



SGJSS- Shree Guru Jambheshwar Sewa Sansthan established under Rajasthan Societies Registration Act, 28, 1958, on 18/08/2007
REGISTRATION NO: 345/JAIPUR/2007-08; SGJSS, for more than a decade, has been working for the holistic development of the tribal community, bringing the indigenous community into mainstream development focusing livelihood, women empowerment, agriculture, environment and health.

Registered Office: 2/69 T1 Apple Residency, Chitrakoot, Vaishali Nagar, Jaipur, Rajasthan

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SSE REGD.NO. NSESENPO00130 **PAN:** AAEAS2021H

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PUBLIC ISSUE BY OUR SOCIETY OF ZERO COUPON ZERO PRINCIPAL INSTRUMENTS OF FACE VALUE ₹ 1/- EACH ("ZCZP INSTRUMENTS"), AGGREGATING UP TO ₹ 1.61 CRORE ("ISSUE SIZE" AND SUCH PUBLIC ISSUE HEREINAFTER REFERRED TO AS THE "ISSUE") THROUGH THIS DRAFT PROSPECTUS AND THE PROSPECTUS. THE ISSUE IS BEING MADE PURSUANT TO THE PROVISIONS OF SECURITIES AND EXCHANGE BOARD OF INDIA (ISSUE OF CAPITAL DISCLOSURE REQUIREMENTS) REGULATIONS, 2018, AS AMENDED ("SEBI ICDR REGULATIONS"), READ WITH THE SEBI CIRCULAR DATED SEPTEMBER 19, 2022, BEARING REFERENCE NO. SEBI/HO/CFD/POD-1/P/CIR/2022/120 ("SSE FRAMEWORK CIRCULAR"), THE CIRCULAR ISSUED BY THE NATIONAL STOCK EXCHANGE OF INDIA LIMITED ("NSE") NOTIFYING THE NORMS FOR REGISTRATION, ISSUE AND LISTING OF ZCZP INSTRUMENTS BY NPOS ON NSE SOCIAL STOCK EXCHANGE AND CONTENTS OF THE DRAFT FUND-RAISING DOCUMENT/FUND RAISING DOCUMENT (COLLECTIVELY, "NSE NORMS"), AND THE DISCLOSURE REQUIREMENT UNDER SCHEME 1 OF THE SECURITIES AND EXCHANGE BOARD OF INDIA (ISSUE AND LISTING OF NON-CONVERTIBLE SECURITIES) REGULATIONS, 2021 ("SEBI NCS REGULATIONS"), THE SOCIETY REGISTRATION ACT, 1860 AND RULES MADE THEREUNDER, EACH AS AMENDED TO THE EXTENT NOTIFIED AND APPLICABLE

OUR FOUNDER MEMBER

Our Founder Member is Mr. Dhampal Bishnoi; **Email** sgjss20@gmail.com; **Tel:** +9197853 33999. For details of our Members, see "Our Management" on page 60 of this Draft Prospectus.

GENERAL RISKS

Investment in zero coupon zero principal instrument is risky, and investors should not invest any funds in such securities unless they can afford to take the risk attached to such investments. Investors are advised to take an informed decision and to read the risk factors carefully before investing in this Issue. For taking an investment decision, investors must rely on their examination of the Issue, including the risks involved in it. Specific attention of investors is invited to the chapters "Risk Factors" and "Material Developments" on pages 10 and 85, respectively of this Draft Prospectus. These risks are not, and are not intended to be, a complete list of all risks and considerations relevant to the ZCZP Instruments or investor's decision to purchase such securities.

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

The Issue, being an issue of zero coupon zero principal instrument in terms of Chapter X-A of the SEBI ICDR Regulations, there is no coupon rate, or redemption amount applicable, and consequently the coupon payment frequency, and redemption amount is not applicable. For further details relating to the ZCZP Instruments, including in relation to Eligible Investors of the ZCZP Instruments, please see —Issue Related Information on page 93 of this Draft Prospectus. The Issue is not underwritten.

CREDIT RATING



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

LISTING

The ZCZP Instruments offered through the Draft Fund Raising Document are proposed to be listed on the social stock exchange segment of NSE, being NSE Social Stock Exchange and NSE Social Stock Exchange shall be the Designated Stock Exchange. Our Company has received in-principle approval from NSE vide their letter bearing number [●] dated [●]. A copy of this Final Fund Raising Document will be filed with the RoC. For details of the material contracts and documents available for inspection, please see —Material Contracts and Documents for Inspection beginning on page 119.

PUBLIC COMMENTS

The Draft Prospectus dated October 14, 2025, has been filed with the Stock Exchanges, pursuant to the provisions of the SEBI ICDR Regulations and is open for public comments for a period of 21 days (i.e., until 5:00 p.m. on [●]) from the date of filing of this Draft Prospectus with the Stock Exchanges. All comments on this Draft Prospectus are to be forwarded to the attention of the Society Secretary and Compliance Officer of our Society. All comments received on this Draft Prospectus will be suitably addressed prior to filing of the Prospectus with the Stock Exchanges and RoC.

REGISTRAR OF THE ISSUE	CONSULTANT TO THE ISSUE	STATUTORY AUDITOR
 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 SEBI Registration No.: INR000001385 CIN: U99999MH1994PTC076534	 DR ASSOCIATES DR ASSOCIATES 201, Anand Nagar Complex, 100 Feet Road, Satellite, Ahmedabad, 380015 Tel: +91 72650 67950 Email: info@drassociates.org.in Website: www.drassociates.org.in Contact Person: Rohit Pandya	M/s Mitruka & Co Prateek Mitruka Address: C/O K L Mitruka Advocate Behind Pnb Bank, Nohar, Nohar Rajasthan 335523 Contact: +91 7014635934 Email: prateekmitruka.pm@gmail.com M. No.- 464232

ISSUE PROGRAM

Issue opens on: [●]

Issue closes on: [●]

** The Issue shall remain open for subscription on Working Days from 10 a.m. to 5 p.m. (Indian Standard Time) during the period indicated in the Prospectus, except that the Issue may close on such earlier date or extended date as may be decided by the Board of Members of our Society, subject to relevant approvals. In the event of an early closure or extension of the Issue, our Society may issue the notice to the prospective investors through an advertisement in an English national daily with wide circulation and a regional daily with wide circulation where the Registered Office of our Society is located on or before such earlier or initial date of Issue closure. On the Issue Closing Date, the Application Forms will be accepted only between 10 a.m. and 3 p.m. (Indian Standard Time). For further details please refer to section titled "General Information" on page 19 of this Draft Prospectus. A copy of the Prospectus shall be filed with the Registrar of Society RoC as per Society Registration Act, 1860, along with the endorsed/certified copies of all requisite documents. For further details, please see "Material Contracts and Documents for Inspection" on page 119 of this Draft Prospectus.

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SECTION I – GENERAL

DEFINITIONS AND ABBREVIATIONS

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

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

General Terms

Term	Description
Society or the Issuer	Shree Guru Jambheshwar Sewa Sansthan, a Society Registered under Rajasthan Registration Act, 28, 1958 and having its Registered Office at 2/69 T1 Apple Residency, Chitrakoot, Vaishali Nagar, Jaipur, Rajasthan
Audited Financial Statements	The audited financial statements of our Society for the financial years ended March 31, 2025, March 31, 2024 and March 31, 2023, along with the audit reports, issued by M/s Mitruka & Co, AVPM & Associates and Sheril Gupta & Associates.
we, us, our	Unless the context otherwise indicates or implies, refers to our Society, as at and during the relevant period / Fiscal/ Financial Year.
AR	Annual Report of the Society
Auditors or Statutory Auditors	M/s Mitruka & Co, AVPM & Associates and Sheril Gupta & Associates.
Board or Board of Member or our Board or our Board of Member	Board of Members of our Society.
MOA or Memorandum or Memorandum	Memorandum of Association of our Society, as amended.

Issue Related Terms

Term	Description
Allotment Advice	The communication sent to the Allottees conveying the details of ZCZP Instruments allotted to the Allottees in accordance with the Basis of Allotment.
Allotment, Allot or Allotted	Unless the context otherwise requires, the allotment of ZCZP Instruments to the successful Applicants pursuant to the Issue.
Allottee(s)	The successful Applicant to whom the ZCZP Instruments are Allotted either in full or part, pursuant to the Issue.
Applicant or Investor	Institutional Investors and Non-institutional Investors, who apply for issuance and Allotment of ZCZP Instruments pursuant to the terms of this Draft Prospectus, the Prospectus, and the Application Form. For details of ineligible investors, please see — <i>Issue Procedure</i> on page 100 of this Draft Prospectus.
Application	A physical application to subscribe to the ZCZP Instruments offered pursuant to the Issue by submission of a valid Application Form submitted to the Registrar.

Application Amount	The aggregate value of the ZCZP Instruments applied for, as indicated in the Application Form for the Issue, which shall not be lesser than 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 Prospectus.
Basis of Allotment	The basis on which ZCZP Instruments will be allotted to applicants as described in — <i>Issue Procedure – Basis of Allotment</i> on page 100 of this Draft Prospectus.
Client ID	Client identification number maintained with one of the Depositories in relation to the demat account.
Corporate Office of the Registrar	BIGSHARE Services Private Limited at Office No 56-2. 6th floor Pinnacle Business Park, next to Ahura Centre. Mahakali Caves Road. Andheri (East) Mumbai – 400093
Deemed Date of Allotment	The date on which the Board of Members, approves the Allotment of the ZCZP Instruments for the Issue or such date as may be determined by the Board of Members. The actual Allotment Of ZCZP Instruments may take place on a date other than the Deemed Date of Allotment.
Demographic Details	The demographic details of the Applicants such as their respective addresses, email, PAN, investor status, MICR Code and bank account detail.
Draft Prospectus	This Draft Prospectus dated October 14, 2025 issued in accordance with the SEBI ICDR Regulations, the NSE Norms and filed with the Stock Exchanges for receiving public comments in accordance with the provisions of the SEBI ICDR Regulations.
Escrow Account	Account to be opened with the Escrow Collection Bank.
Escrow Agreement	Agreement dated [●] to be entered into between the Issuer, the Registrar and the Escrow Collection Bank.
Escrow Collection Bank	The bank which is a clearing member and registered with SEBI as a banker to an issue under the Securities and Exchange Board of India (Bankers to an Issue) Regulations, 1994, and with whom the Escrow Account, in relation to the Issue, will be opened, in this case being [●].
Institutional Investors	<p>Shall mean any of the following eligible investors:</p> <ul style="list-style-type: none"> • a mutual fund, venture capital fund and alternative investment fund registered with SEBI; • a public financial institution; • a scheduled commercial bank; • a state industrial development corporation; • an insurance Society registered with the Insurance Regulatory and Development Authority of India; • a provident fund with minimum corpus of twenty-five crore rupees; • a pension fund with minimum corpus of twenty-five crore rupees registered with the Pension Fund Regulatory and Development Authority established under sub-section (1) of section 3 of the Pension Fund Regulatory and Development Authority Act, 2013; • National Investment Fund set up by resolution no. F. No. 2/3/2005-DDII dated November 23, 2005 of the Government of India published in the Gazette of India; • insurance funds set up and managed by army, navy or air force of the Union of India; • insurance funds set up and managed by the Department of Posts, India; or • Systemically important non-banking financial Companies.
Issue	Public Issue by our Society of zero coupon zero principal instruments of face value ₹ 1/- each, aggregating up to 1.61Crore (One crore and Sixty one lacs).
Issue Closing Date	As specified in the Draft Fund Raising Document
Issue Opening Date	As specified in the Draft Fund Raising Document.
Issue Period	The period between the Issue Opening Date and the Issue Closing Date inclusive of both days, during which prospective Applicants can submit their Application Forms.
Issue Size	Up to ₹ 1.61 Crore

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 100 of this Draft Prospectus.
Not for Profit Organization or NPO	Not for Profit Organization shall have the same meaning as prescribed under Regulation 292A(e) of the SEBI ICDR Regulations
Objects	Objects of this Issue as set out in the section titled — <i>Objects of the Issue</i> on page 22 of this Draft Prospectus.
Offer Document	This Draft Prospectus, the Prospectus, and Application Form.
Register of ZCZP Instrumentholders	The register of ZCZP Instrument holders maintained by the Issuer and by the Depositories in case of ZCZP Instrument held in dematerialized form, and/or the register of ZCZP Instrument Holders maintained by the Registrar.
Registered Post	Registered post with acknowledgement due.
Registrar Agreement	Agreement dated [●] to be entered into between the Issuer and the Registrar under the terms of which the Registrar has agreed to act as the Registrar to the Issue.
SSE Framework Circular	SEBI circular dated September 19, 2022, bearing reference no. SEBI/HO/CFD/PoD-1/P/CIR/2022/120 on framework on social stock exchange.
Stock Exchanges	The social stock exchange segments of NSE being NSE Social Stock Exchange.
Transaction Documents	Transaction documents shall mean this Draft Prospectus, and the Prospectus, read with any notices, corrigenda, addenda thereto, Registrar Agreement, Escrow Agreement, Tripartite Agreements executed or to be executed by our Society, as the case may be. For further details please see the section titled, — <i>Material Contracts and Documents for Inspection</i> on page 119 of this Draft Prospectus.
Tripartite Agreements	Tripartite Agreement dated [●] to be entered into between our Society, the Registrar to the Issue and NSDL and Tripartite Agreement dated [●] to be entered into between our Society, the Registrar to the Issue and CDSL for offering demat option to the ZCZP Instrument Holders.
Under-subscription	Subscription of the ZCZP Instruments less than 75% of the Issue Size.
Willful Defaulter(s)	Willful defaulter shall have the same meaning as under regulation (2) (1) (III) of the Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2018.
Working Days	Working days means all days on which commercial banks in Mumbai are open for business. In respect of announcement or issue period, working day shall mean all days, excluding Saturdays, Sundays and public holidays, on which commercial banks in Mumbai are open for business. Further, in respect of the time period between the issue closing date and the listing of the ZCZP Instruments on the Stock Exchanges, working day shall mean all trading days of the Stock Exchanges for ZCZP Instruments, excluding Saturdays, Sundays and bank holidays, as specified by SEBI.
ZCZP Instruments	Zero coupon zero principal instruments as notified in terms of the notification dated July 15, 2022 issued by the Ministry of Finance.
ZCZP Instrument Holder(s)	The holders of the ZCZP Instruments whose name appears in the database of the Depository and/or the register of ZCZP Instrument Holders (if any) maintained by our Society if required under applicable law.

Conventional and General Terms or Abbreviations

Term/ Abbreviation	Description/Full Form
₹, Rupees	Indian Rupees.
Board Meeting	Society 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.
India	Republic of India.
NACH	National Automated Clearing House.
N/A or N.A.	Not applicable.
NEFT	National Electronic Fund Transfer.
NSDL	National Securities Depository Limited.
NSTI	National Skill Training Institute
NSE	National Stock Exchange of India Limited.
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.
SEBI NCS Regulations	Securities and Exchange Board of India (Issue and Listing of Non-Convertible Securities) Regulations, 2021 and circulars issued thereunder, as amended from time to time.
State Government	The government of a state in India.
Stock Exchanges	NSE Social Stock Exchange.
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 Articles of Association", "Financial Information" and "Other Regulatory and Statutory Disclosures" on pages 4, 10, 116, 63 and 88, respectively of this Draft Prospectus shall have the meaning ascribed to them as part of the aforementioned sections.

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

Certain Conventions

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

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

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

Presentation of Financial Information

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

Our Society's Audited Financial Results for the Fiscal Years ended March 31, 2025, March 31, 2024, and March 31, 2023, have been prepared in accordance with Indian GAAP and have been audited by Mitruka & Co, AVPM & Associates and are included in the section titled —*Financial Information* on page 63 of this Draft Prospectus.

Currency and Unit of Presentation

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

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

General Risk

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

Specific attention of investors is invited to statement of risk factors contained under section —*Risk Factors* on page 10 of this Draft Prospectus. These risks are not, and are not intended to be, a complete list of all risks and considerations relevant to the ZCZP Instruments or investor's decision to purchase such securities

FORWARD LOOKING STATEMENTS

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

- Reduction or discontinuation in the donations or grants received by us;
 - Changes in applicable law governing corporate social responsibility policies;
 - Termination or delay in implementation of our arrangements with State Governments;
 - Failure to retain and attract professionals; and
 - Impact of the COVID-19 pandemic or the outbreak of any new pandemic on our business and operations.
- For further discussion of factors that could cause our actual results to differ, see —*Risk Factors* on page 10 of this Draft Prospectus.

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

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

SECTION II – RISK FACTORS

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

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

Internal Risk Factors

1. Financial Sustainability Risk: Dependency on Limited Funding Sources

Risk Description: SGJSS reliance on a limited number of funding sources, such as grants and donations, poses a risk to its financial sustainability. Any disruption or reduction in these funding streams could impact the organization's ability to carry out its programs and initiatives effectively, jeopardizing its mission of community mobilization, training, workshop to the rural and tribal women on climate resilience agricultural practices for sustainable development, integrated value chain development, women empowerment & entrepreneurship for supporting livelihood development initiatives for the beneficiaries.

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

2. Human Resource Limitations for Extensive Outreach Risk:

Risk Description: Human limited resources, such as funding and staff availability, pose challenges in reaching Beneficiaries in remote or underserved areas. This constraint may restrict the geographic scope and frequency of outreach campaigns, resulting in reduced awareness of SGJSSs' programs among Beneficiaries in these areas.

Mitigation Strategy: SGJSS explores innovative outreach strategies to overcome resource limitations and extend its reach. SGJSS disseminates program information to its specific segment of rural and tribal women by reaching out to them personally.

