home. The project not only reduces the burden on parents but also fights stigma, creates awareness, and connects families with government welfare schemes. Establishing advanced facilities in Dhanbad will transform it into a hub of inclusive education and empowerment in Jharkhand.

Digital Bridge: Empowering 100 Underprivileged PwDs (PH Category) Through Digital & Vocational Skill Training for Employment

In today's digital era, computer literacy has become fundamental to educational and professional success. Moreover, vocational training is necessary apart from education to create a holistic and employable skill set. However, children from PwD communities lack:

- Access to computers and digital devices
- Quality Infrastructure
- Transportation to educational centers
- Financial resources for technology training
- Targeted and Inclusive Skills and Employment Programs
- Exposure to digital tools and internet technologies
- Skills necessary for future employment opportunities

This digital divide and skill gap perpetuates cycles of poverty and limits opportunities for social and economic mobility.

PROJECT OBJECTIVES

Primary Objective

To provide market-driven digital & vocational skills to 100 underprivileged PwDs in Dhanbad, enabling them to participate effectively in the digital economy and improve their future prospects.

Secondary Objectives

1. Establish a fully equipped computer learning center with modern facilities
2. Ensure 70% employment/ self-employment after course completion.
3. Build inclusive workplaces by sensitizing employers and creating PwD-friendly physical infrastructure.
4. Strengthen community and family awareness about PwDs' employability and issues.
5. Develop digital literacy skills.
6. Provide barrier-free access through free transportation services
7. Create sustainable learning opportunities for continued skill development
8. Foster gender equality by ensuring balanced female participation

Proposed Interventions:

Digital Inclusion & Skill Development

- Launch the "Digital Bridge" Computer Centre for 100 underprivileged children PH Category (ages 14 & above), including differently-abled.
- Provide structured digital literacy training (basic computing, MS Office, internet, coding fundamentals).
- Ensure accessibility through assistive devices, inclusive curriculum, and adapted transport for special needs children.
- Develop pathways for vocational training, self-employment, and job readiness, with support for parental orientation and community awareness.

Livelihood & Community Empowerment

- Expand vocational initiatives (candle making, tailoring, gardening, handicrafts, Divya Jyoti General Stores) into income-generating micro-enterprises run by students and families.
- Train students in market-linked skills and connect them with CSR partners for employment or entrepreneurship opportunities.
- Conduct parental counselling, awareness drives, and community sensitization programs to reduce stigma and encourage inclusion.
- Build partnerships with local industries (BCCL, Coal India, CSR wings) for sponsorships, internships, and sustainability support.

OBJECTS IN DETAILS

Activity 1: Infrastructure Development & Technology Setup

Description: Establishing a state-of-the-art computer learning center with modern equipment and infrastructure.

Key Interventions:

- **Computer Lab Setup:** Installation of computers and assistive devices to ensure adequate student-to-computer ratio
- **Digital Learning Environment:** Installation of 2 digital interactive boards for enhanced teaching
- **Support Systems:** Setup of printers, networking equipment, and backup systems
- **Physical Infrastructure:** Arrangement of ergonomic tables, chairs, and classroom furniture
- **Safety & Security:** Implementation of security systems and safety protocols

Timeline: Month 1-2 (January-February 2026)

Category	Key Performance Indicator (KPI)	Means of Verification (MoV)
Output	1 fully equipped computer center established	Inauguration report, site photographs, asset register, and completion certificate
Output	50+ functional computer workstations installed	Procurement invoices, installation report, physical verification records, photo documentation
Output	2 digital interactive boards operational	Installation certificates, supplier invoices, photo/video evidence of usage
Output	100 ergonomic seating arrangements provided	Purchase orders, delivery challans, installation records, inventory register
Output	100% infrastructure readiness achieved	Infrastructure readiness checklist, third-party inspection report, project completion report
Outcome	Enhanced learning environment created	Student/teacher feedback forms, classroom observation reports, pre-post learning environment assessment

Category	Key Performance Indicator (KPI)	Means of Verification (MoV)
Outcome	Improved accessibility to modern technology	Attendance and usage logs, user registration data, access records
Outcome	Increased engagement through interactive learning tools	Teacher reports, lesson plans incorporating digital tools, engagement analytics from interactive boards
Outcome	Professional learning atmosphere established	Classroom management reports, testimonials from teachers/students, visual documentation
Outcome	Foundation laid for sustainable digital education	Annual progress report, sustainability plan, documentation of partnerships or follow-up initiatives

Activity 2: Human Resource Deployment & Capacity Building

Description: Recruiting and training qualified staff to deliver high-quality computer and vocational education and support services.

Key Interventions:

- **Specialized Faculty Recruitment:** Hiring 4 qualified computer teachers with experience in working with PwDs.
- **Support Staff Engagement:** Deployment of 5 support staff for technical assistance and student guidance
- **Administrative Management:** Appointment of dedicated admin staff and project manager
- **Continuous Training:** Regular skill upgradation programs for all staff members
- **Mentorship Programs:** Establishing peer-to-peer learning systems

Timeline: Month 1-12 (Ongoing throughout project duration)

Category	Key Performance Indicator (KPI)	Means of Verification (MoV)
Output	4 specialized computer teachers recruited and trained	Appointment letters, training attendance records, training completion certificates, HR records
Output	5 support staff members deployed	Employment contracts, duty rosters, attendance sheets
Output	1 dedicated project manager appointed	Appointment letter, project management documentation, progress review reports
Output	1 administrative staff member assigned	HR assignment order, job description document, attendance register
Output	100% staff retention achieved	HR records, employee retention report, payroll records
Output	Monthly training sessions conducted	Training calendar, attendance sheets, session reports, feedback forms

Category	Key Performance Indicator (KPI)	Means of Verification (MoV)
Outcome	High-quality education delivery ensured	Student performance reports, teacher evaluation forms, classroom observation reports
Outcome	Student-teacher ratio maintained at 25:1	Enrollment data, class register, staff deployment records
Outcome	Personalized attention provided to each student	Lesson plans, individual progress records, mentoring logs
Outcome	Consistent learning outcomes achieved	Pre- and post-assessment results, academic performance analysis
Outcome	Professional development of staff enhanced	Training participation records, performance appraisal reports, certification documents

Activity 3: Comprehensive Skill Training Program and Placement Support

Description: Delivering structured computer education curriculum tailored for underprivileged children with varying literacy levels.

Key Interventions:

- **Basic Computer Literacy:** Fundamental computer operations, hardware understanding, and basic software usage
- **MS Office Suite Training:** Comprehensive training in Word, Excel, PowerPoint, and other productivity tools
- **Soft Skills & Communication Training:** Communication, Presentation and Soft Skills for interview preparation and networking.
- **Vocational Training:** Depending on the disability suitability- Data entry, graphic design, e-commerce support, call center work, etc.)
- **Employment Readiness:** Creating effective Resumes, Interview Preparation, Workplace etiquette etc.
- **Job Placement and Employer tie ups:** Collaborate with companies, industries, employers that promote inclusive workplaces.
- **Internet & Digital Safety:** Web browsing, email usage, online safety, and digital citizenship
- **Coding Fundamentals:** Basic programming concepts and logical thinking development
- **Assessment & Certification:** Regular evaluations and skill certification programs
- **On the Job Training-** through internships, apprenticeships, contractual working, providing a 70% placement guarantee in varying fields and skill sets.

Timeline: Month 2-12 (February 2026 – December 2026)

KPI Type	KPI	Means of Verification (MoV)
Output	100 PwD students enrolled and actively participating	- Enrollment records with disability status - Attendance logs - Participation tracking sheets - Individual Learning Plans (ILPs)
Output	288 hours of structured computer training delivered per student	- Training schedules and session plans - Trainer logs or digital attendance - Time-tracking sheets - Learning management system (LMS) reports
Output	12 monthly assessments conducted	- Assessment schedules and test materials - Student assessment records - Score sheets or grade reports - Summary reports from trainers
Output	100 course completion certificates issued	- Certificate issuance log - Copies of certificates - Signature or digital tracking of receipt - Database of certified students
Output	4 levels of progressive learning modules completed	- Curriculum or module outlines - Module completion records - Student performance reports per level - LMS tracking reports (if applicable)
Outcome	95% improvement in digital literacy scores	- Pre- and post-assessment score comparison - Evaluation summary reports - Data analysis sheets with improvement percentages
Outcome	90% students demonstrate proficiency in MS Office applications	- Practical skill test results - Trainer evaluations - Assignment/project submissions using MS Office - Digital skill checklists
Outcome	85% students capable of independent internet usage	- Observation checklists - Internet usage simulation tests - Student self-assessment and feedback - Trainer confirmation reports
Outcome	80% students show interest in advanced computer applications	- Survey or feedback forms indicating interest - Enrollment numbers in follow-up or advanced courses - Expression of Interest (EOI) forms or interviews - Attendance in optional advanced sessions
Outcome	100% students receive recognized certification	- Certification database - Certificates issued by recognized authority/partner - Distribution records with signatures - Certification program partner validation

Activity 4: Transportation & Access Support

Description: Providing free, safe, and reliable transportation services to ensure barrier-free access to education for all beneficiaries.

Key Interventions:

- **Fleet Management:** Operation of 10 vehicles covering different areas of Dhanbad
- **Route Optimization:** Strategic route planning to maximize coverage and minimize travel time
- **Safety Protocols:** Implementation of safety measures, trained drivers, assistants and emergency procedures

- **Attendance Support:** Door-to-door pickup and drop services to ensure consistent participation
- **Accessibility Features:** Provision for children with special needs and mobility challenges

Timeline: Month 2-12 (February 2026 – December 2026)

KPI Type	KPI	Means of Verification
Output	10 vehicles operational for student transportation	- Fleet register with vehicle details - Photos of vehicles - Driver rosters and schedules - Maintenance and inspection records
Output	100% of enrolled students provided transportation facility	- Transport allocation list matched with student enrollment - Daily usage logs - Parental consent forms - GPS or attendance confirmation
Output	Daily 200 trips completed (to and from center)	- Driver trip logs - GPS tracking data - Route sheets or dispatch records - Automated transport system reports
Output	Zero safety incidents reported	- Incident report log (showing zero entries) - Safety audit reports - Student/parent feedback forms - CCTV logs (if available)
Output	95% average daily attendance maintained	- Daily attendance registers - Monthly attendance reports - Digital attendance system data - Attendance vs. transport usage comparison
Outcome	Elimination of transportation barriers	- Baseline vs. follow-up access surveys - Parent/student interviews - Decrease in late arrivals or absenteeism - Reduced transport-related complaints
Outcome	Consistent student participation ensured	- Longitudinal attendance data - Participation logs in activities - Teacher reports - Parent-teacher meeting summaries
Outcome	Reduced dropout rates due to accessibility issues	- Retention and dropout reports - Exit interviews - Comparison with pre-transport dropout data - Success stories/testimonials
Outcome	Enhanced safety and security for students	- Safety perception surveys - Audit/inspection reports - Safety training documentation - Emergency drill records
Outcome	Increased family confidence in program participation	- Parent satisfaction surveys - Enrollment trends - Testimonials from families - Participation in school events

Activity 5: Community Engagement & Awareness

Description: Building community support and awareness about the importance of digital education for sustainable program success.

Key Interventions:

- **Parent Orientation Programs:** Regular sessions with parents about digital literacy importance
- **Community Demonstrations:** Public showcases of student achievements and skills
- **Digital Awareness Campaigns:** Community-wide initiatives promoting technology adoption
- **Stakeholder Engagement:** Collaboration with local schools, colleges, and employers
- **Success Story Documentation:** Recording and sharing transformation stories

Timeline: Month 3-12 (March 2026 – December 2026)

KPI- Output	Means of Verification
12 monthly parent orientation sessions conducted	- Session agendas and attendance sheets - Photos/videos of sessions - Feedback forms from participants - Session reports or minutes
4 quarterly community demonstration events organized	- Event reports with dates, objectives, and outcomes - Attendance records - Media coverage or photos - Flyers, invitations, or promotional material
200+ community members reached through awareness campaigns	- Campaign logs (dates, locations, methods used) - Attendance or interaction data (if in-person) - Social media analytics/screenshots (if digital) - Distributed materials (brochures, posters)
10 local partnerships established	- Signed MoUs or partnership agreements - Meeting minutes or emails confirming collaboration - Joint activity records or project plans
50 success stories documented and shared	- Written success stories (printed or digital) - Distribution records (newsletter, website, social media posts) - Consent forms from individuals featured - Feedback or engagement on shared stories

KPI	Means of Verification
90% parent satisfaction with program progress	- Parent satisfaction surveys or feedback forms - Summary reports with analysis - Testimonials or interview transcripts
Increased community support for digital education	- Community perception surveys before/after intervention - Focus group discussion (FGD) reports - Increased volunteerism or resource contributions
Enhanced social acceptance of technology learning	- Pre/post community attitude surveys - Quotes or testimonials from community leaders - Participation trends in digital education programs
Improved family engagement in children's education	- Records of parent involvement (meeting attendance, volunteering) - Teacher feedback logs - Home visit reports or follow-up interviews

THEORY OF CHANGE

Long-term Vision

Empowered PwD- PH Category communities in Dhanbad and nearby districts with equal access to digital opportunities, leading to improved socio- economic outcomes and reduced inequality.

Assumptions

- **Community Participation:** Families will prioritize children's education when barriers are removed
- **Technology Access:** Consistent electricity and internet connectivity will be available
- **Government Support:** Local authorities will provide necessary approvals and cooperation
- **Market Demand:** Digital skills will continue to be valued in the employment market
- **Social Change:** Community attitudes toward technology education will remain positive

Theory Framework

INPUT → ACTIVITIES → OUTPUTS → OUTCOMES → IMPACT

INPUTS:

- Financial resources (₹86,61,600)
- Infrastructure and equipment
- Qualified human resources
- Community partnerships
- Government support

ACTIVITIES:

- Computer center establishment
- Teacher recruitment and training
- Curriculum delivery
- Transportation services
- Community engagement

OUTPUTS:

- 100 PwDs trained in digital & vocational skills 1 fully functional computer center
- 288 hours of education per child
- Minimum 70% placement/ self-employment achieved
- 100 certified graduates
- Strong community network

OUTCOMES:

- Improved digital literacy skills
- Enhanced educational performance
- Increased confidence and aspirations
- Better future employment prospects
- Reduced digital divide

IMPACT:

- Breaking cycles of poverty
- Increased income levels in beneficiary families
- Creating digitally empowered community
- Inclusive work culture promoted in Dhanbad/Jharkhand
- Improved socio-economic status
- Enhanced quality of life

STRATEGY

To take forward the aspirations of the programme following broader multifaceted strategy are adopted.

Main Deployment Table

Activity	Q1 (Jan-Mar 2026)	Q2 (Apr-Jun 2026)	Q3 (Jul-Sep 2026)	Q4 (Oct-Dec 2026)	Total (Annual)
Infrastructure & Technology Setup	₹26,80,000	₹0	₹0	₹0	₹26,80,000
Human Resource Development	₹6,60,000	₹6,60,000	₹6,60,000	₹6,60,000	₹26,40,000
Computer Education Program	₹50,000	₹50,000	₹50,000	₹50,000	₹2,00,000
Transportation Services	₹5,40,000	₹5,40,000	₹5,40,000	₹5,40,000	₹21,60,000
Operations & Maintenance	₹1,35,000	₹1,35,000	₹1,35,000	₹1,35,000	₹5,40,000
IRE (Implementation & Administrative)	₹1,10,400	₹1,10,400	₹1,10,400	₹1,10,400	₹4,41,600
QUARTERLY TOTALS	₹41,75,400	₹14,95,400	₹14,95,400	₹14,95,400	₹86,61,600

Quarterly Summary Metrics

Quarter	Amount (₹)	% of Total
Q1 (Jan-Mar 2026)	₹41,75,400	48.2%
Q2 (Apr-Jun 2026)	₹14,95,400	17.3%
Q3 (Jul-Sep 2026)	₹14,95,400	17.3%
Q4 (Oct-Dec2026)	₹14,95,400	17.3%
TOTAL PROJECT	₹86,61,600	100.0%

Activity-Wise Annual Distribution

Activity	Annual Total (₹)	% of Total
Infrastructure & Technology Setup	₹26,80,000	30.9%
Human Resource Development	₹26,40,000	30.5%
Transportation Services	₹21,60,000	24.9%
Operations & Maintenance	₹5,40,000	6.2%
IRE (Implementation & Administrative)	₹4,41,600	5.1%
Computer Education Program	₹2,00,000	2.3%
TOTAL PROJECT	₹86,61,600	100.0%

Schedule of implementation of the Project

Quarter 1 (January- March 2026): ₹40,15,000

Capital Expenses: ₹26,80,000

- Computer and Assistive Devices: ₹20,80,000
- Teaching Learning Material: ₹2,00,000
- Digital Boards: ₹1,60,000
- Printers and Equipment: ₹40,000
- Infrastructure Setup: ₹2,00,000

Operational Expenses: ₹13,35,000

- Human Resources (3 months): ₹6,60,000
- Transportation (3 months): ₹5,40,000
- Utilities and Maintenance: ₹1,35,000

Quarter 2 (April - June 2026): ₹13,35,000

- Human Resources: ₹6,60,000
- Transportation: ₹5,40,000
- Running Costs: ₹1,35,000

Quarter 3 (July – September 2026): ₹13,35,000

- Human Resources: ₹6,60,000
- Transportation: ₹5,40,000
- Running Costs: ₹1,35,000

Quarter 4 (October – December 2026): ₹13,35,000

- Human Resources: ₹6,60,000
- Transportation: ₹5,40,000
- Running Costs: ₹1,35,000

IRE @ 8%: ₹6,41,600 (Applied across all quarters proportionally)

OUR OPERATIONS

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 10, 11 and 60 of this Draft Fund-Raising Document.

In this section any reference to “we”, “us” or “our” refers to Narayani Charitable Trust (the “Trust”). 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 60 of this Draft Fund-Raising Document.

Overview and Vision

Pahela Kadam is a school run for the special children (Intellectual Disability (ID)), Hearing Impaired (HI), Visual Impairment (VI), and Physically Challenged Children (Divyaang)) at Dist. Dhanbad, in the state of Jharkhand, India. The school is a venture of the Narayani Charitable Trust Dhanbad.

The organisation started its first school from the Secretary house with two children, where one of her own son is suffering from Intellectually Down Syndrome. Touched by her son’s life, she motivated to start a special school for the special children. Slowly, many people became aware about her noble work. It’s really rejuvenated the hopes and dreams of parents with special children. Being inspired by Mrs. ANITA AGARWAL many families started to send their children at her school. Over the years after her long perseverance, resolution and determination Pahela Kadam School connected with many NGOs, Corporate PSUs & Successfully organized many events for development of children with disabilities. Our Pahela Kadam Special School is running its campus with more than 150 children with various kind of disabilities along with very poor and marginalised family background.

At Pahela Kadam, we firmly believe that educated, literate ad well-informed children are the foundation stone of any civilised community. We are committed to enrich the quality of life of the children with disabilities by ensuring right learning ambience, training and required therapies. Pahela Kadam School mission is to create an integrated school in field of disability wherein the potential of the individuals can be achieved by learning, training and practicing. Our emphasis is on education for all regardless of cast, creed, race, religion and ethnicity. We welcome every children with disability of different socio-economical backgrounds, family structures and beliefs. We educate and empower children with special needs to live life with dignity and pride!



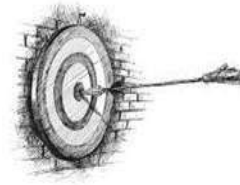
Vision Statement:

At Pahela Kadam, we firmly believe that educated, literate ad well-informed children are the foundation stone of any civilized community. We are committed to enrich the quality of life of the children with disabilities by ensuring right learning ambience, training and required therapies.



Mission:

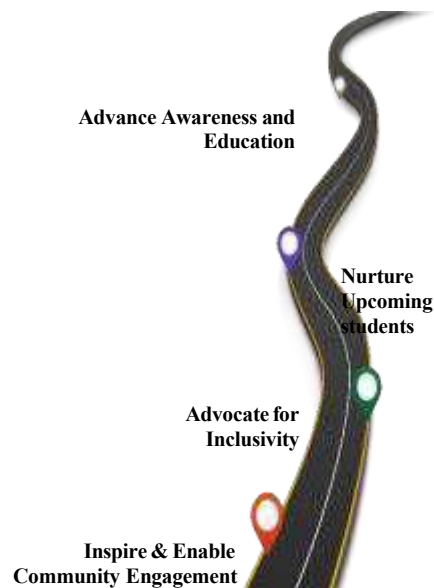
Pahela Kadam School mission is to create an integrated school in field of disability wherein the potential of the individuals can be achieved by learning, training and practicing. Our emphasis is on education for all regardless of cast, creed, race, religion and ethnicity. We educate and empower children with special needs to live life with dignity and pride!



Mission path:

By focusing on the following key areas, Narayani Charitable Trust will drive meaningful progress towards achieving its goals.

1. **Advance Awareness and Education:** Develop and implement educational programs that raise awareness about disabilities, mental health, and inclusive practices. Collaborate with schools, universities, and community groups to integrate differently-abled awareness education into curricula and outreach efforts.
2. **Nurture upcoming students:** Identify and support students who are not getting the benefits offered to the disabled. Offer training, resources, and mentorship to empower individuals to take proactive roles in vocational education.
3. **Advocate for Inclusivity:** Promote policies and practices that support physical infrastructural inclusivity. Engage with policymakers, businesses, and communities to advocate for effective inclusivity programs and foster collaborative solutions.
4. **Inspire and Enable Community Engagement:** Facilitate initiatives that encourage individuals and communities to participate actively in welfare of specially-abled and physically handicapped. Provide tools, resources, and opportunities for people to contribute to a sustainable and harmonious relationship with the individuals.



Our Initiatives

Behaviour Modification Programme

In Pahela Kadam School we modify our child's inappropriate behaviour with positive consequences and negative consequences. Here we are using four core components to shape and reinforce behaviors: positive punishment, negative punishment, positive reinforcement and negative reinforcement.



Physiotherapy

Physiotherapy helps to restore movement and function when someone is affected by injury, illness or disability. It can also help to reduce the risk of injury or illness in persons future. In Pahela Kadam School we are conducting examinations to make diagnoses of disorders of bones, muscles and parts of the circulatory or the nervous system to determine proper treatment or refer to Medical doctors, if necessary ; treating disorders of bones, muscles and parts of the circulatory or the nervous system by manipulative methods, and the use of ultrasound, heating, laser or similar techniques and applying physiotherapy and related techniques as part of the treatment of the mentally challenged, CP and/or unbalanced.



Speech Therapy

Speech therapy is treatment that improves a person's ability to talk and use other language skills. It can also improve skills like memory and ability to solve problems. It Helps kids with HI, IDD, MD overcome their communication barriers and improve their quality of life. Speech therapy plays an important role towards the holistic development in a child with autism spectrum disorder. Speech therapy should be started as early as diagnosis is made. In India Therapy Centre, service delivery areas include all aspects of communication and swallowing and related areas that impact communication and swallowing: speech production, fluency, language, cognition, voice, resonance, feeding, swallowing, and hearing.



Sensory Therapy

Sensory integration therapy is used to help children learn to use all their senses together – that is, touch, smell, taste, sight and hearing, along with vestibular and proprioception. This therapy can improve challenging behaviour or repetitive behaviour. These behaviours can be related to difficulties with processing sensory information. Here in India Therapy Centre Sensory integration therapy starts with an assessment of the child the therapist. The therapist then plans and conducts a program that includes activities to stimulate sensory responses from the child – in particular, responses to do with balance and physical movement. This includes things like swinging, bouncing or climbing. Sensory integration therapy is designed to be part of wider programs that also include communication, behaviour and educational therapies of the Autistic and Sensory problem related children.



Occupational Therapy

Occupational therapy (OT) is a branch of health care that helps people of all ages who have physical, sensory, or cognitive problems. The goal of occupational therapy is to improve the skills that are needed to live life as independently as possible. Occupational therapist in India Therapy Centre helps persons who have difficulties carrying out day-to-day activities because of a disability, illness, trauma, ageing, and a range of long-term conditions. As Occupational therapy is a valuable intervention for children diagnosed with ADHD and Autism. PKS works in this area by focusing on functional skills, self-regulation, sensory processing, and social interactions, occupational therapists empower these children to overcome challenges and achieve their full potential. Here Occupational Therapists provide expert help and advice to enable individuals with Attention-Deficit Hyperactivity Disorder to participate in daily tasks as independently as possible.