Conducting training workshops for local community leaders empowers them to act as advocates for SGJSSs' programs within their communities. Diversifying funding sources by seeking grants from various public and private donors and highlighting the program's impact in underserved areas secures additional resources for outreach initiatives. This multifaceted approach ensures that SGJSS maximizes its outreach efforts while optimizing resource utilization.

3. Potential Dependence on Members of the Governing Board

Risk Description: In the future, the entity may become overly reliant on members of the governing board, posing a risk to the organization's stability and continuity. The loss or departure of key board members could disrupt the entity's operations and decision-making processes.

Mitigation Strategy: We have implemented a succession planning process to ensure a smooth transition in the event of a board member's departure. Additionally, we have diversified our governance structure by keeping board members and the Founder separate with diverse skills and expertise to reduce our dependence on any single individual.

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

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

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

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

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

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

6. **Program Fidelity Risk: Maintaining Consistency in Program Delivery**

Risk Description: Inconsistent program delivery across different locations or by different staff members poses a risk to the fidelity and effectiveness of SGJSSs' programs. Without standardized procedures and quality control measures, variations in program implementation may compromise the integrity and impact of the Society's interventions.

Mitigation Strategy: SGJSS prioritizes program fidelity by standardizing program delivery through detailed manuals, training materials, and quality control procedures. Regular program audits and performance evaluations identify areas for improvement, ensuring consistency in implementation. Ongoing coaching and support to staff enhance their capacity to deliver programs effectively. Fostering a culture of continuous improvement encourages staff to share feedback, driving innovation and excellence in program delivery.

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

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

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

8. Regulatory Compliance Risk: Non-compliance with any law

Risk Description: SGJSS may face risks associated with non-compliance with respect to any law applicable during the process of providing training the beneficiaries. Failure to adhere to legal requirements could result in fines, penalties, or legal action, damaging the organization's reputation and undermining its mission.

Mitigation Strategy: SGJSS conducts regular reviews of relevant laws and regulations governing the training to tribal women to ensure full compliance. Designated staff members monitor changes in legislation and update policies and procedures accordingly. Training programs on legal compliance are provided to staff involved in program delivery, fundraising, and administration. Channels for receiving and addressing complaints or grievances related to discrimination or rights violations are established to demonstrate accountability and transparency.

9. Stakeholder Engagement Risk: Lack of Community Support and Collaboration

Risk Description: Insufficient engagement with key stakeholders, including Beneficiaries, their families, local communities, and partner organizations, poses a risk to the success and sustainability of SGJSSs' programs. Without active involvement and support from stakeholders, the Society may struggle to address the diverse needs and priorities of its beneficiaries and achieve its mission effectively.

Mitigation Strategy: SGJSS prioritizes stakeholder engagement as a fundamental aspect of its program planning and implementation. It establishes regular communication channels, such as community forums, focus groups, and advisory committees, to facilitate meaningful dialogue and collaboration. Input and feedback from Beneficiaries and their families are invited at every level during the training program to ensure responsiveness to their needs. Collaboration with local organizations, government agencies, and community leaders leverages existing resources and expertise. Recognizing and celebrating the contributions of stakeholders fosters a sense of ownership and pride in the achievements of SGJSSs' programs.

10. Reputation Risk: Negative Public Perception or Media Scrutiny

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

Mitigation Strategy: SGJSS prioritizes transparency, accountability, and ethical conduct in all its activities to safeguard its reputation and credibility. Robust governance and risk management practices are implemented to prevent and mitigate reputational risks. Clear codes of conduct and ethical guidelines are

established for staff, volunteers, and board members to ensure adherence to high standards of integrity. Proactive communication with stakeholders and the public about

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

11. **Programmatic Risk: Ineffective Program Design or Implementation**

Risk Description: SGJSS faces the risk of ineffective program design or implementation, which could result in limited impact, poor outcomes, or unintended consequences for beneficiaries. Factors such as inadequate needs assessment, insufficient stakeholder engagement, or lack of capacity may contribute to programmatic risks.

Mitigation Strategy: SGJSS invests in comprehensive program planning and design processes that prioritize the identification of beneficiaries' needs, setting clear objectives, and developing evidence-based interventions. Stakeholders, including Beneficiaries, their families, and local communities, are engaged in the program design phase to tailor services to their preferences and priorities. Robust monitoring and evaluation mechanisms throughout the program cycle provide timely feedback on effectiveness and identify areas for improvement. Flexibility and adaptability in program design allow for adjustments based on emerging needs or changing circumstances. Regular review and reflection on outcomes inform strategic decision-making and enhance the relevance and effectiveness of SGJSSs' initiatives.

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

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

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

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

Risk Description: SGJSS reliance on technology for data management, communication, and program delivery is minimal. However, a breach in data leakage may disrupt operations, or undermine the Society and confidence of stakeholders.

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

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

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

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

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

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

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

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

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

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

17. Intended Outcome for the Programs Not Achieved:

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

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

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

Risk Description: The organization faces a risk related to the reliance on foreign contributions/donations, which may be subject to fluctuations due to changes in international regulations, currency exchange rates, or geopolitical factors. While past instances have shown consistent support from foreign donors, there is a quantifiable risk of funding volatility, which could disrupt program implementation and financial stability.

Mitigation Strategy: The organization actively diversifies its funding sources by seeking support from a mix of domestic and international donors. Long-term partnerships with foreign donors and currency hedging strategies are implemented to mitigate the impact of currency fluctuations. Transparent communication with donors and alignment with their funding priorities enhance donor confidence and support sustainability.

19. Deficiency in Programs:

Risk Description: There is a risk of program deficiencies, such as inadequate service delivery, outdated curriculum, or ineffective interventions, which may compromise the organization's ability to achieve its

mission. While past instances of program deficiencies have been addressed through program evaluations and feedback mechanisms, the risk remains quantifiable, with potential consequences including decreased beneficiary outcomes and stakeholder Society.

Mitigation Strategy: The organization prioritizes continuous monitoring and evaluation of its programs to identify areas for improvement and address deficiencies promptly. Stakeholder engagement in program design and evaluation ensures programs remain responsive to evolving needs. Staff training and capacity building enhance program delivery and implementation, contributing to program effectiveness and impact.

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

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

Mitigation Strategy: The organization conducts thorough feasibility studies and project planning to align funding objectives with program goals. Contingency plans and alternative funding strategies are developed to mitigate the impact of incomplete funding and ensure continued program delivery. Transparent communication with stakeholders about funding progress and potential risks maintains Society and support throughout the fundraising process. Moreover, it is a scalable program which can be reduced or increased based on the availability of funds.

21. Unintended Consequences of the NGO's Work and Proposed Mitigation Strategies:

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

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

22. Risks Associated with Consumer Preferences:

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

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

improvement help mitigate the risk of consumer preference shifts and ensure long-term relevance and sustainability.

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

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

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

24. Financial Fraud and Mismanagement Risks:

Risk Description: The NGO faces risks related to financial fraud, mismanagement, or misuse of funds, which could result in financial losses, legal liabilities, and reputational harm. Instances of fraud, embezzlement, or misappropriation of funds can erode donor Society, damage organizational credibility, and jeopardize the NPO's ability to fulfill its mission. Past instances have highlighted financial fraud risks such as inadequate internal controls, lack of segregation of duties, or fraudulent activities by staff or volunteers.

Mitigation Strategy: The NGO mitigates financial fraud and mismanagement risks by implementing robust internal controls, financial oversight mechanisms, and accountability measures. Clear policies and procedures for financial management, procurement, and expense authorization prevent fraud and ensure compliance with best practices. Regular financial audits, independent reviews, and risk assessments identify vulnerabilities and strengthen controls. Promoting a culture of integrity, ethics, and accountability, along with staff training on fraud prevention and detection, are integral. Fostering transparency, disclosure, and whistleblower protections empower stakeholders to report concerns and safeguard the NPO's financial integrity.

External Risk Factors:

25. Strategic Risks:

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

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

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

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

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

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

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

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

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

28. Risks related to ZCZP Instruments Tenure/Termination: Managing Tenure and Listing Termination

The listing of Zero Coupon Zero Principal Instruments of a Not-for-Profit Organization on the Social Stock Exchange shall terminate under specific conditions. These conditions include the achievement of the fundraising objectives or the expiration of the tenure provided in the fundraising document. Accordingly, the tenure of the ZCZP Instruments issued by the Society will be the date on which the objectives of the issue are met or [●] months from the date of listing whichever is later and a certificate to this effect is submitted to the NSE Social Stock Exchange.

To address this risk, we commit to transparent reporting on the progress of fundraising objectives, ensuring clarity for investors and adhering to the specified tenure, thereby promoting Society and accountability.

29. Repayment: Understanding ZCZP Instruments Nature

No amount is repayable upon the expiry of the tenure of the ZCZP Instruments. These instruments, by their nature, do not carry any interest, and no amount is repayable to investors even at the expiry of the instruments' tenure. Potential investors should be aware that even at maturity, the principal amount on investments in ZCZP Instruments is not repayable. We will communicate this clearly to investors, emphasizing the unique nature of ZCZP Instruments and setting realistic expectations regarding repayments.

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

There is no secondary market for ZCZP Instruments, as instruments listed on the Stock Exchange issued by non-profit organizations are not tradable. Consequently, an investor will not be able to trade or redeem ZCZP Instruments issued by our Society. We acknowledge this limitation and commit to transparently communicating this aspect to investors, setting clear expectations regarding the tradability and redemption of ZCZP Instruments.

SECTION III – INTRODUCTION

GENERAL INFORMATION

Our Society is registered in Jaipur, Rajasthan on August 18, 2007, as a Society under Rajasthan Society Registration Act, 28, 1958, pursuant to a certificate of registration issued by the Registrar of Society, Rajasthan. For more information about our Society, please refer — *Main Objects* on page 25 of this Draft Prospectus.

REGISTRATION

Society Registration No.: 345/JAIPUR/2007-08

Permanent Account Number: AAEAS2012H

NGO Darpan Portal ID: RJ/2017/0158102

SSE Registration No.: NSESENPO00130

REGISTERED OFFICE

SHREE GURU JAMBESHWAR SEWA SANSTHAN

JAIPUR, RAJASTHAN, INDIA

Tel.: +91 9785333999

Website: www.sgjss.org

Email: sgjss20@gmail.com

For further details regarding changes to our Registered Office, see — *Main Objects* on page 25 of this Draft Prospectus.

SOCIETY CONTACT PERSON

Dharmpal Bishnoi

Add: 2/69 T1 Apple Residency, Chitrakoot, Vaishali Nagar, Jaipur, Rajasthan

Email: sgjss20@gmail.com

Tel: +91 9785333999

STATUTORY AUDITORS

M/s Mitruka & Co.

Add: C/O K L Mitruka Advocate Behind Pnb

Bank, Nohar, Nohar Rajasthan 335523

Tel: +91 7014635934

Email: prateekmitruka.pm@gmail.com

M No.: 464232

Changes in auditors during the last three years:

Except as stated below, there has been change in the auditors of our company during the last three years:

Name of Auditor	Date of Change	Reason of Change
M/s Mitruka & Co	10.04.2024	Term of Appointment completed
AVPM & Associates	25.06.2022	Appointment in place of retiring Auditor

CONSULTANT TO THE ISSUE

DR ASSOCIATES

Add: 201, Anand Nagar Complex, 100 Feet Road,
Satellite, Ahmedabad, Gujarat - 380015

Mob: +91 72650 67950

Contact Person: Rohit Pandya

Email: info@drassociates.org.in

Website: www.drassociates.org.in

REGISTRAR TO THE ISSUE**BIGSHARE SERVICES PRIVATE LIMITED**

SEBI Registered Category-1, Registrars & Share Transfer Agent
Regd. & Corp. Office: Office No 56-2. 6th floor Pinnacle Business
Park, Next to Ahura Centre. Mahakali Caves

Phone no. +91 022 6263 8389

Website: www.bigshareonline.com

Email: sse.ipo@bigshareonline.com

Investor Grievance Email: investor@bigshareonline.com

SEBI Registration No.: INR000001385

CIN: U99999MH1994PTC076534

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 the Draft Fund-Raising Document, this Fund-Raising Document, and in all the subsequent periodical communications to anyone issued pursuant to the Issue.

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

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

Stock Exchanges

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

Operations

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

Underwriting

The Issue is not underwritten.

Minimum subscription

In terms of the SEBI ICDR Regulations, for an issuer undertaking a public issue of zero coupon zero principal

instruments the minimum subscription for such public issue of zero coupon zero principal instruments shall be 75% of the Issue Size.

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

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

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

1. **Project Delays:** Inadequate capital may restrict the number of beneficiaries as per the SGJSSs' Program for 11,250 Beneficiaries but will not disrupt schedules for delivering vital training, awareness generation and employment services.
2. **Reduced Project Scope:** The organization might need to scale down the scale and scope of its impactful initiatives, limiting the ability to comprehensively address diverse community needs.
3. **Impact on Beneficiary Communities:** Under-subscription directly affects the NGO's outreach to intended beneficiary communities, potentially slowing the rate of improvement in living conditions and overall well-being.
4. **Resource Allocation Challenges:** Inadequate funds may force a reassessment of resource allocation, potentially diverting resources from critical projects to cover operational costs.
5. **Community Disappointment:** Under-subscription can lead to community disappointment, eroding confidence in the organization's capacity to bring about meaningful and sustainable positive change.

Utilization of Issue proceeds

For details on utilization of Issue proceeds see, —*Objects of the Issue* beginning on page 22 of this Draft Prospectus.

Issue Program*

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

**The Issue shall remain open for subscription on Working Days from 10:00 a.m. to 5:00 p.m. (Indian Standard Time) during the period indicated above, except that the Issue may close on such earlier date or extended date as may be decided by the Board of Members of our Society and receipt of relevant approvals. In the event of an early closure or extension of the Issue, our Society may issue notice of the same to the prospective investors through an advertisement in all the newspapers in which pre-issue advertisement and advertisement for opening or closure of this Issue may have been given on or before such earlier or initial date of Issue closure. On the Issue Closing Date, the Application Forms will be accepted only between 10 a.m. and 3 p.m. (Indian Standard Time) and uploaded until 5 p.m. or such extended time as may be permitted by the Stock Exchanges. Further, pending mandate requests for applications placed on the Issue Closing Date will be validated by 5 p.m. (Indian Standard Time) on one Working Day after the Issue Closing Date. For further details please see "Issue Related Information" on page 93 of this Draft Prospectus.*

Applications Forms for the Issue will be accepted only from 10:00 a.m. to 5:00 p.m. (Indian Standard Time) or such extended time as may be permitted by the Stock Exchanges, during the Issue Period as mentioned above on all days between Monday and Friday (both inclusive barring public holiday) by the Registrar. On the Issue Closing Date, Application Forms will be accepted only between 10:00 a.m. to 3:00 p.m. (Indian Standard Time). For details in relation the Basis of Allotment, please see "Issue Related Information" on page 93 of this Draft Prospectus

OBJECTS OF THE ISSUE

Issue Proceeds

Our Society has filed this Draft Prospectus for a public issue of zero coupon zero principal instruments of face value of ₹1 each aggregating up to ₹ 1,61,00,000/-. The details of the proceeds of the Issue are summarized below.

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

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

S. No.	Particulars of the Issue	Estimated amount (in ₹)
1.	Gross Proceeds of the Issue	1,61,00,000
2.	Less: Issue related expenses	11,00,000
3.	Net Proceeds	1,50,00,000

Requirement of Funds and Utilization of Net Proceeds

The said Instruments shall be utilized for the “**Building Communities with GRACE- Growth, Resilience, Agriculture, Community, Empowerment**” project. The main objects of the Memorandum of Association of our society permit our society to undertake its existing activities and the activities for which the funds are being raised through the Issue. The target populations under the project are mainly from smallholder and marginalized farmers rural communities. Tribal Community will be the key focus. The organization will reach 11,250 direct beneficiaries and about 20,000 indirect beneficiaries.

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

Project Information:

Particular	Details
Title of the project	Building Communities with GRACE- Growth, Resilience, Agriculture, Community, Empowerment
Objectives of the Project	<ul style="list-style-type: none"> • Empower 2,500 smallholder farmers through climate-smart practices, quality inputs, digital advisories, and collective marketing. • Restore ecosystems, conserve water, manage waste and promote renewable energy across rural communities. • Reduce maternal and infant mortality, improve nutrition, and create sustainable livelihoods for vulnerable populations. • Ensure inclusive access to quality education, foundational learning, and digital literacy for 1,500 children. • Advance gender equality by mobilizing women’s groups, fostering entrepreneurship, and nurturing leadership.
Project Duration	18 months from the date of Allotment
Target Location	The proposed project will be implemented in villages and cities of Rajasthan.
Target Segment	The target beneficiaries for this project will be 11,250 Farm families

Total Project Outlay	1,61,00,000/-
Means of Finance	100% Net Proceeds

Situation Analysis/ Need for Intervention:

Rural communities in India, particularly in semi-arid and climate-vulnerable regions, continue to face entrenched challenges across agriculture, environment, health, education, and gender equity. A majority of smallholder farmers operate on fragmented landholdings, often less than two hectares, and remain dependent on rain-fed cultivation. This makes them highly susceptible to erratic monsoons, depleting groundwater levels, and climate variability. The lack of access to quality inputs, modern farming techniques, and market linkages limits productivity and profitability, trapping families in cycles of low income and debt. Simultaneously, environmental degradation has accelerated due to deforestation, soil erosion, and unsustainable farming practices. Natural resources such as land, water, and forests are under severe stress, leading to reduced agricultural yields and threatening livelihoods that are already precarious.