पहला कदम में मानवता की सेवा का बढ़ता कदम एक प्रेरणा : आचार्य राजेंद्र महाराज



उत्कल मेल संवाददाता

धनबाद : जगजीवन नगर स्थित नारायणी चैरिटेबल ट्रस्ट द्वारा संचालित दिव्यांग बच्चों की स्कूल पहला कदम में बुधवार को धनबाद में होने वाले शिव पुराण व्रता श्रोधाम वृंदावन के आचार्य राजेंद्र महाराज का शुभागमन हुआ। आचार्य महाराज का स्वागत हिन्दू परंपरा से तिलक लगाकर तथा तुलसी वीधा दे कर किया

गया। आचार्य राजेंद्र ने दीप प्रज्वलित कर बच्चों को शुभकामनाएं दी। इस अवसर पर प्रेसिडेंट रेनु दुदानी, सचिव अनिता अग्रवाल के साथ समाज सेवा विजय हडोदिया, किशन संध्या, राजीव नयन शर्मा, डी. एन. प्रसाद, कोशल पांडेय, अरुण बाजपेयी, सुशील मंडल आदि मौजूद थे। पहला कदम स्कूल के दिव्यांग बच्चों के प्रति निःस्वार्थ सेवा को हँसि देखा तथा भाव

इस नैक कार्य में बड़ चढ़ कर सहयोग करना चाहिए जिससे वे दिव्यांग बच्चे भी अपने स्तर पर आगे बढ़ सकें। पौडित मानवता की सेवा में ही सम्पूर्ण पूजा पाठ एवं अनुष्ठान सम्मिलित है। आचार्य ने सभी बच्चों से मिल उन्हें आशीर्वाद और प्रसाद दिया। आचार्य ने पहला कदम दिव्यांग बच्चों के उज्ज्वल भविष्य के लिए अपना अमूल्य सहयोग एवं शुभकामनाएं दीं।

बीसीसीएल दीक्षा महिला मंडल ने पहला कदम के बच्चों का हौसला बढ़ाया



पहला कदम के बच्चों को उत्कल मेल संवाददाता के हाथ उनके साथ बीसीसीएल दीक्षा महिला मंडल की अग्रेसर पी विमला और अन्य

आवाज प्रतिनिधि
धनबाद : बीसीसीएल की दीक्षा महिला मंडल की अग्रेसर, पी विमला ने राखी मंडल के सदस्यों के साथ बुधवार को जगजीवन नगर स्थित दिव्यांग बच्चों के स्कूल पहला कदम का दौरा किया। उनके सहित विरक्त कार्यक्रम की सभी संस्थाओं के प्रतिनिधियों की एक टीम थी।

की पत्नी मिले एल. चेतन कुमार, डॉ. अनिता बागवती, मंजु सिंह, अर्पिता तिवारी, नीरु विना, रवि कुमार, अर्पिता तिवारी, मंजु सिंह एस. सी. ई. एल. और मौजूद थी। उनके पर मुख्य अतिथि के तौर पर पी विमला एवं उनके सदस्यों ने संयुक्त रूप से कार्यक्रम का उद्घाटन दीप प्रज्वलित कर किया। पहला कदम के सदस्यों ने सभी अतिथियों का स्वागत किया। मुख्य अतिथि ने

कहा कि पहला कदम स्कूल समाज के ऐसे बच्चों को सेवा कर रहा है, जो वार्षिक रूप से हस्ताक्षर हैं। समाज के लिए उनका काम सराहनीय है। दीक्षा महिला मंडल के सदस्यों ने बच्चों की प्रशंसा की सराहना और इनके खेल सामग्री एवं अन्य आवश्यक वस्तुएं उपहार में दी। गणतंत्र दिवस पर प्रयुक्त सांस्कृतिक कार्यक्रम में भाग लेने वाले बच्चों को पुरस्कार से सम्मानित किया

गया। पीके. पर पहला कदम ने स्कूली बच्चों द्वारा प्रस्तुत किए गए वाले सांस्कृतिक कार्यक्रम भी प्रशंसित करें, जिसे टीका महिला मंडल के सदस्यों ने काफी सराहा। पहला कदम की संचालक अनिता अग्रवाल, संतोष रजक एवं पहला कदम के सभी सदस्यों को सहज प्रेमिका को बीसीसीएल दीक्षा महिला मंडल के सदस्यों सराहना की।

पहला कदम के प्रयासों से दिव्यांग बच्चों का बना रेलवे कंसेशन सर्टिफिकेट



धनबाद : नारायणी चैरिटेबल ट्रस्ट द्वारा संचालित जगजीवन नगर स्थित दिव्यांग बच्चों के लिए कार्यरत स्कूल पहला कदम जो कि लोकल लेवल कमिटी के मेम्बर भी है के द्वारा दिव्यांग बच्चों को शिक्षण प्रशिक्षण के साथ साथ सरकार

के द्वारा मिलने वाली सुविधाओं को दिलाने के लिए हर सम्भव प्रयास किया जा रहा है। इसी क्रम में पहला कदम स्कूल के कई बच्चे दीपा कुमारी, पवन कुमार, आशिका कुमारी, शिव कुमार, ऋषिसेन गुप्ता, शिवांश, इशिका कुमारी, मनीष, रिष्मा कुमारी आदि बच्चों का रेलवे कंसेशन सर्टिफिकेट पहला कदम स्कूल के प्रयास से बनवा कर दिया गया। किसी भी दिव्यांग बच्चों का दिव्यांग सर्टिफिकेट, आधार कार्ड, राशन कार्ड, निरामय हेल्थ इश्योरेस, यूडीआईडी कार्ड, लीगल गार्जियनशिप सर्टिफिकेट बनवाना हो तो वे पहला कदम स्कूल में सम्पर्क कर बनवा सकते हैं। सभी बच्चों के साथ साथ उनके पेरेंट्स भी इस सर्टिफिकेट के बनने से खुशी जाहिर कर आभार प्रकट किया।

पहला कदम के दिव्यांग बच्चों ने रक्षाबंधन पर राष्ट्रपति द्रौपदी मुर्मू को बांधा रक्षासूत्र

आवाज प्रतिनिधि

धनबाद : नारायणी चैरिटेबल ट्रस्ट द्वारा संचालित जगजीवन नगर स्थित दिव्यांग बच्चों के स्कूल पहला कदम के दिव्यांग बच्चों ने नई दिल्ली में राष्ट्रपति द्रौपदी मुर्मू को रक्षाबंधन के शुभ अवसर पर रक्षा सूत्र बांधने का गौरव प्राप्त किया। महामहिम ने बड़ी ही आत्मीयता से पहला कदम स्कूल के दिव्यांग बच्चों, सचिव अनिता अग्रवाल तथा शिक्षकों से मुलाकात की तथा सबके समक्ष दिव्यांगता के क्षेत्र में होने वाले उच्छेद कार्यों की सराहना करते हुए कहा कि पहला कदम स्कूल के बच्चों से वे पहले भी मुलाकात कर चुकी है और पहला कदम स्कूल



दिव्यांगता के क्षेत्र में नेक कार्य कर रहा है। सचिव अनिता अग्रवाल ने कहा कि महामहिम के ने सुनहरे शब्द पहला कदम परिवार और उन्हें स्वयं को दिव्यांगता के क्षेत्र में और बेहतर करने के हौसलों को बुराई करता है। महामहिम ने सभी दिव्यांग बच्चों एवं साथ आगे सचिव और शिक्षकों को राष्ट्रपति भवन, संग्रहालय और सभी स्थलों का विजिट करवाया।

अनिता अग्रवाल हुई सम्मानित



झरिया : अखिल भारतीय मारवाड़ी महिला समिति, झारखंड प्रदेशक अधिवेशन 2019 की ओर से पहला कदम दिव्यांग बच्चों की स्कूल को चलाने वाली संचालिका अनिता अग्रवाल को उनके समाज के प्रति नेक एवं निस्वार्थ कार्य के लिए वेड लॉक होटल में उनकी ही समाज की ओर से समानित किया गया जो कि काफी गौरव और उल्लास की बात है। इस बेहतरीन सम्मान के लिए पहला कदम के समस्त परिवार भारतीय अखिल भारतीय मारवाड़ी महिला समिति को आभार प्रकट किया।

पहला कदम की संचालिका अनिता अग्रवाल को पटना में मिला अवार्ड



धनबाद : पहला कदम स्कूल, जगजीवननगर की संचालिका अनिता अग्रवाल को सोमवार को इंडियाज राइजिंग स्टार अवार्ड 2019 से नवाजा गया। यह अवार्ड उन्हें पटना में इंटरप्रस्थ एजुकेशनल रिसर्च एंड चैरिटेबल ट्रस्ट की ओर से प्रदान किया गया। यह अवार्ड दिव्यांग बच्चों का निःस्वार्थ सेवा भावना के लिए प्रदान किया

Achievements

Meeting of PKS Students with Hon'ble President Draupadi Murmu at Rashtrapati Bhavan



Meeting with former Hon'ble Governor of Jharkhand

Doctor Chamber Inauguration by Civil Surgeon, Dhanbad



Inauguration of Autism Centre by BCCL CMD



National Athletics Championship 2022



Opening of India Therapy Centre, PKS Rehabilitation and Wellness Center



Vocational Training Center





१ भाग्यनिर्णय व्याख्या
२ घनबादः जगज्जीवन
३ नगर स्थित
४ नारायणी वैरैटिबल
५ द्रष्टृ द्वारा संघर्षीत
६ दिव्यांग बच्चों की
७ स्कुल की संघर्ष
८ अनिता अग्रवाल को
९ सोमवार १७ जुलाई
१० को आइकनिक
११ पैस अदाई कोसिल
१२ की ओर से डॉक्टर
१३ से सम्मानित किया
१४ अनिता अग्रवाल को
१५ रिहैबिलिटेशन ऑ
१६ एल्बर्ट फील्ड ने
१७ करतें हेतु प्रदान
१८ अनिता अग्रवाल को



क्षेत्र में डॉक्टरों की उपाधि प्राप्त होना पूरे धनबाद और पहला कदम परिवार के लिए गर्व की बात है। डॉक्टरों की उपाधि प्राप्त होने पर अनिता अग्रवाल और पूरे पहला कदम परिवार ने प्रसन्नता जाहिर की।

आचार्य प्रतिनिधि
प्रस्ताव। मुन्ना को नारायण परिवारका दुसरे इ
 संसलन कार्यक्रम तथा विद्यालय वर्षा
 मुन्ना चलाना कार्यक्रम को विद्यालय के संस्थापक ने, 'ए
 कोच' नाम के निम्न टाउन स्ट्रीट की सड़क से बांकेल
 अर्थात् 'एन' टाउन इन्फोर्मेशन से चलाने का
 की मूक परिवार छात्र सुखदुःख कुमारी ने दावा

A large group of people, including children and adults, dressed in traditional costumes, posing for a group photo outdoors. The costumes are colorful and feature various headpieces and patterns. The group is arranged in several rows, with some individuals holding props. The background shows a paved area and some greenery.

धनबाद. पहला कदम स्कूल के प्रांगण में शनिवार को सीपीएसएफआई (सेरिब्रल पल्सो स्पेडर्स फेडरेशन ऑफ इंडिया) के सौजन्य से एथलेटिक्स का आयोजन किया गया. उद्घाटन ग्रामीण एसपी रिष्मा रमेशन, पत्र श्री विमल जैन व उनकी धर्म पत्नी ने संयुक्त रूप से किया. एथलेटिक्स में न केवल इस स्कूल बल्कि धनबाद के दिव्यांग बच्चों ने शानदार प्रदर्शन किया. अतिथियों ने विजेता खिलाड़ियों को मेडल दिया. इसके अलावा एसएमएफआई के सहयोग से मोबाइल प्रदान किया. मंच संचालन प्रीति शर्मा ने किया. आयोजकों ने बताया : विजेता प्रतिभाशाली बच्चों को स्टेट लेवल तथा नेशनल लेवल अलॉपक में खेलने का अवसर मिलेगा. पहला कदम संचालिका अनीता अग्रवाल ने अतिथियों का अभिनंदन किया. बच्चों ने रंगारंग सांस्कृतिक कार्यक्रम प्रस्तुत किया. केनरा बैंक ने पहला कदम को दो प्रिटर मशीन भेंट की. मौके पर बैंक के रिजलन एजक्यूटिव कारसल किंदर, अनुराग आदि मौजूद थे.

शुभकामना संदेश

बच्चा ही हमें का विषय है कि पहले कदम स्कूल, धनबाद दिव्यांग बच्चों के मानसिक, शारीरिक विकास के साथ उनके भविष्य के जीवन बचाने की सफलता के लिए है। इस विधातय के कार्यों को मैंने व्यक्तिगत रूप से देखा है। निष्पत्ति ही इनका प्रयास प्रशंसा योग्य है एवं समाज के हर स्तर से इनकी सहायता होनी चाहिए। मुझे गर्व है कि इस तरह की संस्था जो निस्वार्थ भाव से दिव्यांग बच्चों की सेवा में निरंतर प्रयत्नशील है, मेरे संसदीय क्षेत्र में है।

मैं इस संस्था की संचालिका श्रीमति अनीता अग्रवाल एवं उनके सहयोगी को उनके निस्वार्थ प्रयास के लिए धन्यवाद देता हूँ एवं कामना करता हूँ कि उनकी यह संस्था दिनों दिन उन्नति करे ताकि सभी स्तरों से इनके प्रयासों के लिए इनका उसाह धर्म किया जाए।

(पशुपतिनाथ सिंह)

अनुग्रह नगर, धनसार, धनबाद (झारखण्ड) • दूरभाष 0326-2307544

पहला कदम और पुलिस प्रशासन के सहयोग से दिव्यांगजनों के लिए दिव्य ज्योति जनरल स्टोर का हुआ उद्घाटन

धनबाद। बुधवार को पुलिस लाईन में धनबाद पुलिस प्रशासन के सहयोग से दिव्यांगजनों के लिए दिव्य ज्योति जनरल स्टोर का उद्घाटन उपायुक्त संदीप सिंह तथा एस.एस.पी. संजीव कुमार के करकमलों से हुआ इस जनरल स्टोर में चाय-कॉफी, जेवरकस एवं प्रिंटिंग तथा स्नैक्स, दूध पहला कदम के दिव्यांगों द्वारा विक्रय किए जाएंगे। पहला कदम का सदैव से प्रयास रहा है, कि दिव्यांगों को स्वरोजगार से जोड़कर उन्हें आत्मनिर्भर बनाया जाए। यह पहला कदम की एक नई पहल है, व्यावसायिक प्रशिक्षण के दौरान पहला कदम स्कूल में



18 वर्ष से अधिक आयु वर्ग के दिव्यांगों को कई प्रकार के प्रशिक्षण दिए जाते हैं, जैसे पेपर प्लेट बनाना, बागवानी, सिलाई, दिए बनाना तथा दुकानदारी से संबंधित प्रशिक्षण। जिससे ये दिव्यांग

कदम की अध्यक्ष रेणु दुधानी तथा अनीता अग्रवाल के इस प्रयास की भरपूर प्रशंसा की तथा शुभकामनाएं प्रदान की इस अवसर पर लायंस क्लब के सोमनाथ पृथ्वी, शोहराब खान, राकेश आनंद, समाजसेवी नंदकुमार महाराज तथा अन्य गणमान्य सभ्यो ने अपनी बहुमूल्य उपस्थिति प्रदान कर उद्घाटन समारोह की शोभा बढ़ाई। पहला कदम को प्रवक्ता ने बताया धनबाद जिले के दिव्यांगजनों के लिए यह सुनहरा अवसर है 18 वर्ष से अधिक आयु वर्ग के दिव्यांगजन यदि स्वरोजगार प्राप्त करने के इच्छुक है, तो पहला कदम में संपर्क कर सकते हैं।

ऑनलाइन गायन प्रतियोगिता में पहला कदम को मिला प्रथम स्थान

आवाज प्रतिनिधि। 31 अगस्त धनबाद। भारत विकास परिषद् की ओर से राष्ट्रीय स्तर पर ऑनलाइन वीडियो गायन प्रतियोगिता में देश के अलग-अलग प्रांतों से करीब 300 से अधिक बच्चों ने हिस्सा लिया था। प्रतियोगिता सामान्य तथा दिव्यांग बच्चों के लिए आयोजित की गयी थी। प्रतियोगिता में पहला कदम स्कूल के दृष्टि बाधित छात्र शिव कुमार ने प्रथम स्थान प्राप्त किया है, जबकि शारीरिक रूप से दिव्यांग शिवम बर्णवाल को तीस स्थान प्राप्त हुआ है।



पुरस्कृत छात्र शिव कुमार

सांसद ने किया ऑडियोमीटर की केबिन का उद्घाटन



धनबाद. नारायणी चैरिटेबल ट्रस्ट की ओर से संचालित दिव्यांग बच्चों के विशेष स्कूल पहला कदम में चार दिवसीय विंटर कैंप बुधवार को भी जारी रहा. मुख्य अतिथि सांसद पीएन सिंह ने ऑडियोमीटर की केबिन का उद्घाटन किया. इस दौरान सिटी एसपी आर कुमार भी उपस्थित थे. कार्यक्रम का संचालन स्कूल की संचालिका अनीता अग्रवाल ने की. मौके पर भाजपा के जिला महामंत्री नितिन भट्ट, निर्मल प्रधान, राजा राम दत्ता, अभिषेक श्रीवास्तव, राजीव रंजन, अरुण सिंह, मौसम सिंह, सुजित झा तथा संतोष सिंह भी मौजूद थे.

पहला कदम की संचालिका अनीता को मिला अवार्ड

आवाज प्रतिनिधि धनबाद। दिव्यांग बच्चों के स्कूल पहला कदम की संचालिका अनीता अग्रवाल को शनिवार को महाराजा अग्रसेन जयंती के अवसर पर रांची के अपर बाजार अग्रसेन भवन में सभा महिला समिति रांची द्वारा सम्मानित किया गया। यह सम्मान उनके दिव्यांगता के क्षेत्र में उत्कृष्ट कार्य के लिए प्रदान किया गया। अनीता ने बताया कि अवार्ड मिलने से काफी अच्छा लग रहा है और कार्य करने को नई ऊर्जा का संचार हुआ है। इस अवसर पर विभिन्न क्षेत्रों में चुनी गई तीन महिलाओं को अवार्ड दिया गया। बताया कि दिव्यांग बच्चों के लिए सराहनीय कार्य के लिए अनीता को कई राज्यों में अवार्ड प्राप्त हो चुके हैं।



पहला कदम की संचालिका अनीता अग्रवाल सम्मानित

IMPACT ASSESSMENT

2.1 Strategic Intent and Planning

1. Social/Environmental challenge being addressed

Children with intellectual disabilities, autism, cerebral palsy, hearing/visual impairments, and multiple disabilities face compounded barriers: limited access to specialized instruction, therapy, nutrition and healthcare; inadequate transport; scarce livelihood pathways; and stigma that constrains participation and dignity. Causes include constrained local special-education infrastructure, affordability and information gaps, limited assistive technologies, inaccessible public spaces, and low awareness of government schemes (UDID, Niramaya, legal guardianship). The project addresses these deficits with integrated services that improve learning, health, employability, and rights access.



2. Organizational approach (how the program attends to the challenge)

- Individualized Education as Programs (IEPs), Group Educational Programs (GEP) and special pedagogy for foundational literacy, numeracy, communication, activities of daily living (ADL), safety and security, domestic and pre vocational skills.
- Multidisciplinary therapy (occupational therapy, speech therapy, Physio therapy, psychological therapy, play therapy and music therapy) with periodic assessments and progression tracking.
- Vocational skilling mapped to market demand, with computer training leading to government exams and placement support, and retail exposure via six Divya Jyoti outlets.
- Inclusive sports pathways (CPSFI, Special Olympics) with coaching and competition access; practice-ground proposals submitted to Indian Railways.
- Monthly health camps (CHC Sadar) and Niramaya enrollments; referrals for advanced care.

- Documentation and rights facilitation, including Disability Certificate, UDID, Niramya, Railway Concession Certificate and legal guardianship—first in Dhanbad at institutional scale.
- Outreach caravans in remote blocks (Baliapur, Govindpur) and public exhibitions to normalize inclusion and expand reach.
- Early intervention program and screening camp for special children.
- Conducting Inclusive education and activity program.

Observed change and proportion affected: All enrolled learners received education and therapy; 50 completed vocational training; dozens participated in sports in state and national level; families accessed documentation and entitlements. Evidenced depth includes an 87% state matric score and a national bocce Best Performance Award. Detection of Spl.Children and their needs through early identification program.

3. Target Segment

- Income: Predominantly low-income families- disabled children and youth.
- Geography: Dhanbad district with outreach to remote blocks; urban and peri-urban catchment.
- Conducting seminars, interactive program on needs, education, mental health of Spl. Children.
 - Thematic: Persons with disabilities across disability types with intersecting disadvantage due to disability and poverty.



4. Intended outcomes and Theory of Change (including potential unintended negatives)

- Inputs: CIL CSR support; Special Educators and RCI-registered therapists; therapy and classroom infrastructure; partner hospitals; sports coaches; retail outlets; community and administrative partners. Inclusion with normal school.
 - Activities: IEP and GEP based instruction; OT/speech/ABA therapy/PT; vocational and computer training; sports coaching and competitions; monthly health camps; Activities, scheme enrollment; documentation and guardianship facilitation; awareness and exhibitions.
 - Outputs: 100+ learners served; 12+ health camps; 50 trained; six outlets operational; sports selections/awards; guardianship cases facilitated.
 - Outcomes: Improved functional independence, communication, ADL; academic achievements; employment readiness and income pathways; social acceptance; insurance and legal protections, Disability Certificate.
 - Impact: Reduced marginalization and dependency; higher dignity; greater participation in community life; pathways to livelihoods, Getting help from government policies.
- Potential unintended negatives considered: over-scheduling fatigue; commute safety; stigma backlash at public sales/events; mitigated through timetable balancing, escorting, venue curation, and staff supervision.

1. Approach

1. Baseline status / situation analysis

Without a formal baseline, a detailed situation analysis established widespread transport gaps, therapy scarcity, scarcity and special education, limited sports exposure, minimal vocational avenues, and low awareness/documentation for disability rights, especially in remote blocks. The intervention design directly mapped to these gaps.

2. Past performance trend

Growth from two learners to 100+ beneficiaries with repeated academic and sports distinctions, expanding media recognition, and first-in-district guardianship facilitation. A comprehensive therapy center (“India Therapy Center”) was inaugurated by the Governor of Jharkhand, who praised the model’s quality and welfare orientation.

3. Implementation plan and sustainability measures

- Perennial services: education, therapy, health camps continue year-round with IEP,GEP reviews and staff upskilling.
- Time-bound cohorts: vocational/computer training cycles lead to assessments, placements, and supported work exposure via Divya Jyoti outlets.

- Sustainability and exit: enterprise-based sales and job linkages reduce post-program dependency; documentation/guardianship secures long-term rights; partnerships expand sports practice facilities and healthcare pathways. Inflationary deviation managed through exhibitions, local philanthropy, and batch/inputs optimization.

4. SDGs/national/state alignment

SDG 4 (Quality Education), SDG 3 (Good Health), SDG 8 (Decent Work), SDG 10 (Reduced Inequalities); alignment with RPwD Act 2016, National Trust Act, NEP 2020, Accessible India Campaign, Niramaya Health Insurance, and state inclusion priorities.

5. Stakeholder feedback and use

- Parents: PTMs prioritized transport safety and documentation support; responses included transport route planning and winter-ready blanket distribution.



- Students: Preferences shaped vocational and sports offerings.



- Community: Awareness caravans guided geography and messaging; public exhibitions validated products and inclusion.



- Government/Administration: Support enabled guardianship and therapy-center scale-up.



- Partner (CIL): Reviews aligned resources to high-impact program verticals.



6. Risks and mitigation (last year)

- Financial: Cost escalation and donor concentration risk; mitigated via Divya Jyoti revenues, exhibitions, and local philanthropy.
- Operational: Transport safety/availability; mitigated via routing, staggering, and caretaker accompaniment.
- Safeguarding/health: Fatigue and seasonal illness; mitigated through balanced timetables, monthly camps, and referrals.
- Social: Stigma/harassment at public events; mitigated with sensitization, staff presence, and curated venues.
- Regulatory: Documentation lapses; mitigated via dedicated facilitation for Disability Certificate, UDID, Railway concessions, Niramya and guardianship.

4. Impact Scorecard

4.1 Metrics monitored and trend

- Reach (direct): 100+ learners in education/therapy; 50 trained in vocational skills; 50 engaged in sports; 12+ monthly health camps; six Divya Jyoti outlets active.
- Reach (indirect/extended): Awareness drives in Baliapur and Govindpur; exhibitions at DRM office and IIT-ISM; extensive media coverage.
- Depth: 87% state matric result; national bocce Best Performance Award; first-in-district legal guardianship facilitation; functional gains in ADL, motor, and communication.
- Inclusion: Income generation via retail outlets; diversity across disability types; rights enablement (guardianship, insurance) driving social equity.

4.2 Highlights/achievements during reporting period

- Academic: Mohit Kumar (ID) achieved 87% in the Matric exam through NIOS.
- Sports: Aditya Kumar earned the Best Performance Award at the Bocce National Championships; multiple state-level selections and Sports Day events with civic leaders.
- Institutional: Governor inaugurated the India Therapy Center, calling the model exemplary and welfare-oriented.
- Community: Awareness drive, early intervention camp, Strong public acceptance through recurring exhibitions, Diwali sales at IIT-ISM, participation in different activity program in locality and extensive positive media features.



4.3 Beneficiary/stakeholder validation

- Counterfactual: Without the program, children would face continued exclusion from specialized education/therapy, low employability, and weak access to legal/insurance protections.
- Contribution: Program activities are primary drivers of the observed academic, functional, social, and livelihood outcomes.
- Unintended negatives: None material at scale; monitoring continues for fatigue, commute safety, and public interaction risks.

5. Program Evidence Base

- Quantitative evidence: service counts, training and placement pathways, sports selections/awards, health camp coverage, guardianship facilitation, media reports.

- Qualitative evidence: parent and student feedback, government and partner validation, and community acceptance through public events.

6. Annexures and Data Files

- Comprehensive Impact Metrics (CSV) – reach, depth, inclusion indicators with descriptions.
- Stakeholder Validation Mapping (CSV) – stakeholder groups, validation level, evidence, impact rating.
- Performance Trend Analysis (CSV) – baseline-to-current improvements across functional areas.

7. Comprehensive Impact Metrics (CSV) – reach, depth, inclusion indicators with descriptions.

Metric_Category	Value	Description	Impact_Type
Reach - Educational Services	100	Students receiving specialized education	Direct
Reach - Therapeutic Services	100	Students receiving therapy (OT, Speech, ABA)	Direct
Reach - Vocational Training	50	Individuals trained in job skills	Direct
Reach - Healthcare Services	100	Students receiving health services	Direct
Reach - Sports Programs	50	Students participating in sports	Direct
Reach - Community Awareness	500	Community members reached through campaigns	Indirect
Depth - Academic Excellence	1	Student scoring 87% in state exam	High Impact
Depth - Sports Excellence	1	National championship award winner	High Impact
Depth - Institutional First	1	Legal guardianship facilitation (first in district)	High Impact
Inclusion - Social Enterprises	6	Divya Jyoti stores providing employment	Economic
Inclusion - Legal Rights	20	Students with legal guardianship certificates	Rights-based
Inclusion - Media Recognition	20	Positive media coverage events	Social

8. Stakeholder Validation Mapping (CSV) – stakeholder groups, validation level, evidence, impact rating.

Stakeholder Group	Validation Level	Evidence	Impact_Rating
Parents	Positive	Improved confidence and independence in children	High
Community	Very Positive	Recognition and acceptance through media coverage	High
Government	Excellent	Visit by Jharkhand Governor with praise	Very High
Partner CIL	Excellent	Continued funding and support validation	Very High
Professional Bodies	Positive	Recognition from CPSFI and sports federations	High
Students	Very Positive	Demonstrated through achievements and participation	High
Local Administration	Positive	Support for legal guardianship facilitation	High
Media	Very Positive	Extensive positive coverage and feature stories	High

9. Performance Trend Analysis (CSV) – baseline-to-current improvements across functional areas.

Metric	Baseline_2023	Current_2025	Improvement_Percentage
Educational Access	80	100	25
Therapeutic Services	60	100	67
Vocational Training	30	50	67
Sports Participation	20	50	150
Healthcare Access	70	100	43
Community Acceptance	40	80	100

10. Conclusion

Narayani Charitable Trust has played a vital role in empowering children and youth with disabilities by creating opportunities for inclusion, dignity, and independence. Through its initiatives in education, skill development, healthcare, and social integration, the Trust has helped beneficiaries overcome barriers, improve their quality of life, and actively participate in their communities.

The findings highlight positive changes in learning outcomes, self-confidence, employability, and overall well-being of children and young people with disabilities. By engaging families, schools, and local stakeholders, the Trust has also fostered greater awareness and acceptance, thereby reducing stigma and building an environment of inclusion.

While further investment in assistive technologies, specialized training, and livelihood linkages will strengthen the impact, Narayani Charitable Trust has already established itself as a catalyst for change. With its unwavering commitment to disability rights and empowerment, the Trust is well-positioned to expand its reach, scale its successful models, and contribute meaningfully to building a more inclusive Trust where every child and youth, regardless of ability, can thrive.

Implementation plan and sustainability measures

This plan and the associated sustainability measures adopted by Narayani Charitable Trust are designed to ensure that its initiatives are not only achieve their immediate objectives but also continue to generate positive outcomes in the long term. By engaging communities, building local capacity, and integrating programs into existing structures, Below is a structured plan create a solution implementation plan and outline measures for the initiatives that are undertaken by Narayani Trust.