Public health indicators in these regions reveal equally pressing concerns. Maternal and infant mortality rates remain above the national average, compounded by inadequate access to primary healthcare facilities, trained medical personnel, and affordable medicines. Nutrition insecurity persists, particularly among women and children, contributing to stunting, anaemia, and preventable illnesses. The absence of regular health awareness programs and preventive screenings means diseases are often detected late, increasing the economic and emotional burden on families. In parallel, livelihood opportunities beyond agriculture are scarce, and vocational training programs are either inaccessible or not aligned to market needs, leaving youth and women with limited pathways to sustainable income.

Education inequities further compound the cycle of poverty. Children in rural and underserved areas face multiple barriers to quality learning — from the lack of trained teachers and inadequate infrastructure to limited access to digital resources. Dropout rates are higher among children from economically disadvantaged backgrounds, with girls particularly at risk due to household responsibilities, safety concerns, and entrenched gender norms. Digital literacy, an essential skill in today's economy, remains low, excluding rural youth from emerging job markets and entrepreneurship opportunities.

Women, who are the backbone of rural economies, continue to face systemic barriers to empowerment. While many are engaged in agriculture or informal enterprises, they lack access to credit, formal markets, and decision-making roles in their communities. Gender-based disparities in wages, education, and leadership opportunities are prevalent, and awareness of legal rights and reproductive health remains inadequate.

These interconnected challenges demand a multi-sectoral, integrated approach. Isolated interventions are insufficient; instead, solutions must simultaneously address economic empowerment, environmental sustainability, health access, educational quality, and gender equality. The proposed interventions by Shree Guru Jambeshwar Sewa Sansthan (SGJSS) are designed to create synergistic impact; improving agricultural productivity through climate-smart practices, restoring degraded ecosystems, enhancing access to preventive healthcare, equipping youth and children with quality education and digital skills, and enabling women to become confident leaders and entrepreneurs.

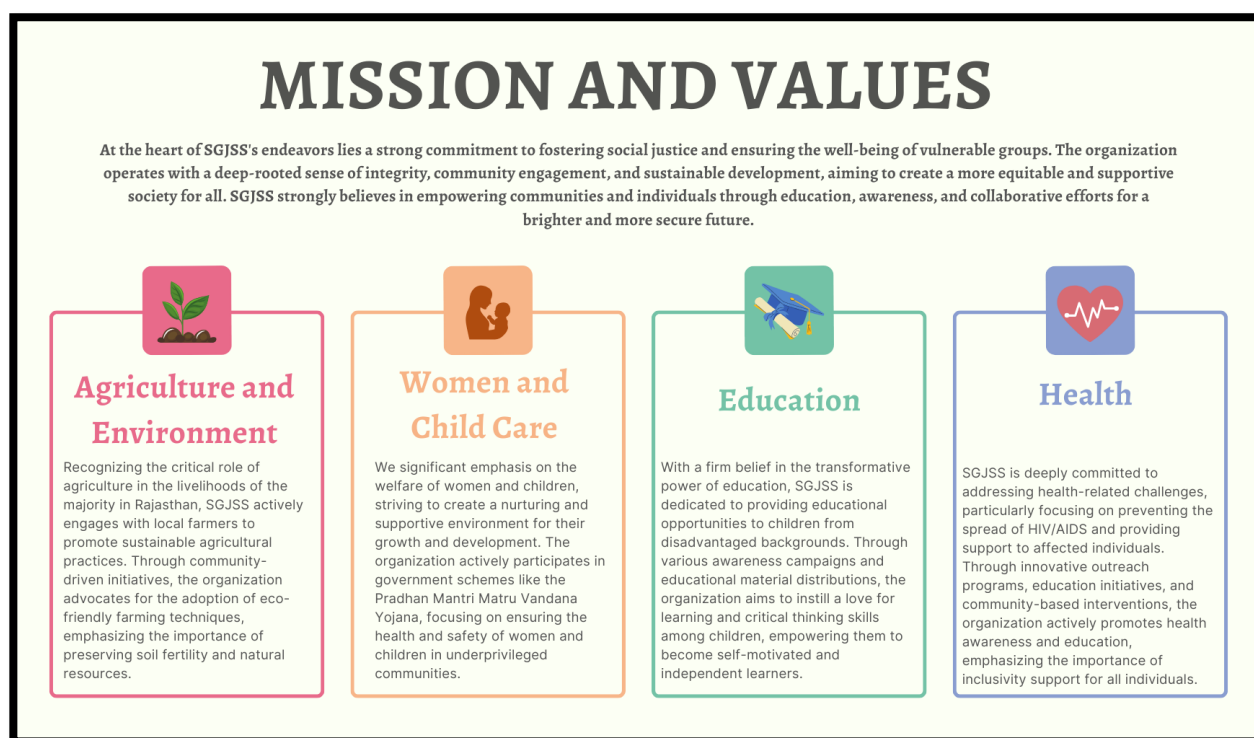
By combining targeted thematic programs with capacity building, market linkages, and community-owned sustainability models, SGJSS aims to break the intergenerational cycle of poverty and vulnerability. The urgency of intervention is underscored by the fact that without timely, holistic action, these rural communities risk further economic marginalization, ecological degradation, and widening social inequalities. This initiative not only meets immediate needs but also positions communities for long-term resilience, making it a compelling case for impact-driven investment through the Social Stock Exchange.

A similar program has been successfully implemented by SGJSS in other intervention areas, focusing on climate-resilient agriculture to address poverty and enhance child nutrition. The program emphasizes the cultivation of food plants, fodder, timber, and fruit-bearing trees, all of which have proven to contribute to sustainable livelihoods and improved nutrition. The results of this initiative have been positive, demonstrating significant improvements in both the economic stability and nutritional well-being of the participating families. Through this approach, SGJSS has successfully promoted climate-smart agricultural practices, creating lasting benefits for the communities involved

Scale of Operation/ implementation:

The project will be implemented across a broad rural landscape, directly engaging 11,250 farm families in Rajasthan. It encompasses diverse agro-ecological zones but share common vulnerabilities: dependence on rain-fed agriculture, small and fragmented landholdings, and degraded natural resources. The program will operate in targeted clusters, ensuring geographic concentration for deeper impact while leveraging local institutions such as Farmer Producer Organisations (FPOs), Self-Help Groups (SHGs), eco-guard committees, and village development bodies. Interventions will be phased over 18 months, with a front-loaded focus on capacity building, input distribution, and infrastructure development, followed by intensive monitoring, mentoring, and sustainability planning.

Implementation will adopt a **multi-sectoral, community-led approach**, integrating agriculture, environment, health, education, and women's empowerment. Field teams and technical experts will work alongside community volunteers to deliver training, establish market linkages, and introduce climate-resilient technologies. Partnerships with government departments, CSR donors, and technical agencies will be forged to co-finance activities and provide specialist inputs. Real-time Monitoring & Evaluation (M&E) dashboards will track progress against KPIs, ensuring adaptive management and transparency for SSE investors. This large-scale, multi-state model not only expands the program's reach but also creates replicable, scalable pathways for rural resilience and inclusive growth.



Theory of Change

The Theory of Change for the proposed initiative is built on the understanding that rural poverty, environmental degradation, poor health outcomes, and gender inequality are interconnected challenges that require an integrated, multi-sectoral solution. The central assumption is that by simultaneously improving access to climate-resilient livelihoods, restoring natural resources, enhancing education and health services, and empowering women, communities can build long-term resilience and self-reliance.

Inputs will include financial resources mobilised through the Social Stock Exchange, technical expertise in agriculture, health, education, and gender empowerment, partnerships with government agencies and CSR partners, and active community participation through FPOs, SHGs, eco-guard committees, and local schools.

Activities will focus on five thematic areas: (1) Agriculture Development through climate-smart practices, input distribution, digital advisories, and market linkages; (2) Environmental Sustainability via afforestation, water harvesting, waste management, and renewable energy adoption; (3) Health & Livelihood Enhancement through mobile health camps, nutrition workshops, vocational training, and microenterprise incubation; (4) Education for the Underprivileged via community learning centres, scholarships, teacher training, and digital literacy programs; and (5) Women's Empowerment through SHG formation, enterprise development, leadership training, and rights awareness.

Outputs will be measurable and time-bound — including the number of farmers adopting improved practices, hectares of land restored, health camps conducted, vocational trainees placed in jobs, children achieving grade-level literacy, and women engaged in entrepreneurship and leadership roles.

Short-term outcomes will include increased agricultural yields, improved dietary diversity, enhanced access to clean water and energy, reduced maternal and infant mortality, improved school retention rates, higher digital literacy among youth, and increased women's participation in decision-making.

Medium-term outcomes will see sustained increases in household income, greater resilience to climate and market shocks, strengthened community institutions, and reduced dependency on external aid.

The **long-term impact** will be the creation of resilient, self-reliant rural communities capable of sustaining livelihoods, protecting their natural resources, and ensuring equitable access to education, health, and economic opportunities for all — particularly women, children, and marginalised groups.

A **feedback loop** will be maintained through continuous monitoring, annual impact audits, and community consultations, ensuring that lessons learned are integrated into ongoing implementation. By linking resources and activities to clearly defined outputs, outcomes, and impacts, this Theory of Change demonstrates a transparent, results-driven pathway for delivering measurable social returns on investment, thereby aligning community aspirations with investor expectations on the Social Stock Exchange.

Main Objects in Details

Shree Guru Jambheshwar Sewa Sansthan (SGJSS) proposes to raise ₹1.50 Crore net proceeds via Zero Coupon Zero Principal instruments on SEBI's Social Stock Exchange. Funds will be deployed over 18 months (January 2026 – June 2027), with 40% allocated in FY 2025-26 and 60% in FY 2026-27. This Issue supports five thematic interventions—Agriculture Development, Environmental Sustainability, Health & Livelihood Enhancement, Education for the Underprivileged, and Women's Empowerment—each featuring detailed quarterly deployment schedules, KPI–Output–Outcome frameworks, and a robust Sustainability Plan to ensure enduring impact.

1. Financial Overview

Description	Amount (₹ Crore)
Gross Proceeds	1.61
Less: Issue-Related Expenses	0.11
Net Proceeds	1.50

Project Duration: 18 months (January 2026- June 2027)

Fiscal Allocation: 40% in FY 2025-26; 60% in FY 2026-27

2. Thematic Fund Allocation

Project Objective	Allocation (%)	Amount (₹ Lakhs)	FY 25-26 (40%)	FY 26-27 (60%)
Agriculture Development	25%	37.50	22.50	15.00
Environmental Sustainability	15%	22.50	13.50	9.00
Health & Livelihood Enhancement	25%	37.50	22.50	15.00
Education for the Underprivileged	15%	22.50	13.50	9.00
Women's Empowerment	20%	30.00	18.00	12.00
Total	100%	150.00	90.00	60.00

3. Detailed Intervention Frameworks

3.1 Agriculture Development

Objective: Empower 2,500 smallholder farmers through climate-smart practices, quality inputs, digital advisories, and collective marketing.

Core Activities:

- Distribution of drought-resistant seeds, organic fertilizers, and micro-irrigation kits
- Formation & capacity building of 10 Farmer Producer Organizations (FPOs)
- Digital advisories via SMS and WhatsApp groups
- Direct market linkages with cooperatives and agro-processors

KPI	Means of Verification	Output	Outcome
% of farmers adopting climate-resilient techniques	Farmer surveys, field verification reports, training attendance records, adoption monitoring logs	- Drought-tolerant seeds, organic fertilizers, drip-kits distributed to 2,500 farmers - 100 soil health tests - 5 digital advisory sessions	40% increase in yield per hectare
Number of operational Farmer Producer Organisations (FPOs)	Registration documents, meeting minutes, FPO operational reports, field visits	- Formation and training of 10 FPOs - 50 FPO meetings conducted	10 self-sustaining FPOs
% increase in average household farm income	Baseline and endline income surveys, household financial records, farm sales records, monitoring reports	- Establish 4 direct market linkages with cooperatives and agro-processors	30% rise in household income
Digital advisory engagement rate (SMS/WhatsApp)	Messaging platform analytics, engagement logs, SMS/WhatsApp delivery reports, survey feedback from farmers	- 5 digital advisory sessions; 75% of farmers enrolled	75% of participating farmers regularly use advisories

Quarterly Fund Deployment (₹ Lakhs):

Q1: 5.62 | Q2: 5.62 | Q3: 5.62 | Q4: 5.62 | Q5: 7.50 | Q6: 7.50 (Total 37.50)

Quarter	Amount (₹ Lakhs)	Key Milestones
Q1 (Jan–March 2026)	5.62	Baseline surveys; seed & input distribution
Q2 (Apr–Jun 2026)	5.62	FPO formation; first extension session
Q3 (July–Sept 2026)	5.62	Soil testing; mid-season advisories
Q4 (Oct–Dec 2026)	5.62	Harvest support; market linkage pilot
Q5 (Jan –Apr 2027)	7.50	Second crop cycle; digital tool scaling

Q6 (May-Jun 2027)	7.50	Final evaluations; sustainability handover
Total	37.50	

3.2 Environmental Sustainability

Objective: Restore ecosystems, conserve water, manage waste, and promote renewable energy across rural communities.

KPI	Means of Verification	Output	Outcome
Hectares of degraded land restored	Satellite imagery, field survey reports, GPS mapping records, before-and-after photographs, project completion reports	- 25,000 native saplings planted - Eco-guard committees formed	500 ha restored
Number of operational water-harvesting structures	Installation reports, site inspection checklists, maintenance logs, photographs of structures	- Construction of 20 rainwater harvesting structures and 5 check dams	2 million L of water harvested annually
Volume of compost produced	Production logs, weighbridge or scale records, distribution/usage records, laboratory testing reports (if applicable)	- Installation of 10 village composting units - 30 waste-segregation workshops	50% reduction in organic waste to landfill
Number of households adopting clean-energy solutions	Beneficiary registers, installation reports, field verification records, household surveys, energy usage logs	- Distribution of 100 solar lanterns - Clean-cookstove demonstration	100 households using solar lanterns

Quarterly Fund Deployment (₹ Lakhs):

Q1: 3.38 | Q2: 3.38 | Q3: 3.38 | Q4: 3.38 | Q5: 4.50 | Q6: 4.50 (Total 22.50)

Quarter	Amount (₹ Lakhs)	Key Milestones
Q1 (Jan–March 2026)	3.38	Sapling seedling procurement; site identification
Q2 (Apr–Jun 2026)	3.38	Plantation drive; community training workshops
Q3 (July–Sept 2026)	3.38	Rainwater structure construction begins
Q4 (Oct–Dec 2026)	3.38	Compost unit installations; waste-segregation
Q5 (Jan –Apr 2027)	4.50	Check dams completed; solar lantern rollout
Q6 (May-Jun 2027)	4.50	Monitoring & maintenance; final impact studies
Total	22.50	

3.3 Health & Livelihood Enhancement

Reduce maternal and infant mortality, improve nutrition, and create sustainable livelihoods for vulnerable populations.

KPI	Means of Verification	Output	Outcome
% reduction in maternal and infant mortality	Health records, hospital/clinic reports, government health statistics, baseline vs. endline survey data	- 36 mobile health camps - 3,200 beneficiary screenings - 800 maternal/child health workshops - Nutrition counselling	- 90% reduction in maternal/infant mortality rates
Number of individuals completing vocational training	Training attendance registers, certificates of completion, trainee database, post-training assessment reports	- Training 500 individuals in tailoring, agri-processing, and solar assembly	70% employment rate among trainees
Number of operational microenterprises	Microenterprise registration documents, business activity reports, field verification, financial records of enterprises	- Incubation support for 200 microenterprises with credit linkages	200 microenterprises generating ≥ ₹ 8,000 per month
Beneficiary satisfaction rate	Structured beneficiary surveys/questionnaires, feedback forms, focus group discussion reports, evaluation summaries	- Client feedback surveys post-camp	85% satisfaction with health camps

Quarterly Fund Deployment (₹ Lakhs):

Q1: 5.62 | Q2: 5.62 | Q3: 5.62 | Q4: 5.62 | Q5: 7.50 | Q6: 7.50 (Total 37.50)

Quarter	Amount (₹ Lakhs)	Key Milestones
Q1 (Jan–March 2026)	5.62	Community health needs assessment; mobile camp setup
Q2 (Apr–Jun 2026)	5.62	First 18 health camps; maternal health workshops
Q3 (July–Sept 2026)	5.62	Launch vocational training batches
Q4 (Oct–Dec 2026)	5.62	Business development mentoring; clinic upgrades
Q5 (Jan –Apr 2027)	7.50	Enterprise incubation; market linkages
Q6 (May-Jun 2027)	7.50	Impact evaluation; livelihood graduation showcase
Total	37.50	

3.4 Education for the Underprivileged

Objective: Ensure inclusive access to quality education, foundational learning, and digital literacy for 1,500 children.

KPI	Output	Outcome
Improvement in foundational literacy & numeracy scores	- 15 solar-powered community learning centers with offline tablets	85% of students achieve grade-appropriate literacy
Enrollment and retention rates	- Awards of 500 scholarships covering tuition, books, transport	95% retention; 0% dropout among scholarship recipients
Teacher proficiency post-training	- Training 100 local teachers in experiential pedagogy	100% teachers demonstrate improved instructional skills
Percentage of youth achieving digital literacy	- Conduct 300 digital literacy sessions for youth	300 youth certified with basic computer skills

Quarterly Fund Deployment (₹ Lakhs):

Q1: 3.38 | Q2: 3.38 | Q3: 3.38 | Q4: 3.38 | Q5: 4.50 | Q6: 4.50 (Total 22.50)

Quarter	Amount (₹ Lakhs)	Key Milestones
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Q1 (Jan–March 2026)	3.38	Learning center site selection; tablet procurement
Q2 (Apr–Jun 2026)	3.38	Teacher training workshops; center inauguration
Q3 (July–Sept 2026)	3.38	Scholarship application & selection process
Q4 (Oct–Dec 2026)	3.38	Digital literacy classes commence
Q5 (Jan –Apr 2027)	4.50	Mid-term learning assessments; remedial programs
Q6 (May-Jun 2027)	4.50	Final examinations; scholarship renewal
Total	22.50	

3.5 Women's Empowerment

Objective: Advance gender equality by mobilizing women's groups, fostering entrepreneurship, and nurturing leadership.