- **Needs Assessment:** Narayani identifies issues specific to the target population. In the process they conduct surveys, interviews, and focus group discussions with local communities, schools, and relevant stakeholders. This enables them with a comprehensive understanding of challenges and baseline data for monitoring progress.
- **Stakeholder Engagement and Partnerships:** Narayani emphasizes the building of strong partnerships with local communities, educational institutions, government bodies, NGOs, and private sector entities. For the purpose the trust organize stakeholder meetings, form advisory committees, and establish MoUs with key partners.
- **Program Design and Development:** Narayani Trust develop tailored educational programs and interventions. Create curriculum and resources for special education, design community-based projects (e.g., awareness, camps).
- **Capacity Building and Training:** Equip local communities, teachers, and volunteers with the skills needed to implement and sustain the initiatives. Provide continuous training and capacity-building opportunities to teachers, community leaders, and volunteers. A self-reliant community with the skills and knowledge to sustain and expand initiatives. Conduct training workshops, provide educational materials, and offer ongoing support and mentorship.
- **Implementation and Monitoring:** Execute the programs and ensure they are progressing as planned and aspired. Establish a robust monitoring system to regularly assess progress and adapt strategies as needed. A dynamic program that evolves with changing community needs. Roll out the programs in schools and communities, monitor activities, and collect data on participation and impact.
- **Evaluation and Impact Assessment:** Measure the effectiveness of the initiatives and identify areas for improvement. Conduct mid-term and final evaluations using qualitative and quantitative methods, analyze the data, and produce reports. This will enable evidence-based understanding of the program's success and challenges.
- **Community Ownership and Participation:** Engage local communities in the planning, implementation, and decision-making processes to foster a sense of inclusivity. Increased likelihood of long-term sustainability as communities take responsibility for maintaining outcomes.
- **Institutionalization:** Integrate mental health education and practices into the school curriculum and local governance structures. Continued relevance and implementation of programs even after initial funding or external support ends.
- **Resource Mobilization:** Develop a strategy for mobilizing resources from local, national, and international sources, including crowd funding, grants, and partnerships with the private sector. Financial sustainability is achieved through diversified funding sources.
- **Replication and Scaling Up:** Develop a model that can be replicated in other regions or scaled up to reach more communities. Broader impact and increased reach of the initiatives across different areas.
- **Policy Advocacy:** Advocate for policy changes at the local and national levels to support inclusivity and the integration of successful initiatives into public policy. Long-term impact through systemic changes that support vocational and special-needs education.

HISTORY AND MAIN OBJECTS

Corporate profile

Narayani Charitable Trust (“Trust” or “Issuer”) was registered on November 25, 2014 as a trust pursuant to a trust deed issued by the Registration Department, vide registration no 10287/1283/2014 under the Indian Trusts Act, 1882. For more information about our Trust, please refer “*General Information*” and “*Our Operations*” on pages 15 and 32, respectively of this Draft Fund-Raising Document.

Registered Office and Communication address of our Trust

The Registered Office and Communication Address of our Trust is located at Pahela Kadam School, Bungalow No. 8, Jagjeevan Nagar, Near Saraidhela Police Station, Saraidhela, Dhanbad, India 826003

The background

In a heartwarming journey that began 18 years ago with a single room, we find ourselves today embracing a remarkable transformation. This story is one of perseverance, dedication, and the power of compassion – a tale where Coal India took the first step towards creating a brighter future for differently-abled children. Imagine a small seedling, sown in the soil of hope by the collaborative efforts of Bharat Coking Coal Limited (BCCL) and Coal India. This seedling blossomed into a garden of growth and opportunity nurturing the potential of these exceptional children. With unwavering support, Coal India nurtured not just academic growth, but the growth of dreams, aspirations, and independence. The path wasn't always easy. Those initial days, when the school was sustained by sheer determination and goodwill, were met with challenges. The space was limited, the number of children high, yet the spirit remained unyielding.

It was then that BCCL extended its hand, providing an environment where these children could flourish without constraints. As the journey advanced, the bond between BCCL and these children became the foundation for a thriving community. Through vocational training, more than 50 children discovered their entrepreneurial spirit, crafting products like tea paper plates, candles, and unique gift items. The birth of "Divya Jyoti General Store" became a testament to their resilience, offering a platform for them to shine as self-reliant individuals. The impact of this collaboration extends beyond education and self-employment. With the visionary support of Coal India, children from remote areas found their gateway to opportunities. Health insurance, pensions, bank accounts – a world of possibilities opened up, tailored to meet their needs. Coal India's commitment goes beyond support; it's a life-affirming gift to these children. This journey, this transformation, is not just a solitary path. It's a collective effort, a symphony of compassion and progress. We are immensely grateful for this partnership, which has not only illuminated the lives of these differently-abled children but has also created a ripple effect of change within our city. Coal India's support doesn't stop at education and empowerment; it extends to enriching lives and building a future brimming with possibilities. We extend our heartfelt gratitude for the first step taken, the seedling nurtured, and the garden of growth that continues to flourish. With your enduring support, these children are not only becoming a vibrant part of our Trust but are also evolving into self-reliant individuals, ready to conquer the world.

Governments Facilities Provided by Us:

1. Aadhar Card -200+
2. Bank Account- 170+
3. Ration Card- 65+
4. UDID Card- 170+
5. Disability Certificate- 120+
6. Swami Vivekanand Protshahan Yojna- 35+
7. Legal Guardianship- 40+
8. Niramaya Health Insurance- 35+
9. Railway Concession Certificates- 40+

For more information about our Trust, please refer “*Key Provisions of Trust Deed*” on pages 148 of this Draft Fund-Raising Document.

The Specific objectives of the Trust shall be:

- Promotion of Disabled students
- Training and Education of differently-abled
- Awareness Campaigns about mental disability
- Promotion of inclusivity
- Nurturing physically disabled students' skills for livelihood
- Supporting parents and community members engaged with disabled children
- Inspiring Positive, create societal engagement in inclusivity.

Accreditations

Some of the accreditations bagged by the Trust, and Secretary Mrs. Anita Agrawal

Awardee	Accreditation
Secretary	Doctorate certificate by Iconic Peace Award Council
Trust	Tata Sabal Award
Secretary	Bhagwati Devi and Pandit Mansa Ram Gautam Shah Memorial National Award at Thrissur, Kerala.
Secretary	India's Rising Star Award 2019 by Indraprastha Educational Research and Charitable Trust, Patna.
Secretary	Awarded by Sabha Mahila Samiti on Maharaja Agrasen Jayanti
Trust	First Prize and Third Prize in National Online Video Singing Competition by Bharat Vikas Parishad

Testimonials

Invitation to Rashtrapati Bhavan by President Draupadi Murmu on the occasion of Raksha Bandhan
Certificate of appreciation by Pashupatinath Singh, Member of Parliament (Lok Sabha) from Dhanbad Jharkhand
Appreciation award by Civil Surgeon Dr. Shyam Kishore and his team of doctors for relief work during the Covid Pandemic
Inauguration of Audiometer Cabin by Member of Parliament PN Singh and SP R. Kumar.
Appreciation from Acharya Rajendra Maharaj
Appreciation from BCCL Decksha Mahila Mandal during Organisation Visit.
Appreciation from BCCL CMD PM Prasad and Civil Welfare Manager Bhavani Shankar Ghosh
Inauguration of Divya Jyoti General Store by SSP Sanjeev Kumar
Meeting with Governor of Jharkhand CP Radhakrishnan
Distribution of wheelchairs and walkers by CISF DIG Vinay Kalja
Inauguration of Autism Centre by BCCL CMD Samiran Dutta

OUR MANAGEMENT

Board of Governing Body Members

As of the date of this Draft Fund-Raising Document, Management consists of 7 (Seven) Members on the on Governing Body

Sr. No.	Name, Age, Designation, Date of Appointment and Address	Other Directorships / Trusteeship in other NGOs/NPOs
1.	<p>Name: Kailash Kumar Saksaria</p> <p><i>Experience: 12 years</i></p> <p><i>Designation: President</i></p> <p><i>Email: ksaksaria@gmail.com</i></p> <p><i>Address: 5 Serazul Haque Lane M H Street By Lane Asansol (m Corp.) Braddhaman Asansol, West Bengal, 713301</i></p>	NA
2.	<p>Name: Anita Agarwal</p> <p><i>Experience: 16 years</i></p> <p><i>Designation: Secretary</i></p> <p><i>Email: pahelakadams@gmail.com</i></p> <p><i>Address: Balajee Enclave, Flat No. 301,B-Block, Third Floor, Near ICICI Bank, Dhowatand, Dhanbad, ,Jharkhand,826001</i></p>	NA
3.	<p>Name: Bonita Poddar</p> <p><i>Experience: 11 years</i></p> <p><i>Designation: Treasurer</i></p> <p><i>Email: binitapoddar56@gmail.com</i></p> <p><i>Address: Ram Nath Sarani, S.B.Gorai Road, Asansol (m corp) Barddahman, West Bengal, 713301</i></p>	NA
4.	<p>Name: Renu Dudani</p> <p><i>Experience: 14 years</i></p> <p><i>Designation: Member</i></p> <p><i>Email: gpududani@gmail.com</i></p> <p><i>Address: Near Mohan Petrol Pump, VILL- Govindpur, Dhanbad, Jharkhand,828109</i></p>	NA

5.	<p>Name: Naresh Yadav</p> <p><i>Experience: 5 years</i></p> <p><i>Designation: Member</i></p> <p><i>Email: nareshyadav036@gmail.com</i></p> <p><i>Address: Panchayat kharkhari,</i> <i>Block : Birni, Village : Baghanal</i> <i>PO : jawaharnagar, Karmatanr, Giridih,</i> <i>Jharkhand - 825324</i></p>	NA
6.	<p>Name: Sanjay Kumar Gupta</p> <p><i>Experience: 12 years</i></p> <p><i>Designation: Member</i></p> <p><i>Email: sg228661@gmail.com</i></p> <p><i>Address: Jogi Patti,</i> <i>Bhunja Patti, Jharia, Dhanbad, Jharkhand,</i> <i>828111</i></p>	NA
7.	<p>Name: Vijay Kumar Sharma</p> <p><i>Experience: 8 years</i></p> <p><i>Designation: Member</i></p> <p><i>Email: vijay.sarswat082@gmail.com</i></p> <p><i>Address: 7, Royal Green Colony, Near ATAL Chowk, Odisha</i> <i>By Pass Road, Raigarh, Chattisgarh, 496001</i></p>	NA

1. Vishal K Gupta & Co., Auditor of the Trust/ Auditor to the Offer

Vishal K Gupta & co, a firm of practicing Chartered Accountants has been appointed as Statutory Auditors of Narayani Charitable Trust since effective from 10.04.2024 for FY 2024-25. As an Auditor the firm is responsible for:

- Conducting Independent Audit of financials statements
- Express opinion on the true and fair view of the Trust's financials statements
- Review and reporting of various financial and taxation compliances
- Ensuring Transparency and Fairness in reporting of financial statements.

Appointment and Performance Appraisal Process:

Once the vacant positions are identified, the Job descriptions for the vacant position would be uploaded in various job portals. Therein, the applications would be shortlisted. The short-listed applicants would be interviewed by an appropriate committee depending upon the nature of job. Once the candidate is selected, his antecedents would be verified through known sources, or from the previous employer and then on satisfactory verification he would be issued an Offer Letter, which while communicating the selection of the candidate and the terms and conditions of the Trust including remuneration, mentioning therein the pre-conditions to be fulfilled like submission of KYC documents, last pay drawn, relieving document from previous employer etc.

After the candidate completes all the formalities mentioned in the Offer Letter the candidate would be given Appointment Letter on the day of his joining, initially appointing the candidate on probation period of one year.

Narayani Charitable Trust (NCT) issues Appointment Letters only to those employees who are working for full time and on exclusively serving for NCT on regular basis, outlining their designated roles and responsibilities.

Whereas the Volunteers, Teachers etc., are empaneled after proper scrutiny and selection process and engaged on need basis from time to time whom honorarium/remuneration for working on part time basis is being paid.

The staff members and volunteers as well as volunteers are explained either through orientation or training programs about their roles and responsibilities, which will help them to understand the significance of undertaking the kinds of work we undertake.

Volunteers are guided and supervised by the respective project managers.

Subject Experts and Technical Experts are engaged on mutually agreeable terms for the specific task identified by the Trust, from time to time.

Performance Appraisal:

The Trust conducts a periodic informal performance appraisal of its employees on a regular basis, basing on which the individuals are sanctioned annual increments depending upon their performance, punctuality, sincerity, attitude, skills, integrity, honesty and hard work.

Interest of the Governing Body Members

- Our Founder are interested in the Issue and will subscribe to this Issue, to the extent of meeting the requirement of minimum subscription in terms of the SEBI ICDR Regulations, in case of under-subscription, if any
- The Governing Body Members may contribute in the proposed issue to the extant applicable regulations or separately in furtherance of the objects of the Issue.
- Our Governing Body Members have no interest in any property acquired or proposed to be acquired by our Trust in the preceding two years of filing this Draft Fund-Raising Document.
- No benefit/interest will accrue to our Governing Body Members out of the objects of the Issue, except the remuneration payable, if any

Other understanding and confirmations

Our Trust confirms that the permanent account number of our Management has been submitted to the Stock Exchange at the time of filing this Draft Fund-Raising Document.

OUR FOUNDER

The profile of the Founder of our Trust is given below:



Name: SMT ANITA AGARWAL

Designation: Secretary

Tenure: 17 years (2008- Present)

Address: Balajee Enclave, Flat No. 301, B-Block, Third Floor, Near ICICI Bank, Dhowatand, Dhanbad, Jharkhand, 826001

Qualifications: BA in Political Science & Diploma in Special Education (Intellectual Disability)

Anita Agarwal, a dedicated social worker with over 23 years of experience in empowering children with disabilities, began her journey after becoming the mother of her special child, Kaushal Agarwal. As the founder and secretary of **Narayani Charitable Trust** and **Pehla Kadam School**, I played a transformative role in shaping an inclusive Trust. My unwavering commitment to providing education, therapy, and vocational training to differently-abled children has earned my recognition and respect on both state and national levels

FINANCIAL STATEMENTS

FINANCIAL INFORMATION

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COMPUTATION SHEET OF TAXABLE INCOME & INCOME TAX

Name : NARAYANI CHARITABLE TRUST	Asst Year	: 2025-2026
Status : AOPBOITrust_PublicCharitableTrust	File No.	: 12
DOF : 17-01-2012	Financial Year	: 2024-2025
Address : BUNGLOW NO 8, JAGJEEVAN NAGAR, JAGJIVAN NAGAR	PAN	: AABTN6500D
E-mail : narayanicharitabletrust@gmail.com	Filing Due Date	: 31-10-2025
Mobile No : 7004912363	Res. Status	: Ordinarily Resident
ITR Form : ITR-7	Return Filed	: Original
	Filing Date	: Not Filed
	Org Ack No.	:

COMPUTATION OF TOTAL INCOME

SOURCES OF INCOME		Amount (Rs)	Amount (Rs)	Amount (Rs)
1	INCOME FROM BUSINESS/PROFESSION [Annexure - 1]			
2	INCOME FROM OTHER SOURCES			
3	Income From Adjustment u/s 11 [Annexure - 2]			63,228
	GROSS TOTAL INCOME	:		63,228
DEDUCTIONS u/c VI A				
Section - Description		Gross	Qualifying	Deductible
	TOTAL INCOME	:		63,228
	TOTAL INCOME(rounded off)	:		63,230
	TAX ON TOTAL INCOME	:		
	Total Tax			
	TAX PAYABLE	:		
	LESS : PREPAID TAXES [Annexure - 3]			
	TDS on Salary	:		
	TDS Others	:	5,402	
	Total Pre-paid Taxes			5,402
	Tax Before Interest	:		-5,402
	Self Assessment Tax (Refund Due)			
	Balance Tax Payable / (Refund Due)	:		(5,400)

Place : DHANBAD
Date : 14-10-2025

Assessee /
Authorised Signatory

Name : NARAYANI CHARITABLE TRUST

Assessment Year : 2025-2026

Annexure - 1 : Income From Business/Profession

1.1 Business Regular Books Maintained From

Particulars	Amount	Amount	Amount
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Additions:

Any other item of Additions under sections 28 to 44ADA

Depreciation as per Profit and Loss Account

Total Addition

Disallowances:

Effect of Deviation from method of valuation specified u/s 145A

Deductions :

1.2 Income from Speculation Business

Sl No	Profit/Loss from Speculation Business	Additions	Deductions	Net Profit/Loss from Speculation Business
1				

Annexure - 2 : Income From Adjustment u/s 11

Sl No	Particulars	Amount
3	Aggregate of income	67,57,041
4	Application of income	
a	Revenue / capital Account	66,93,813
	Total (1 + 2 + 3 - 4 - (A1 - A1a) + 5 - 6)	63,228

Name : NARAYANI CHARITABLE TRUST

Assessment Year : 2025-2026

Annexure - 3 : Normal Income and Tax

SINo.	Income And Tax Rate	Cumulative Income	Income On Which Tax is	Slab Tax	Cumulative Tax
1	From Rs. 300001 to Rs.700000 (5%)	63,230			
2	From Rs. 700001 to Rs.1000000 (10%)				
3	From Rs. 1000001 to Rs.1200000 (15%)				
4	From Rs. 1200001 to Rs.1500000 (20%)				
5	From Rs. 1500000 and onwards (30%)				

Annexure - 4 : TDS Others

SINo.	Name of the Deductor	TAN	Section	Deduction Year	Amount Paid / Credited	Amount Brought Forward	Total tax Deducted	Amount to be allowed as credited during the year	Amount carried forward
1	union bank of india ro ranchi (rchu00773d)	RCHU00773D	194A		54,020		5,402	5,402	
TOTAL					54,020		5,402	5,402	

Bank Account Details

SINo.	IFSC Code	Bank Name	Type Of Account	Account Number	Account for Refund
1	UBIN0546941	UNION BANK OF INDIA	Savings	469402010884014	YES

Name : NARAYANI CHARITABLE TRUST

Assessment Year : 2025-2026

Annexure - 3 : Normal Income and Tax

SINo.	Income And Tax Rate	Cumulative Income	Income On Which Tax is	Slab Tax	Cumulative Tax
1	From Rs. 300001 to Rs.700000 (5%)	63,230			
2	From Rs. 700001 to Rs.1000000 (10%)				
3	From Rs. 1000001 to Rs.1200000 (15%)				
4	From Rs. 1200001 to Rs.1500000 (20%)				
5	From Rs. 1500000 and onwards (30%)				

Annexure - 4 : TDS Others

SINo.	Name of the Deductor	TAN	Section	Deduction Year	Amount Paid / Credited	Amount Brought Forward	Total tax Deducted	Amount to be allowed as credited during the year	Amount carried forward
1	union bank of india ro ranchi (rchu00773d)	RCHU00773D	194A		54,020		5,402	5,402	
TOTAL					54,020		5,402	5,402	

Bank Account Details

SINo.	IFSC Code	Bank Name	Type Of Account	Account Number	Account for Refund
1	UBIN0546941	UNION BANK OF INDIA	Savings	469402010884014	YES

Name : NARAYANI CHARITABLE TRUST

Assessment Year : 2025-2026

Annexure - 3 : Normal Income and Tax

SINo.	Income And Tax Rate	Cumulative Income	Income On Which Tax is	Slab Tax	Cumulative Tax
1	From Rs. 300001 to Rs.700000 (5%)	63,230			
2	From Rs. 700001 to Rs.1000000 (10%)				
3	From Rs. 1000001 to Rs.1200000 (15%)				
4	From Rs. 1200001 to Rs.1500000 (20%)				
5	From Rs. 1500000 and onwards (30%)				

Annexure - 4 : TDS Others

SINo.	Name of the Deductor	TAN	Section	Deduction Year	Amount Paid / Credited	Amount Brought Forward	Total tax Deducted	Amount to be allowed as credited during the year	Amount carried forward
1	union bank of india ro ranchi (rchu00773d)	RCHU00773D	194A		54,020		5,402	5,402	
TOTAL					54,020		5,402	5,402	

Bank Account Details

SINo.	IFSC Code	Bank Name	Type Of Account	Account Number	Account for Refund
1	UBIN0546941	UNION BANK OF INDIA	Savings	469402010884014	YES

Sl.No.	Attachment Name	Size(bytes)	Hash value of Attachment
			4f70b5746115d33999a476



Sl.No.	Attachment Name	Size(bytes)	Hash value of Attachment
			4f70b5746115d33999a476



Date:

11-SEP-2025

ANNEXURE

Statement of particulars

Basic Details

1. PAN of the auditee **AABTN6500D**
2. Name of the auditee **NARAYANI CHARITABLE TRUST**
3. Assessment Year **2025-26**
4. Previous Year **01-APR-2024 to 31-MAR-2025**
5. Registered Address of the auditee **BUNGLOW NO 8 JAGJEEVAN NAGAR
JAGJIVAN NAGAR S.O USARDI DHANBAD
JHARKHAND 826003**
6. Other addresses, if applicable **No**

Legal Status

7. Type of the auditee **Trust**
8. Whether the auditee is established under an instrument? **No**

Management

9. (a) Details of all the Author (s)/ Founder (s)/ Settlor (s)/ Trustee (s)/ Members of society/ Members of the Governing Council/ Director (s)/ shareholders holding 5% or more of shareholding / Office Bearer (s) of the auditee at any time during the previous year

S. No.	Name of person	Relation	Percentage of shareholding in case of shareholder	ID Code	Unique Identification Number	Address	Whether there is any change in relation during previous year of audit	If yes, specify the change
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1.	ANITA AGARWAL	4-Trustee		1-PAN	AIPPA5515K	A, DHOWATAND, BANKMORE, DHANBAD, DHANBAD, DHANBAD, Jharkhand, 826001, INDIA	No	

- (b) In case if any of the persons [as mentioned in row 9(a)] is not an individual, then provide the following details of the natural persons who are beneficial owners (5% or more) of such person during the previous year

S. No.	Name	ID Code	Unique Identification Number	Address	Non individual person [as mentioned in serial number no 9(a)] in which beneficial ownership held	Percentage of beneficial ownership	Whether there is any change during previous year of audit	If yes, specify the change
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)

No Records Available

Commencement of activities

10. (i) Where the auditee has been granted provisional registration or provisional approval, whether activities have commenced during the previous year **Yes**
- (ii) If yes in 10 (i), date of commencement of activities **24-SEP-2021**

- | | | |
|-------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------|
| (iii) | If the answer to 10(i) is yes, whether application for registration under section sub-clause (iii) of clause (ac) of sub-section (1) of section 12A or approval under clause (iii) of the first proviso to Clause (23C) of section 10 has been filed? | Yes |
| (iv) | If yes in 10(iii) above, the date of application for registration or approval | 24-SEP-2021 |

Details of Place where books of accounts and other documents have been maintained

- | | | |
|---------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|
| 11. (i) | Whether the books of account and other documents have been kept and maintained in the form and manner and at such place as prescribed under rule 17AA by the auditee? | Yes |
| (ii) | If Yes in (i) above, whether books of account are maintained at registered office? | Yes |
| (iii) | If No in (ii) above, provide the following details regarding any place other than the registered place where the books of account are maintained | |
| (a) | Address of such place where the books are maintained | - |
| (b) | Date of decision by management to keep account at such place | - |
| (c) | Whether intimated to Assessing Officer that accounts are kept at such place under proviso to sub-rule (3) of rule 17AA? | - |
| | Date of intimation to Assessing Officer | - |

Voluntary contributions

- | | | |
|-----|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------|
| 12. | Whether auditee has filed Form No. 10BD for the previous year < If No then skip to serial number 14> | Yes |
| 13. | Sum total of donations reported in Form No. 10BD furnished by the auditee for the previous year | ₹ 65,05,526 |
| 14. | Donations not reported in Form No 10BD/ Not required to fill Form No. 10BD | ₹ 0 |
| 15. | Total voluntary contributions received by the auditee during the previous year [13+14] | ₹ 65,05,526 |
| 16. | Total Foreign Contribution out of the total voluntary contributions stated in 15 | ₹ 0 |
| 17. | Voluntary Contribution forming part of Corpus (which are included in 15) | |
| 18. | Anonymous donations taxable @30% under section 115BBC | ₹ 0 |
| 19. | Application outside India for which approval as per proviso to clause (c) of sub-section (1) of section 11 has been obtained | ₹ 0 |
| 20. | Voluntary Contributions required to be applied by the auditee during the previous year [15-(17+18+19)] | ₹ 65,05,526 |
| 21. | Income other than voluntary contributions derived from property held under the trust referred to in section 11 or income of fund or institution or trust or any university or other educational institution or any hospital or other medical institution other than the contribution reported in serial number 15 | ₹ 2,51,515 |

22. Income required to be applied in India by the auditee during the previous year [20+21] ₹ 67,57,041

Application of Income

23. Application of income (excluding application not eligible and reported under serial number 27)

- (i) Total amount applied for charitable or religious purposes in India during the previous year ₹ 66,93,813
- (ii) Amount which was not actually paid during the previous year [if included in (i)] ₹ 0
- (iii) Amount actually paid during the previous year which accrued during any earlier previous year but not claimed as application of income in earlier previous year ₹ 0
- (iv) Total amount to be allowed as application [23(i)- 23(ii) +23(iii)] ₹ 66,93,813
- (v) Amount invested or deposited back in corpus which was applied during any preceding previous year and not claimed as application during that previous year. ₹ 0
- (vi) Repayment of loan or borrowing during the previous year which was earlier applied and not claimed as application during that previous year ₹ 0

Amount to be disallowed from application

- (vii) Amount disallowable under thirteenth proviso to clause (23C) of section 10 or Explanation 3 to sub-section (1) of section 11 read with sub-clause (ia) of clause (a) of section 40 ₹ 0

Schedule TDS disallowable : Details of amounts inadmissible and amount disallowable under thirteenth proviso to clause (23C) of section 10 or sub section (1) of section 11 read with sub-clause (ia) of clause (a) of section 40:

- (a) Details of payment on which tax is not deducted

Date of Payment	Amount of payment (In Rs.)	Nature of payment	Name of Payee	PAN of payee, if available	Aadhaar Number of payee, if available	Address of Payee
(1)	(2)	(3)	(4)	(5a)	(5b)	(6)

No Records Available

- (b) Details of payment on which tax has been deducted but has not been paid on or before the due date specified in sub- section (1) of section 139

Date of Payment	Amount of payment (In Rs.)	Nature of payment	Name of Payee	PAN of payee, if available	Aadhaar Number of payee, if available	Address of Payee	Amount of tax deducted	Amount out of (7) deposited, if any
(1)	(2)	(3)	(4)	(5a)	(5b)	(6)	(7)	(8)

No Records Available

- (viii) Amount disallowable under thirteenth proviso to section 10(23C) or Explanation 3 to sub-section (1) of section 11 read with sub-section (3) or (3A) of section 40A ₹ 0

Is any amount disallowable under thirteenth proviso to section 10(23C) or Explanation 3 to section 11(1) read with sub-section (3) of section 40A? No

Schedule 40A(3): Details of amount is disallowable under thirteenth proviso to section 10(23C) or Explanation 3 sub-section(1) of section 11 read with sub-section (3) of section 40A

S. No.	Date of Payment	Amount of payment (In Rs.)	Nature of payment	Details of Payee			
				Name	PAN, if available	Aadhaar, if available	Address
(1)	(2)	(3)	(4)	(5)	(6a)	(6b)	(7)

No Records Available

Is any amount disallowable under thirteenth proviso to section 10(23C) or Explanation 3 to section 11(1) read with sub-section (3A) of section 40A? **No**

Schedule 40A(3A): Details of Amount disallowable under thirteenth proviso to section 10(23C) or sub-section (1) of section 11 read with sub-section (3A) of section 40A

S. No.	Date of Payment	Amount	Nature	Details of Payee			
				Name	PAN, if available	Aadhaar, if available	Address
(1)	(2)	(3)	(4)	(5)	(6a)	(6b)	(7)

No Records Available

- | | | |
|---------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------|
| (ix) | Donation to any fund or institution or trust or any university or other educational institution or any hospital or other medical institution referred to in sub - clauses (iv), (v), (vi) or (via) of Clause (23C) of section 10 of the Act or any trust or institution referred to in sections 11 or 12 of the Act towards Corpus | ₹ 0 |
| (x) | Donation to any fund or institution or trust or any university or other educational institution or any hospital or other medical institution referred to in sub - clauses (iv), (v), (vi) or (via) of Clause (23C) of section 10 of the Act or any trust or institution referred to in sections 11 or 12 of the Act not having same objects | ₹ 0 |
| (xi) | Donation to any person other than any fund or institution or trust or any university or other educational institution or any hospital or other medical institution referred to in sub - clauses (iv), (v), (vi) or (via) of clause (23C) of section 10 of the Act or any trust or institution referred to in sections 11 or 12 of the Act | ₹ 0 |
| (xii) | Application outside India for which approval under proviso to clause (c) of sub-section (1) of section 11 has not been obtained | ₹ 0 |
| (xiii) | Application outside India for which approval under proviso to clause (c) of sub-section (1) of section 11 has been obtained | ₹ 0 |
| (xiv) | Applied for any purpose beyond the objects of the trust or institution | ₹ 0 |
| (xv) | Any other Disallowance | ₹ 0 |
| (xvi) | Total allowable application [{23(iv)+23(v)+23(vi) – {23(vii) to 23(xv)}}] | ₹ 66,93,813 |
| (xvii) | Amount deemed to have been applied during the previous year under clause (2) of Explanation 1 to sub-section (1) of section 11 | ₹ 0 |
| (xviii) | Income accumulated under the provisions of Explanation 3 to the third proviso to clause (23C) of section 10 or sub-section (2) of section 11 | ₹ 0 |

- (xix) Income accumulated or set apart for application to charitable or religious purposes or stated objects of trust or institution to the extent it does not exceed 15 % of the income ₹ 0

Application of income out of different sources

24. Taxable Income 22- [23(xvi) to 23(xix)] ₹ 63,228
25. Income taxable under section 115BBI ₹ 0
26. Anonymous donation which is chargeable to tax @ 30 % under section 115BBC ₹ 0
27. Application of Income out of the following sources during the previous year
- (A) Income accumulated under the third proviso to clause (23C) of section 10 or under sub-section (2) of section 11 during any earlier previous year ₹ 0
- (B) Income deemed to be applied in any preceding year under clause (2) of Explanation 1 to sub-section (1) of section 11 during any earlier previous year ₹ 0
- (C) Income of earlier previous years up to 15% accumulated or set apart ₹ 0
- (D) Corpus ₹ 0
- (E) Borrowed Fund ₹ 0
- (F) Any other ₹

Please specify

Person referred to in 13(3)

28. Details of specified person as referred to in sub-section (3) of section 13

Code of Person referred to in sub-section (3) of section 13	Name of such person	PAN of such person	Aadhar Number of such person, if allotted	Address of such person	If code 2 selected in column (1) specify the amount of contribution made to the auditee
(1)	(2)	(3)	(4)	(5)	(6)
4-Any trustee of the trust or manager (by whatever name called) of the institution	ANITA AGARWAL	AIPPA5515K		A, DHOWATAND, BANK MORE 210, DHANBAD, DHANBAD, DHANBAD, Jharkhand, 826001, INDIA	

29. Details of income/property referred to in section 13 (2)

- (a) Whether any part of the income or property of the auditee is, or continues to be, lent to any specified person for any period during the previous year without either adequate security or adequate interest or both No
- (b) Whether any land, building or other property of the auditee is, or continues to be, made available for the use of any specified person, for any period during the previous year without charging adequate rent or other compensation No
- (c) Whether any amount is paid by way of salary, allowance or otherwise during the previous year to any specified person out of the resources of the auditee for services rendered by that person to such auditee and the amount so paid is in excess of what may be reasonably paid for such services No
- (d) Whether the services of the auditee are made available to any specified person during the previous year without adequate remuneration or other compensation No

- (xix) Income accumulated or set apart for application to charitable or religious purposes or stated objects of trust or institution to the extent it does not exceed 15 % of the income ₹ 0

Application of income out of different sources

24. Taxable Income 22- [23(xvi) to 23(xix)] ₹ 63,228
25. Income taxable under section 115BBi ₹ 0
26. Anonymous donation which is chargeable to tax @ 30 % under section 115BBC ₹ 0
27. Application of Income out of the following sources during the previous year
- (A) Income accumulated under the third proviso to clause (23C) of section 10 or under sub-section (2) of section 11 during any earlier previous year ₹ 0
- (B) Income deemed to be applied in any preceding year under clause (2) of Explanation 1 to sub-section (1) of section 11 during any earlier previous year ₹ 0
- (C) Income of earlier previous years up to 15% accumulated or set apart ₹ 0
- (D) Corpus ₹ 0
- (E) Borrowed Fund ₹ 0
- (F) Any other ₹

Please specify

Person referred to in 13(3)

28. Details of specified person as referred to in sub-section (3) of section 13

Code of Person referred to in sub-section (3) of section 13	Name of such person	PAN of such person	Aadhar Number of such person, if allotted	Address of such person	If code 2 selected in column (1) specify the amount of contribution made to the auditee
(1)	(2)	(3)	(4)	(5)	(6)
4-Any trustee of the trust or manager (by whatever name called) of the institution	ANITA AGARWAL	AIPPA5515K		A, DHOWATAND, BANK MORE 210, DHANBAD, DHANBAD, DHANBAD, Jharkhand, 826001, INDIA	

29. Details of income/property referred to in section 13 (2)

- (a) Whether any part of the income or property of the auditee is, or continues to be, lent to any specified person for any period during the previous year without either adequate security or adequate interest or both No
- (b) Whether any land, building or other property of the auditee is, or continues to be, made available for the use of any specified person, for any period during the previous year without charging adequate rent or other compensation No
- (c) Whether any amount is paid by way of salary, allowance or otherwise during the previous year to any specified person out of the resources of the auditee for services rendered by that person to such auditee and the amount so paid is in excess of what may be reasonably paid for such services No
- (d) Whether the services of the auditee are made available to any specified person during the previous year without adequate remuneration or other compensation No

Schedule TDS/TCS

Tax Deduction and Collection Account Number (TAN)	Section/ Nature of payment	Total amount of payment or receipt of the nature specified in column (3)	Total amount on which tax was required to be deducted or collected out of (4)	Total amount on which tax was deducted or collected at specified rate out of (5)	Amount of tax deducted or collected out of (6)	Total amount on which tax was deducted or collected at less than specified rate out of (7)	Amount of tax deducted or collected on (8)	Amount of tax deducted or collected but not deposited to the credit of the Central Government out of (6) and (8)
(1)	(2)&(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)

No Records Available

Schedule Statement of TDS/TCS

Tax Deduction and Collection Account Number (TAN)	Type of Form	Due date for furnishing	Date of furnishing, if furnished	Whether the statement of tax deducted or collected contains information about all transactions which are required to be reported
(1)	(2)	(3)	(4)	(5)

No Records Available

Schedule Interest on TDS/TCS

Tax Deduction and Collection Account Number (TAN)	Amount of interest under section 201(1A) or 206C(7) is payable	Amount paid out of column (2)	Date of payment of amount
(1)	(2)	(3)	(4)

No Records Available

Attachments

Income and Expenditure Account/Profit and Loss Account

NARAYANI CHARITABLE TRUST 2025.pdf

Balance Sheet

NARAYANI CHARITABLE TRUST 2025.pdf

Miscellaneous Attachments

Acknowledgement Number -860733940270925

This form has been digitally signed by ANKIT AGARWAL having PAN ASNPA0159R from IP Address 106.214.174.216 on 27/09/2025 07:41:06 PM Dsc Sl.No and issuer ,C=IN,O=Pantagon Sign Securities Pvt. Ltd.,OU=Certifying Authority



FRN-327842E

VISHAL K GUPTA & CO.

CHARTERED ACCOUNTANTS

AUDITORS REPORT

We have examined the Balance Sheet of “NARAYANI CHARITABLE TRUST, having PAN: - AABTN6500D as on 31st March, 2025, Income & Expenditure Account and Receipts & Payments Account for the period 01.04.2024 to 31.03.2025 Which are in agreement with the Books of Accounts maintained by the said trust.

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

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

1. In case of the Balance sheet of the state of the affairs of the above-named Institution as on 31st March'2025.

And

2. In case of Income and Expenditure Account and Receipt & Payment Account of the accounting year ending on 31st March'2025.

Place: Burnpur
Dated:

For Vishal Kumar Gupta & Co.
Chartered Accountants

(ANKIT AGARWAL)

Partner

M.No 311386

UDIN: 25311386BMKWEO1789

NARAYANI CHARITABLE TRUST

Bungalow No. 8, Jagjeevan Nagar,
Near Saraidhela Police Station, Dhanbad.

BALANCE SHEET FOR THE YEAR ENDING 31.03.2025

LIABILITIES	AMOUNT	AMOUNT	ASSETS	AMOUNT	AMOUNT
Corpus Fund B/f		20,000.00	FIXED ASSETS		
Excess of Income over Expenditure			As per Annexure "A"		1,3
Balance B/f	1,34,70,581.26		Investment		
Add: IT Refund & Others	7,990.00		Fixed Deposit		
Add: Excess of Income over Expenditure	7,95,015.54		Flexi Deposit		
	1,42,73,586.80		TDS		
Less: Taxes & Adjustments	702.00	1,42,72,884.80	Current Assets:-		
Current Liabilities:-			Bank Balance		
Provision Audit Fee		6,000.00	Cash in Hand		
Union Bank of India		41,030.20			
		1,43,39,915.00			1,4

Notes on Accounts: Schedule "A"

As per our attached report of even date

For VISHAL K GUPTA & CO

Chartered Accountants

(ANKIT AGARWAL)

PARTNER

M. No. : 311386

FRN NO-0327842E

Place: Burnpur

Dated : 20-09-2025

UDIN: 25311386BMKWEO1789



NARAYANI CHARITABLE TRUST

Bungalow No. 8, Jagjeevan Nagar,
Near Saraidhela Police Station, Dhanbad.

INCOME & EXPENDITURE ACCOUNT FOR THE YEAR ENDING 31.03.2025

Expenditure		Amount	Income		Amount	Amount
To	Activity Exp.	1,79,718.00	By	Donation (Bank)	65,05,526.00	
To	Advertisement Exp.	9,300.00	BY	Bank Interest	1,664.00	
To	Audit Fee	6,000.00	By	Misc Receipt	1,95,830.75	
To	Bank Charges	3,783.21	By	Flexi Interest	9,863.00	
To	Books & Stationery	1,64,843.00	By	FDR Interest	44,157.00	67,57,040.75
To	Building Maint.	5,000.00				
To	Building Rent	1,25,180.00				
To	Computer Maint.	26,900.00				
To	Doctors Salary	14,44,233.00				
To	EPF	1,17,649.00				
To	ESI	25,301.00				
To	Fuel Exp.	14,915.00				
To	Honrarium to Spl. Teacher & Staff	14,27,178.00				
To	Late Morning Meal	2,01,349.00				
To	Medical Expenses	20,586.00				
To	Membership Fee	10,000.00				
To	Misc. Expenses	24,686.00				
To	Mobile Recharge	7,983.00				
To	Regisgration Fees	5,400.00				
To	Printing & Stationery Exp.	87,289.00				
To	Professional Fees	79,308.00				
To	Reparing & Maint .	2,48,549.00				
To	School Uniform	11,000.00				
To	Sports Exp.	1,02,821.00				
To	Security Expenses	32,026.00				
To	Staff Salary	13,48,292.00				
To	Staff Welfare	1,816.00				
To	Student Welfare	35,980.00				
To	Transporting Charges	1,53,892.00				
To	Travelling Exp.	41,048.00				
To		7,95,015.54				
		67,57,040.75				67,57,040.75

Notes on Accounts: Schedule "A"

Place: Burnpur
Dated : 20-09-2025

UDIN: 25311386BMKWEO1789



As per our attached report of even date

For VISHAL K GUPTA & CO.

Chartered Accountants

(ANKIT AGARWAL)

PARTNER

M. No. : 311386

FRN NO-0327842E

NARAYANI CHARITABLE TRUST

Bungalow No. 8, Jagjeevan Nagar,
Near Saraidhela Police Station, Dhanbad.

INCOME & EXPENDITURE ACCOUNT FOR THE YEAR ENDING 31.03.2025

Expenditure		Amount	Income		Amount	Amount
To	Activity Exp.	1,79,718.00	By	Donation (Bank)	65,05,526.00	
To	Advertisement Exp.	9,300.00	BY	Bank Interest	1,664.00	
To	Audit Fee	6,000.00	By	Misc Receipt	1,95,830.75	
To	Bank Charges	3,783.21	By	Flexi Interest	9,863.00	
To	Books & Stationery	1,64,843.00	By	FDR Interest	44,157.00	67,
To	Building Maint.	5,000.00				
To	Building Rent	1,25,180.00				
To	Computer Maint.	26,900.00				
To	Doctors Salary	14,44,233.00				
To	EPF	1,17,649.00				
To	ESI	25,301.00				
To	Fuel Exp.	14,915.00				
To	Honrarium to Spl. Teacher & Staff	14,27,178.00				
To	Late Morning Meal	2,01,349.00				
To	Medical Expenses	20,586.00				
To	Membership Fee	10,000.00				
To	Misc. Expenses	24,686.00				
To	Mobile Recharge	7,983.00				
To	Regisgration Fees	5,400.00				
To	Printing & Stationery Exp.	87,289.00				
To	Professional Fees	79,308.00				
To	Reparing & Maint .	2,48,549.00				
To	School Uniform	11,000.00				
To	Sports Exp.	1,02,821.00				
To	Security Expenses	32,026.00				
To	Staff Salary	13,48,292.00				
To	Staff Welfare	1,816.00				
To	Student Welfare	35,980.00				
To	Transporting Charges	1,53,892.00				
To	Travelling Exp.	41,048.00				
To		7,95,015.54				
		67,57,040.75				67,

Notes on Accounts: Schedule "A"

Place: Burnpur
Dated : 20-09-2025

UDIN: 25311386BMKWEO1789

As per our attached report of even date

For VISHAL K GUPTA & CO.

Chartered Accountants

(ANKIT AGARWAL)

PARTNER

M. No. : 311386

FRN NO-0327842E



NARAYANI CHARITABLE TRUST
BUNGLOW NO. 08, JAGJIWAN NAGAR,
NEAR SARAIIDHELA POLICE STATION, DHANBAD

ANNEXURE "A"

S. NO.	FIXED ASSETS	OPENING BALANCE	ADDITION	REDUCTION	CLOSING BALANCE
1	Air Conditioner	64,700.00	4,56,000.00	-	5,20,700.00
3	Aqua Guard	53,100.00	-	-	53,100.00
4	Battery	19,500.00	-	-	19,500.00
5	CCTV Camera	90,000.00	41,000.00	-	1,31,000.00
6	CLASS ROOMS	11,38,640.00	-	-	11,38,640.00
7	COFFEE MACHINE	16,820.00	-	-	16,820.00
8	COMPUTER	13,000.00	-	-	13,000.00
9	Cooler	8,000.00	46,800.00	-	54,800.00
10	COOLING MACHINE	25,000.00	-	-	25,000.00
12	FURNITURE & FIXTURES	15,25,181.00	3,05,688.00	-	18,30,869.00
13	GENERATOR	1,41,660.00	-	-	1,41,660.00
14	GUARD ROOM	9,30,000.00	-	-	9,30,000.00
15	Gumti	20,000.00	-	-	20,000.00
16	KITCHEN UTENCILS	6,280.00	-	-	6,280.00
17	Laptop	62,000.00	-	-	62,000.00
18	LIBRARY BOOKS	52,562.00	-	-	52,562.00
19	MEDICAL EQUIPMENTS	2,72,567.00	1,43,264.00	-	4,15,831.00
20	MOBILE	61,000.00	-	-	61,000.00
21	MUSICAL ITEMS	15,000.00	-	-	15,000.00
22	New Building	73,12,877.00	1,05,500.00	32,209.00	73,86,168.00
23	PAPER PLATE MACHINE	83,600.00	-	-	83,600.00
24	PHYSIOTHEREPHY MACHINE	2,15,907.00	-	-	2,15,907.00
25	Plant & Machinery	77,250.00	-	-	77,250.00
26	PRINTER	6,950.00	16,800.00	-	23,750.00
27	REFREGETOR	38,500.00	-	-	38,500.00
28	SCISSOR	9,600.00	-	-	9,600.00
29	SCOOTY	50,000.00	-	-	50,000.00
30	SEWING MACHINE	53,506.00	-	-	53,506.00
31	SMART BOARD	1,56,940.00	-	-	1,56,940.00
32	Sound System	24,187.00	-	-	24,187.00
33	SPEAKER	15,000.00	-	-	15,000.00
34	TOTO	1,45,000.00	-	-	1,45,000.00
35	TV Sets	24,000.00	-	-	24,000.00
36	UPS	36,500.00	-	-	36,500.00
TOTAL		1,27,64,827.00	11,15,052.00	32,209.00	1,38,47,670.00





AUDIT REPORT

ASST. YEAR


2024-2025

NARAYANI CHARITABLE TRUST

MURMURIA & ASSOCIATES

Acknowledgement Number:622964801211024

Date of filing : 21-Oct-20

INDIAN INCOME TAX RETURN ACKNOWLEDGEMENT				Assessment Year
[Where the data of the Return of Income in Form ITR-1(SAHAJ), ITR-2, ITR-3, ITR-4(SUGAM), ITR-5, ITR-6, ITR-7 filed and verified] (Please see Rule 12 of the Income-tax Rules, 1962)				2024-25
PAN	AABTN6500D			
Name	NARAYANI CHARITABLE TRUST			
Address	BUNGLOW NO 8, JAGJEEVAN NAGAR, JAGJIVAN NAGAR S.O, USARDI , DHANBAD , 35-Jharkhand, 91-INDIA, 826003			
Status	05-AOP/BOI	Form Number	ITR-7	
Filed u/s	139(1)-On or before due date	e-Filing Acknowledgement Number	62296480121102	
Taxable Income and Tax Details	Current Year business loss, if any	1		
	Total Income	2		
	Book Profit under MAT, where applicable	3		
	Adjusted Total Income under AMT, where applicable	4		
	Net tax payable	5		
	Interest and Fee Payable	6		
	Total tax, interest and Fee payable	7		
	Taxes Paid	8	1,34	
	(+) Tax Payable /(-) Refundable (7-8)	9	(-) 1,34	
Accreted Income and Tax Detail	Accreted Income as per section 115TD	10		
	Additional Tax payable u/s 115TD	11		
	Interest payable u/s 115TE	12		
	Additional Tax and interest payable	13		
	Tax and interest paid	14		
	(+) Tax Payable /(-) Refundable (13-14)	15		
This return has been digitally signed by <u>ANITA AGARWAL</u> in the capacity of <u>Others</u> having PAN <u>AIPPA5515K</u> from IP address <u>49.37.26.206</u> on <u>21-Oct-2024 12:57:29</u> DSC Sl.No & Issuer <u>3138665</u> & <u>24636081CN=e-Mudhra Sub CA for Class 3 Individual 2022,OU=Certifying Authority,O=eMudhra Limited,C=IN</u>				
System Generated	 AABTN6500D07622964801211024f54612c651135915c073be2fa34a47d0ae32b80e			
Barcode/QR Code				
DO NOT SEND THIS ACKNOWLEDGEMENT TO CPC, BENGALURU				

COMPUTATION SHEET OF TAXABLE INCOME & INCOME TAX

Name	: NARAYANI CHARITABLE TRUST	Asst Year	: 2024-2025
Status	: Trusts		
Sub Status	: Others	Financial Year	: 2023-2024
Address	: BUNGLOW NO 8, JAGJEEVAN NAGAR, JAGJIVAN NAGAR S.O, USARDI, DHANBAD-826003, JHARKHAND	PAN	: AABTN6500D
E-mail	: narayanicharitabletrust@gmail.com	DOF	: 17-Jan-2012
MobileNo	: 7004912363	Filing Due Date	: 31-Oct-2024
ITR Form	: ITR - 7	Res. Status : Resident	
Filing Date	: 25-Oct-2024	Return Filed	: Original
		Receipt Number	: 622964801211024

COMPUTATION OF TOTAL INCOME

SOURCES OF INCOME	Amount (Rs)	Amount (Rs)	Amount (Rs)
1 ADJUSTMENT U/s 11			
A.Gross Income Before Aggregate Income Referred to in Sec 11 and 12(excluding VC and Donation)	0		
Adjustment U/s 11:			
B.Total Voluntary Contributions(corpus + other than corpus)	0		
C.Anonymous Donation u/s 115BBC @30% included above	0		
D.Voluntary Contribution Forming part of corpus fund[Section 11(1)(d)]	0		
Corpus donation not eligible for exemption	0		
E.Balance Amount (B-D)	0		
F.Aggregate Income referred to in Sec 11 and 12(not include above)			
Receipts from Main objects	6232120		
Receipts from incidental objects	0		
Rent	0		
Commission	0		
Divident Income	0		
Interest Income	41768		
Agri Income	0		
Net consideration on transfer of capital asset	0		
Other Income		0	
Pass Through Income		0	
G.Application of Income			
Amount applied to Charitable or Religious Purpose			
Revenue Account		6419042	
Capital Account		0	
Repayment of loan		0	
Deemed to have been Applied u/s 11(1)(2)		0	
Accumulated U/s.11(1)(a) and 11(1)(b)		0	
Eligible for Exception u/s.11(c)		0	
Eligible for Additional Exception u/s.11(2)(iii)		0	
Invested/deposited back into specified mode		0	
H.Additions			
Income Chargeable u/s.11(1B)		0	
Income Chargeable u/s.11(3)		0	
Income in respect of Exemp U.s.11		0	
Anonymous donations applied for Charitable purpose		0	
Income from Profit and Loss of business -11(4)		0	
Income Chargeable u/s.12(21)		0	
Income u/s.11(3) read section with 10(21)		0	
Specified income of certain institutions u/s 115BBI		0	
I. Total(E + F - G + H)		0	
Gross Total income after sec 11 Application		0	

GROSS TOTAL INCOME	:	0
Total Deductions		Nil
TOTAL INCOME	:	0
TAX ON TOTAL INCOME	:	
Total Tax		0
TAX AND CESS	:	0
LESS : PREPAID TAXES		
: TDS OTHERS - Refer Annexure No. - 1		1345 1345
Self Assessment Tax Payable/(Refund Due)	:	(1345)
Balance Tax Payable / (Refund Due)	:	(1345)

Bank Account Details

Account Number	: 469402010884014
Type Of Account	: Current
IFSC Code	: UBIN0546941
Bank Name	: UNION BANK OF INDIA
Bank Account Number Verified	: Yes

For Additional Bank Account Details Refer Annexure

Place : DHANBAD
Date : 25/10/2024

Assessee /
Authorised Signatory

GROSS TOTAL INCOME	:	0
Total Deductions		Nil
TOTAL INCOME	:	0
TAX ON TOTAL INCOME	:	
Total Tax		0
TAX AND CESS	:	0
LESS : PREPAID TAXES		
: TDS OTHERS - Refer Annexure No. - 1		1345 1345
Self Assessment Tax Payable/(Refund Due)	:	(1345)
Balance Tax Payable / (Refund Due)	:	(1345)

Bank Account Details

Account Number	:	469402010884014
Type Of Account	:	Current
IFSC Code	:	UBIN0546941
Bank Name	:	UNION BANK OF INDIA
Bank Account Number Verified	:	Yes

For Additional Bank Account Details Refer Annexure

Place : DHANBAD
Date : 25/10/2024

Assessee /
Authorised Signatory

FORM NO. 10BB (A.Y. 2023-24 onwards)



e-Filing Anywhere Anytime
Income Tax Department, Government of India

[See rule 16CC and Rule 17B]

Audit report under clause (b) of the tenth proviso to clause (23C) of section 10 and sub-clause (ii) of clause (b) of sub-section (1) of section 12A of the Income-tax Act, 1961, in the case of a fund or trust or institution or any university or other educational institution or any hospital or other medical institution which is required to be furnished under clause (b) of the tenth proviso to clause (23C) of section 10 or a trust or institution which is required to be furnished under sub-clause (ii) of clause (b) of section 12A

Acknowledgement Number -502426440250924

I have examined the balance sheet of **NARAYANI CHARITABLE TRUST** [name of the fund or trust or institution or any university or other educational institution or any hospital or other medical institution] as at **31-Mar-2024** and the Income and Expenditure account or Profit and Loss account for the year ended on that date are in agreement with the books of account maintained by the said fund or trust or institution or university or other educational institution or hospital or other medical institution.

I have obtained all the information and explanations to the best of my knowledge and belief which are necessary for the purposes of the audit.

In my opinion, proper books of account have been maintained at the registered office of the above named fund or trust or institution or university or other educational institution or hospital or other medical institution at the address mentioned at row 11 of the Annexure.

In my opinion and to the best of my information and according to explanations given to me, the particulars given in the Annexure are true and correct subject to following observations or qualifications, If any-

Sl.no	Observations/ Qualifications
-------	------------------------------

In my opinion and to the best of my information, and according to information given to me, the said accounts give a true and fair view-

- in the case of the balance sheet, of the state of affairs of the above named Trust as on **31-Mar-2024**; and,
- in the case of the Income and Expenditure account or Profit and Loss account, of the income and application / profit or loss of its accounting year ending on **31-MAR-2024**.

Subject to the following observations / qualifications-

Sl.no	Observations/ Qualifications
-------	------------------------------

The prescribed particulars are annexed hereto.