KPI	Means of Verification	Output	Outcome
SHG loan repayment rate	SHG loan ledger records, bank statements, group meeting minutes, repayment tracking reports	- Mobilization and registration of 100 Self-Help Groups (SHGs) - Governance & financial literacy training	90% SHG loan repayment rate
Percentage increase in women's average income	Baseline and endline income surveys, bank account statements, SHG/enterprise records, monitoring reports	- 300 enterprise-development sessions; market linkage facilitation	300 women entrepreneurs earning \geq ₹ 12,000 per month
Number of women in leadership roles	Organizational charts, SHG/FPO meeting records, election or appointment documents, field verification	- 50 leadership & legal rights workshops; mock panchayat sessions	50 women in elected/nominated local governance positions
Health & rights awareness rate	Pre- and post-training surveys, attendance records of awareness sessions, questionnaires, focus group discussions, evaluation reports	- 500 reproductive health and legal rights awareness meetings	80% improvement in participants' health-rights knowledge

Quarterly Fund Deployment (₹ Lakhs):

Q1: 4.50 | Q2: 4.50 | Q3: 4.50 | Q4: 4.50 | Q5: 6.00 | Q6: 6.00 (Total 30.00)

Quarter	Amount (₹ Lakhs)	Key Milestones
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Q1 (Jan–March 2026)	4.50	Baseline gender equity survey; SHG mobilization
Q2 (Apr–Jun 2026)	4.50	Financial literacy & group registration
Q3 (July–Sept 2026)	4.50	Enterprise incubation start; market linkages established
Q4 (Oct–Dec 2026)	4.50	Leadership workshops; legal aid sessions
Q5 (Jan –Apr 2027)	6.00	Health & rights campaigns; mentorship programs
Q6 (May–Jun 2027)	6.00	Evaluation of SHG sustainability; leadership handover
Total	30.00	

4. Sustainability Plan

To ensure lasting impact beyond the project’s 18-month duration, SGJSS implements the following strategies:

1. **Community Ownership:** Transition of program management to local institutions and FPOs, with formal handover of assets and operational responsibilities by Q6.
2. **Revenue-Generating Models:** Establishment of market-linkage frameworks for FPOs and microenterprises to generate recurring income, reducing reliance on grants.
3. **Capacity Building:** Continued mentorship and refresher trainings for teachers, SHGs, eco-guard committees, and health volunteers to maintain quality of services.
4. **Partnerships:** Long-term MOUs with government agencies (e.g., Agriculture Dept., Health & Family Welfare), CSR funding partners, and microfinance institutions to secure co-funding and technical support.
5. **Monitoring & Evaluation:** Deployment of digital M&E dashboards and annual impact audits to track KPIs and outcomes post-project, enabling adaptive management.
6. **Policy Advocacy:** Leveraging evidence from pilot interventions to inform state and national policy on climate-smart agriculture, community forestry, rural health, and education
7. **Institutional Sustainability:**
Develop clear SOPs, governance frameworks, HR policies and a succession plan. Build a distributed leadership model by training community resource persons (para-staff) and second-line managers from local stakeholders. Strengthen board oversight, periodic audits and performance-linked planning cycles.
8. **Programmatic Sustainability:**
Embed successful pilots into local institutions (Gram Panchayats, schools, primary health centres, FPOs). Codify curricula, training modules and technical manuals so programs can be adopted by government schemes and partner NGOs. Use demonstration sites as training hubs to replicate models across geographies.
9. **Financial Sustainability:**
Diversify revenue streams: SSE/ZCZP fundraising (where eligible), CSR partnerships, fee-for-service models (agri-

extension, diagnostics, skilling), local philanthropy and small endowment seed. Build an annual fundraising calendar and donor-retention strategy; create micro-revenue lines (value-addition units, diagnostics camps) to cover recurring costs.

10. Environmental Sustainability:

Mainstream agroecology, watershed interventions and tree-based systems that deliver both ecological and income benefits. Establish community nurseries and fuelwood/fruit tree programs to reduce pressure on natural forests. Monitor environmental KPIs and promote payment-for-ecosystem-services pilots where feasible.

11. Social Sustainability:

Foster inclusive governance by strengthening women's leadership and youth forums; run continuous community sensitisation on equality and rights. Institutionalise grievance redressal and feedback loops (village social audits) to maintain trust. Promote inter-community exchanges to sustain social cohesion and cross-learning.

5. Target Segment

1. Agriculture Development

Need:

Large sections of rural communities depend on agriculture as their primary livelihood, yet face declining productivity due to traditional farming practices, soil degradation, poor irrigation, and limited market access. Sustainable agricultural development is essential for ensuring food security and increasing farmer incomes.

Challenges:

- Reliance on rain-fed agriculture and unpredictable monsoon patterns.
- Limited access to modern farming techniques, quality seeds, and inputs.
- Poor linkage between farmers and markets, leading to low price realization.
- Post-harvest losses due to inadequate storage and processing facilities.

Interventions:

- Introduce climate-resilient and organic farming methods.
- Facilitate access to quality seeds, fertilizers, and modern farm tools.
- Provide farmer training on improved cultivation and soil health management.
- Develop collective marketing systems and storage infrastructure.

Possible Outcomes:

- Increased crop yield and quality.
- Higher and more stable farmer incomes.
- Reduction in environmental degradation from unsustainable practices.
- Stronger rural economies through market integration.

2. Environmental Sustainability**Need:**

Rapid environmental degradation, deforestation, and overexploitation of natural resources threaten biodiversity and community livelihoods. Local actions to conserve ecosystems and promote sustainable resource use are urgently required.

Challenges:

- Deforestation, soil erosion, and loss of biodiversity.
- Water scarcity and declining groundwater levels.
- Climate change impacts increasing natural disaster risks.
- Low community awareness on conservation practices.

Interventions:

- Implement watershed management and afforestation programmes.
- Promote renewable energy and energy efficiency.
- Train communities in sustainable natural resource management.
- Establish biodiversity conservation and waste management systems.

Possible Outcomes:

- Restored ecosystems and improved soil & water quality.
- Increased resilience to climate variability.
- Reduced carbon footprint of rural communities.
- Greater public participation in environmental conservation.

3. Health & Livelihood Enhancement

Need:

Vulnerable communities often face a dual challenge of poor health outcomes and limited livelihood opportunities, creating a cycle of poverty and disease.

Challenges:

- Inadequate healthcare facilities in remote areas.
- High incidence of preventable diseases due to lack of awareness.
- Unemployment and underemployment in rural households.
- Limited access to vocational skills training.

Interventions:

- Set up mobile health clinics and health awareness campaigns.
- Provide preventive and curative health services, especially for women and children.
- Facilitate skill development programmes aligned with local market needs.
- Support micro-enterprises and self-help groups with capacity building.

Possible Outcomes:

- Improved health indicators and reduced disease burden.
- Increased household income through sustainable livelihoods.

- Enhanced community resilience to economic and health shocks.
- Empowerment through self-reliance and skill enhancement.

4. Education for the Underprivileged

Need:

Access to quality education remains uneven, with children from underprivileged backgrounds facing barriers such as poverty, poor infrastructure, and lack of trained teachers.

Challenges:

- High dropout rates due to economic pressures and lack of facilities.
- Poor learning outcomes from inadequate teaching methods.
- Gender disparities in access to education.
- Limited opportunities for digital literacy.

Interventions:

- Establish and upgrade schools with necessary infrastructure.
- Train teachers in modern, child-centric pedagogy.
- Provide scholarships, school supplies, and mid-day meals.
- Introduce digital classrooms and vocational education programmes.

Possible Outcomes:

- Increased enrollment and retention rates in schools.
- Better academic performance and skill development.
- Reduced gender gap in education.
- Improved career prospects for rural youth.

5. Women's Empowerment

Need:

Women, especially in rural areas, face systemic socio-economic barriers, limiting their participation in decision-making, economic activities, and community leadership.

Challenges:

- Gender discrimination in education, employment, and property rights.
- Limited access to financial services and resources.
- High incidence of gender-based violence.
- Lack of platforms for women's collective action.

Interventions:

- Promote self-help groups and women-led enterprises.
- Provide financial literacy and entrepreneurship training.
- Support education and skill-building for girls and women.
- Advocate for gender equality and legal awareness.

Possible Outcomes:

- Greater participation of women in the economy and community governance.
- Increased household income and improved family welfare.
- Reduction in gender-based discrimination.
- Stronger, more equitable community structures.

6. Compliance & Reporting

- **Quarterly Utilization Statements** submitted within 45 days of each quarter-end detailing project-wise expenditures and balances.
- **Annual Impact Report (AIR)** audited by certified social auditors, aligned with SGJSS's Theory of Change and UN Sustainable Development Goals.
- **Real-Time Disclosure** of material events or fund-utilization changes via the SSE portal.
- **Third-Party Verification** by independent evaluators in Q6 and post-project to validate long-term outcomes

7. Risk Factors and Mitigation

Risk Category	Description of Risk	Mitigation Plan	Sustainability Strategy
1. Agriculture Development	Smallholder agriculture faces low productivity, degraded soils, dependence on monsoon, fragmented land-holdings and weak market linkages which can stall program impact.	Promote climate-smart agronomy and crop diversification; establish demonstration plots and Farmer Field Schools; facilitate access to quality inputs, micro-irrigation and agri-extension services; form producer groups/FPO linkages for aggregation and market access.	Institutionalize community extension models (local para-extension workers); create revenue-earning agri-services (seed/inputs supply, custom hiring) managed by SHGs/FPOs; integrate with government schemes for scale and continuity.
2. Environmental Sustainability	Resource depletion, soil erosion, watershed degradation, loss of biodiversity and local resistance to behaviour change can undermine conservation efforts.	Implement integrated watershed management, afforestation, soil & water conservation measures and natural resource committees; run community awareness and school-based eco education programmes; adopt low-cost renewable energy pilots.	Build community-owned natural resource institutions (WUGs, forest protection committees); link ecosystem services to livelihood options (non-timber products, eco-tourism pilots); push for policy/Gram Panchayat adoption of successful models.

Risk Category	Description of Risk	Mitigation Plan	Sustainability Strategy
3. Health & Livelihood Enhancement	Poor health infrastructure, high incidence of preventable disease, limited vocational opportunities and seasonal unemployment reduce program effectiveness and increase dropout from livelihood activities.	Deploy mobile health camps, preventive health awareness drives, training of community health volunteers; combine healthcare outreach with livelihood interventions — skilling, microenterprise support and market linkage; create resilience-focused livelihood bundles.	Integrate community health volunteers into primary health systems; create self-sustaining livelihood collectives (SHGs with micro-enterprises) that cross-subsidize health camps; seek CSR and local health department partnerships for recurring support.
4. Education for the Underprivileged	High out-of-school rates, poor learning outcomes, inadequate infrastructure and lack of digital access hinder educational objectives and long-term social mobility.	Upgrade school infrastructure and learning materials; run remedial learning, teacher training and parental engagement drives; provide scholarships, mid-day support and digital learning kiosks; tie vocational pathways into secondary education.	Transition improved learning models to Government/PRIIs through curriculum support; create community Education Funds and scholarship pools; train local teachers and create digital content that can be maintained locally to reduce recurring costs.
5. Women's Empowerment	Socio-cultural norms, limited access to finance, low mobility and lack of leadership platforms restrict women's economic and civic participation.	Form & strengthen women SHGs and federations; offer financial literacy, entrepreneurship & market linkage training; run gender-sensitisation with men and community leaders; set up women-led micro-enterprise incubation and seed grants.	Promote SHG federations as the primary governance & service delivery vehicle; link federations to NBFCs/coop banks and SSE/CSR funding; build local mentorship and enterprise support centers that become fee-earning and self-sustaining.

Output

1. Agriculture Development

Short-Term Impacts:

- Immediate improvement in crop productivity through better inputs and training.
- Increased farmer confidence and adoption of improved practices.
- Formation of farmer groups and FPOs for collective action.

Long-Term Impacts:

- Sustained increase in farm incomes and food security.
- Reduced dependence on rain-fed agriculture through irrigation and water management.
- Community-led agri-business hubs operating independently.

2. Environmental Sustainability

Short-Term Impacts:

- Visible improvement in soil and water conservation measures.
- Increased awareness among communities about sustainable resource use.
- Immediate reduction in waste and environmental degradation in project areas.

Long-Term Impacts:

- Restored ecosystems with stable biodiversity and water availability.
- Climate-resilient communities better prepared for extreme events.
- Institutionalised local environmental stewardship bodies (e.g., watershed committees).

3. Health & Livelihood Enhancement

Short-Term Impacts:

- Increased access to basic health check-ups and preventive care.
- Reduced absenteeism in work due to better health.
- Immediate livelihood opportunities through skilling and micro-enterprise support.

Long-Term Impacts:

- Improved health indicators and life expectancy in target communities.
- Self-sustaining local enterprises generating stable incomes.

- Reduced poverty and economic vulnerability.

4. Education for the Underprivileged

Short-Term Impacts:

- Increased enrollment and retention in schools.
- Better attendance and improved learning levels.
- Immediate access to digital and vocational learning tools.

Long-Term Impacts:

- Higher rates of secondary and tertiary education completion.
- Greater employability and income potential for youth.
- Break in the intergenerational cycle of poverty through education.

5. Women's Empowerment

Short-Term Impacts:

- Increased participation of women in SHGs and training programs.
- Immediate income generation from micro-enterprises.
- Enhanced confidence and decision-making roles within households.

Long-Term Impacts:

- Women in leadership positions in community institutions and local governance.
- Greater gender equality in economic, social, and political spheres.
- Multi-generational benefits as empowered women invest in children's health and education.

IMPACT ASSESSMENT REPORT

Project Completion Report: Livelihood and Enterprise Development Program for Sanitary Napkin Manufacturing and Marketing



LEDP Project Completion Report (PCR)

1. **Name of the NGO:** Shree Guru Jambheshwar Sewa Sansthan
2. **Name of the Project:** Training for SHG Members on Sanitary Napkin manufacturing and Marketing (LEDP)
3. **Date of Sanction of the Project:** 03 October 2022
4. **Date of Completion of the Programme:** 11 December 2024
5. **Financial Details of the Programme:**

Sr. No.	Particulars	Amount (in Rs.)
1	Grant Assistance Sanctioned	7,15,500
2	Grant Assistance Received	5,93,000
3.	Grant Assistance Utilized	7,15,500
4	Balance Grant Assistance	1,22,500

6. Project Implementation Details

a. Skill Mapping and Baseline Survey Results:

i. Observations from Baseline Survey: The baseline survey was conducted across various villages in the Lunkaransar block. Key findings included:

- Limited access to affordable and hygienic sanitary products.
- Lack of awareness about menstrual health and hygiene.
- High interest among women to engage in skill development programs for financial independence.
- Significant potential for a locally produced sanitary napkin initiative due to market demand.

ii. Selection Process for Trainees:

- **Process Used:**
 - A preliminary meeting with community leaders and SHG representatives.
 - Open registrations followed by interviews and assessments.

iii. Criteria Considered:

- Women aged 18-50 years.
- Membership in a self-help group.
- Motivation to participate and interest in entrepreneurship.
- Preference is given to women from economically weaker sections.

iv. Activity and Location:

- Mobilization drives were conducted in key villages of the Lunkaransar block.
- Training sessions were held at the community hall in Lunkaransar.

b. Details Regarding Intensive Training Programme:

i. Batch-wise Dates and Trainer Details:



- **Batch 1:** 01 November 2022 to 15 November 2022 **Trainer:** Mrs Puja Sharma and Kishanlal Saharan **Guest Faculty** Mr. Bhupender Singh Jyani Additional Registrar Central Cooperative Bank, Bikaner.



- **Batch 2:** 25 November 2022 to 09 December 2022 **Trainer** Mrs Puja Sharma and Kishanlal Saharan **Guest Faculty** Bejju N Kurap Nabar CGM Nabard Dr. Nirmal Gynecologist.



- **Batch 3:** 07 January 2023 to 21 January 2023 Trainer: Mrs Puja Sharma and Kishanlal Saharan.

ii. Guest Faculties Invited:

- Dr. Nirmala, Gynaecologist, for a session on menstrual hygiene.
- Ms. Jyoty Bishnoi, Marketing Expert, for insights on marketing and sales strategies.
- Mr. Ramesh Ji Tambiya (DDM), NABARD Representative, for a session on financial assistance and entrepreneurship.

c. Exposure Visits Details:



i. Details of Place and Date of Exposure Visit:

- **Place:** Sanitary Napkin Production Unit, Lakhasar, Shri Dungargarh District Bikaner
- **Date:** 21/06/2023

ii. Learnings from the Exposure Visit:

- Practical knowledge of production processes.
- Insights into maintaining product quality standards.
- Observing packaging and branding strategies.
- Networking with established entrepreneurs in the sector.

d. Refresher Training Programme Details:



Topics Covered:

- Advanced manufacturing techniques.
- Product diversification and innovation.
- Financial management and pricing strategies.
- Customer engagement and feedback mechanisms.