Accountant Name :

SUNIL MURMURIA

Membership Number :

052943

Firm Registration Number :

0316188E

Address :

NETAJI NAGAR NSC BOSE KOLKATA Kolkata WEST
BENGAL 700090

Place :

Kolkata

IP Address :

103.242.189.54



Date:

20-SEP-2024

ANNEXURE

Statement of particulars

Basic Details

1. PAN of the auditee **AABTN6500D**
2. Name of the auditee **NARAYANI CHARITABLE TRUST**
3. Assessment Year **2024-25**
4. Previous Year **2023-04-01 to 2024-03-31**
5. Registered Address of the auditee **BUNGLOW NO 8 JAGJEEVAN NAGAR
JAGJIVAN NAGAR S.O USARDI DHANBAD
JHARKHAND 826003**
6. Other addresses, if applicable **No**

Legal Status

7. Type of the auditee **Trust**
8. Whether the auditee is established under an instrument? **No**

Management

9. (a) Details of all the Author (s)/ Founder (s)/ Settlor (s)/Trustee (s)/ Members of society/Members of the Governing Council/ Director (s)/ shareholders holding 5% or more of shareholding / Office Bearer (s) of the auditee at any time during the previous year

S. No.	Name of person	Relation	Percentage of shareholding in case of shareholder	ID Code	Unique Identification Number	Address	Whether there is any change in relation during previous year of audit	If yes, specify the change
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1.	ANITA AGARWAL	4-Trustee		1-PAN	AIPPA5515K	A DHOWATAND, BANK MORE, DHANBAD 210 JHARKHAND INDIA 826001	No	

- (b) In case if any of the persons [as mentioned in row 9(a)] is not an individual, then provide the following details of the natural persons who are beneficial owners (5% or more) of such person during the previous year

S. No.	Name	ID Code	Unique Identification Number	Address	Non individual person [as mentioned in serial number no 9(a)] in which beneficial ownership held	Percentage of beneficial ownership	Whether there is any change during previous year of audit	If yes, specify the change
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)

No Records Available

Commencement of activities

10. (i) Where the auditee has been granted provisional registration or provisional approval, whether activities have commenced during the previous year **Yes**
- (ii) If yes in 10 (i) , date of commencement of activities **24-SEP-2021**



- (iii) If the answer to 10(i) is yes, whether application for registration under section sub-clause (iii) of clause (ac) of sub-section (1) of section 12A or approval under clause (iii) of the first proviso to Clause (23C) of section 10 has been filed? **Yes**
- (iv) If yes in 10(iii) above, the date of application for registration or approval **24-SEP-2021**

Details of Place where books of accounts and other documents have been maintained

11. (i) Whether the books of account and other documents have been kept and maintained in the form and manner and at such place as prescribed under rule 17AA by the auditee? **Yes**
- (ii) If Yes in (i) above, whether books of account are maintained at registered office? **Yes**
- (iii) If No in (ii) above, provide the following details regarding any place other than the registered place where the books of account are maintained
- (a) Address of such place where the books are maintained
- (b) Date of decision by management to keep account at such place
- (c) Whether intimated to Assessing Officer that accounts are kept at such place under proviso to sub-rule (3) of rule 17AA?
- Date of intimation to Assessing Officer

Voluntary contributions

12. Whether auditee has filed Form No. 10BD for the previous year < If No then skip to serial number 14> **Yes**
13. Sum total of donations reported in Form No. 10BD furnished by the auditee for the previous year **₹ 56,57,810**
14. Donations not reported in Form No 10BD/ Not required to fill Form No. 10BD
15. Total voluntary contributions received by the auditee during the previous year [13+14] **₹ 56,57,810**
16. Total Foreign Contribution out of the total voluntary contributions stated in 15
17. Voluntary Contribution forming part of Corpus (which are included in 15)
18. Anonymous donations taxable @30% under section 115BBC
19. Application outside India for which approval as per proviso to clause (c) of sub-section (1) of section 11 has been obtained
20. Voluntary Contributions required to be applied by the auditee during the previous year [15-(17+18+19)] **₹ 56,57,810**
21. Income other than voluntary contributions derived from property held under the trust referred to in section 11 or income of fund or institution or trust or any university or other educational institution or any hospital or other medical institution other than the contribution reported in serial number 15 **₹ 6,16,078**



22. Income required to be applied in India by the auditee during the previous year [20+21] ₹ 62,73,888

Application of Income

23. Application of income (excluding application not eligible and reported under serial number 27)

- (i) Total amount applied for charitable or religious purposes in India during the previous year ₹ 67,45,499
- (ii) Amount which was not actually paid during the previous year [if included in (i)]
- (iii) Amount actually paid during the previous year which accrued during any earlier previous year but not claimed as application of income in earlier previous year
- (iv) Total amount to be allowed as application [23(i)- 23(ii) +23(iii)] ₹ 67,45,499
- (v) Amount invested or deposited back in corpus which was applied during any preceding previous year and not claimed as application during that previous year.
- (vi) Repayment of loan or borrowing during the previous year which was earlier applied and not claimed as application during that previous year

Amount to be disallowed from application

- (vii) Amount disallowable under thirteenth proviso to clause (23C) of section 10 or Explanation 3 to sub-section (1) of section 11 read with sub-clause (ia) of clause (a) of section 40

Schedule TDS disallowable : Details of amounts inadmissible and amount disallowable under thirteenth proviso to clause (23C) of section 10 or sub section (1) of section 11 read with sub-clause (ia) of clause (a) of section 40:

- (a) Details of payment on which tax is not deducted

Date of Payment	Amount of payment (In Rs.)	Nature of payment	Name of Payee	PAN of payee, if available	Aadhaar Number of payee, if available	Address of Payee
(1)	(2)	(3)	(4)	(5a)	(5b)	(6)

No Records Available

- (b) Details of payment on which tax has been deducted but has not been paid on or before the due date specified in sub- section (1) of section 139

Date of Payment	Amount of payment (In Rs.)	Nature of payment	Name of Payee	PAN of payee, if available	Aadhaar Number of payee, if available	Address of Payee	Amount of tax deducted	Amount out of (7) deposited, if any
(1)	(2)	(3)	(4)	(5a)	(5b)	(6)	(7)	(8)

No Records Available

- (viii) Amount disallowable under thirteenth proviso to section 10(23C) or Explanation 3 to sub-section (1) of section 11 read with sub-section (3) or (3A) of section 40A

Is any amount disallowable under thirteenth proviso to section 10(23C) or Explanation 3 to section 11(1) read with sub-section (3) of section 40A? No



Schedule 40A(3): Details of amount is disallowable under thirteenth proviso to section 10(23C) or Explanation 3 sub-section(1) of section 11 read with sub-section (3) of section 40A

S. No.	Date of Payment	Amount of payment (In Rs.)	Nature of payment	Details of Payee			
				Name	PAN, if available	Aadhaar, if available	Address
(1)	(2)	(3)	(4)	(5)	(6a)	(6b)	(7)

No Records Available

Is any amount disallowable under thirteenth proviso to section 10(23C) or Explanation 3 to section 11(1) read with sub-section (3A) of section 40A? **No**

Schedule 40A(3A): Details of Amount disallowable under thirteenth proviso to section 10(23C) or sub-section (1) of section 11 read with sub-section (3A) of section 40A

S. No.	Date of Payment	Amount	Nature	Details of Payee			
				Name	PAN, if available	Aadhaar, if available	Address
(1)	(2)	(3)	(4)	(5)	(6a)	(6b)	(7)

No Records Available

- (ix) Donation to any fund or institution or trust or any university or other educational institution or any hospital or other medical institution referred to in sub - clauses (iv), (v), (vi) or (via) of Clause (23C) of section 10 of the Act or any trust or institution referred to in sections 11 or 12 of the Act towards Corpus
- (x) Donation to any fund or institution or trust or any university or other educational institution or any hospital or other medical institution referred to in sub - clauses (iv), (v), (vi) or (via) of Clause (23C) of section 10 of the Act or any trust or institution referred to in sections 11 or 12 of the Act not having same objects
- (xi) Donation to any person other than any fund or institution or trust or any university or other educational institution or any hospital or other medical institution referred to in sub - clauses (iv), (v), (vi) or (via) of clause (23C) of section 10 of the Act or any trust or institution referred to in sections 11 or 12 of the Act
- (xii) Application outside India for which approval under proviso to clause (c) of sub-section (1) of section 11 has not been obtained
- (xiii) Application outside India for which approval under proviso to clause (c) of sub-section (1) of section 11 has been obtained
- (xiv) Applied for any purpose beyond the objects of the trust or institution
- (xv) Any other Disallowance
- (xvi) Total allowable application $[(23(iv)+23(v)+23(vi)) - \{23(vii) \text{ to } 23(xv)\}]$ **₹ 67,45,499**
- (xvii) Amount deemed to have been applied during the previous year under clause (2) of Explanation 1 to sub-section (1) of section 11
- (xviii) Income accumulated under the provisions of Explanation 3 to the third proviso to clause (23C) of section 10 or sub-section (2) of section 11



- (xix) Income accumulated or set apart for application to charitable or religious purposes or stated objects of trust or institution to the extent it does not exceed 15 % of the income

Application of income out of different sources

24. Taxable Income 22- [23(xvi) to 23(xix)] ₹-4,71,611
25. Income taxable under section 115BBI
26. Anonymous donation which is chargeable to tax @ 30 % under section 115BBC
27. Application of Income out of the following sources during the previous year
- (A) Income accumulated under the third proviso to clause (23C) of section 10 or under sub-section (2) of section 11 during any earlier previous year
- (B) Income deemed to be applied in any preceding year under clause (2) of Explanation 1 to sub-section (1) of section 11 during any earlier previous year
- (C) Income of earlier previous years up to 15% accumulated or set apart
- (D) Corpus
- (E) Borrowed Fund
- (F) Any other

Please specify

Person referred to in 13(3)

28. Details of specified person as referred to in sub-section (3) of section 13

Code of Person referred to in sub-section (3) of section 13	Name of such person	PAN of such person	Aadhar Number of such person, if allotted	Address of such person	If code 2 selected in column the amount of contribution auditee
(1)	(2)	(3)	(4)	(5)	(6)
4-Any trustee of the trust or manager (by whatever name called) of the institution	ANITA AGARWAL	AIPPA5515K		A DHOWATAND, BANK MORE 210 JHARKHAND INDIA 826001	

29. Details of income/property referred to in section 13 (2)

- (a) Whether any part of the income or property of the auditee is, or continues to be, lent to any specified person for any period during the previous year without either adequate security or adequate interest or both **No**
- (b) Whether any land, building or other property of the auditee is, or continues to be, made available for the use of any specified person, for any period during the previous year without charging adequate rent or other compensation **No**
- (c) Whether any amount is paid by way of salary, allowance or otherwise during the previous year to any specified person out of the resources of the auditee for services rendered by that person to such auditee and the amount so paid is in excess of what may be reasonably paid for such services **No**
- (d) Whether the services of the auditee are made available to any specified person during the previous year without adequate remuneration or other compensation **No**

- (e) Whether any share, security or other property is purchased by or on behalf of the auditee from any specified person during the previous year for consideration which is more than adequate **No**
- (f) Whether any share, security or other property is sold by or on behalf of the auditee to any specified person during the previous year for consideration which is less than adequate **No**
- (g) Whether any income or property of the auditee is diverted during the previous year in favour of any specified person **No**
- (h) Whether any funds of the auditee are, or continue to remain, invested for any period during the previous year, in any concern in which any specified person has a substantial interest. **No**
30. Whether the auditee has incurred any specified violation as referred to in Explanation 2 to the fifteenth proviso to Clause (23C) of section 10 or Explanation to sub-section (4) of section 12AB and the amount of such violation **No**
- (a) Income of the auditee has been applied, other than for the objects of the trust or institution. **No**
- (b) Whether the auditee has income from profits and gains of business which is not incidental to the attainment of its objectives or separate books of account are not maintained by auditee in respect of the business which is incidental to the attainment of its objectives. **No**
- (c) Whether the auditee, referred to in clause (a) of sub-section (1) of section 13, has applied any part of its income from the property held under a trust for private religious purposes, which does not enure for the benefit of the public. **No**
- (d) Whether the auditee, referred to in clause (b) of sub-section (1) of section 13, has applied any part of its income for the benefit of any particular religious community or caste **No**
- (e) Whether any activity being carried out by the auditee is not genuine or is not being carried out in accordance with all or any of the conditions subject to which it was registered. **No**
- (f) Whether the auditee has not complied with the requirement of any other law, for the time being in force, and the order, direction or decree, by whatever name called, holding that such non-compliance has occurred, has either not been disputed or has attained finality. **No**

Depreciation claim, TDS and TCS

31. Whether there is any claim of depreciation or otherwise has been made in terms of Explanation 1 to Clause (23C) of section 10 or sub-section (6) of section 11 in respect of any asset, acquisition of which has been claimed as an application of income and the amount of such depreciation? **No**
32. Whether the auditee is required to deduct or collect tax as per the provisions of Chapter XVII-B or Chapter XVII-BB **No**



- (e) Whether any share, security or other property is purchased by or on behalf of the auditee from any specified person during the previous year for consideration which is more than adequate **No**
- (f) Whether any share, security or other property is sold by or on behalf of the auditee to any specified person during the previous year for consideration which is less than adequate **No**
- (g) Whether any income or property of the auditee is diverted during the previous year in favour of any specified person **No**
- (h) Whether any funds of the auditee are, or continue to remain, invested for any period during the previous year, in any concern in which any specified person has a substantial interest. **No**
30. Whether the auditee has incurred any specified violation as referred to in Explanation 2 to the fifteenth proviso to Clause (23C) of section 10 or Explanation to sub-section (4) of section 12AB and the amount of such violation **No**
- (a) Income of the auditee has been applied, other than for the objects of the trust or institution. **No**
- (b) Whether the auditee has income from profits and gains of business which is not incidental to the attainment of its objectives or separate books of account are not maintained by auditee in respect of the business which is incidental to the attainment of its objectives. **No**
- (c) Whether the auditee, referred to in clause (a) of sub-section (1) of section 13, has applied any part of its income from the property held under a trust for private religious purposes, which does not enure for the benefit of the public. **No**
- (d) Whether the auditee, referred to in clause (b) of sub-section (1) of section 13, has applied any part of its income for the benefit of any particular religious community or caste **No**
- (e) Whether any activity being carried out by the auditee is not genuine or is not being carried out in accordance with all or any of the conditions subject to which it was registered. **No**
- (f) Whether the auditee has not complied with the requirement of any other law, for the time being in force, and the order, direction or decree, by whatever name called, holding that such non-compliance has occurred, has either not been disputed or has attained finality. **No**

Depreciation claim, TDS and TCS

31. Whether there is any claim of depreciation or otherwise has been made in terms of Explanation 1 to Clause (23C) of section 10 or sub-section (6) of section 11 in respect of any asset, acquisition of which has been claimed as an application of income and the amount of such depreciation? **No**
32. Whether the auditee is required to deduct or collect tax as per the provisions of Chapter XVII-B or Chapter XVII-BB **No**



- (e) Whether any share, security or other property is purchased by or on behalf of the auditee from any specified person during the previous year for consideration which is more than adequate **No**
- (f) Whether any share, security or other property is sold by or on behalf of the auditee to any specified person during the previous year for consideration which is less than adequate **No**
- (g) Whether any income or property of the auditee is diverted during the previous year in favour of any specified person **No**
- (h) Whether any funds of the auditee are, or continue to remain, invested for any period during the previous year, in any concern in which any specified person has a substantial interest. **No**
30. Whether the auditee has incurred any specified violation as referred to in Explanation 2 to the fifteenth proviso to Clause (23C) of section 10 or Explanation to sub-section (4) of section 12AB and the amount of such violation **No**
- (a) Income of the auditee has been applied, other than for the objects of the trust or institution. **No**
- (b) Whether the auditee has income from profits and gains of business which is not incidental to the attainment of its objectives or separate books of account are not maintained by auditee in respect of the business which is incidental to the attainment of its objectives. **No**
- (c) Whether the auditee, referred to in clause (a) of sub-section (1) of section 13, has applied any part of its income from the property held under a trust for private religious purposes, which does not enure for the benefit of the public. **No**
- (d) Whether the auditee, referred to in clause (b) of sub-section (1) of section 13, has applied any part of its income for the benefit of any particular religious community or caste **No**
- (e) Whether any activity being carried out by the auditee is not genuine or is not being carried out in accordance with all or any of the conditions subject to which it was registered. **No**
- (f) Whether the auditee has not complied with the requirement of any other law, for the time being in force, and the order, direction or decree, by whatever name called, holding that such non-compliance has occurred, has either not been disputed or has attained finality. **No**

Depreciation claim, TDS and TCS

31. Whether there is any claim of depreciation or otherwise has been made in terms of Explanation 1 to Clause (23C) of section 10 or sub-section (6) of section 11 in respect of any asset, acquisition of which has been claimed as an application of income and the amount of such depreciation? **No**
32. Whether the auditee is required to deduct or collect tax as per the provisions of Chapter XVII-B or Chapter XVII-BB **No**



NARAYANI CHARITABLE TRUST

Bungalow No. 8, Jagjeevan Nagar,
Near Saraidhela Police Station, Dhanbad.

BALANCE SHEET FOR THE YEAR ENDING 31.03.2024

LIABILITIES	AMOUNT	AMOUNT	ASSETS	AMOUNT	AMOUNT
Corpus Fund B/f		20,000.00	FIXED ASSETS		
Excess of Income over Expenditure			New Building Construction		-
Balance B/f	1,23,67,615.80		Ac		64,700.00
Add: Excess of Income over Expenditure	11,09,119.46		Air Cooler		8,000.00
	1,34,76,735.26		Aqua Guard		53,100.00
Less: Taxes & Adjustments	6,154.00	1,34,70,581.26	Battery		19,500.00
			CCTV Camera		90,000.00
Current Liabilities:-			CLASS ROOMS		11,38,640.00
Provision Audit Fee		3,200.00	COFFEE MACHINE		16,820.00
S Creditors		68,209.00	COMPUTER		13,000.00
			COOLING MACHINE		25,000.00
			Furniture & Fixture		13,000.00
			FURNITURE & FIXTURES		15,12,181.00
			GENERATOR		1,41,660.00
			GUARD ROOM		9,30,000.00
			Gumti		20,000.00
			KITCHEN UTENCILS		6,280.00
			Laptop		62,000.00
			LIBRARY BOOKS		52,562.00
			MEDICAL EQUIPMENTS		2,72,567.00
			MOBILE		61,000.00
			MUSICAL ITEMS		15,000.00
			New Building		73,12,877.00
			PAPER PLATE MACHINE		83,600.00
			PHYSIOTHERAPY MACHINE		2,15,907.00
			Plant & Machinery		77,250.00
			PRINTER		6,950.00
			REFREGETOR		38,500.00
			SCISSOR		9,600.00
			SCOOTY		50,000.00
			SEWING MACHINE		53,506.00
			SMART BOARD		1,56,940.00
			Sound System		24,187.00
			SPEAKER		15,000.00
			TOTO		1,45,000.00
			TV Sets		24,000.00
			UPS		36,500.00
			Investment		
			Fixed Deposit		4,46,910.00
			Flexi Deposit		2,00,000.00
			TDS		1,345.00
			Current Assets		
			Loan & Advances		1,25,087.00
			Sundry Debtors		-
			Bank Balance		20,993.26
			Cash in Hand		2,828.00
		1,35,61,990.26			1,35,61,990.26

Notes on Accounts: Schedule "A"

As per our attached report of even date

For Murmuria & Associates

Chartered Accountants

Sunil Murmuria
(Sunil Murmuria)

Proprietor

M. No. : 052943

Place: Kolkata

Dated : 20-09-2024



NARAYANI CHARITABLE TRUST

Bungalow No. 8, Jagjeevan Nagar,
Near Saraidhela Police Station, Dhanbad.

INCOME & EXPENDITURE ACCOUNT FOR THE YEAR ENDING 31.03.2024

Expenditure	Amount	Income	Amount	Amount
To Activity Exp.	1,74,541.00	By Donation (Bank)	56,57,810.00	
To Advertisement Exp.	7,200.00	BY Bank Interest	1,539.00	
To Audit Fee	3,200.00	By Misc Receipt	5,74,310.17	
To Bank Charges	2,100.71	By Flexi Interest	9,781.00	
To Books & Stationery	1,18,849.00	By Interest on IT Refund	-	
To Building Maint.	1,61,375.00	By FDR Interest	30,448.00	62,73,888.17
To Computer Maint.	13,340.00			
To D.Ed Spl.Edu Course Fees	25,000.00			
To EPF	1,42,414.00			
To ESI	38,099.00			
To Fuel Exp.	81,614.00			
To Late Morning Meal	2,10,825.00			
To Medical Expenses	7,000.00			
To Misc. Expenses	18,415.00			
To Mobile Recharge	3,615.00			
To NIOS Regisgration Fees	16,000.00			
To Postage Exp.	123.00			
To Printing & Stationery Exp.	92,834.00			
To Professional Fees	1,82,808.00			
To Repairing & Maint .	1,64,318.00			
To School Uniform	26,000.00			
To Sports Exp.	12,430.00			
To Staff Salary	29,74,717.00			
To Staff Welfare	15,000.00			
To Student Welfare	500.00			
To Transporting Charges	5,42,131.00			
To Travelling Exp.	40,120.00			
To Website Exp.	17,700.00			
To Write Off	72,500.00			
To	11,09,119.46			
	62,73,888.17			6273888.17

Notes on Accounts: Schedule "A"

Place: Kolkata
Dated : 20-09-2024

As per our attached report of even date

For Murmuria & Associates
Chartered Accountants

Sunil Murmuria
(Sunil Murmuria)

Proprietor
M. No. : 052943



NARAYANI CHARITABLE TRUST

Bungalow No. 8, Jagjeevan Nagar,
Near Saraidhela Police Station, Dhanbad.

RECEIPT & PAYMENT ACCOUNT FOR THE YEAR ENDING 31.03.2024

Receipt	Amount	Payment	Amount
To <u>Opening Balance</u>		By Activity Exp.	1,74,541.00
Cash in hand	1,457.00	By Advertisement Exp.	7,200.00
UBI C/A No 469402010884014	75,275.80	By Audit Fee	3,200.00
		By Bank Charges	2,100.71
To Donation (Bank)	56,57,810.00	By Books & Stationery	1,18,849.00
To Bank Interest	1,539.00	By Building Maint.	1,16,375.00
To Misc Receipt	5,73,030.17	By Computer Maint.	13,340.00
To Flexi Interest	9,138.00	By D.Ed Spl.Edu Course Fees	25,000.00
To FDR Interest	-	By EPF	1,42,414.00
	62,41,517.17	By ESI	38,099.00
		By Fuel Exp.	81,614.00
		By Late Morning Meal	2,10,825.00
		By Medical Expenses	7,000.00
		By Misc. Expenses	18,415.00
To Flexi Deposit	1,30,000.00	By Mobile Recharge	3,615.00
Fixed Deposit	4,98,768.00	By NIOS Regisgration Fees	16,000.00
		By Postage Exp.	123.00
		By Printing & Stationery Exp.	92,834.00
		By Professional Fees	1,82,808.00
		By Reparing & Maint .	2,97,823.00
		By School Uniform	26,000.00
		By Sports Exp.	12,430.00
		By Staff Salary	29,74,717.00
		By Staff Welfare	15,000.00
		By Student Welfare	500.00
		By Transporting Charges	5,42,131.00
		By Travelling Exp.	40,120.00
		By Website Exp.	17,700.00
		By S Creditor	1,60,991.00
		By TDS Deducted	702.00
		By New Fixed Assets	15,80,730.00
		By <u>Closing Balance</u>	
		UBI C/A No 469402010884014	20,993.26
		Cash in hand	2,828.00
	69,47,017.97		69,47,017.97

Notes on Accounts: Schedule "A"

As per our attached report of even date

For Murmuria & Associates

Chartered Accountants

Sunil Murmuria
(Sunil Murmuria)

Proprietor

M. No. : 052943



Place: Kolkata

Dated : 20-09-2024

NARAYANI CHARITABLE TRUST

Bungalow No. 8, Jagjeevan Nagar,
Near Saraidhela Police Station, Dhanbad.