Dates of the Refresher Training Program:

- Batch 1: 09 May 2023
- Batch 2: 5 Jun 2023

e. Demonstration Unit Details:

i. Place for Setting up Demonstration Unit:

- **Location:** Community Center, Rojhan, Lunkaransar Block.

ii. Criteria for Selection of Community Resource Person (CRP):

Previous experience or demonstrated interest in sanitary napkin manufacturing.

- Leadership skills and ability to train others.
- Membership in a self-help group.
- Residing within the block for ease of accessibility.

iii. Current Use of the Demonstration Unit by Trainees:

- Production of sanitary napkins for local distribution.
- Hands-on practice for trainees to enhance their skills.
- The platform for experimentation with new designs and materials.
- Marketing of products through local fairs and SHG networks.

7. Deliverables of the LEDP

f. Credit Linkage Details of Trainees:

The agency has successfully linked trainees to potential credit facilities to support their entrepreneurial endeavours.

Submission of Annexures:

- Filled-up Annexure II and Annexure IIA were submitted to the PIMC with proper recommendations.
- The documents bear the seal and signatures of the agency representatives, ensuring compliance and transparency.

7. Documentation- Good Quality Photos and newspaper cuttings regarding the programme

- High-quality photos were taken throughout the program, capturing key moments such as training sessions, exposure visits, and the use of demonstration units.
- Newspaper cuttings featuring articles about the program were collected, showcasing its community impact and success.





बीकानेर ज़िला 26-11-2022

आत्मनिर्भरता के साथ सेवा का कार्य सेनेटरी नेपकिन का निर्माण : कुरप प्रशिक्षण शिविर के प्रतिभागियों को प्रमाण पत्र वितरित किए



बीकानेर। सेनेटरी नैपकिन निर्माण और विपणन का कार्य महिलाओं को ना केवल आत्मनिर्भर बनाता है, अपितु यह स्वास्थ्य सेवा में भी आपका बहुत बड़ा योगदान देने वाला कार्य है। नाबाई के राजस्थान क्षेत्रीय कार्यालय, मुख्य महाप्रबंधक बैजू एन कुरप ने महिलाओं को बताते हुए यह बात कही। सेनेटरी नैपकिन का प्रयोग कब और किस लिए किया जाता है। इसके उपयोग से होने वाले लाभों से बैजू एन कुरप ने महिलाओं को अवगत भी कराया। कुरप ने कहा कि नाबाई द्वारा महिला स्वयं सहायता समूह को

रोजगारोन्मुखी बनाने के लिए सेनेटरी नैपकिन निर्माण एवं विपणन का प्रशिक्षण श्री गुरु जम्बेश्वर सेवा संस्थान, जयपुर के माध्यम से दिया गया है। धर्मपाल बिस्नोई ने कहा कि नाबाई के सहयोग से सेवा संस्थान द्वारा एक नवंबर को शिविर आयोजित किया गया था। उद्घाटन जिला कलेक्टर भगवतीप्रसाद कलाल ने किया था। शुक्रवार को स्वयं सहायता समूह की महिलाओं को प्रशिक्षण पत्र अतिथियों द्वारा प्रदान किए गए। साथ ही नए शिविर का उद्घाटन कालू रोड स्थित शिव मंदिर (जाट धर्मशाला) में किया गया।

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लूणकरनसर में सेनेटरी नेपकिन उत्पादन मशीन का शुभारम्भ

स्वच्छता रखने से मिलेगी बीमारियों से निजात

पत्रिका न्यूज नेटवर्क patrika.com

लूणकरनसर. यहां पंचायत भवन में नाबाई के सहयोग से लगाई गई सेनेटरी नेपकिन उत्पादन मशीन का शुभारम्भ को सरपंच भवरी देवी की अध्यक्षता में आयोजित कार्यक्रम में जिला कलेक्टर भगवती प्रसाद कलाल ने लोकार्पण किया। जिला कलेक्टर कलाल ने कहा कि महिलाएं मासिक धर्म को छिपी से साझा करने में संकोच करती हैं। उन्होंने कहा कि महिलाओं को जागरूकता के साथ मासिक धर्म के दौरान सेनेटरी नेपकिन का उपयोग करना चाहिए। इसके उपयोग से महिलाओं के स्वास्थ्य व अस्वास्थ्य बीमारियों का समाधान मिल पाएगा। जिला परिषद की मुख्य कार्यकारी अधिकारी निम्बा के ने कहा कि माता-पिता की जिम्मेदारी है कि वे स्वयं जागरूक होकर अपनी बेटी को भी जागरूक करें। उन्होंने कहा कि सेनेटरी नेपकिन को लेकर हमें अपनी सोच को बदलने की जरूरत है। नाबाई के डीडीएम रमेश लाम्बिया ने कहा कि इस कार्यक्रम को जहां आवश्यकता होगी। वहां तक पहुंचने का प्रयास करेंगे। इसके लिए हर संभव प्रशिक्षण व वित्तीय सहयोग किया जाएगा। विकास अधिकारी शीला देवी, राजस्व सहलीलदार रामनाथ शर्मा, राजीविका डीपीएम राजेन्द्र बिस्नोई, उप सरपंच राणेशाराम मेघवाल, ग्राम विकास अधिकारी मनदीप सिंह, एसजीजेएसएस के धर्मपाल बिस्नोई, एसबीआइ शाखा प्रबन्धक श्याम सुन्दर दास, सीसीबी के सत्येन्द्र बिस्नोई आदि ने विचार रखे।

दोनों प्रशिक्षण

नाबाई के सहयोग से खुशी राजीविका कलेक्टर फेडरेशन लूणकरनसर को सेनेटरी नेपकिन मशीन सौंपी गई है। इसमें स्वयं सहायता समूह के माध्यम से जागरूकता से महिलाओं को प्रशिक्षण दिया जा रहा है। जयपुर के गुरु जम्बेश्वर सेवा संस्थान के निदेशक महिपाल बिस्नोई ने बताया कि इसमें 60 महिलाओं को प्रशिक्षण दिया जा चुका है तथा अब शनिवार से 30 महिलाओं के प्रशिक्षण बैच शुरू किया गया है।

निर्माण के बारे में जाना

इस मौके पर जिला कलेक्टर कलाल व सीईओ निम्बा के ने महिलाओं द्वारा सेनेटरी नेपकिन मशीन निर्माण के बारे में जानकारी ली। महिलाओं ने बताया कि बाजार की सेनेटरी नेपकिन से अच्छी क्वालिटी की सेनेटरी नेपकिन का निर्माण किया जा रहा है तथा इससे उन्हें रोजगार भी मिला है।



2 नवम्बर 2022

नवभारत न्यूज

बीकानेर। नाबार्ड द्वारा राजीविका व गैर सरकारी संस्थाओं द्वारा बनाये गये स्वयं सहायता समूहों की महिलाओं के लिए बीकानेर के श्रीडूंगरगढ़ एवं लूणकरणसर में सतत आय अर्जन के लिए राजीविका एवं श्री गुरु जम्भेश्वर सेवा संस्थान, जयपुर के माध्यम से प्रशिक्षण कार्यक्रम आयोजित किया गया। कार्यक्रम में मुख्य अतिथि के रूप में भूपेन्द्र ज्याणी ने सैनेटरी नैपकीन बनाने तथा उनको ग्रामीण बाजार में महिलाओं के लिए उपलब्ध करवाने के प्रयासों के लिए जिला प्रशासन के सहयोग की अपेक्षा की। नाबार्ड-जिला विकास प्रबंधक रमेश ताम्बिया ने सैनेटरी नैपकीन की उपयोगिता, उत्पादन एवं बाजारोन्मुखी आजीविका एवं उधम विकास पर जानकारी प्रदान की।

मजबूत नाबार्ड का संदेश।

राजीविका

माँ की जिम्मेदारी है वह स्वयं जागरूक हो : नित्या के.

महिलाओं की समस्या समाधान के लिए महिलाएं ही आगे आई : जिला कलक्टर

लूणकरणसर(सीमा सन्देश)।

जिला कलक्टर भगवती प्रसाद कलाल ने कहा है कि मासिक धर्म महिलाओं की समस्या होती है, जिसे वह किसी के साथ साझा नहीं कर सकती। उनकी इस समस्या के समाधान के लिए राजीविका स्वयं सहायता समूह की महिलाएं आगे आकर नाबार्ड के सहयोग से सैनेटरी नैपकिन उत्पादन प्रारंभ कर रही हैं। महिलाओं के स्वास्थ्य व उनकी अधिकांश बीमारियों का समाधान सैनेटरी नैपकिन ही है। जिला कलक्टर कलाल ने यह बात लूणकरणसर में नाबार्ड के सहयोग से लगाई गई सैनेटरी नैपकिन उत्पादन मशीन को खुशी राजीविका कलस्टर लेवल फैडरेशन को सौंपते हुए कहा।

इस समारोह में जिला परिषद की मुख्य कार्यकारी अधिकारी नित्या के. ने कहा कि माँ की जिम्मेदारी है कि वह स्वयं जागरूक हो तथा अपनी बेटी को भी



जागरूक करे और सैनेटरी नैपकिन का प्रयोग करें।

नाबार्ड के डीडीएम रमेश तानिया ने कहा कि हम इस कार्यक्रम को वहां तक पहुंचाएंगे, जहां इनकी आवश्यकता है। वहां पर हम प्रशिक्षण और वित्तीय सहयोग करेंगे। राजीविका डीजीएम राजेन्द्र बिश्रौई ने कहा कि जिले की पहली यूनिट लूणकरणसर में स्थापित खुशी राजीविका कलस्टर फैडरेशन लूणकरणसर को दी गई। इसके तहत सैनेटरी नैपकिन का उत्पादन कर स्वयं सहायता समूह

के मार्फत जागरूकता लाई जाएगी। विकास अधिकारी शीला ने महिला सशक्तिकरण के लिए कहा। सरपंच भंवरी देवी ने कार्यक्रम की अध्यक्षता की।

गुरु जम्भेश्वर सेवा संस्थान जयपुर नाबार्ड के सहयोग से राजीविका स्वयं सहायता समूह की महिलाओं को प्रशिक्षण प्रदान कर रहा है। धर्मपाल बिश्रौई ने बताया कि 60 महिलाओं को प्रशिक्षण दिया जा चुका है। 30 महिलाओं के प्रशिक्षण का बैच शनिवार को प्रारंभ हुआ। कार्यक्रम में उप

सरपंच गणेशाराम, मोखमपुर सरपंच रामस्वरूप, उदाणा सरपंच प्रतिनिधि देवीलाल, पंचायत समिति सदस्य महिपाल सिंह, को-ऑपरेटिव बैंक के वरिष्ठ प्रबंधक सत्येन्द्र बिश्रौई, भारतीय स्टेट बैंक के श्याम सुन्दर व राजीविका के प्रबंधक आजीविका योगेश, वीपीएम सरोज कंवर आदि उपस्थित रहे। अंत में खुशी राजीविका कलस्टर फैडरेशन की भगवती ने नाबार्ड, जिला कलक्टर, मुख्य कार्यकारी अधिकारी का आभार जताया।

8. Success Stories:

1. Name of the Trainee: Bhanwari Devi

2. Village/Location: Rojha

3. Age: 35

4. Background:

Bhanwari Devi, a 35-year-old woman from Rojha village, comes from a financially marginalized family. Her husband's irregular earnings as a daily wage laborer made it difficult to sustain their family of six. Managing household expenses, children's education, and basic needs was an uphill battle. Despite her desire to support her family, Bhanwari lacked the skills or opportunities to contribute to the household income.

5. Challenges Before the Program:

Before joining the Sanitary Napkin Manufacturing and Marketing Training Program under the NABARD-funded initiative by Shri Guru Jambheshwar Seva Sansthan, Bhanwari Devi faced the following challenges:

- **Financial Constraints:** Her family struggled with inconsistent income, often leading to unpaid bills and compromises on essentials.
- **Skill Deficit:** Bhanwari had no prior exposure to vocational training or entrepreneurial skills.
- **Social Barriers:** Cultural stigma prevented open discussions about menstrual hygiene, making the idea of selling sanitary products unconventional and challenging in her community.

6. Experience During the Program:

Bhanwari embraced the training program wholeheartedly, attending intensive sessions focused on:

- **Technical Skills:** She learned the entire process of sanitary napkin manufacturing, including material selection, assembly, and packaging.
- **Production Costs and Profit Margins:** Each napkin costs ₹2 to manufacture and is sold at ₹3, yielding a profit of ₹1 per pad. This provided her with a clear understanding of cost management and profitability.
- **Exposure Visits:** Visiting an established sanitary napkin unit gave her practical insights into production techniques and quality standards.
- **Marketing Training:** She developed the skills to market her product confidently and communicate its benefits effectively to local women.
- **Awareness of Hygiene:** Through health education sessions, Bhanwari gained knowledge about the importance of menstrual hygiene, motivating her to advocate for healthier practices in her village.

7. Impact After the Program:

The training brought significant positive changes to Bhanwari's life:

- **Entrepreneurship:** She started her small-scale sanitary napkin production unit at home, successfully manufacturing and selling affordable napkins in her village and nearby areas.
- **Increased Income:** By producing and selling around 1,000 napkins weekly, Bhanwari earns a profit of ₹1,000, improving her family's financial stability and enabling better living conditions.
- **Empowerment and Confidence:** The program transformed her into a confident entrepreneur and community role model, encouraging women to break social barriers and embrace menstrual hygiene.
- **Community Impact:** Bhanwari has helped raise awareness about menstrual health, providing an affordable solution to local women who previously lacked access to hygienic products.

8. Future Plans:

Bhanwari aspires to expand her business by:

- Increasing production capacity to meet growing demand in nearby villages.
- Employing and training other women to join her initiative, promoting both income generation and women's empowerment.
- Collaborating with local schools, NGOs, and health centers to distribute affordable sanitary napkins and promote menstrual health education.

9. Photos:





Conclusion:

Bhanwari Devi's journey from a homemaker to an empowered entrepreneur reflects the transformative impact of skill development programs. Her story not only showcases economic growth but also highlights the importance of addressing social stigmas and promoting women's health in rural communities.

10. Challenges and Risks

a. Key Challenges Faced and How They Were Addressed:

1. **Challenge:** Hesitation from women due to societal stigma associated with menstrual products.
Solution: Conducted awareness sessions and engaged community leaders to foster participation.
2. **Challenge:** Difficulty in sourcing raw materials at the start of the program.
Solution: Partnered with local suppliers to establish a reliable supply chain.
3. **Challenge:** Limited marketing knowledge among trainees.
Solution: Included marketing and sales strategy sessions in the training curriculum.

b. Risks and Their Impact:

1. **Risk:** Delays in the release of funds from NABARD. **Impact:** Minor delays in initiating certain components of the project. **Mitigation:** Reorganized schedules to prioritize key activities and avoid major disruptions.
2. **Risk:** Initial resistance from the community due to cultural barriers.
Impact: Slower initial enrolment.
Mitigation: Regular sensitization programs and local leader involvement.

11. Key Learning and Recommendations

a. Lessons Learned:

- Community involvement and sensitization are vital for overcoming social stigma.
- Exposure visits and practical training significantly enhance the confidence and skills of trainees.
- Establishing local supply chains can help mitigate risks associated with raw material availability.

b. Recommendations for Future Projects:

1. Expand outreach efforts to include a larger number of villages for broader impact.
2. Incorporate digital marketing training to enable participants to market their products online.
3. Establish partnerships with local NGOs and women's organizations to amplify awareness and support.
4. Provide follow-up training and mentoring to ensure sustainability and scalability of the initiative.

नरेश कुमार मारु :- 7240278306 बीकानेर बुधवार 11 दिसम्बर 2024 पृष्ठ-2

सैनिटरी नैपकिन निर्माण एवं विपणन प्रशिक्षण कार्यक्रम का सफल समापन हुआ



लूणकरणसर (निष्पक्ष कलम)। श्री गुरु जम्भेश्वर सेवा संस्थान के तत्वावधान में महिला स्वयं सहायता समूहों (एसएचजी) के उद्यमिता विकास के लिए नाबार्ड द्वारा वित्तपोषित सैनिटरी नैपकिन निर्माण एवं विपणन प्रशिक्षण कार्यक्रम का सफलतापूर्वक समापन समारोह आयोजित किया गया। कार्यक्रम का उद्देश्य लूणकरणसर ब्लॉक की महिलाओं को उनके उद्यमों को प्रभावी ढंग से स्थापित करने और प्रबंधित करने के लिए कौशल और संसाधन प्रदान करके उन्हें सशक्त बनाना था। कार्यक्रम में नाबार्ड के जिला प्रबंधक रमेश ताम्बिया, धर्मपाल और राजीविका के ब्लॉक प्रबंधक की गरिमामयी उपस्थिति थी। जिन्होंने प्रतिभागियों को संबोधित किया। गणमान्य व्यक्तियों ने पहल की सराहना की और प्रशिक्षण कार्यक्रम के दौरान महिलाओं की प्रतिबद्धता और उत्साह की सराहना की। उन्होंने महिलाओं में आत्मनिर्भरता को बढ़ावा देने और ग्रामीण क्षेत्रों में एक मजबूत उद्यमशीलता पारिस्थितिकी तंत्र बनाने में ऐसी पहल के महत्व पर जोर दिया। कार्यक्रम की मुख्य विशेषताएं कई सप्ताह तक चलने वाले इस प्रशिक्षण कार्यक्रम में महिलाओं को सैनिटरी नैपकिन बनाने में तकनीकी विशेषज्ञता से लैस करने और उनके विपणन और व्यवसाय प्रबंधन कौशल विकसित करने पर ध्यान केंद्रित किया गया। इस पहल को न केवल महिलाओं के लिए रोजगार के अवसर पैदा करने के लिए डिज़ाइन किया गया था, बल्कि ग्रामीण समुदायों में मासिक धर्म स्वच्छता के महत्वपूर्ण मुद्दे को संबोधित करने के लिए भी बनाया गया था। समापन समारोह के दौरान, श्री गुरु जम्भेश्वर सेवा संस्थान ने नाबार्ड के सहयोग से राजीविका महिला समूह को एक पूरी तरह से सुसज्जित सैनिटरी नैपकिन निर्माण इकाई भेंट की। यह कदम इन महिलाओं की उद्यमिता की यात्रा में एक महत्वपूर्ण मील का पत्थर साबित हुआ। यह इकाई समूह के लिए सैनिटरी नैपकिन का उत्पादन और वितरण शुरू करने के लिए एक आधार के रूप में काम करेगी, जिससे वे अपने लिए एक स्थायी आजीविका बना सकें और स्थानीय अर्थव्यवस्था में योगदान दे सकें। सभा को संबोधित करते हुए, नाबार्ड के जिला प्रबंधक रमेश ताम्बिया ने इस तरह के परिवर्तनकारी कार्यक्रम के आयोजन में श्री गुरु जम्भेश्वर सेवा संस्थान के प्रयासों की सराहना की। उन्होंने अभिनव पहलों के माध्यम से ग्रामीण विकास और महिला सशक्तिकरण को बढ़ावा देने के लिए नाबार्ड की प्रतिबद्धता पर प्रकाश डाला। धर्मपाल और राजीविका के ब्लॉक मैनेजर ने सामाजिक-आर्थिक बदलाव लाने में महिलाओं के नेतृत्व वाले उद्यमों के महत्व पर अपने विचार साझा किए। उन्होंने प्रतिभागियों को एक सफल व्यवसाय मॉडल स्थापित करने के लिए अपने नए अर्जित कौशल का उपयोग करने के लिए प्रोत्साहित किया और उन्हें उनके उद्यमशीलता प्रयासों में निरंतर समर्थन का आश्वासन दिया।

Conclusion

The program has successfully empowered 90 women to manufacture and market sanitary napkins, contributing to their economic independence and community health. The learnings and recommendations from this initiative will guide the implementation of similar projects in the future.

Secretary

Shree Guru Jambheshwar Sewa Sansthan



Overview



SGJSS is a non-profit organization operating under the Rajasthan Society Registration Act, 1958. SGJSS (Sustainable Growth for Justice and Social Security) is a distinguished non-governmental organization operating in Rajasthan, India. Established in 2007, the organization has been tirelessly working towards the holistic development of marginalized communities, focusing on key areas such as agriculture, environment, health, and women's empowerment. With a dedicated team of professionals from diverse backgrounds, SGJSS is committed to addressing societal challenges and promoting sustainable solutions for the betterment of society.

Rajasthan is an agrarian state, where eighty percent of the total population resides in rural area and largely depend on agriculture as the source of their livelihood. The weather is arid and hot. Large portion of terrain is dry. The use of technology by the farmers have helped them to increase the crop productivity up-to some extent but the extensive use of chemical fertilizers and pesticides has decreased the fertility of the soil. Thus, SGJSS is working with farmer community for their sustainable agriculture development. We have adopted the strategy of community participation. We organize awareness programs about new technology and trends in the agriculture, informing about Govt. schemes and sometime organize visits to Agri. Fairs & Farms.

Vision

To ignite a development revolution that empowers marginalized and socio-economically disadvantaged communities.

Mission

To build an inclusive society where every individual enjoys their human rights with dignity and no one is left behind from the path of development.

Our Strategies

SGJSS amplifies its impact through strategic collaborations and partnerships, bringing together government bodies, NGOs, and corporate entities to drive socio-economic development. With a focus on enhancing agriculture, protecting the environment, advancing health, and empowering women, SGJSS works collectively with various sectors. We prioritize continuous skill enhancement for our staff, offering need-based training programs that ensure our team is equipped to meet evolving challenges.

Our Operations SGJSS Projects Overview

In the Year 2023-24

Environmental Efforts



SGJSS is committed to sustainability by promoting eco-friendly practices and reducing environmental degradation. The organization conducts awareness campaigns, encouraging individuals and communities to adopt green habits such as waste segregation, composting, and reducing plastic usage.

Our initiatives include community-based projects like **rainwater harvesting**, tree plantation drives, and promoting the use of renewable energy sources in rural areas. We work with local schools, farmers, and businesses to instil a culture of environmental responsibility and sustainable living.



Through education and action, SGJSS empowers communities to protect natural resources, combat climate change, and create a cleaner, greener future for generations to come.

Establishing a Manufacturing Unit: A Hub for Sustainable Livelihood

SGJSS has established a state-of-the-art manufacturing unit in the Lunkaransar block of Bikaner district. This dedicated facility provides women with the infrastructure and resources to produce sanitary pads on a larger scale, generating sustainable income and fostering economic independence. The manufacturing unit is equipped with modern machinery and adheres to stringent hygiene standards, ensuring the production of high-quality sanitary pads that meet the highest safety and health requirements.

SGJSS has meticulously conducted four batches of training for 30 women each, providing them with comprehensive instruction in the manufacturing of sanitary pads. This hands-on training covers every aspect of the production process, from selecting raw materials to packaging and sterilization. The training program goes beyond technical skills to impart a sense of entrepreneurship and business acumen among rural women. Participants learn about market research, product pricing and effective sales strategies, empowering them to confidently navigate the business

landscape.



A Ripple Effect of Empowerment



Shree Guru Jambheshwar Seva Sansthan stands as a beacon of hope and empowerment in Rajasthan, bridging the digital divide and fostering a more inclusive and equitable society. Through its comprehensive digital literacy initiatives, SGJSS has transformed lives, nurturing a generation of digitally literate individuals ready to embrace the challenges and opportunities of the digital age. SGJSS's firm commitment to empowering rural communities through digital literacy serves as a testament to its dedication to social progress and its vision of a brighter future for all Rajasthani's. Many lives were profoundly and permanently impacted by SGJSS's unrelenting commitment to developing digital literacy in Rajasthan. By equipping rural communities with the tools to navigate the digital world, SGJSS has:

- Enhanced access to information and opportunities, opening doors to a world of possibilities.
- Improved communication and connectivity, fostering stronger social ties and breaking down geographical barriers.
- Promoted financial inclusion and economic growth, enabling individuals to participate fully in the digital economy.
- Empowered individuals to make informed decisions and actively participate in society, shaping their own destinies.

Health and Checkups Activities



India faces significant challenges in providing basic health services. Every hour, 45 children succumb to respiratory infections, one child dies every two minutes from diarrhoea, and nearly 2 million children under the age of five lose their lives annually due to preventable diseases.

To address this crisis, SGJSS organizes free health camps in rural and underserved areas, providing essential medical checkups, vaccinations, maternal care, and nutritional support. Our initiatives focus on preventive healthcare, early diagnosis, and community awareness, ensuring that marginalized populations receive timely medical attention.

We collaborate with healthcare professionals, hospitals, and volunteers to conduct screenings for common illnesses, distribute medicines, and educate families on hygiene, sanitation, and disease prevention. Through these efforts, we aim to reduce child mortality rates and improve overall public health.

Supporting Rural Farmers

SGJSS leverages its human capital, rooted in the applied humanist philosophy of agricultural communities, to drive inclusive, participatory, and sustainable rural development. Recognizing that agriculture is not only the backbone of rural livelihoods but also a way of life, SGJSS focuses on strengthening rural infrastructure and empowering farmers with the knowledge, tools, and resources they need to thrive in an evolving socio-economic landscape. Our initiatives are designed to address both immediate challenges and long-term aspirations of agrarian families.

We work extensively on providing better irrigation facilities, ensuring equitable access to water resources, and modernizing traditional farming practices through the adoption of climate-resilient and technology-driven solutions. Farmers are equipped with advanced knowledge through structured training programs that emphasize sustainable, organic, and regenerative farming techniques, helping them increase productivity while preserving soil health and biodiversity. To build economic resilience, SGJSS conducts financial literacy and digital literacy workshops, enabling farmers to manage resources more efficiently, access institutional credit, and make informed decisions.

A key focus of our work is on improving market linkages. By facilitating direct farmer-to-market access and reducing dependency on intermediaries, we ensure that cultivators receive fair prices for their produce, thereby increasing household incomes and strengthening local economies. In parallel, SGJSS promotes the integration of renewable

energy in agricultural practices, encouraging the use of solar pumps, bio-gas, and other clean energy solutions that reduce costs, lower carbon footprints, and enhance self-sufficiency.

Our approach is collaborative and participatory, working hand-in-hand with agricultural experts, academic institutions, government bodies, and grassroots organizations. This synergy not only enhances knowledge transfer but also creates an enabling ecosystem where rural farmers can innovate, adapt, and prosper. By nurturing both individual capacities and community-level systems, SGJSS envisions a future where rural agrarian communities achieve food security, economic independence, and sustainable prosperity, ensuring that growth is both inclusive and environmentally responsible.



नाबार्ड का प्रशिक्षण कार्यक्रम आयोजित




2 नवम्बर 2022

नवभारत न्यूज़

बीकानेर। नाबार्ड द्वारा राजीविका व गैर सरकारी संस्थाओं द्वारा बनाये गये स्वयं सहायता समूहों की महिलाओं के लिए बीकानेर के श्रीडूंगरगढ़ एवं लूणकरणसर में सतत आय अर्जन के लिए राजीविका एवं श्री गुरु जम्भेश्वर सेवा संस्थान, जयपुर के माध्यम से प्रशिक्षण कार्यक्रम आयोजित किया गया। कार्यक्रम में मुख्य अतिथि के रूप में भूपेन्द्र ज्याणी ने सैनेटरी नैपकीन बनाने तथा उनको ग्रामीण बाजार में महिलाओं के लिए उपलब्ध करवाने के प्रयासों के लिए जिला प्रशासन के सहयोग की अपेक्षा की। नाबार्ड-जिला विकास प्रबंधक रमेश ताम्बिया ने सैनेटरी नैपकीन की उपयोगिता, उत्पादन एवं बाजारोन्मुखी आजीविका एवं उधम विकास पर जानकारी प्रदान की।

OUR FOUNDER

The Founder of our Society is **Mr. Dharmpal Bishnoi**. The profiles of our lifetime Member given below:

	<p>Mr. Dharmpal Bishnoi is the founder of Shree Guru Jambheshwar Sewa Sansthan and currently serves as a regional manager for a pharmaceutical company in Rajasthan.</p> <p>He also established a private ITI college in Dholpur. A passionate follower of Guru Jambheshwar, the founder of Bishnoism, Mr. Bishnoi upholds the 29 principles of the faith, which focus on environmental conservation, social responsibility, and personal well-being. With his deep-rooted commitment to Bishnoism and vast experience in health and education, he has been actively supporting those in need since 2007.</p>
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For additional details on the background, educational qualifications, experience in the business of our Society, positions / posts held in the past, term of appointment and other Members hips of our Members, see “*Our Management*” on page 60 of this Draft Prospectus.

OUR MANAGEMENT

S. No.	Name	Details
1.	Ashutosh Bishnoi	Treasurer
2.	Devender Bishnoi	Member
3.	Dharmpal Bishnoi	Secretary
4.	Pritam Yadav	Member
5.	Ruchi Bishnoi	Member
6.	Satpal	Member
7.	Tripata	President

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 Society 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.

SGJSS issues Appointment Letters only to those employees who are working for full time and on exclusively serving for SGJSS on regular basis, outlining their designated roles and responsibilities.

Whereas the Volunteers, District Coordinators etc., are empanelled 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 projects SGJSS undertakes.

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 Society, from time to time.

Performance Appraisal:

The Society 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

Dharmpal Bishnoi is the only Founder among the other trustees.

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 Society in the preceding two years of filing this 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 Society confirms that the permanent account number of our Management has been submitted to the Stock Exchange at the time of filing this Fund-Raising Document.

RELATED PARTY TRANSACTIONS

For details of the related party transactions for the Fiscals 2025, 2024 and 2023 in accordance with the requirements under the Society Registration Act, 1860, and the rules framed thereunder, as amended from time to time, see —*Financial Information* on page 63 of this Draft Prospectus.

SECTION IV – FINANCIAL STATEMENTS

FINANCIAL INFORMATION

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left blank)*

FORM No. 10BB
[See rule 16CC and 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

I have examined the balance sheet of **SHREE GURU JAMBESHWAR SEWA SANSTHAN** [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-2025** 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

- (1) 1. The assessee is responsible for the preparation of the aforesaid financial statements that give a true and fair view of the financial position and financial performance in accordance with the applicable financial reporting framework. This responsibility includes the design, implementation and maintenance of internal control relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.
- (2) 2. Our responsibility is to express an opinion on these financial statements based on our audit. We have conducted this audit in accordance with the Standards on Auditing issued by the Institute of Chartered Accountants of India. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.
- (3) 3. An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditors judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances but not for the purposes of expressing an opinion on the effectiveness of the entity's internal control.
- (4) 4. It is not possible for us to determine whether payments in excess of Rs 10,000 (Rs. 35000 in case of plying, hiring or leasing of goods carriage) each were made otherwise than by account payee cheques/ bank drafts/ electronic transfer, as the necessary evidence is not in the possession of the Assessee.
- (5) 5. The verification of the compliance with the provisions of Chapter XVII-B regarding TDS and payment thereof has been carried out by us in accordance with auditing standards generally accepted in India, which included examination on a test check basis and having regard to the materiality of amounts involved.



FORM No. 10BB
[See rule 16CC and 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

I have examined the balance sheet of **SHREE GURU JAMBESHWAR SEWA SANSTHAN** [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-2025** 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

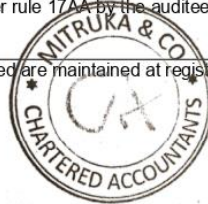
- (1) **1. The assessee is responsible for the preparation of the aforesaid financial statements that give a true and fair view of the financial position and financial performance in accordance with the applicable financial reporting framework. This responsibility includes the design, implementation and maintenance of internal control relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.**
- (2) **2. Our responsibility is to express an opinion on these financial statements based on our audit. We have conducted this audit in accordance with the Standards on Auditing issued by the Institute of Chartered Accountants of India. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.**
- (3) **3. An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditors judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances but not for the purposes of expressing an opinion on the effectiveness of the entitys internal control.**
- (4) **4. It is not possible for us to determine whether payments in excess of Rs 10,000 (Rs. 35000 in case of plying, hiring or leasing of goods carriage) each were made otherwise than by account payee cheques/ bank drafts/ electronic transfer, as the necessary evidence is not in the possession of the Assessee.**
- (5) **5. The verification of the compliance with the provisions of Chapter XVII-B regarding TDS and payment thereof has been carried out by us in accordance with auditing standards generally accepted in India, which included examination on a test check basis and having regard to the materiality of amounts involved.**



ANNEXURE Statement of particulars											
Basic Details	1.	PAN of the auditee 01				AAEAS2012H					
	2.	Name of the auditee				SHREE GURU JAMBESHWAR SEWA SANSTHAN					
	3.	Assessment Year				2025-26					
	4.	Previous Year				1-APR-2024 to 31-MAR-2025					
	5.	Registered Address of the auditee				2/69 Apple Residency, Chitrakoot, Vaishali Nagar S.O, Jaipur, JAIPUR, RAJASTHAN, 302021					
	6.	Other addresses, if applicable				No					
Legal	7.	Type of the auditee				Society					
	8.	Whether the auditee is established under an instrument?				Yes					
Management	9.	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									
		Name of person	Relation	Relation Other	Percentage of shareholding in case of shareholder	Unique Identification Number	Id Code	PAN Or Aadhar	Whether there is any change in relation during previous year of audit Yes/No	If yes, specify the change	Address/Foreign Address
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
		TRIPTA BISHNOI	Members of society			BLGPT9199H	PAN	Yes	No		1 P-21 TALWADI CRICAL, TALWADI CRICAL, P.I .P. Kota S.O, Ladpur a, KOTA, Rajasthan,, INDIA, KOTA, Rajasthan, 324005 INDIA
		DHARMPAL BISHNOI	Members of society			APHPC1010N	PAN	Yes	No		C-14/102 Vaishali Nagar, Vaishali Nagar,, Jhotwara S.O, Jaipur, JAIPUR, Rajasthan,, INDIA, JAIPUR, Rajasthan, 302012 INDIA
		9(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 in serial number 9(a)									
		Name	Unique Identification Number	ID code	PAN Or Aadhar	Non-individual person [as mentioned in row no 9(a)] in which beneficial ownership held	Percentage of beneficial ownership	Whether there is any change during previous year of audit Yes/No	If yes, specify the change	Address/Foreign Address	
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
	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							18-Aug-2007	
		(iii) If the answer to 10(i) is yes, whether application for registration under [sub-clause (iii)] of clause (ac) of sub-section (1) of section 12A or application for approval under clause (iii) of the first proviso to clause (23C) of section 10 has been filed?									
		(iv) If yes in 10(iii) above, the date of application for registration or approval.									
Details of Place where books of	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 maintained are maintained at registered office?							Yes		