RECEIPT & PAYMENT ACCOUNT FOR THE YEAR ENDING 31.03.2024

Receipt	Amount	Payment	Amount
To Opening Balance		By Activity Exp.	1,74,541.00
Cash in hand	1,457.00	By Advertisement Exp.	7,200.00
UBI C/A No 469402010884014	75,275.80	By Audit Fee	3,200.00
		By Bank Charges	2,100.71
To Donation (Bank)	56,57,810.00	By Books & Stationery	1,18,849.00
To Bank Interest	1,539.00	By Building Maint.	1,16,375.00
To Misc Receipt	5,73,030.17	By Computer Maint.	13,340.00
To Flexi Interest	9,138.00	By D.Ed Spl.Edu Course Fees	25,000.00
To FDR Interest	-	By EPF	1,42,414.00
		By ESI	38,099.00
		By Fuel Exp.	81,614.00
		By Late Morning Meal	2,10,825.00
		By Medical Expenses	7,000.00
		By Misc. Expenses	18,415.00
To Flexi Deposit	1,30,000.00	By Mobile Recharge	3,615.00
Fixed Deposit	4,98,768.00	By NIOS Regisgration Fees	16,000.00
		By Postage Exp.	123.00
		By Printing & Stationery Exp.	92,834.00
		By Professional Fees	1,82,808.00
		By Repairing & Maint .	2,97,823.00
		By School Uniform	26,000.00
		By Sports Exp.	12,430.00
		By Staff Salary	29,74,717.00
		By Staff Welfare	15,000.00
		By Student Welfare	500.00
		By Transporting Charges	5,42,131.00
		By Travelling Exp.	40,120.00
		By Website Exp.	17,700.00
		By S Creditor	1,60,991.00
		By TDS Deducted	702.00
		By New Fixed Assets	15,80,730.00
		By Closing Balance	
		UBI C/A No 469402010884014	20,993.26
		Cash in hand	2,828.00
	69,47,017.97		69,47,017.97

Notes on Accounts: Schedule "A"

As per our attached report of even date

For Murmurua & Associates

Chartered Accountants

Sunil Murmurua
(Sunil Murmurua)
Proprietor
M. No. : 052943



Place: Kolkata

Dated : 20-09-2024



AUDIT REPORT

ASST. YEAR

2023-2024

NARAYANI CHARITABLE TRUST

**Murari Srivastava & Associates
Chartered Accountants**

Acknowledgement Number:443087761261023

Date of filing : 26-Oct-2023

INDIAN INCOME TAX RETURN ACKNOWLEDGEMENT

[Where the data of the Return of Income in Form ITR-1(SAHJ), ITR-2, ITR-3, ITR-4(SUGAM), ITR-5, ITR-6, ITR-7
filed and verified]
(Please see Rule 12 of the Income-tax Rules, 1962)


Assessment
Year
2023-24

PAN	AABTN6500D		
Name	NARAYANI CHARITABLE TRUST		
Address	BUNGLOW No 8, jagjeevan nagar, Jagjivan Nagar S.O, Usardi , DHANBAD , 35-Jharkhand, 91-INDIA, 826003		
Status	05-AOP/BOI	Form Number	ITR-7
Filed u/s	139(1)-On or before due date	e-Filing Acknowledgement Number	443087761261023

Taxable Income and Tax Details	Current Year business loss, if any	1	0
	Total Income	2	0
	Book Profit under MAT, where applicable	3	0
	Adjusted Total Income under AMT, where applicable	4	0
	Net tax payable	5	0
	Interest and Fee Payable	6	0
	Total tax, interest and Fee payable	7	0
	Taxes Paid	8	6,158
	(+) Tax Payable /(-) Refundable (7-8)	9	(-) 6,160
Accreted Income and Tax Detail	Accreted Income as per section 115TD	10	0
	Additional Tax payable u/s 115TD	11	0
	Interest payable u/s 115TE	12	0
	Additional Tax and interest payable	13	0
	Tax and interest paid	14	0
	(+) Tax Payable /(-) Refundable (13-14)	15	0

This return has been digitally signed by ANITA AGARWAL in the capacity of
Others having PAN AIPPA5515K from IP address 49.37.50.169 on 26-Oct-
2023 13:58:10 DSC SI.No & Issuer 3138665 & 24636081CN=e-Mudhra Sub CA for Class 3 Individual
2022,OU=Certifying Authority,O=eMudhra Limited,C=IN

System Generated
Barcode/QR Code



AABTN6500D07443087761261023126402312fd8c53b11a9f8acbb383e7b1da5c1e9

DO NOT SEND THIS ACKNOWLEDGEMENT TO CPC, BENGALURU

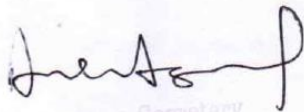
NARAYANI CHARITABLE TRUST

Bungalow No8, Jagjeevan Nagar, Near Saraidhela Police Station Dhanbad(Jharkhand)

COMPUTATION OF NET SURPLUS FOR THE ACCOUNTING YEAR ENDED ON 31.03.2023 RELEVANT TO
THE ASSESSMENT YEAR 2023-24

PARTICULARS	AMOUNT	AMOUNT
GROSS RECEIPTS		
i)Trusts		93,87,183.84
Exemption 15%	14,08,077.58	
To Apply 85%	79,79,106.26	
	93,87,183.84	
A) APPLICATION OF FUND AS PER INCOME AND EXPENDITURE ACCOUNT		
i)Trust	93,87,183.84	
Less:Surplus	42,75,053.73	51,12,130.11
TO SUM UP		
GROSS RECEIPTS	93,87,183.84	
Add:transfer from Specific reserve Fund for Utilization	-	93,87,183.84
Less:Application of Fund (Income and Expenditure Account)	51,12,130.11	
Less:Application of Fund (Capital Account)	47,44,668.00	98,56,798.11
Gross Surplus		(4,69,614.27)
Less:Transfer to Specific Reserve Fund U/s 11(2) of the I T Act 1962		-
		(4,69,614.27)

Note: 1. The Trust is Registered U/s 12A of the income Tax Act,1961



Secretary
Narayani Charitable Trust

Acknowledgement Receipt of Income Tax Forms (Other Than Income Tax Return)



e-Filing *Anywhere Anytime*
Income Tax Department, Government of India

e-Filing Acknowledgement Number / Quarterly Statement Receipt Number
418278700181023

Date of e-Filing
18-Oct-2023

Name	:	NARAYANI CHARITABLE TRUST
PAN/TAN	:	AABTN6500D
Address	:	BUNGLOW No 8,jagjeevan nagar,Usardi,Jagjivan Nagar S.O,DHANBAD,Jharkhand,INDIA,826003
Form No.	:	Form 10BB (A.Y. 2023-24 onwards)
Form Description	:	Audit report under clause (b) of the tenth proviso to clause (23C) of section 10 and sub-clause (ii) of clause (b) of sub-section (1) of section 12A of the Income-tax Act, 1961, in the case of a fund or trust or institution or any university or other educational institution or any hospital or other medical institution which is required to be furnished under clause (b) of the tenth proviso to clause (23C) of section 10 or a trust or institution which is required to be furnished under sub-clause (ii) of clause (b) of section 12A
Assessment Year	:	2023-24
Financial Year	:	-
Month	:	-
Quarter	:	-
Filing Type	:	Original
Capacity	:	Chartered Accountant
Verified By	:	59861

(This is a computer generated Acknowledgement Receipt and needs no signature)

Sl.No.	Attachment Name	Size(bytes)	Hash value of Attachment
1	NCT PL.pdf	203085	e45eb41c42f4357acbf46 1dd064f3006102e0ef1f3 39f474a1928887562ac10 4
2	NCT BS.pdf	226792	465d50b08104c25940c13 9d3e5770c2c12789cca39

Acknowledgement Receipt of Income Tax Forms (Other Than Income Tax Return)



e-Filing Anywhere Anytime
Income Tax Department, Government of India

e-Filing Acknowledgement Number / Quarterly Statement Receipt Number
418278700181023

Date of e-Filing
18-Oct-2023

Name	: NARAYANI CHARITABLE TRUST
PAN/TAN	: AABTN6500D
Address	: BUNGLOW No 8,jagjeevan nagar,Usardi,Jagjivan Nagar S.O,DHANBAD,Jharkhand,INDIA,826003
Form No.	: Form 10BB (A.Y. 2023-24 onwards)
Form Description	: Audit report under clause (b) of the tenth proviso to clause (23C) of section 10 and sub-clause (ii) of clause (b) of sub-section (1) of section 12A of the Income-tax Act, 1961, in the case of a fund or trust or institution or any university or other educational institution or any hospital or other medical institution which is required to be furnished under clause (b) of the tenth proviso to clause (23C) of section 10 or a trust or institution which is required to be furnished under sub-clause (ii) of clause (b) of section 12A
Assessment Year	: 2023-24
Financial Year	: -
Month	: -
Quarter	: -
Filing Type	: Original
Capacity	: Chartered Accountant
Verified By	: 59861

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2	NCT BS.pdf	226792	465d50b08104c25940c13 9d3e5770c2c12789cca39

FORM NO. 10BB (A.Y. 2023-24 onwards)



e-Filing Anywhere Anytime
Income Tax Department, Government of India

[See rule 16CC and Rule 17B]

Audit report under clause (b) of the tenth proviso to clause (23C) of section 10 and sub-clause (ii) of clause (b) of sub-section (1) of section 12A of the Income-tax Act, 1961, in the case of a fund or trust or institution or any university or other educational institution or any hospital or other medical institution which is required to be furnished under clause (b) of the tenth proviso to clause (23C) of section 10 or a trust or institution which is required to be furnished under sub-clause (ii) of clause (b) of section 12A

Acknowledgement Number -418278700181023

I have examined the balance sheet of **NARAYANI CHARITABLE TRUST** [name of the fund or trust or institution or any university or other educational institution or any hospital or other medical institution] as at 31 March 2023 and the Income and Expenditure account or Profit and Loss account for the year ended on that date are in agreement with the books of account maintained by the said fund or trust or institution or university or other educational institution or hospital or other medical institution.

I have obtained all the information and explanations to the best of my knowledge and belief which are necessary for the purposes of the audit.

In my opinion, proper books of account have been maintained at the registered office of the above named fund or trust or institution or university or other educational institution or hospital or other medical institution at the address mentioned at row 11 of the Annexure :

In my opinion and to the best of my information and according to explanations given to me, the particulars given in the Annexure are true and correct subject to following observations or qualifications, if any-

Sl.no	Observations/ Qualifications
	No Records Added

In my opinion and to the best of my information, and according to information given to me, the said accounts give a true and fair view-

- in the case of the balance sheet, of the state of affairs of the above named trust as on 31 March 2023 ; and
- in the case of the Income and Expenditure account or Profit and Loss account, of the income and application/ profit or loss of its accounting year ending on 31 March 2023

subject to the following observations/qualifications-

Sl.no	Observations/ Qualifications
	No Records Added

The prescribed particulars are annexed hereto.

Accountant Name

Membership Number

Firm Registration Number

Address

MURARI SRIVASTAVA & ASSOCIATES
CHARTERED ACCOUNTANTS
MURARI SRIVASTAVA
PROPRIETOR

59861

0324089E

SHRADHA APARTMENT, ABHAY
SUNDRI GIRLS SCHOOL ROAD,
HIRAPUR, Dhanbad H.O, Dhanbad,
DHANBAD, 826001, Jharkhand, INDIA



FORM NO. 10BB (A.Y. 2023-24 onwards)



e-Filing Anywhere Anytime
Income Tax Department, Government of India

[See rule 16CC and Rule 17B]

Audit report under clause (b) of the tenth proviso to clause (23C) of section 10 and sub-clause (ii) of clause (b) of sub-section (1) of section 12A of the Income-tax Act, 1961, in the case of a fund or trust or institution or any university or other educational institution or any hospital or other medical institution which is required to be furnished under clause (b) of the tenth proviso to clause (23C) of section 10 or a trust or institution which is required to be furnished under sub-clause (ii) of clause (b) of section 12A

Acknowledgement Number -418278700181023

I have examined the balance sheet of **NARAYANI CHARITABLE TRUST** [name of the fund or trust or institution or any university or other educational institution or any hospital or other medical institution] as at 31 March 2023 and the Income and Expenditure account or Profit and Loss account for the year ended on that date are in agreement with the books of account maintained by the said fund or trust or institution or university or other educational institution or hospital or other medical institution.

I have obtained all the information and explanations to the best of my knowledge and belief which are necessary for the purposes of the audit.

In my opinion, proper books of account have been maintained at the registered office of the above named fund or trust or institution or university or other educational institution or hospital or other medical institution at the address mentioned at row 11 of the Annexure :

In my opinion and to the best of my information and according to explanations given to me, the particulars given in the Annexure are true and correct subject to following observations or qualifications, if any-

Sl.no	Observations/ Qualifications
	No Records Added

In my opinion and to the best of my information, and according to information given to me, the said accounts give a true and fair view-

- in the case of the balance sheet, of the state of affairs of the above named trust as on 31 March 2023 ; and
- in the case of the Income and Expenditure account or Profit and Loss account, of the income and application/ profit or loss of its accounting year ending on 31 March 2023

subject to the following observations/qualifications-

Sl.no	Observations/ Qualifications
	No Records Added

The prescribed particulars are annexed hereto.

Accountant Name

Membership Number

Firm Registration Number

Address

MURARI SRIVASTAVA & ASSOCIATES
CHARTERED ACCOUNTANTS

MURARI SRIVASTAVA
MURARI SRIVASTAVA PROPRIETOR

59861

0324089E

SHRADHA APARTMENT, ABHAY
SUNDRI GIRLS SCHOOL ROAD,
HIRAPUR, Dhanbad H.O, Dhanbad,
DHANBAD, 826001, Jharkhand, INDIA



Name of person	Relation	Percentage of shareholding in case of shareholder	ID Code	Unique Identification Number	Address	Whether there is any change in relation during previous year of audit (7)	If yes, specify the change
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
					DHANBAD, Dhanbad, Dhanbad H.O, DHANBAD, Jharkhand, India - 826001		

(b) In case if any of the persons [as mentioned in row 9(a)] is not an individual, then provide the following details of the natural persons who are beneficial owners (5% or more) of such person during the previous year

Sl.no	Name	ID Code	Unique Identification Number	Address	Non-individual person [as mentioned in serial number no 9(a)] in which beneficial ownership held (6)	Percentage of beneficial ownership (%)	Whether there is any change during previous year of audit (8)	If yes, specify the change
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
				No Records Added				

Commencement of activities

10. (i) Where the auditee has been granted provisional registration or provisional approval, whether activities have commenced during the previous year **Yes**
- (ii) If yes in 10 (i) , date of commencement of activities **24-Sep-2021**
- (iii) If the answer to 10(i) is yes, whether application for registration under section sub-clause (iii) of clause (ac) of sub-section (1) of section 12A or approval under clause (iii) of the first proviso to Clause (23C) of section 10 has been filed? **Yes**
- (iv) If yes in 10(iii) above, the date of application for registration or approval **24-Sep-2021**

Details of Place where books of accounts and other documents have been maintained

11. (i) Whether the books of account and other documents have been kept and maintained in the form and manner and at such place as prescribed under rule 17AA by the auditee? **Yes**
- (ii) If Yes in (i) above, whether books of account are maintained at registered office? **Yes**
- (iii) If No in (ii) above, provide the following details regarding any place other than the registered place where the books of account are maintained



- (a) Address of such place where the books are maintained -
- (b) Date of decision by management to keep account at such place -
- (c) Date of intimation to Assessing Officer that accounts are kept at such place under proviso to sub-rule (3) of rule 17AA -

Voluntary contributions

12. Whether auditee has filed Form No. 10BD for the previous year < If No then skip to serial number 14 > Yes
13. Sum total of donations reported in Form No. 10BD furnished by the auditee for the previous year ₹ 90,06,207
14. Donations not reported in Form No 10BD/ Not required to fill Form No. 10BD ₹ 0
15. Total voluntary contributions received by the auditee during the previous year [13+14] ₹ 90,06,207
16. Total Foreign Contribution out of the total voluntary contributions stated in 15 ₹ 0
17. Voluntary Contribution forming part of Corpus (which are included in 15) ₹ 0
18. Anonymous donations taxable @30% under section 115BBC ₹ 0
19. Application outside India for which approval as per proviso to clause (c) of sub-section (1) of section 11 has been obtained ₹ 0
20. Voluntary Contributions required to be applied by the auditee during the previous year [15-(17+18+19)] ₹ 90,06,207
21. Income other than voluntary contributions derived from property held under the trust referred to in section 11 or income of fund or institution or trust or any university or other educational institution or any hospital or other medical institution other than the contribution reported in serial number 15 ₹ 3,80,977
22. Income required to be applied in India by the auditee during the previous year [20+21] ₹ 93,87,184

Application of income

23. Application of income (excluding application not eligible and reported under serial number 27)
- (i) Total amount applied for charitable or religious purposes in India during the previous year ₹ 98,56,798
- (ii) Amount which was not actually paid during the previous year [if included in (i)] ₹ 0
- (iii) Amount actually paid during the previous year which accrued during any earlier previous year but not claimed as application of income in earlier previous year ₹ 0
- (iv) Total amount to be allowed as application [23(i)- 23(ii) +23(iii)] ₹ 98,56,798
- (v) Amount invested or deposited back in corpus which was applied during any preceding previous year and not claimed as application during that previous year ₹ 0
- (vi) Repayment of loan or borrowing during the previous year which was earlier applied and not claimed as application during that previous year ₹ 0

Amount to be disallowed from application

- (vii) Amount disallowable under thirteenth proviso to Clause (23C) of section 10 or Explanation 3 to sub-section (1) of section 11 read with sub-clause (ia) of clause (a) of section 40 ₹ 0

Schedule TDS disallowable: Details of amounts inadmissible and amount disallowable under thirteenth proviso to clause (23C) of section 10 or sub-section (1) of section 11 read with sub-clause (ia) of clause (a) of section 40:



- (a) Address of such place where the books are maintained -
 (b) Date of decision by management to keep account at such place -
 (c) Date of intimation to Assessing Officer that accounts are kept at such place under proviso to sub-rule (3) of rule 17AA -

Voluntary contributions

12. Whether auditee has filed Form No. 10BD for the previous year < If No then skip to serial number 14 >	Yes
13. Sum total of donations reported in Form No. 10BD furnished by the auditee for the previous year	₹ 90,06,207
14. Donations not reported in Form No 10BD/ Not required to fill Form No. 10BD	₹ 0
15. Total voluntary contributions received by the auditee during the previous year [13+14]	₹ 90,06,207
16. Total Foreign Contribution out of the total voluntary contributions stated in 15	₹ 0
17. Voluntary Contribution forming part of Corpus (which are included in 15)	₹ 0
18. Anonymous donations taxable @30% under section 115BBC	₹ 0
19. Application outside India for which approval as per proviso to clause (c) of sub-section (1) of section 11 has been obtained	₹ 0
20. Voluntary Contributions required to be applied by the auditee during the previous year [15-(17+18+19)]	₹ 90,06,207
21. Income other than voluntary contributions derived from property held under the trust referred to in section 11 or income of fund or institution or trust or any university or other educational institution or any hospital or other medical institution other than the contribution reported in serial number 15	₹ 3,80,977
22. Income required to be applied in India by the auditee during the previous year [20+21]	₹ 93,87,184

Application of income

23. Application of income (excluding application not eligible and reported under serial number 27)	
(i) Total amount applied for charitable or religious purposes in India during the previous year	₹ 98,56,798
(ii) Amount which was not actually paid during the previous year [if included in (i)]	₹ 0
(iii) Amount actually paid during the previous year which accrued during any earlier previous year but not claimed as application of income in earlier previous year	₹ 0
(iv) Total amount to be allowed as application [23(i)- 23(ii) +23(iii)]	₹ 98,56,798
(v) Amount invested or deposited back in corpus which was applied during any preceding previous year and not claimed as application during that previous year	₹ 0
(vi) Repayment of loan or borrowing during the previous year which was earlier applied and not claimed as application during that previous year	₹ 0

Amount to be disallowed from application

(vii) Amount disallowable under thirteenth proviso to Clause (23C) of section 10 or Explanation 3 to sub-section (1) of section 11 read with sub-clause (ia) of clause (a) of section 40	₹ 0
------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	-----

Schedule TDS disallowable: Details of amounts inadmissible and amount disallowable under thirteenth proviso to clause (23C) of section 10 or sub-section (1) of section 11 read with sub-clause (ia) of clause (a) of section 40:



Sl. No	Date of Payment	Amount of payment(in Rs)	Nature of payment	Name of Payee	PAN of Payee, if available	Aadhar of Payee, if available	Address of Payee
Added							

(ix)	Donation to any fund or institution or trust or any university or other educational institution or any hospital or other medical institution referred to in sub - clause (iv), (v), (vi) or (via) of clause (23C) of section 10 of the Act or any trust or institution referred to in section 11 or 12 of the Act towards Corpus	₹ 0
(x)	Donation to Any fund or institution or trust or any university or other educational institution or any hospital or other medical institution referred to in sub - clause (iv), (v), (vi) or (via) of clause (23C) of section 10 of the Act or any trust or institution referred to in section 11 or 12 of the Act not having same objects	₹ 0
(xi)	Donation to any person other than any fund or institution or trust or any university or other educational institution or any hospital or other medical institution referred to in sub - clause (iv), (v), (vi) or (via) of Clause (23C) of section 10 of the Act or any trust or institution referred to in section 11 or 12 of the Act	₹ 0
(xii)	Application outside India for which approval under the proviso to clause (c) of sub-section (1) of section 11 has not been obtained	₹ 0
(xiii)	Application outside India for which approval under the proviso to clause (c) of sub-section (1) of section 11 has been obtained	₹ 0
(xiv)	Applied for any purpose beyond the objects of the trust or institution	₹ 0
(xv)	Any other disallowance	₹ 0
(xvi)	Total allowable application $\{23(iv)+23(v)+23(vi) - (23(vii) \text{ to } 23(xv))\}$	₹ 98,56,798
(xvii)	Amount deemed to have been applied during the previous year under clause (2) of Explanation 1 to sub-section (1) of section 11	₹ 0
(xviii)	Income accumulated under the provisions of Explanation 3 to the third proviso to clause (23C) of section 10 or sub-section (2) of section 11	₹ 0
(xix)	Income accumulated or set apart for application to charitable or religious purposes or stated objects of trust or institution to the extent it does not exceed 15% of the income	₹ 0

Application of Income out of different sources

24.	Taxable Income 22- [23(xvi) to 23(xix)]	₹ -4,69,614
25.	Income taxable under section 115BBI	₹ 0
26.	Anonymous donation which is chargeable to tax @ 30 % under section 115BBC	₹ 0
27.	Application of income out of the following sources during the previous year	
(A)	Income accumulated under the third proviso to clause (23C) of section 10 or under sub-section (2) of section 11 during any earlier previous year	₹ 0
(B)	Income deemed to be applied in any preceding year under clause (2) of Explanation 1 to sub-section (1) of section 11 during any earlier previous year	₹ 0
(C)	Income of earlier previous years up to 15% accumulated or set apart	₹ 0
(D)	Corpus	₹ 0
(E)	Borrowed Fund	₹ 0
(F)	Any other	-



Please Specify

Persons referred to in 13(3)

28. Details of specified person as referred to in sub-section (3) of section 13

Sl. No	Code of person referred to in sub-section (3) of section 13	Name of such person	PAN of such person	Aadhar Number of such person, if allotted	Address of such person	If code 2 selected in column (1) specify the amount of contribution made to the auditee
	(1)	(2)	(3)	(4)	(5)	(6)
1	4-any trustee of the trust or manager (by whatever name called) of the institution	ANITA AGARWAL	AIPPA5515K	-	0, DHOWATAND BANK MORE, Dhanbad, Dhanbad H.O, DHANBAD, Jharkhand, India - 826001	-

29. Details of income/property referred to in section 13 (2)

- | | | |
|-----|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----|
| (a) | Whether any part of the income or property of the auditee is, or continues to be, lent to any specified person for any period during the previous year without either adequate security or adequate interest or both | No |
| (b) | Whether any land, building or other property of the auditee is, or continues to be, made available for the use of any specified person, for any period during the previous year without charging adequate rent or other compensation | No |
| (c) | Whether any amount is paid by way of salary, allowance or otherwise during the previous year to any specified person out of the resources of the auditee for services rendered by that person to such auditee and the amount so paid is in excess of what may be reasonably paid for such services | No |
| (d) | Whether the services of the auditee are made available to any specified person during the previous year without adequate remuneration or other compensation | No |
| (e) | Whether any share, security or other property is purchased by or on behalf of the auditee from any specified person during the previous year for consideration which is more than adequate | No |
| (f) | Whether any share, security or other property is sold by or on behalf of the auditee to any specified person during the previous year for consideration which is less than adequate | No |
| (g) | Whether any income or property of the auditee is diverted during the previous year in favour of any specified person | No |
| (h) | Whether any funds of the auditee are, or continue to remain, invested for any period during the previous year, in any concern in which any specified person has a substantial interest | No |

30. Whether the auditee has incurred any specified violation as referred to in Explanation 2 to the fifteenth proviso to Clause (23C) of section 10 or Explanation to sub-section (4) of section 12AB

No



Please Specify

Persons referred to in 13(3)

28. Details of specified person as referred to in sub-section (3) of section 13

Sl. No	Code of person referred to in sub-section (3) of section 13	Name of such person	PAN of such person	Aadhar Number of such person, if allotted	Address of such person	If code 2 selected in column (1) specify the amount of contribution made to the auditee
	(1)	(2)	(3)	(4)	(5)	(6)
1	4-any trustee of the trust or manager (by whatever name called) of the institution	ANITA AGARWAL	AIPPA5515K	-	0, DHOWATAND BANK MORE, Dhanbad, Dhanbad H.O, DHANBAD, Jharkhand, India - 826001	-

29. Details of income/property referred to in section 13 (2)

- | | | |
|-----|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----|
| (a) | Whether any part of the income or property of the auditee is, or continues to be, lent to any specified person for any period during the previous year without either adequate security or adequate interest or both | No |
| (b) | Whether any land, building or other property of the auditee is, or continues to be, made available for the use of any specified person, for any period during the previous year without charging adequate rent or other compensation | No |
| (c) | Whether any amount is paid by way of salary, allowance or otherwise during the previous year to any specified person out of the resources of the auditee for services rendered by that person to such auditee and the amount so paid is in excess of what may be reasonably paid for such services | No |
| (d) | Whether the services of the auditee are made available to any specified person during the previous year without adequate remuneration or other compensation | No |
| (e) | Whether any share, security or other property is purchased by or on behalf of the auditee from any specified person during the previous year for consideration which is more than adequate | No |
| (f) | Whether any share, security or other property is sold by or on behalf of the auditee to any specified person during the previous year for consideration which is less than adequate | No |
| (g) | Whether any income or property of the auditee is diverted during the previous year in favour of any specified person | No |
| (h) | Whether any funds of the auditee are, or continue to remain, invested for any period during the previous year, in any concern in which any specified person has a substantial interest | No |

30. Whether the auditee has incurred any specified violation as referred to in Explanation 2 to the fifteenth proviso to Clause (23C) of section 10 or Explanation to sub-section (4) of section 12AB

No



Amount of such violation

₹ 0

- (a) Income of the auditee has been applied, other than for the objects of the trust or institution. No
- (b) Whether the auditee has income from profits and gains of business which is not incidental to the attainment of its objectives or separate books of account are not maintained by auditee in respect of the business which is incidental to the attainment of its objectives. No
- (c) Whether the auditee, referred to in clause (a) of sub-section (1) of section 13, has applied any part of its income from the property held under a trust for private religious purposes, which does not enure for the benefit of the public. No
- (d) Whether the auditee, referred to in clause (b) of sub-section (1) of section 13, has applied any part of its income for the benefit of any particular religious community or caste. No
- (e) Whether any activity being carried out by the auditee is not genuine or is not being carried out in accordance with all or any of the conditions subject to which it was registered. No
- (f) Whether the auditee has not complied with the requirement of any other law, for the time being in force, and the order, direction or decree, by whatever name called, holding that such non-compliance has occurred, has either not been disputed or has attained finality. No

Depreciation claim, TDS and TCS

31. Whether there is any claim of depreciation or otherwise has been made in terms of Explanation 1 to clause (23C) of section 10 or sub-section (6) of section 11 in respect of any asset, acquisition of which has been claimed as an application of income and the amount of such depreciation? No
32. Whether the auditee is required to deduct or collect tax as per the provisions of Chapter XVII-B or Chapter XVII-BB No

Schedule TDS/TCS

Sl. No	Tax deduction and collection account number (TAN)	Section (2) and Nature of payment	For Others, please specify	Total amount of payment or receipt of the nature specified in column (3)	Total amount on which tax was required to be deducted or collected out of (4)	Total amount on which tax was deducted or collected at specified rate out of (5)	Amount of tax deducted or collected out of (6)	Total amount on which tax was deducted or collected at less than specified rate out of (7) (8)	Amount of tax deducted or collected on (8) (9)	Amount of tax deducted or collected but not deposited to the credit of the Central Government out of (6) and (8) (10)
(1)		(3)		(4)	(5)	(6)	(7)		(9)	(10)

No
Record
s



₹ 0

- No
-
No
-
No
-
No
-
No

31.	Whether there is any claim of depreciation or otherwise has been made in terms of Explanation 1 to clause (23C) of section 10 or sub-section (6) of section 11 in respect of any asset, acquisition of which has been claimed as an application of income and the amount of such depreciation?	No
32.	Whether the auditee is required to deduct or collect tax as per the provisions of Chapter XVII-B or Chapter XVII-BB	No

Sl. No	Tax deduction and collection account number (TAN)	Section (2) and Nature of payment	For Others, please specify	Total amount of payment or receipt of the nature specified in column (3)	Total amount on which tax was required to be deducted or collected out of (4)	Total amount on which tax was deducted or collected at specified rate out of (5)	Amount of tax deducted or collected out of (6)	Total amount on which tax was deducted or collected at less than specified rate out of (7) (8)	Amount of tax deducted or collected on (9)	Amount of tax deducted or collected but not deposited to the credit of the Central Government out of (6) and (8)
(1)		(3)		(4)	(5)	(6)	(7)		(9)	(10)

No
Record
S

₹ 0

- No
-
No
-
No
-
No
-
No

depreciation or otherwise has been made in
 (23C) of section 10 or sub-section (6) of
 asset, acquisition of which has been claimed as an
 amount of such depreciation?

d to deduct or collect tax as per the provisions of
 -BB

- No
-
-
-
- No

(10)

MULJARI SRIVASTAVA & ASSOCIATES
DIANBAD
31/8/23
CHARTERED ACCOUNTANTS



MURARI SRIVASTAVA & ASSOCIATES
Chartered Accountants

Regd. Office:

GIRIJA

Asmasan Road

Chiragora

Dhanbad - 826001

Adm. Office:

Gyan Mukherjee Link Rd

Near Mourya Hotel

Hirapur, Dhanbad - 82600

AUDITORS REPORT

We have examined the Balance Sheet of "NARAYANI CHARITABLE TRUST, having PAN:- AABTN6500D as on 31st March, 2023, Income & Expenditure Account and Receipts & Payments Account for the period 01.04.2022 to 31.03.2023 Which are in agreement with the Books of Accounts maintained by the said trust.