ANNEXURE											
Statement of particulars											
Basic Details	1.	PAN of the auditee 01			AAEAS2012H						
	2.	Name of the auditee			SHREE GURU JAMBESHWAR SEWA SANSTHAN						
	3.	Assessment Year			2025-26						
	4.	Previous Year			1-APR-2024 to 31-MAR-2025						
	5.	Registered Address of the auditee			2/69 Apple Residency, Chitrakoot, Vaishali Nagar S.O, Jaipur, JAIPUR, RAJASTHAN, 302021						
	6.	Other addresses, if applicable			No						
Legal	7.	Type of the auditee			Society						
	8.	Whether the auditee is established under an instrument?			Yes						
Management	9.	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									
		Name of person	Relation	Relation Other	Percentage of shareholding in case of shareholder	Unique Identification Number	Id Code	PAN Or Aadhar	Whether there is any change in relation during previous year of audit Yes/No	If yes, specify the change	Address/Foreign Address
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
		TRIPTA BISHNOI	Members of society			BLGPT9199H	PAN	Yes	No		1 P-21 TALWADI CRICAL, TALWADI CRICAL,, P.I .P. Kota S.O, Ladpur a, KOTA, Rajasthan,, INDIA, KOTA, Rajasthan, 324005 INDIA
		DHARMPAL BISHNOI	Members of society			APHPC1010N	PAN	Yes	No		C-14/102 Vaishali Nagar, Vaishali Nagar,, Jhotwara S.O, Jaipur, JAIPUR, Rajasthan,, INDIA, JAIPUR, Rajasthan, 302012 INDIA
		9(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 in serial number 9(a)									
		Name	Unique Identification Number	ID code	PAN Or Aadhar	Non-individual person [as mentioned in row no 9(a)] in which beneficial ownership held	Percentage of beneficial ownership	Whether there is any change during previous year of audit Yes/No	If yes, specify the change	Address/Foreign Address	
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
	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						18-Aug-2007	
		(iii)	If the answer to 10(i) is yes, whether application for registration under [sub-clause (iii)] of clause (ac) of sub-section (1) of section 12A or application for approval under clause (iii) of the first proviso to clause (23C) of section 10 has been filed?								
		(iv)	If yes in 10(iii) above, the date of application for registration or approval.								
Details of Place where books of account are 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 maintained are maintained at registered office?						Yes		



P. Mateek

	(F)	Any other				0
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	If code 2 selected in column (1) specify the amount of contribution made to the auditee
		4-any trustee of the trust or manager (by whatever name called) of the institution	TRIPTA BISHNOI	BLGPT9199H		1 P-21 TALWADI CRICAL,,TALWADI CRICAL,,P.I.P. Kota S.O,Ladpura,KOTA,Raja sthan,,INDIA,KOTA,Raja sthan,324005 INDIA
		4-any trustee of the trust or manager (by whatever name called) of the institution	DHARMP AL BISHNOI	APHPC1010N		C-14/102 Vaishali Nagar, Vaishali Nagar,,Jhotwara S.O,Jaipur,JAIPUR,Raja sthan,,INDIA,JAIPUR,Rajasthan,302012 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
	(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				
		Income of the auditee has been applied, other than for the objects of the trust or institution.				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
	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



MITRUKA & CO

CHARTERED ACCOUNTANTS

Independent Auditor's Report

Opinion

We have audited the financial statements of **SHREE GURU JAMBESHWAR SEWA SANSTHAN** (hereinafter referred to as "the entity"), which comprise the Balance Sheet as at **31st March, 2025**, the Income and Expenditure for the year then ended, the Receipt and Payment Account for the year then ended and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying financial statements of the entity are prepared, in all material respects, in accordance with applicable Laws.

Basis for Opinion

We conducted our audit in accordance with the Standards on Auditing (SAs) issued by ICAI. Our responsibilities under those Standards are further described in the *Auditor's Responsibilities for the Audit of the Financial Statements* section of our report. We are independent of the entity in accordance with the ethical requirements that are relevant to our audit of the financial statements, and we have fulfilled our other responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Responsibilities of Management and Those Charged with Governance for the Standalone Financial Statements

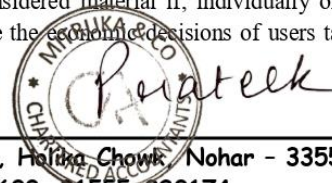
Management is responsible for the preparation of the financial statements in accordance with applicable Law and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the entity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the entity or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the entity's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.



C/O K L Mitruka Advocate, Behind PNB Bank, Halima Chowk, Nohar - 335523

Phone: 70146-35934, 94145-11600, 01555-220174

e-mail: prateekmitruka.pm@gmail.com * k.l.mitruka@gmail.com

MITRUKA & CO

CHARTERED ACCOUNTANTS

Independent Auditor's Report

Opinion

We have audited the financial statements of **SHREE GURU JAMBESHWAR SEWA SANSTHAN** (hereinafter referred to as "the entity"), which comprise the Balance Sheet as at **31st March, 2025**, the Income and Expenditure for the year then ended, the Receipt and Payment Account for the year then ended and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying financial statements of the entity are prepared, in all material respects, in accordance with applicable Laws.

Basis for Opinion

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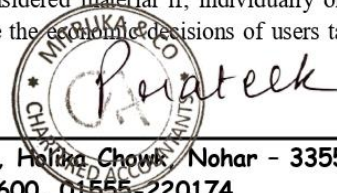
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C/O K L Mitruka Advocate, Behind PNB Bank, Halima Chowk, Nohar - 335523

Phone: 70146-35934, 94145-11600, 01555-220174

e-mail: prateekmitruka.pm@gmail.com * k.l.mitruka@gmail.com

(F.Y. 2024-25)

SHREE GURU JAMBESHWAR SEWA SANSTHAN
2/69 Apple Residency, Chitrakoot, Vaishali Nagar S.O, Jaipur, JAIPUR, JAIPUR

Balance Sheet as on 31st March 2025

Liabilities	Amount	Assets	Amount
General Fund	17,85,285.01	Fixed Assets	27,651.01
Loans (liability)	90,000.00	Other Current Assets	19,196.00
Provisions	30,000.00	Deposits (asset)	1,58,404.00
		Sundry Debtors	5,00,000.00
		Cash-in-hand	4,49,915.16
		Bank accounts	3,45,118.84
		Loans and advances (asset)	4,05,000.00
Total	19,05,285.01	Total	19,05,285.01

The accompanying notes are an integral part of the financial statements.

As per our report of even date

For M/s. MITRUKA & CO
Chartered Accountant
(Registration No. 0033659C)

Prateek

PRATEEK MITRUKA
Proprietor
Membership No.: 464232



For SHREE GURU JAMBESHWAR SEWA
SANSTHAN



Place: NOHAR
Date: 06/10/2025

(F.Y. 2024-25)

SHREE GURU JAMBESHWAR SEWA SANSTHAN
2/69 Apple Residency, Chitrakoot, Vaishali Nagar S.O, Jaipur, JAIPUR, JAIPUR

Income and Expenditure Account for the year Ending 31st March 2025

Particulars	Amount	Particulars	Amount
To Purchase accounts	21,38,128.00	By Sales accounts	75,83,410.00
To Agriculture skill education program	18,32,300.00	By Interest	8,455.00
To Audit fees	15,000.00	By Misc income	4,268.00
To Avpm and associates	12,000.00	By Donation income	22,70,000.00
To Education and social empowerment	9,82,877.00	By Medical camp revenue	8,67,000.00
To Electricity	60,000.00		
To Epfo	825.00		
To Medical camp programme	8,66,887.00		
To Misc. exps.	4,150.96		
To National stock exchange	5,400.00		
To Office expenses	24,000.00		
To Petrol and fuel exps.	1,89,856.00		
To Social welfare expenses	4,22,000.00		
To Swachhata awareness program	4,50,000.00		
To Vocational skill training	11,51,528.00		
To Rent expenses	1,87,165.00		
To Salary and wages	21,40,841.00		
To Depreciation	6,084.59		
To Surplus (Excess of Income over Expenditure)	2,44,090.45		
Total	1,07,33,133.00	Total	1,07,33,133.00

The accompanying notes are an integral part of the financial statements.

As per our report of even date

For M/s. MITRUKA & CO

Chartered Accountant

(Registration No. 0033659C)

Prateek

PRATEEK MITRUKA

Proprietor

Membership No.: 464232



For SHREE GURU JAMBESHWAR SEWA SANSTHAN



Place: NOHAR

Date: 06/10/2025

(F.Y. 2024-25)

SHREE GURU JAMBESHWAR SEWA SANSTHAN
2/69 Apple Residency, Chitrakoot, Vaishali Nagar S.O, Jaipur, JAIPUR, JAIPUR

Income and Expenditure Account for the year Ending 31st March 2025

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To Depreciation	6,084.59		
To Surplus (Excess of Income over Expenditure)	2,44,090.45		
Total	1,07,33,133.00	Total	1,07,33,133.00

The accompanying notes are an integral part of the financial statements.

As per our report of even date

For M/s. MITRUKA & CO

Chartered Accountant

(Registration No. 0033659C)

Prateek

PRATEEK MITRUKA

Proprietor

Membership No.: 464232



For SHREE GURU JAMBESHWAR SEWA SANSTHAN



Place: NOHAR

Date: 06/10/2025

(F.Y. 2024-25)

SHREE GURU JAMBESHWAR SEWA SANSTHAN
2/69 Apple Residency, Chitrakoot, Vaishali Nagar S.O, Jaipur, JAIPUR, JAIPUR

Income and Expenditure Account for the year Ending 31st March 2025

Particulars	Amount	Particulars	Amount
To Purchase accounts	21,38,128.00	By Sales accounts	75,83,410.00
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To Audit fees	15,000.00	By Misc income	4,268.00
To Avpm and associates	12,000.00	By Donation income	22,70,000.00
To Education and social empowerment	9,82,877.00	By Medical camp revenue	8,67,000.00
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To Swachhata awareness program	4,50,000.00		
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To Rent expenses	1,87,165.00		
To Salary and wages	21,40,841.00		
To Depreciation	6,084.59		
To Surplus (Excess of Income over Expenditure)	2,44,090.45		
Total	1,07,33,133.00	Total	1,07,33,133.00

The accompanying notes are an integral part of the financial statements.

As per our report of even date

For M/s. MITRUKA & CO

Chartered Accountant

(Registration No. 0033659C)

Prateek

PRATEEK MITRUKA

Proprietor

Membership No.: 464232



[Signature]

For SHREE GURU JAMBESHWAR SEWA
SANSTHAN



Place: NOHAR

Date: 06/10/2025

(F.Y. 2024-25)

SHREE GURU JAMBESHWAR SEWA SANSTHAN
2/69 Apple Residency, Chitrakoot, Vaishali Nagar S.O, Jaipur, JAIPUR, JAIPUR

Receipt and Payment a/c for the year ending 31st March 2025

Particulars	Amount	Particulars	Amount
To Balance B/F	4,37,262.96	By Sundry Creditors	55,02,192.00
To Sales	49,22,000.00	By AVPM & Associates	12,000.00
To Interest	8,455.00	By Electricity	60,000.00
To Misc Income	4,268.00	By EPFO	825.00
To Donation Income	22,70,000.00	By Misc Expenses	4,150.96
To Medical Camp Income	8,67,000.00	By NSE	5,400.00
To TDS	8,460.00	By Office Expenses	24,000.00
To Sundry Debtors	15,55,546.00	By Petrol & Fuel Expenses	1,89,856.00
		By Vocational Skill Training	11,51,528.00
		By Rent	1,87,165.00
		By Salaries & Wages	21,40,841.00
		By Balance C/F	7,95,034.00
Total	1,00,72,991.96	Total	1,00,72,991.96



Prateek

Sum





PIYUSH KUMAR MITTAL, FCA, CS, M.Com, FAFD, CCBA

AVPM & ASSOCIATES
CHARTERED ACCOUNTANTS

AUDITORS' REPORT

We have examined the annexed Income & Expenditure Account for the period from 01.04.2023 to 31.03.2024 & the Balance Sheet as on 31.03.2024 of "**SHREE GURU JAMBESHWAR SEWA SANSTHAN.**" These financial statements are the responsibility of the management. Our responsibility is to express an opinion on these financial statements based on our audit.

We conducted our audit in accordance with auditing standards generally accepted in India. These standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatements. An audit includes examining on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used & significant estimates made by the management as well as evaluating the overall financial statement presentation. We believe that our audit provides a reasonable basis of our opinion.

We further report that:

1. We have obtained all the information & explanations which to the best of our knowledge & belief were necessary for the purpose of audit.
2. The Income & Expenditure account and The Balance Sheet are in agreement with the books of account maintained by the concern.
3. In our opinion & to best of our information & according to the explanations given to us the said accounts give a true & fair view:
 - (i) In the case of Income & Expenditure account, Income for the period from 01.04.2023 to 31.03.2024.
 - (ii) In the case of Balance Sheet of the concern as on 31.03.2024.

For AVPM & ASSOCIATE
Chartered Accountants

Place: Jaipur
Dated: 27/09/2024

(Piyush Kumar Mittal)
Partner
M.No. 431067



SHREE GURU JAMBESHWAR SEWA SANSTHAN
C-14/102, VINOBA BHAVE NAGAR, VAISHALI NAGAR, JAIPUR

(F.Y. 2023-24)

Balance Sheet as on 31st March 2024

Liabilities	Amount	Assets	Amount
General Fund	15,41,194.56	Fixed Assets	33,735.60
Loans (liability)	90,000.00	Tds	27,656.00
Audit fees payable	15,000.00	Deposits (asset)	1,58,404.00
		Sundry Debtors	5,84,136.00
		Cash-in-hand	4,07,055.16
		Bank accounts	30,207.80
		Loans and advances (asset)	4,05,000.00
Total	16,46,194.56	Total	16,46,194.56

The accompanying notes are an integral part of the financial statements.

As per our report of even date

For AVPM & ASSOCIATES

Chartered Accountants

(Registration No. 0023972C)

PIYUSH KUMAR MITTAL

Partner

Membership No.: 431067

Place: Jaipur

Date: 27/09/2024

For SHREE GURU JAMBESHWAR SEWA
SANSTHAN

TRIPTA BISHNOI
Trustee



TRIPAL BISHNOI
Trustee

SHREE GURU JAMBESHWAR SEWA SANSTHAN
C-14/102, VINOBA BHAVE NAGAR, VAISHALI NAGAR, JAIPUR

(F.Y. 2023-24)

Balance Sheet as on 31st March 2024

Liabilities	Amount	Assets	Amount
General Fund	15,41,194.56	Fixed Assets	33,735.60
Loans (liability)	90,000.00	Tds	27,656.00
Audit fees payable	15,000.00	Deposits (asset)	1,58,404.00
		Sundry Debtors	5,84,136.00
		Cash-in-hand	4,07,055.16
		Bank accounts	30,207.80
		Loans and advances (asset)	4,05,000.00
Total	16,46,194.56	Total	16,46,194.56

The accompanying notes are an integral part of the financial statements.

As per our report of even date
For AVPM & ASSOCIATES
Chartered Accountants
(Registration No. 0023972C)

PIYUSH KUMAR MITTAL
Partner
Membership No.: 431067
Place: Jaipur
Date: 27/09/2024

For SHREE GURU JAMBESHWAR SEWA
SANSTHAN

TRIPTA BISHNOI
Trustee



RMPAL BISHNOI
Trustee

SHREE GURU JAMBESHWAR SEWA SANSTHAN
C-14/102, VINOBA BHAVE NAGAR, VAISHALI NAGAR, JAIPUR

(F.Y. 2023-24)

Balance Sheet as on 31st March 2024

Liabilities	Amount	Assets	Amount
General Fund	15,41,194.56	Fixed Assets	33,735.60
Loans (liability)	90,000.00	Tds	27,656.00
Audit fees payable	15,000.00	Deposits (asset)	1,58,404.00
		Sundry Debtors	5,84,136.00
		Cash-in-hand	4,07,055.16
		Bank accounts	30,207.80
		Loans and advances (asset)	4,05,000.00
Total	16,46,194.56	Total	16,46,194.56

The accompanying notes are an integral part of the financial statements.

As per our report of even date

For AVPM & ASSOCIATES

Chartered Accountants

(Registration No. 0023972C)

PIYUSH KUMAR MITTAL

Partner

Membership No.: 431067

Place: Jaipur

Date: 27/09/2024

For SHREE GURU JAMBESHWAR SEWA
SANSTHAN

TRIPTA BISHNOI
Trustee



RAMPAL BISHNOI
Trustee



AUDITORS' REPORT

We have examined the annexed Profit & Loss Account for the period from 01.04.2022 to 31.03.2023 & the Balance Sheet as on 31.03.2023 of "M/S SHREE GURU JAMBESHWAR SEWA SANSTHAN". These financial statements are the responsibility of the management. Our responsibility is to express an opinion on these financial statements based on our audit.

We conducted our audit in accordance with auditing standards generally accepted in India. These standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatements. An audit includes examining on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used & significant estimates made by the management as well as evaluating the overall financial statement presentation. We believe that our audit provides a reasonable basis of our opinion.

We further report that:

1. We have obtained all the information & explanations which to the best of our knowledge & belief were necessary for the purpose of audit.
2. The Profit & Loss account and The Balance Sheet are in agreement with the books of account maintained by the concern.
3. In our opinion & to best of our information & according to the explanations given to us the said accounts give a true & fair view:
 - (i) In the case of Profit & Loss account, Profit for the period from 01.04.2022 to 31.03.2023.
 - (ii) In the case of Balance Sheet of the concern as on 31.03.2023.

Place: Jaipur



For AVPM & ASSOCIATE
Chartered Accountants

(Piyush Kumar Mittal)
Partner
M.No. 431067

(F.Y. 2022-23)

SHREE GURU JAMBESHWAR SEWA SANSTHAN
C-14/102, VINOBA BHAVE NAGAR, VAISHALI NAGAR, JAIPUR

Balance Sheet as on 31st March 2023

Liabilities	Amount	Assets	Amount
General Fund	18,70,169.31	Fixed Assets	27,504.00
Audit fees payable	15,000.00	Fd for icds	21,000.00
Dharmpal bishnoi	2,00,415.20	Tds	19,517.00
Jatanlal jat	90,000.00	Deposits (asset)	1,58,404.00
Tripata	41,500.00	Sundry Debtors	8,84,136.00
		Cash-in-hand	59,105.36
		Bank accounts	6,42,418.15
		Loans and advances (asset)	4,05,000.00
Total	22,17,084.51	Total	22,17,084.51

The accompanying notes are an integral part of the financial statements.