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

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

1. In case of the Balance sheet of the state of the affairs of the above named Institution as on 31st March'2023.

And

2. In case of Income and Expenditure Account and Receipt & Payment Account of the accounting year ending on 31st March'2023.

Place: Dhanbad

Dated: 31/08/2023

For Murari Srivastava & Associates
Chartered Accountants

(Murari Srivastava)

Proprietor

M.No 059861

UDIN: 23059861 BG RX ZG 3280





MURARI SRIVASTAVA & ASSOCIATES
Chartered Accountants

Regd. Office:

GIRIJA

Asmasan Road

Chiragora

Dhanbad - 826001

Adm. Office:

Gyan Mukherjee Link Rd

Near Mourya Hotel

Hirapur, Dhanbad - 82600

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And

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Place: Dhanbad

Dated: 31/08/2023

For Murari Srivastava & Associates
Chartered Accountants

(Murari Srivastava)

Proprietor

M.No 059861

UDIN: 23059861 BG RX ZG 3280





MURARI SRIVASTAVA & ASSOCIATES
Chartered Accountants

Regd. Office:

GIRIJA

Asmasan Road

Chiragora

Dhanbad - 826001

Adm. Office:

Gyan Mukherjee Link Rd

Near Mourya Hotel

Hirapur, Dhanbad - 82600

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And

2. In case of Income and Expenditure Account and Receipt & Payment Account of the accounting year ending on 31st March'2023.

Place: Dhanbad

Dated: 31/08/2023

For Murari Srivastava & Associates
Chartered Accountants

(Murari Srivastava)

Proprietor

M.No 059861

UDIN: 23059861 BG RX ZG 3280



NARAYANI CHARITABLE TRUST

Bungalow No. 8, Jagjeevan Nagar,
Near Saraidhela Police Station, Dhanbad.

RECEIPT & PAYMENT ACCOUNT FOR THE YEAR ENDING 31.03.2023

Receipt	Amount	Payment	Amount
To <u>Opening Balance</u>		By Activity Exp.	264702.00
Cash in hand	301.00	By Advertisement Exp.	2100.00
UBI C/A No 469402010884014	200784.07	By Bank Charges	1016.11
		By Computer Maint.	12894.00
		By Conveyance Exp.	23700.00
		By Electricals Exp.	9038.00
To Donation (Bank)	9006207.00	By Generator Maintenance	7600.00
To Bank Interest	2221.00	By Hononarium & Cares	2314463.00
To Misc Receipt	316836.84	By Late Morning Meal	504591.00
To Flexi Interest	16665.00	By Misc. Exp	17741.00
To FDR Interest	8928.00	By Professional Fees	20600.00
To Flexi Deposit		By Printing & Stationery	93587.00
		By Repairing & Building Maint. Exp.	296084.00
To IT Refund		By Transporting Charges	963494.00
		By Books Purchase	14315.00
		By Sports Exp.	21722.00
		By Staff Welfare	230000.00
		By Student Welfare	282890.00
		By Telephone Charges	3792.00
		By Uniform Expenses	22156.00
		By Audit fees	3200.00
		By Advances	22000.00
		By Fixed Assets	4744668.00
		By Fixed Deposit	400000.00
		By TDS Paid	4158.00
		By TDS Deducted	1437.00
		By <u>Closing Balance</u>	
		UBI C/A No 469402010884014	75275.80
		Cash in hand	1457.00
	10358680.91		10358680.91

Notes on Accounts: Schedule "A"

As per our attached report of even date

For Murari Srivastava & Associates

Chartered Accountants

Place: Dhanbad

Dated : 31/08/2023

(Murari Srivastava)

Proprietor

M. No. : 059861


Secretary
Narayani Charitable Trust



NARAYANI CHARITABLE TRUST

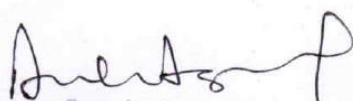
BENGLA NO.1, JAGJIWAN NAGAR

NEAR SARAIHELLA THANA

DHANBAD

Details of Fixed Assets As on 31.03.2023

Asset Name	Opening Balance	Addition During the year	Adjustment/ Return During the year	Closing Balance
New Building Contruction	10,70,785.00	43,59,448.00	1,800.00	54,28,433.00
AC	64,700.00	-	-	64,700.00
Aqua Fresh	38,100.00	-	-	38,100.00
Aquaguard	15,000.00	-	-	15,000.00
BATTERY	19,500.00	-	-	19,500.00
Camera & DVR	-	32,500.00	-	32,500.00
Class Rooms	11,38,640.00	-	-	11,38,640.00
Coffee Machine	-	16,820.00	-	16,820.00
Computer	13,000.00	-	-	13,000.00
COOLING MACHINE	25,000.00	-	-	25,000.00
Fire Safety Equipments	6,200.00	-	-	6,200.00
Furniture & Fixture	9,31,846.00	78,360.00	-	10,10,206.00
Generator	-	1,49,660.00	8,000.00	1,41,660.00
Guard Room	9,30,000.00	-	-	9,30,000.00
Kitchen Utencils	6,280.00	-	-	6,280.00
LAPTOP	30,500.00	-	-	30,500.00
LIBRARY BOOKS	52,562.00	-	-	52,562.00
Midical Equipment	1,23,268.00	-	-	1,23,268.00
Mobile	7,000.00	27,000.00	-	34,000.00
Monitor LG	5,800.00	-	-	5,800.00
Musical Items	15,000.00	-	-	15,000.00
PAPER PLATE MACHINE	83,600.00	-	-	83,600.00
PHYSIOTHEREPHY MACHINE	2,15,907.00	-	-	2,15,907.00
Plant & Machinery	77,250.00	-	-	77,250.00
Printer	6,950.00	-	-	6,950.00
Refregetor	38,500.00	-	-	38,500.00
Scissor	9,600.00	-	-	9,600.00
Scooty	90,000.00	-	-	90,000.00
Sewing Machine	53,506.00	-	-	53,506.00
Shed	10,07,000.00	-	-	10,07,000.00
Sheet	12,090.00	-	-	12,090.00
Smart Class	-	1,56,940.00	-	1,56,940.00
Sound System	15,847.00	8,340.00	-	24,187.00
Speaker	-	15,000.00	-	15,000.00
Toto (Battery Vehicle)	1,45,000.00	-	-	1,45,000.00
Grand Total	62,48,431.00	48,44,068.00	9,800.00	1,10,82,699.00


Secretary
Narayani Charitable Trust



NARAYANI CHARITABLE TRUST

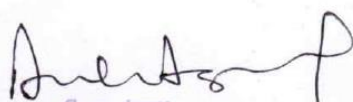
BENGLA NO.1, JAGJIWAN NAGAR

NEAR SARAIHELLA THANA

DHANBAD

Details of Fixed Assets As on 31.03.2023

Asset Name	Opening Balance	Addition During the year	Adjustment/ Return During the year	Closing Balance
New Building Contruction	10,70,785.00	43,59,448.00	1,800.00	54,28,433.00
AC	64,700.00	-	-	64,700.00
Aqua Fresh	38,100.00	-	-	38,100.00
Aquaguard	15,000.00	-	-	15,000.00
BATTERY	19,500.00	-	-	19,500.00
Camera & DVR	-	32,500.00	-	32,500.00
Class Rooms	11,38,640.00	-	-	11,38,640.00
Coffee Machine	-	16,820.00	-	16,820.00
Computer	13,000.00	-	-	13,000.00
COOLING MACHINE	25,000.00	-	-	25,000.00
Fire Safety Equipments	6,200.00	-	-	6,200.00
Furniture & Fixture	9,31,846.00	78,360.00	-	10,10,206.00
Generator	-	1,49,660.00	8,000.00	1,41,660.00
Guard Room	9,30,000.00	-	-	9,30,000.00
Kitchen Utencils	6,280.00	-	-	6,280.00
LAPTOP	30,500.00	-	-	30,500.00
LIBRARY BOOKS	52,562.00	-	-	52,562.00
Midical Equipment	1,23,268.00	-	-	1,23,268.00
Mobile	7,000.00	27,000.00	-	34,000.00
Monitor LG	5,800.00	-	-	5,800.00
Musical Items	15,000.00	-	-	15,000.00
PAPER PLATE MACHINE	83,600.00	-	-	83,600.00
PHYSIOTHEREPHY MACHINE	2,15,907.00	-	-	2,15,907.00
Plant & Machinery	77,250.00	-	-	77,250.00
Printer	6,950.00	-	-	6,950.00
Refregetor	38,500.00	-	-	38,500.00
Scissor	9,600.00	-	-	9,600.00
Scooty	90,000.00	-	-	90,000.00
Sewing Machine	53,506.00	-	-	53,506.00
Shed	10,07,000.00	-	-	10,07,000.00
Sheet	12,090.00	-	-	12,090.00
Smart Class	-	1,56,940.00	-	1,56,940.00
Sound System	15,847.00	8,340.00	-	24,187.00
Speaker	-	15,000.00	-	15,000.00
Toto (Battery Vehicle)	1,45,000.00	-	-	1,45,000.00
Grand Total	62,48,431.00	48,44,068.00	9,800.00	1,10,82,699.00


Secretary
Narayani Charitable Trust





Unique Document Identification Number(UDIN) for Practicing Chartered Accountants

[Dashboard](#)

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MATERIAL DEVELOPMENTS

Since March 31, 2025 till the date of filing this Draft Fund-Raising Document, there has been no material event/ development or change having implications on the operations of the Trust/ Trust 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.

SECTION VI – LEGAL AND OTHER INFORMATION OUTSTANDING LITIGATION

None of our Trust and Governing Body Members ("**Relevant Parties**") are party to any:

- (i) Pending litigation whose outcome could have a material adverse effect on the financial position of our Trust, which may affect the issue or the investor's decision to invest / continue to invest in the Issue;
- (ii) default or non-payment of statutory dues by our Trust; and
- (iii) Subject to any disciplinary action taken by SEBI or Stock Exchange against our Governing Body Members in the last five financial years, including outstanding action.

DETAILS OF DEFAULT AND NON-PAYMENT OF STATUTORY DUES

As on the date of the Draft Fund-Raising Document there have been no (i) instances of non-payment or defaults in payment of statutory dues by our Trust, (ii) over dues to other entities or financial institutions by our Trust, (iii) defaults against other entities or financial institutions by our Trust, or (iv) contingent liabilities not paid for.

DETAILS OF PENDING PROCEEDINGS INITIATED AGAINST THE TRUST FOR ECONOMIC OFFENCES

There is no pending proceeding initiated against our Trust for economic offences as on the date of filing of this Draft Fund-Raising Document.

DETAILS OF THE VARIATION IN THE UTILISATION OF THE FUND, PREVIOUSLY RAISED BY THE TRUST, IF ANY

The Trust has not previously raised any funds through the Social Stock Exchange platform of the Stock Exchange.

OTHER REGULATORY AND STATUTORY DISCLOSURES

Issuer's Absolute Responsibility

"The Issuer, having made all reasonable inquiries, accepts responsibility for and confirms that this Draft Fund-Raising Document 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 Fund-Raising Document 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 Governing Body of our Trust held on September 1, 2025 the Board of Trustees 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 Fund-Raising Document, the issue of which is being made as decided by the Board of Trustees

Eligibility of our Trust for the Issue

1. Narayani Charitable Trust, a Charitable Trust formed vide Trust Deed executed on November 25, 2014 and registered with trust deed no. 10287/1283, at the Office of Nibandhan Vibhag, Jharkhand.
2. Our Trust and our Governing Body have not been debarred from accessing the securities market by SEBI.
3. None of officers of the Governing Body of our Trust is a promoter or director or member of another entity/Trust which has been debarred from accessing the securities market or dealing in securities by SEBI.
4. Our Trust and our Governing Body members have not been categorized as a Wilful Defaulter.
5. None of our Governing Body members have been declared as a fugitive economic offender, under Section 12 of the Fugitive Economic Offenders Act, 2018.
6. Our Trust is eligible to undertake this Issue in compliance with Regulation 292E (2)(a)(v) of the SEBI ICDR Regulations, which has been summarized as follows:
 - a) Our Trust is engaged in:
Empowerment and upliftment of physically and mentally challenged children and adults.
 - b) The target population of the Trust are Person with Disability- Physically handicapped children, for vocational training and upskilling, mentally- challenged children for therapy, growth and medical treatment; and
 - c) The Trust shall have at least 67% of its activities, qualifying as eligible activities to the target population, to be established through one or more of the following:
 - i. **at least 67% of the immediately preceding 3-year average of revenues comes from providing eligible activities to members of the target population.**
 - ii. **at least 67% of the immediately preceding 3-year average of expenditure comes from providing eligible activities to members of the target population.**

(₹ in Lakhs)			
Financial Year	Total expenditure incurred as per Income & Expenditure Statement	Expenditure incurred for providing eligible activities to members of the target population	%
2022-23	5112130	4743838	92.80
2023-24	5164769	4729520	91.57
2024-25	6757040	6613223	97.87
Total	17033939	59286581	
Eligibility criteria Average expenditure (Total / 3)	5677980	19762194	94.08

- iii. **Members of the target population to whom the eligible activities have been provided constitute at least 67% of the immediately preceding 3-year average of the total customer base and/or total number of beneficiaries.**

7. Murmura & Associates, Chartered Accountants, pursuant to their certificate dated [●] have confirmed the eligibility of our Trust under Regulation 292E of the SEBI ICDR Regulations and SSE Framework Circular.
8. The annual spending of our Trust during Fiscal 2024-2025 was ₹62.73 lakhs
9. The annual funding received by our Trust during Fiscal 2024-2025 was ₹65.05 lakhs

Other Confirmation

Our Trust confirms that:

1. there are no income tax dues nor is the Trust in receipt of any Notice from any regulatory authority, as on the date of this Draft Fund-Raising Document.
2. there are no fines or penalties levied by SEBI or the Stock Exchanges, as on the date of this Draft Fund Raising Document
3. it is not in default of payment of interest or repayment of principal amount in respect of nonconvertible securities, for a period of more than six months, since our Trust has not issued any non-convertible securities as on the date of this Draft Fund-Raising Document.
4. It has not issued any non – convertible securities or debt securities or preference shares, as on the date of this Draft Fund-Raising Document

DISCLAIMER CLAUSE OF SEBI

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

DISCLAIMER CLAUSE OF NSE

AS REQUIRED, A COPY OF THIS ISSUE DOCUMENT HAS BEEN SUBMITTED TO THE NATIONAL STOCK EXCHANGE OF INDIA LIMITED (HEREINAFTER REFERRED TO AS NSE). NSE HAS GIVEN VIDE ITS LETTER REF.: [●] DATED [●], PERMISSION TO THE ISSUER TO USE THE EXCHANGE’S NAME IN THIS ISSUE DOCUMENT AS ONE OF THE STOCK EXCHANGE 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 PROMOTERS, 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, NON-INSTITUTIONAL INVESTORS AND RETAIL INVESTOR. THIS DRAFT FUND-RAISING DOCUMENT AND THE OFFER DOCUMENT WILL NOT, HOWEVER CONSTITUTE AN OFFER TO SELL OR AN INVITATION TO SUBSCRIBE FOR THE ZCZP INSTRUMENTS OFFERED HEREBY IN ANY JURISDICTION OTHER THAN INDIA TO ANY PERSON TO WHOM IT IS UNLAWFUL TO MAKE AN OFFER OR INVITATION IN SUCH JURISDICTION. ANY PERSON INTO WHOSE POSSESSION THIS DRAFT FUND-RAISING DOCUMENT AND THE OFFER DOCUMENT COMES IS REQUIRED TO INFORM HIMSELF OR HERSELF ABOUT, AND TO OBSERVE, ANY SUCH RESTRICTIONS.

DISCLAIMER STATEMENT FROM THE ISSUER

THE ISSUER ACCEPTS NO RESPONSIBILITY FOR STATEMENTS MADE OTHER THAN IN THIS DRAFT FUND-RAISING DOCUMENT OR ANY OTHER MATERIAL ISSUED BY OR AT THE INSTANCE OF OUR TRUST 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 11 OF THIS DRAFT FUND-RAISING DOCUMENT.

OUR TRUST, HAVING MADE ALL REASONABLE INQUIRIES, ACCEPTS RESPONSIBILITY FOR, AND CONFIRMS THAT THIS ISSUE DOCUMENT CONTAINS ALL INFORMATION WITH REGARD TO THE OUR TRUST AND THE ISSUE, THAT THE INFORMATION CONTAINED IN THIS DRAFT FUND-RAISING DOCUMENT 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 FUND-RAISING DOCUMENT 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.

Listing

The ZCZP instruments are proposed to be listed only on the NSE Social Stock Exchange which is the Designated Stock Exchange.

Our Trust 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 Governing Body Members, Compliance Officer (b) the Registrar to the Issue, (c) Advisors to the Issue and (d) Auditor have been obtained from them. Further, such consents have not been withdrawn up to the time of delivery of this Draft Fund-Raising Document with the Stock Exchange.

Minimum Subscription

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

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

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

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

The Trust shall endeavor to seek more donations as projected and if the same is not achieved Trust shall plan to proportionately reduce the number of schools or district base on the alternate funding arrangement, if any as may be decided by the governing body to be covered under the said project.

Underwriting

The Issue is not required to be underwritten.

Issue Related Expenses

The expenses of the Issue include, inter alia, fees payable to the Registrar to the Issue, printing and distribution expenses, legal fees, advertisement expenses and listing fees. The Issue expenses and listing fees will be added as Issue Related Expenses in the Gross Proceeds.

Utilisation of Issue Proceeds

Our Governing Body 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 utilised 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 utilised;
- iii. details of all unutilised 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 unutilised monies have been invested; and
- iv. we shall utilize the Issue proceeds only after (a) receipt of the minimum subscription of 75% of the Issue Size pertaining to the Issue; and (b) receipt of listing approval from the Stock Exchange.

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 Trust during the last three years prior to the date of this Draft Fund-Raising Document by any Stock Exchange in India.

Revaluation of Assets

Our Trust 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 Trust will provide for retention of records with the Registrar to the Issue for a period of at least eight years from the last date of dispatch of the Allotment Advice and demat credit to enable the investors to approach the Registrar to the Issue for redressal of their grievances.

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

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



Bigshare Services Pvt. Ltd.

Bigshare Services Private Limited

Office No 56-2, 6th floor Pinnacle Business Park, Next to Ahura Centre. Mahakali Caves Road. Andheri (East) Mumbai – 400093

Tel: +91 022 6263 8389

Email: sse.ipo@bigshareonline.com

Investor Grievance

Email: investor@bigshareonline.com

Website: www.bigshareonline.com

Contact Person: Babu Rapheal

SEBI Registration No.: INR000001385

CIN: U99999MH1994PTC076534

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

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

Details of Auditor to the Issuer:

Name of the Auditor	Address	Auditor since
Vishal K Gupta	Shanaya Enclave, Ground Floor, Punjabi Pada, Asansol, West Bengal-713325	April 2025

Change in auditors of our Trust

Changes in auditor during the 3 immediately preceding 3 financial years is as set forth below:

Year	Name of the Auditor	Details of change
2023	Murari Srivastava & Associates	No Change
2024	Murmuria & Associates	Changed
2025	Vishal K Gupta	Changed

Auditors' Remarks

There are no reservations or qualifications or adverse remarks in the auditors' report on the financial statements of our Trust.

Trading

The ZCZP Instruments of our Trust are proposed to be listed on the Stock Exchange. 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 Dhanbad, Jharkhand, India.

SECTION VII - ISSUE RELATED INFORMATION

ISSUE STRUCTURE

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

Issuer	Narayani Charitable Trust
Type/ Nature of instrument	Zero Coupon Zero Principal Instruments ('ZCZP')
Mode of the Issue	Public Issue
Depositories	NSDL and CDSL
Registrar	Bigshare Services Private Limited
Issue	Public issue of ZCZP instruments of our Trust of face value of ₹1/- each aggregating up to ₹ 86,61,600 on the terms and in the manner set forth herein.
Minimum Subscription	Minimum subscription is 75% of the Issue, i.e., ₹ 64,96,200
Issue Size	₹ 86,61,600
Eligible Investors	Please see "Issue Procedure – Who can apply?" on page 135 of this Draft Fund-Raising Document
Objects of the Issue	Please see "Objects of the Issue" on page 19 of this Draft Fund-Raising Document.
Details of Utilization of the Proceeds	Please see "Objects of the Issue" on page 19 of this Draft Fund-Raising Document.
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 date of listing, whichever is earlier For further details, please see "Objects of the Issue" on page 19 of this Draft Fund-Raising Document.
Face Value	₹ 1/- per ZCZP Instrument
Issue Price	₹ 1/- per ZCZP Instrument
Minimum Application size	₹ 1,000 (i.e. Ten 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 Exchange. 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 130 of this Draft Fund-Raising Document.
Issuance mode of the Instrument	In dematerialised form only
Issue opening date	As will be specified in the Offer Document
Issue closing date*	As will be specified in the Offer Document
Issue Documents**	This Draft Fund-Raising Document, the Offer Document, read with any notices, corrigenda, addenda thereto and other documents, if applicable, and various other documents/ agreements/ undertakings, entered or to be entered by our Trust with the other intermediaries for the proposed issue
Risk factors pertaining to the Issue	Please see section titled "Risk Factors" on page 11 of this Draft Fund-Raising Document.
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 Jharkhand, 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 Governing Body of our Trust. 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 Exchange, on Working Days during the Issue Period. On the Issue Closing Date, Application Forms will be accepted only from 10:00 a.m. till 3.00 p.m. (Indian Standard Time). For further details please see "General Information" on page 15 of this Draft Fund-Raising Document.

** For the list of documents executed/ to be executed, please see "Material Contracts and Documents for Inspection" on page 152

Terms of payment of Application Amount

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

Escrow Account Details: *

Bank Name: [●]

Account No.: [●]

Account Name: [●]

IFSC Code: [●]

Account Type: [●]

**To be populated in the Offer Document.*

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

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

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

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

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

Maturity

The tenure of the ZCZP Instruments will be the date on which the Objects of the Issue have been met or 15 months from the date of listing, whichever is earlier, 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 Fund-Raising Document

Termination of listing of the ZCZP Instruments

The tenure of the ZCZP Instruments will be the date on which the Objects of the Issue have been met or 12 months from the date of listing whichever is earlier. For further details, please see “*Objects of the Issue*” on page 19 of this Draft Fund-Raising Document.

Our Trust shall submit a certificate to this extent to the Stock Exchange.

TERMS OF THE ISSUE

Authority for the Issue

At the meeting of the Governing Body of our Trust held on September 1, 2025 the Governing Body approved the issuance of ZCZP Instruments of the face value ₹ 1 each, for an amount up to ₹ 86,61,600 Lakhs.

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

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 Association of our Trust, the terms of this Draft Fund-Raising Document, the Offer Document, 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 Trust, except to rights prescribed thereunder and the SEBI Listing Regulations.

Jurisdiction

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

Application in the Issue

Applicants shall apply in the Issue in physical form only, through a valid Application Form filled in by the Applicant 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., in dematerialised form and in multiples of one ZCZP Instrument.

For details of allotment refer to chapter titled “*Issue Procedure*” beginning on page 135 of this Draft Fund-Raising Document.

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 can be transmitted 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 Trust 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 Trust will recognise 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 Trust 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 Trust 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 directors of our Trust in their absolute discretion may, in any case, dispense with production of probate or letter of administration or succession certificate or other legal representation.

Joint holders

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

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

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

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

Period of subscription

ISSUE SCHEDULE	
ISSUE OPENS ON	As stated in the Fund Raising Document
ISSUE CLOSES ON	As stated in the Fund Raising Document
PAY IN DATE	Application Date. The entire Application Amount is payable on Application
DATE OF ALLOTMENT	The date on which the Governing Body approves the Allotment of the ZCZP Instruments for the Issue or such date as may be determined by the Governing Body thereof and the Stock Exchange.

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 135 of this Draft Fund-Raising Document.

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 or such other amount as per the extant regulations 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 Trust 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 Fund-Raising Document. Our Trust shall Allot ZCZP Instruments with respect to the Applications received until the time of such pre-closure in accordance with the Basis of Allotment as described hereinabove

and subject to applicable statutory and/or regulatory requirements.

Minimum subscription

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

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

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

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

The Trust shall endeavor to seek more donations as projected and if the same is not achieved Trust shall plan to proportionately reduce the number of schools or district base on the alternate funding arrangement, if any as may be decided by the governing body 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 Trust and/or the Registrar, refunds will be made to the account prescribed. However, where our Trust and/or the Registrar does not have the necessary information for making such refunds, our Trust and/or the Registrar will follow the guidelines prescribed by SEBI in this regard.

Utilisation 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

- a) All monies received pursuant to the issue of ZCZP Instruments to public shall be transferred to a separate bank account;
- b) Our Trust shall submit to the Stock Exchange 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 Fund-Raising Document;
- c) Our Trust 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;
- d) Our Trust shall utilize the Issue proceeds only up on (i) receipt of minimum subscription; and (ii) receipt of listing approval from Stock Exchange;

Listing

The ZCZP Instruments offered through this Draft Fund-Raising Document are proposed to be listed on the National Stock Exchange. Our Trust has obtained ‘in-principle’ approval for the Issue from NSE vide its letter dated [●]. For the purposes of the Issue, NSE Social Stock Exchange shall be the Designated Stock Exchange.

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

Monitoring and Reporting of Utilisation of Issue Proceeds

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

ISSUE PROCEDURE

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

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

OUR TRUST 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 Exchange excluding Saturdays, Sundays, and bank holidays in Mumbai.

Availability of this Draft Fund-Raising Document, Offer Document and Application Forms

The copies of this Draft Fund-Raising Document, the Offer Document, together with Application Forms may be obtained from our Registered Office and the Registrar to the Issue. Additionally, the Offer Document and the Application Forms will be available for download on the website of NSE at www.nseindia.com and 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 Exchange i.e at www.nseindia.com.

Our Trust 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 Trust registered with the Insurance Regulatory and Development Authority of India;
- a provident fund with minimum corpus of twenty five crore rupees;
- a pension fund with minimum corpus of twenty five crore rupees registered with the Pension Fund Regulatory and Development Authority established under sub-section (1) of section 3 of the Pension Fund Regulatory and Development Authority Act, 2013;
- National Investment Fund set up by resolution no. F. No. 2/3/2005-DDII dated November 23, 2005, of the Government of India published in the Gazette of India;
- insurance funds set up and managed by army, navy or air force of the Union of India;
- insurance funds set up and managed by the Department of Posts, India; and

- systemically important non-banking financial companies.

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 135 of this Draft Fund- Raising Document.

Retail Individual Investors

- “Retail individual investor” means an individual investor who applies or bids for specified securities for a value of not more than two lakhs rupees;

Foreign investors are not permitted to participate in the Issue.

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

APPLICATIONS BY VARIOUS APPLICANT CATEGORIES

Applications by Mutual Funds

A separate Application can be made in respect of each scheme of an Indian mutual fund registered with SEBI and such Applications shall not be treated as multiple Applications. Applications made by the AMCs or custodians of a Mutual Fund shall clearly indicate the name of the concerned scheme for which the Application is being made. An Application Form by a mutual fund registered with SEBI for Allotment of the ZCZP Instruments must be also accompanied with the certified true copies of (i) its SEBI registration certificates (ii) the Trust deed in respect of such mutual fund (ii) a resolution authorising 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 Trust 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 Trust reserves the right to accept or reject any Application in whole or in part, in either case, without assigning any reason therefor.

Application by Insurance Companies

Insurance companies 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 authorising investments/containing operating instructions; and (iv) specimen signatures authorized signatories.

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

Applications by Alternative Investments Funds

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

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

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

In case of Applications made by Applications by Associations of persons and/or bodies established pursuant to or registered under any central or state statutory enactment, must submit a (i) certified copy of the certificate of registration or proof of constitution, as applicable, (ii) Power of Attorney, if any, in favour of one or more persons thereof, (iii) such other documents

evidencing registration thereof under applicable statutory/regulatory requirements. Further, any Trusts 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 authorisations, 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 Trust reserves the right to accept or reject any Applications in whole or in part, in either case, without assigning any reason, therefore.

Applications by Trusts

In case of Applications made by Trusts, settled under the Indian Trusts Act, 1882, as amended, or any other statutory and/or regulatory provision governing the settlement of Trusts in India, must submit a (i) certified copy of the registered instrument for creation of such Trust, (ii) power of attorney, if any, in favour of one or more Governing Body Members thereof, (iii) such other documents evidencing registration thereof under applicable statutory/regulatory requirements. Further, any Trusts 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 authorisations, 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 Trust reserves the right to accept or reject any Applications in whole or in part, in either case, without assigning any reason therefor.

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

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

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

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

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

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

Partnership firms formed under applicable Indian laws in the name of the partners and Limited Liability 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 Trust reserves the right to accept or reject any Applications for Allotment of the ZCZP Instruments in whole or in part, in either case, without assigning any reason therefor.

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

In case of Applications made pursuant to a power of attorney by Applicants, a certified copy of the power of attorney or the relevant resolution or authority, as the case may be, along with a certified copy of the memorandum of association and articles of association and/or bye laws must be lodged along with the Application Form.

Failing this, our Trust 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 Trust, reserves the right to reject such Applications. Our Trust, 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 Trust 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 Governing Body Members thereof, (ii) a board resolution authorizes investments; (iii) such other documents evidencing registration thereof under applicable statutory/regulatory requirements; (iv) specimen signature of authorized person; (v) a certified copy of the registered instrument for creation of such fund/Trust; and (vi) any tax exemption certificate issued by Income Tax authorities.

Failing this, our Trust 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 Trust 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 companies

Applications made by systematically important non-banking financial companies 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 Trust reserves the right to accept or reject any Applications in whole or in part, in either case, without assigning any reason therefor.

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

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

Escrow Mechanism

We shall open an Escrow Account with the Escrow Collection Bank in whose favour the Applicants shall transfer through direct credit / NACH / NEFT / RTGS or shall issue cheque / demand draft in respect of their Application. Cheques or demand drafts received for the application Amount from investors would be deposited in the respective Escrow Account. The Escrow Collection Bank will act in terms of this Draft Fund-Raising Document 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 Trust 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 Fund-Raising Document.

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

How to apply?

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

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

Please note that there is a single Application Form.

Method of Application

An eligible investor desirous of applying in this Issue can make Applications through the physical mode only. Applicants intending to subscribe in the Issue shall submit a duly filled Application Form to the Registrar to the Issue.

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

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

Application Size

Each Application should be for a minimum of ₹ 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.

Applications cannot be made by:

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 Trust shall refund the excess amount paid on application to the applicant.

Payment instructions for Applicants

Our Trust 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 only 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 will not be accepted. In case payment is effected in contravention of the conditions mentioned herein, the Application is liable to be rejected and application money will be refunded and no interest will be paid thereon.

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

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

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

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

Payment mechanism for Applicants

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

The Applicants may also pay their Application Amounts by direct credit / NACH / NEFT / RTGS or may issue cheque / demand draft in respect of their Application to the below bank account:

Escrow Account Details:*

Bank Name: [●] Account No.: [●] Account Name: [●] IFSC Code: [●] Account Type: [●]

**To be populated in the Offer Document.*

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

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

Additional information for Applicants

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

Instructions for completing the Application Form

1. Applications must be made in the prescribed Application Form.
2. Application Forms are to be completed in full, in BLOCK LETTERS in ENGLISH and in accordance with the instructions contained in *the* Offer Document and the Application Form. Incomplete Application Forms are liable to be rejected. Applicants should note that the Registrar will not be liable for errors in data entry due to incomplete or illegible Application Forms.
3. Applications are required to be for a minimum of 2,00,000 ZCZP Instruments and in multiples of 10,000 ZCZP Instruments thereafter as specified in the Issue Documents.
4. Thumb impressions and signatures other than in the languages specified in the Eighth Schedule in the Constitution of India must be attested by a Magistrate or a Notary Public or a Special Executive Magistrate under official seal.
5. Applications should be in single name. Applicants are required to ensure that the PAN Details of the HUF are mentioned and not those of the Karta.
6. Applicants applying for Allotment must provide details of valid and active DP ID, Client ID and PAN clearly and without error. On the basis of such Applicant's active DP ID, Client ID and PAN provided in the Application Form, the Registrar to the Issue will obtain from the Depository the Demographic Details. Invalid accounts, suspended accounts or where such account is classified as invalid or suspended may not be considered for Allotment of the ZCZP Instruments.
7. Applicants must ensure that their Application Forms are made in a single name.
8. The minimum number of Applications and minimum application size shall be specified in the Offer Document. Applicants may apply for ZCZP Instruments Applied for in a single Application Form.
9. All Applicants are required to tick the relevant column in the "Category of Investor" box in the Application Form.

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

Applicants' PAN, Depository Account and Bank Account Details

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

On the basis of the DP ID, Client ID and PAN provided by them in the Application Form, the Registrar to the Issue will obtain from the Depository the Demographic Details of the Applicants including PAN and MICR code. These Demographic Details would be used for giving Allotment Advice, if required, 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 Trust 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, if required, 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 Trust, 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 Trust 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.

With effect from August 16, 2010, the beneficiary accounts of Applicants for whom PAN details have not been verified shall be suspended for credit and no credit of ZCZP Instruments pursuant to this Issue will be made into the accounts of the Applicants. Application Forms submitted by Applicants whose beneficiary accounts are inactive shall be rejected.

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

APPLICATIONS FOR ALLOTMENT OF ZCZP INSTRUMENTS IN THE DEMATERIALIZED FORM

Submission of Applications

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

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

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

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

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

Online Applications

Our Trust 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 Fund-Raising Document, the Offer Document and the Application Form;
- Applicants must apply for Allotment in dematerialised form and must provide details of valid and active DP ID, Client ID and PAN clearly and without error. On the basis of such Applicant's active DP ID, Client ID and PAN provided in the Application Form
- The minimum number of Applications and minimum application size shall be specified in the Offer Document.
- 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 Trust would allot the series of ZCZP Instruments, as specified in the Offer Document to all valid Applications.

B. Applicant's Beneficiary Account and Bank Account Details

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

On the basis of the DP ID and Client ID provided by the Applicant in the Application Form for Allotment in dematerialized form, the Registrar to the Issue will obtain from the Depositories the Demographic Details of the Applicant including PAN, address, Magnetic Ink Character Recognition ("MICR") Code and occupation. These Demographic Details would be used for giving Allotment Advice and refunds (including through physical refund warrants, direct credit, NACH, NEFT and RTGS), if any, to the Applicants. Hence, Applicants are advised to immediately update their Demographic Details as appearing on the records of the DP and ensure that they are true and correct, and carefully fill in their Beneficiary Account details in the Application Form. Failure to do so could result in delays in dispatch/credit of refunds to Applicants and delivery of Allotment Advice at the Applicants' sole risk, and neither our Trust, Registrar to the Issue nor the Stock Exchange 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 Trust in its absolute discretion, reserves the right to permit the holder of Power of Attorney to request the Registrar that for the purpose of printing particulars on the mailing of Allotment Advice, the demographic details obtained from the Depository of the Applicant shall be used. By signing the Application Form, the Applicant would have deemed to have authorized the Depositories to provide, upon request, to the Registrar to the Issue, the required Demographic Details as available on its records. The Demographic Details given by Applicant in the Application Form would not be used for any other purpose by the Registrar to the Issue except in relation to the Issue.

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

C. Permanent Account Number (“PAN”)

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

However, the exemption for the Central or State Government and the officials appointed by the courts and for investors residing in the State of Sikkim is subject to the Depository Participants’ verifying the veracity of such claims by collecting sufficient documentary evidence in support of their claims. At the time of ascertaining the validity of these Applications, the Registrar to the Issue will check under the Depository records for the appropriate description under the PAN field i.e., either Sikkim category or exempt category.

General Instructions

Do’s

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

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

10. Ensure that your Application Form is submitted with the Registrar to the Issue; and
11. Ensure that you have correctly ticked, provided or checked the authorisation 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 Trust has made depository arrangements with NSDL and CDSL for issue and holding of the ZCZP Instruments in authorized form.

In this context:

1. Tripartite Agreement dated [●], between us, the Registrar to the Issue and CDSL for offering depository option to the Applicants.
2. Tripartite Agreement dated [●], between us, the Registrar to the Issue and NSDL for offering depository option to the Applicants.
3. An Applicant must have at least one beneficiary account with any of the Depository Participants (DPs) of NSDL or CDSL prior to making the Application.
4. ZCZP Instruments Allotted to an Applicant will be credited directly to the Applicant's respective beneficiary account(s) with the DP.
5. Non-transferable Allotment Advice, if any, 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 135 of this Draft Fund-Raising Document.

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 Trust 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 Governing Body:

- (a) All monies received pursuant to the Issue of ZCZP Instruments to public shall be transferred to a separate bank account
- (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 Trust shall submit to the Stock Exchange a statement in respect of utilisation 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 Fund-Raising Document.
- (e) We shall utilize the Issue proceeds only after (a) receipt of the minimum subscription of 75% of the Issue Size; (b) completion of Allotment and refund process and (c) receipt of listing approval from the Stock Exchange.

Other Undertakings by our Trust

Our Trust undertakes that:

- (a) Complaints received in respect of the Issue will be attended to by our Trust expeditiously and satisfactorily.
- (b) Our Trust 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 Trust 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 Trust 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 Directors of our Trust 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 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 Trust 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);
- DP ID and Client ID not mentioned in the Application Form;
- GIR number furnished instead of PAN;
- Applications for an amount below the minimum application size;
- Applications by persons who are not eligible to acquire ZCZP Instruments of our Trust in terms of applicable laws, rules, regulations, guidelines and approvals;

- In case of Applications under power of attorney or by limited companies, corporate, Trust 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 Offer Document;
- Applications by Applicants whose demat accounts have been 'suspended for credit' pursuant to the circular issued by SEBI on July 29, 2010, bearing number CIR/MRD/DP/22/2010;
- Where PAN details in the Application Form are not as per the records of the Depositories;
- Applications providing an inoperative demat account number.
- Applications being received post the Issue Closing Date where the payment of Application Amount is being made by cheque / demand draft.
- Applications being received upon expiry of 3 (three) Working Days where the payment of the Application Amount is being done by way of electronic bank transfer, provided the Application Amount was received in the Escrow Account prior to the Issue Closing Date.

Mode of making refunds

The Registrar to the Issue shall make refunds to the relevant bank accounts of the Applicants as per the Demographic details given by the Depositories.

The mode of refund shall be undertaken in the following order of preference:

1. Direct Credit

Applicants having their bank account with the Escrow Collection Bank, shall be eligible to receive refunds, if any, through direct credit. The refund amount, if any, would be credited directly to their bank account with the Escrow Collection Bank.

2. NACH

National Automated Clearing House which is a consolidated system of ECS. Payment of refund would be done through NACH for Applicants having an account at one of the centres 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 centres where NACH facility has been made available by the RBI (subject to availability of all information for crediting the refund through NACH including the MICR code

as appearing on a cheque leaf, from the depositories), except where applicant is otherwise disclosed as eligible to get refunds through NEFT or Direct Credit or RTGS.

3. RTGS

Applicants having a bank account with a participating bank and whose refund amounts exceed ₹200,000, or such amount as may be fixed by RBI from time to time, have the option to receive refund through RTGS. Such eligible Applicants who indicate their preference to receive refund through RTGS are required to provide the Indian Financial System Code (“IFSC”) in the Application Form or intimate our Trust 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 Trust 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 Trust 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 Trust 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 Offer Document. Our Trust shall allot ZCZP Instruments with respect to the Applications received until the time of such pre-closure in accordance with the Basis of Allotment as described hereinabove and subject to applicable statutory and/or regulatory requirements.

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

SECTION VIII – KEY PROVISIONS OF MEMORANDUM OF ASSOCIATION

The following inter-alia contains certain provisions from the Memorandum of Association dated May 20, 2010 as amended by three-fourth majority from time to time.

MEMORANDAM OF THE ASSOCIATION OF NARAYANI CHARITABLE TRUST

1. Name of the Trust:

The name of the Trust shall be **NARAYANI CHARITABLE TRUST**.

2. Location of the Trust:

The Registered Office of the Trust shall be located at Pahela Kadam School, Bungalow No. 8, Jagjeevan Nagar, Near Saraidhela Police Station, Saraidhella, Dhanbad, India 826003

3. Certificate:

- i. Certified that the Association is formed with no profit motive and no commercial activity involved in its working.
- ii. Certified that the officer bearers are no paid from the funds of the Association.
- iii. Certified that the Association would not engage in agitation activities to ventilate to grievances.
- iv. Certified that the Office bearer's signature are genuine.

4. Declaration

We, the undersigned persons in the Memorandum of Association have formed into an association and responsible to run the affairs of association and desirous of getting the trust registered under Indian Trusts Act.

DOCUMENT NO. II
RULES AND REGULATIONS
OF
NARAYANI CHARITABLE TRUST

1. Name of the Trust

The name of the Trust shall be **NARAYANI CHARITABLE TRUST**.

2. Location of the Trust:

The Registered Office of the Trust shall be located at Pahela Kadam School, Bungalow No. 8, Jagjeevan Nagar, Near Saraidhela Police Station, Saraidhella, Dhanbad, India 826003.

3. Membership:

The member of the Trust shall consist of

- i) The signatories to the Memorandum of Association shall be the first member of the Trust and they need not pay admission or subscription fee.
- ii) Any adult person or an institution taking interest in the objectives of the Trust can become the member of the Trust when the application made by him is approved by the Body.
- iii) Any application for membership may be rejected without showing any cause whatsoever admitted the application shall be entitled to all rights and privileges and subject to all duties and obligations of membership.
- iv) The Board of Governors shall be competent to nominate any person eminent in any known field connected with the objects of the Trust as 'Honorary Member' of the Trust or as an Honorary Member of the Board of Governors.
- v) The membership in the Trust is not transferable.
- vi) Notwithstanding anything to the contrary contained in this rules and regulations, so long as any moneys remain owing by the Trust to any financial or banks out of any loan granted by them to the Trust or any liability of the Trust arising out of any guarantee furnished by any financial institutions or Bank on behalf of the Trust remains outstanding, such institutions or banks shall have a right to appoint from time to time any persons or persons as members as their nominees and shall not be liable to retirement by rotation nor the Trust shall have any power to remove from office such nominees.

4. Method to Become a Member:

Persons as referred to in clause 3 except persons specified in Sub-Clause 3 above desiring to enroll themselves as members shall apply for membership to the President of the Trust on the prescribed form. An applicant may be enrolled as a Member providing his/her/its application is approved by the Board of Governors as also by the Trust by at least 2/3rd majority of the total voting strength of all the members of the Trust.

5. Cessation of Membership:

Membership of the Trust shall terminate automatically on the death of the member or on member's voluntary resignation or on termination of his membership by the Board of Governors, should such a course be deemed necessary in the interest of the **NARAYANI CHARITABLE TRUST**.

6. General Body:

- i) All members enrolled as a member under Clause 4 above shall form the General Body of the Trust.
- ii) The General Body shall exercise general supervision over the working of the Trust.
- iii) An Annual General Body meeting of the members shall be held in the month of June once in a year for the purpose of passing annual accounts and for transacting any other business that may come before the meeting at the Registered Office of the Trust unless otherwise determined by the Board of Governors.
- iv) Special meeting may be called either by the President of the Board of Governors or by minimum 1/3rd of the members having voting rights by giving a notice in writing.
- v) A notice in writing stating the place, day and hour of any meeting shall be sent to every member entitled to vote at such meeting not less than 10 days before the day of such meeting by the Board of Governors.

- vi) Quorum for the General Body Meeting will be half of the total members and the decision shall be taken by the majority vote. The President shall have a casting vote in case of tie. In the absence of the quorum, the meeting shall stand adjourned and shall be held at the same place after 30 minutes. No quorum shall be necessary for an adjourned meeting.

7. Board of Governors:

- a) Affairs of the Trust shall be managed by the following Governing Council:

President – Kailash Kumar Saksaria
Secretary – Anita Agarwal
Treasurer – Bonita Poddar
Executive Member – Renu Dudhani
Executive Members – Naresh Yadav
Executive Member – Sanjay Kumar Gupta
Executive Members – Vijay Kumar Sharma

- b) The Board of Governors shall meet at least once in 3 months to transact such business in connection with the management of the Trust as may be considered expedient and/or necessary for which requisite agenda shall be submitted to the members of the Board at least 7 days in advance of the meeting. The quorum for the Board of Governors meeting shall be 1/4th of its strength.
- c) Without in any manner limiting the general powers of the Board of Governors to manage the affairs of the Trust for attainment of its objects, the Board of Governors shall also have the following powers:
- i. To acquire movable and immovable properties in the name of the Trust and hold the same as trustees.
 - ii. To convert any property movable and/or immovable or any part of the Trust's fund into cash by selling or otherwise disposing of the same and thereafter re-invest the same in and security, properties, movable or immovable or otherwise.
 - iii. To grant, convey, transfer, mortgage, charge, let out, gift, settle or otherwise deal with any immovable property belonging to the Trust for the purposes of the Trust in such a manner and on such terms as the Board of Governors may in their absolute discretion, fit.
 - iv. To invest any surplus funds not needed for immediate scientific research work by the institute only in deposits of Nationalized Banks or Government securities or such other public investments approved specifically by the Authority, which shall be in accordance with the provisions of Sub-Section 5 of Sec.11 of the Income Tax Act, 1961 and other relevant provisions of the Income Tax Act, 1961.
 - v. To operate or raise moneys or secure the payment of any moneys borrowed for the purposes of the Trust by pledge, hypothecation, charge, or mortgage of whole or any part of the movable or immovable properties comprised in the Trust's fund on such terms as the Board of Governors may in their absolute discretion think proper.
 - vi. To sell by public auction or private contract or exchange, gift or transfer or assign or grant, lease or sub-lease for any terms however long or otherwise dispose of or permit to be used at such rent, compensation or fee all or any part of the Trust's fund including movable and immovable properties comprised therein and on such terms and conditions relating to title or otherwise and in all respects as they may think proper and to rescind or vary and contract for sale, mortgage, gift, assignment, lease or other disposition and to resell the same or enter into a fresh contract for sale, exchange, transfer, assignment, gift, lease or other disposition with any person.
- d) The Board of Governors may meet from time to time as they may deem fit for which a notice of at least 7 days shall be given by the Secretary. Any urgent meeting can be called on a notice of 24 hours with the approval of the President. 1/4th of the total members shall form the quorum. Any office bearer fails to attend the meetings of the Board of Governors of the Academy three times successively without prior notice or obtaining leave of absence, the member will cease to be on the Board of Governors automatically and any other member may be co-opted in his place by the majority of the Board of Governors, should such a course be deemed necessary in the interest of the Trust.
- e) Powers and Functions of the Office Bearers:
- i. President: The post of the President shall be honorary. He presides over all the meetings of both General Body and Board of Governors. The President under the control and direction of the Board shall manage the affairs of the Trust. In case of equality of the votes, the President can exercise a casting vote.
 - ii. Secretary-cum-Treasurer: The post of the Secretary shall be Honorary. He is the Chief Executive Officer of the Trust. Custodian to all records relating to the Trust and correspondent on behalf of the Trust. The Secretary shall be responsible for convening meetings, maintenance of minutes, correspondence and all matters assigned to him by the Board of Governors. He has to maintain accounts properly along with the vouchers. He has to prepare the budget and expenditure statement of the Trust with guidance of the Trust. He has to operate the

- bank accounts of the Trust jointly with the President or any other person as decided by the Board of Governors.
- iii. Office Bearers: They are the responsible persons to attend to such activities of the Trust, which the Executive Committee entrusts to them.) The Trust shall indemnify and keep indemnified the members of Board of Governors and save them harmless against any claim, costs, charges, expenses, losses or damages or against any proceedings against the Members of Board of Governors for any bonafide act or any bonafide omission on their part in the discharge of their obligations as such members hereunder or in the exercise of any power pursuant to the provisions of these presents save and except any liability on account of willful neglect or willful default, or misappropriation by some dishonest act relating to the Trust's fund.
- f) The members of Board of Governors may reimburse themselves and pay and discharge out of the Trust's funds or moneys in their hands all expenses incurred for the purpose of the Trust. It is expressly agreed and declared that the Members of Governors shall be entitled to be paid their actual traveling, boarding, lodging and other expenses, which may be incurred by them in the performance of their duties as such members including all expenses for the attendance of their meetings.
- g) The Board of Governors shall have the power to constitute various committees for such purposes or such periods as are deemed proper by the Board.

8. Funds:

- a) The funds of the Trust shall consist of subscriptions, contributions, donations, grants, loans, etc.
- b) All funds of the Trust shall be utilized only for the attainment of the objectives of the Trust and no portion thereof shall be paid, transferred directly or indirectly to any of its members through any means as stipulated under section 13(1)(C) of the Income Tax Act, 1961.
- c) Funds of the Trust shall be deposited in a Scheduled Bank in the name of the Trust and the Bank Account shall be opened and operated jointly by the Secretary along with the President. However, the funds shall not be deposited which is in contravention of section 11(5) of the Income Tax Act, 1961.

9. Books & Records:

The Trust shall keep correct and complete Books and Records of the accounts and have them audited by a Chartered Accountant and shall also keep minutes of the proceedings of the Members and Board of Governors, and shall keep at the registered office or principal office a record giving the names and addresses of the members entitled to vote.

10. Amendments:

- a) No amendment or alteration shall be made in the purpose of the Association unless it is voted by 2/3rd of the members present at a Special Meeting convened for the purpose and without the prior approval of the Commissioner of Income Tax.
- b) The Memorandum of Association of the Trust and its rules and regulations may from time to time can be altered or abridged revoked or re-enacted by majority of vote at a meeting convened in accordance with the particular Provisions of the Indian Trusts Act.

11. Financial Year:

The Financial Accounts of the first year shall close as on 31st March, 2015 and thereafter the accounting year of the Trust shall be from 1st April to 31st March, each year.

12. Bank Account:

All funds of the Trust shall be kept in its account with any scheduled banks and such accounts shall be operated by such office bearers/employees of the Trust as may be decided from time to time by resolution of the Board of Governors.

13. Winding up:

- a) In the event of dissolution of the Trust, the property and funds of the Trust that remain after full satisfaction of the liabilities of the Trust shall be transferred or paid to an institution formed under identical circumstances with similar aims and objects and which is registered under section 12(A) of the Income Tax Act, 1961 by the Commissioner of Income Tax.
- b) The Trust may be dissolved if so ordered by the Government of Andhra Pradesh and thereupon all steps shall be taken for the disposal and settlement of the entire funds and property of the Trust, its claims and liabilities as may be decided by the Governing Body.

SECTION IX – MATERIAL CONTRACTS AND DOCUMENTS FOR INSPECTION

The following contracts which are or may be deemed material have been entered into or are to be entered into by our Trust. These contracts and the documents for inspection referred to hereunder, may be inspected at the Corporate Office of our Trust between 10:00 am to 5:00 pm on any Working Day from the date of the filing of this Draft Fund-Raising Document with the Stock Exchange till the date of closure of the Issue.

MATERIAL CONTRACTS

1. Registrar Agreement dated [●] between our Trust and the Registrar to the Issue.
2. Escrow Agreement dated [●] between our Trust, the Registrar to the Issue and the Escrow Collection Bank.
3. Tripartite agreement dated [●], among our Trust, the Registrar to the Issue and CDSL.
4. Tripartite agreement dated [●], among our Trust, the Registrar to the Issue and NSDL.

MATERIAL DOCUMENTS


1. Certified true copy of Memorandum of Association of our Trust, as amended from time to time, as amended to date.
2. Copy of Trust Deed issued under the Indian Trusts Act, 1886.
3. Copy of the resolution passed by the Governing Body on October 13, 2025 approving the issue of ZCZP Instruments.
4. Copy of the resolution passed by the Governing Body on October approving this Draft Fund-Raising Document.
5. Registration certificate as a Not-for-Profit Organization with NSE.
6. Certificate issued under section 12A of the Income-tax Act, 1961.
7. Certificate of registration under the Foreign Contribution (Regulation) Act, 2010.
8. Consents of the Governing Body and Compliance Officer, Advisors to the Issue and Registrar to the Issue.
9. Consent dated [●] from Vishal K Gupta & Co, Chartered Accountants to include their name in their capacity as our Statutory Auditors.
10. The Audited Financial Statements for the year ended March 31, 2025, March 31, 2024 and March 31, 2023.

DECLARATION

We, the Governing Body of Narayani Charitable Trust, hereby certify that all applicable legal requirements in connection with the Issue, including provisions of Chapter X A of ICDR Regulations and amendments to SEBI (Issue of Capital and Disclosure Requirements) (Third Amendment) Regulations, 2022 (“ICDR Amendment Regulations”) and SEBI Circular dated September 19, 2022 and December 22nd, 2023 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 Draft/Final Fund raising document contravenes any, such requirements.

We further certify that all the disclosures and statements made in this Draft /Final 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 and that this Draft/Final 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 the members subscribing to the Memorandum of Association.

Signed by the Governing Body of Narayani Charitable Trust (“Trust”)



SMT ANITA AGARWAL

Date: October 13, 2025

Place: Dhanbad