As per our report of even date

For AVPM & ASSOCIATES
Chartered Accountants
(Registration No. 0023972C)

PIYUSH KUMAR MITTAL
Partner
Membership No.: 431067
Place: Jaipur
Date: 28/10/2023

For SHREE GURU JAMBESHWAR SEWA
SANSTHAN

TRIPTA BISHNOI
Member



DHARMPAL BISHNOI
Member

Shree Guru Jambeshwar Sewa Sansthan

Receipts and Payments

1-Apr-22 to 31-Mar-23

Page 1

Receipts	1-Apr-22 to 31-Mar-23	Payments	1-Apr-22 to 31-Mar-23
Opening Balance	7,05,761.49	Current Liabilities	10,97,845.00
Bank Accounts	2,10,156.13	AUDIT FEES PAYABLE	15,000.00
Cash-in-Hand	4,95,605.36	Sundry Creditors	10,82,845.00
Current Assets	31,36,689.00	Current Assets	12,81,507.00
FD for ICDS	17,415.00	FD for ICDS	21,000.00
Tds	63,460.00	Tds	23,507.00
Deposits (Asset)	8,875.00	Loans & Advances (Asset)	4,37,000.00
Loans & Advances (Asset)	14,20,000.00	Sundry Debtors	8,00,000.00
Sundry Debtors	16,26,939.00	Indirect Expenses	24,94,034.98
Indirect Incomes	17,20,760.00	Bank Charges	2,547.04
INTEREST	3,756.00	DD Fees	11,700.00
MISC Income	4.00	Discount	16,750.00
Donation Income	17,17,000.00	Epfo	39,759.00
Indirect Expenses	11,700.00	ESIC	5,766.00
DD Fees	11,700.00	Misc. Exps.	36,447.94
		Petrol & Fuel Exps.	12,734.00
		Rent Expenses	1,75,678.00
		Salary & Wages	21,92,653.00
		Closing Balance	7,01,523.51
		Bank Accounts	6,42,418.15
		Cash-in-Hand	59,105.36
Total	55,74,910.49	Total	55,74,910.49

The accompanying notes are an integral part of the financial statements.

As per our report of even date
For AVPM & ASSOCIATES
Chartered Accountants
(Registration No. 0023972C)

PIYUSH KUMAR MITTAL
Partner
Membership No.: 431067
Place: Jaipur
Date: 28/10/2024

For SHREE GURU JAMBESHWAR SEWA
SANSTHAN

TRIPTA BISHNOI
Trustee



SHARMPAL BISHNOI
Trustee

(F.Y. 2022-23)

SHREE GURU JAMBESHWAR SEWA SANSTHAN
C-14/102, VINOBA BHAVE NAGAR, VAISHALI NAGAR, JAIPUR

Income and Expenditure A/c for the year Ending 31st March 2023

Particulars	Amount	Particulars	Amount
To Purchase accounts	10,82,845.00	By Interest	3,756.00
To Audit fees	15,000.00	By Misc income	4.00
To Bank charges	2,547.04	By Donation income	17,17,000.00
To Discount	16,750.00	By Sales	16,26,939.00
To Epto	39,759.00		
To Esic	5,766.00		
To Misc. exps.	36,447.94		
To Petrol and fuel exps.	12,734.00		
To Rent expences	1,75,678.00		
To Salary and wages	21,92,653.00		
To Depreciation	8,201.00		
		By Deficit (Excess of Expenditure over Income)	2,40,681.98
Total	35,88,380.98	Total	35,88,380.98

The accompanying notes are an integral part of the financial statements.

As per our report of even date
For AVPM & ASSOCIATES
Chartered Accountants
(Registration No. 0023972C)

PIYUSH KUMAR MITTAL
Partner
Membership No.: 431067
Place: Jaipur
Date: 28/10/2023

For SHREE GURU JAMBESHWAR SEWA
SANSTHAN

TRIPTA BISHNOI
Member

DHARM PAL BISHNOI
Member



CONFIRMATION ON AUDITORS REPORT

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

MATERIAL DEVELOPMENTS

Since March 31, 2025 till the date of filing this Draft Prospectus, there has been no material event/ development or change having implications on the financials/credit quality (e.g. any material regulatory proceedings against our Society/Members, litigations resulting in material liabilities, corporate restructuring event etc.) at the time of the Issue which may affect the Issue or the investor's decision to invest / continue to invest in the ZCZP Instruments.

COMPLIANCE

For the Audited Financial Statements, see Financial Information on page 63 of this Draft Fund-Raising Document Further, we confirm that there are no material qualifications or material irregularities reported by the Statutory Auditors in the Audited Financial Statements nor any notices received etc.

FINANCIAL INDEBTEDNESS

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Our Society has no outstanding external commercial borrowings, as on June 30, 2024.

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

Our Society has no outstanding sub – ordinate debt, as on June 30, 2024.

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

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

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

Nil

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

Nil

N. List of top 10 holders of commercial paper (secured and unsecured) in terms of value (on a cumulative basis) as on June 30, 2025:

Nil

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

Nil

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

For details of the contingent liabilities of our Trust in the last three financial years, please see —Financial Information on page 63 of this Draft Fund Raising Document.

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

SECTION V – LEGAL AND OTHER INFORMATION

OUTSTANDING LITIGATION

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

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

Additional Confirmations:

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

OTHER REGULATORY AND STATUTORY DISCLOSURES

Issuer's Absolute Responsibility

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

Authority for the Issue

At the meeting of the Board of Members of our Society held on July 21, 2025, the Board of Members approved the issuance of ZCZP Instruments to the public.

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

Eligibility of our Society for the Issue

1. Our Society and our Members have not been debarred from accessing the securities market by SEBI.
2. None of our Members of our Society is a promoter or director of another Society which has been debarred from accessing the securities market or dealing in securities by SEBI.
3. Our Society and our Members have not been categorized as a Willful Defaulter or a fraudulent borrower.
4. None of our Members have been declared as a fugitive economic offender, under Section 12 of the Fugitive Economic Offenders Act, 2018.
5. Neither our Society nor any of our members has been debarred from carrying out its activities or raising funds by the Ministry of Home Affairs or any other ministry of the Central Government or State Government or Charitable Commissioner or any other statutory body.
6. Our Company is eligible to undertake this Issue in compliance with Regulation 292E of the SEBI ICDR Regulations, as follows:
7. Our Society is eligible to undertake this Issue in compliance with Regulation 292E (2) (a) (ii) of the SEBI ICDR Regulations, as follows:
 - a. The NPO is in compliance with requirements with Regulation 292E (2) (a) sub clause (I) and (V) of SEBI (ICDR) Regulations, 2018 to be identified as Social Enterprise and eradicating hunger, poverty, malnutrition and inequality & ensuring environmental sustainability, addressing climate change including mitigation and adaptation, forest and wildlife conservation.
 - b. The NPO is in compliance with requirements with Regulation 292E (2) (b) of SEBI(ICDR) Regulations, 2018 to be identified as Social Enterprise. Our organization is mainly focused on tribal & migrated community, small marginal women farmers, FPO, SME, School going children, tribal children (0 to 59 months) Adolescent Children & Pregnant Women's and Lactating Mothers
 - c. The NPO is in compliance with requirements with Regulation 292E (2) (c) of SEBI (ICDR) Regulations, 2018 to be identified as Social Enterprise as above 86.23% of the immediately preceding 3-year average of expenditure has been incurred for providing eligible activities to members of the target population.
 - d. The annual spending of the NPO in past financial year 2024-25 is **Rs 1,07,33,133.00**
 - e. The funding in NPO in past financial year 2024-25 is **Rs. 1,07,33,133.00**

8. Our Statutory Auditors pursuant to their certificate dated September 4, 2025 have confirmed the eligibility of our Society under Regulation 292E of the SEBI ICDR Regulations.

DISCLAIMER CLAUSE OF SEBI

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

DISCLAIMER CLAUSE OF NSE

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

DISCLAIMER IN RESPECT OF JURISDICTION

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

DISCLAIMER STATEMENT FROM THE ISSUER

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

UNDERTAKING BY THE ISSUER

INVESTORS ARE ADVISED TO READ THE RISK FACTORS 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 10 OF THIS DRAFT PROSPECTUS.

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

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

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

Listing

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

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

Consents

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

Minimum Subscription

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

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

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

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

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

Underwriting

The Issue is not required to be underwritten.

Issue Related Expenses

The expenses of the Issue include, *inter alia*, fees payable to the Registrar to the Issue, printing and distribution expenses, legal fees, advertisement expenses and listing fees. The Issue expenses and listing fees will be paid from Issue related expenses raised in the listing.

Utilization of Issue Proceeds

Our Board of Members certifies that:

- (i) all monies received out of the Issue of the ZCZP Instruments to the public shall be transferred to a separate bank account maintained with a scheduled bank, other than the bank account referred to in section 40(3) of the Society Registration Act;
- (ii) details of all monies utilized out of the Issue referred to in sub-item (i) shall be disclosed under an appropriate separate head in our balance sheet indicating the purpose for which such monies were utilized;
- (iii) details of all unutilized monies out of the Issue referred to in sub-item (i), if any, shall be disclosed under an appropriate separate head in our balance sheet indicating the form of financial assets in which such unutilized monies have been invested; and
- (iv) we shall utilize the Issue proceeds only after (a) receipt of the minimum subscription of 75% of the Issue Size pertaining to the Issue; (b) completion of Allotment in compliance with Section 40 of the Rajasthan Registration Act, 28, 1958; and (c) receipt of listing approval from the Stock Exchanges.

Mechanism for redressal of investor grievances

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

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

Details of Auditor to the Issuer:

Name of the Auditor	Address	Auditor since
Mitruka & Co	C/O K L Mitruka Advocate, Behind PNB Bank, Holika Chowk, Nohar – 335523	01.06.2024

Change in auditors of our Company

Except as stated below, there has been no change in the auditors of our Company during the three years.

Name of Auditor	Date of Change	Reason of Change
Mitruka & Co	01.06.2024	Appointment in place of retiring Auditor
AVPM & Associates	01.06.2022	Term of appointment completed

Auditors' Remarks

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

Trading

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

Disclaimer in respect of Jurisdiction

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

SECTION VI - ISSUE RELATED INFORMATION

ISSUE STRUCTURE

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

Issuer	Shree Guru Jambheshwar Sewa Sansthan
Type/Nature of instrument	Zero Coupon Zero Principal Instruments (ZCZP)
Mode of the Issue	Public Issue
Depositories	NSDL and CDSL
Issue	Public issue of zero coupon zero principal instruments of our Society of face value of ₹1/- each aggregating up to ₹ 1.61 crore, on the terms and in the manner set forth herein.
Minimum Subscription	Minimum subscription is 75% of the Issue, i.e., ₹ 1.20 crore
Issue Size	₹ 1.61 crore
Eligible Investors	Please see — <i>Issue Procedure – Who can apply?</i> ” on page 100 of this Draft Prospectus
Objects of the Issue	Please see — <i>Objects of the Issue</i> on page 22 of this Draft Prospectus.
Details of Utilization of the Proceeds	Please see — <i>Objects of the Issue</i> on page 22 of this Draft Prospectus.
Tenor	The tenure of the ZCZP Instruments will be the date on which the Objects of the Issue have been met or 18 months from the Deemed Date of Allotment, being the timeline for completion of the Objects of the Issue. For further details, please see — <i>Objects of the Issue</i> on page 22 of this Draft Prospectus.
Face Value	₹ 1/- per ZCZP Instrument
Issue Price	₹ 1/- per ZCZP Instrument
Minimum Application size	₹ 1,000 (i.e. One Thousand ZCZP Instruments) or such other amount as may be permitted under extant regulation and in multiples of ₹ 1,000.
Market Lot / Trading Lot	The ZCZP Instruments are not tradable in the secondary market.
Listing	The ZCZP Instruments are proposed to be listed on the Stock Exchanges. The ZCZP Instruments shall be listed within 10 (ten) trading days from the Issue Closing Date. NSE Social Stock Exchange has been appointed as the Designated Stock Exchange.
Modes of payment	Please see — <i>Issue Structure – Terms of Payment of Application Amount</i> ” on page 93 Of this Draft Prospectus.
Issuance mode of the Instrument	In dematerialized form only
Trading mode of the instrument	In dematerialized form only
Issue opening date	As will be specified DRAFT FUND RAISING DOCUMENT
Issue closing date*	As will be specified in the DRAFT FUND RAISING DOCUMENT
Issue Documents**	This Draft Prospectus, the Prospectus, read with any notices, corrigenda, addenda thereto and other documents, if applicable, and various other documents/ agreements/ undertakings, entered or to be entered by our Society with the other intermediaries for the purpose of the Issue including but not limited to the Tripartite Agreements and the Registrar Agreement.
Risk factors pertaining to the Issue	Please see section titled — <i>Risk Factors</i> on page 10 of this Draft Prospectus.
Governing law and Jurisdiction	The governing law and jurisdiction for the purpose of the Issue shall be Indian law, and the competent courts of jurisdiction in Jaipur, Rajasthan respectively.

Notes:

* The subscription list shall remain open at the commencement of banking hours and close at the close of banking hours for the period as indicated, with an option for early closure or extension by such period, as may be decided by the Board of Members of our Society. In the event of such early closure or extension subscription list of the Issue, our Society may issue notice of such early closure or extension to the prospective investors through an advertisement in an English national daily on or before such earlier date or extended date of closure. Applications Forms for the Issue will be accepted only from 10:00 a.m. till 5.00 p.m. (Indian Standard Time) or such extended time as may be permitted by the Stock Exchanges, on Working Days during the Issue Period. On the Issue Closing Date, Application Forms will be accepted only from 10:00 a.m. till 3.00 p.m. (Indian Standard Time). For further details please see “General Information” on page 19 of this Draft Prospectus** For the list of documents executed/ to be executed, please see “Material Contracts and Documents for Inspection” on page 119.

Terms of payment of Application Amount

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

Escrow Account Details: [●]

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

All Applications where payment is being made by cheque / demand draft should be submitted to the Registrar to the Issue before the Issue Closing Date. Further, Applications where payment is being made by electronic bank transfer should reach the Registrar to the Issue 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 Prospectus in the Issue will be subject to applicable statutory and/or regulatory requirements. Applicants are advised to ensure that applications made by them do not exceed the investment limits or maximum number of ZCZP Instruments that can be held by them under applicable statutory and/or regulatory provisions.

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

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

Termination of listing of the ZCZP Instruments

The tenure of the ZCZP Instruments will be the date on which the Objects of the Issue have been met or 15 months from the Deemed Date of Allotment, being the timeline for completion of the Objects of the Issue. For further details, please see —Objects of the Issue on page 22 of this Draft Prospectus.

Lock-in

The ZCZP Instruments cannot be transferred, and the investors (including corporates) will continue to hold them till maturity.

TERMS OF THE ISSUE

Authority for the Issue

At the meeting of the Board of Members of our Society held on October July 21, 2025, the Board of Members approved the issuance of ZCZP Instruments of the face value ₹ 1 each, for an amount up to ₹ 1.61 crores.

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

Principal Terms & Conditions of the Issue

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

Face Value

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

ZCZP Instrument Holder not a Member

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

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

Presently, the investment towards ZCZP is eligible for exemption under Section 80G of the Income Tax Act, 1961. However, Investors may consult their Tax Advisors for its applicability, if any, in future based in the extant provisions of the IT ACT

Jurisdiction

Exclusive jurisdiction for the purpose of the Issue is with the competent courts of jurisdiction in Jaipur, Rajasthan, 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 dematerialized form and in multiples of one ZCZP Instrument.

For details of allotment refer to chapter titled —*Issue Procedure* beginning on page 100 of this Draft Prospectus.

Lock-in

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

Transfer/Transmission of ZCZP Instruments

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

Title

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

Succession

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

Joint holders

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

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

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

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

Period of subscription

ISSUE SCHEDULE	
ISSUE OPENS ON	[●]
ISSUE CLOSES ON	[●]

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 100 of this Draft Prospectus.

Mode of payment of Interest to ZCZP Instrument Holders

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

Application Size

Each Application should be for a minimum of ₹ 1,000, i.e., 1,000 ZCZP Instruments and in multiples of ₹ 1,000 (1,000 ZCZP Instrument) thereafter. Applicants can apply for the ZCZP Instruments offered hereunder provided the Applicant has applied for minimum application size using the same Application Form.

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

Pre-closure

Our Society reserves the right to close the Issue at any time prior to the Issue Closing Date, subject to receipt of minimum

subscription or as may be specified in this Draft Prospectus. Our Society shall Allot ZCZP Instruments with respect to the Applications received until the time of such pre-closure in accordance with the Basis of Allotment as described

hereinabove and subject to applicable statutory and/or regulatory requirements.

Minimum subscription

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

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

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

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

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

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

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

1. Insufficient Funding Impacting Project Objectives: Inadequate capital may restrict the number of beneficiaries as per the SGJSS's Program for Beneficiaries but will not disrupt schedules for delivering vital providing campaign, training and workshop.

2. Impeded Impact on Beneficiary Communities: Under-subscription to funding initiatives directly affects SGJSS's outreach to intended beneficiary communities, potentially reducing the number of beneficiaries but will not impact the rate of improvement in living conditions and overall well-being for Beneficiaries who will be taken up in the program.

3. Challenges in Resource Allocation: Insufficient funds may force SGJSS to reassess resource allocation, potentially diverting resources from critical projects to cover operational costs, thereby impacting the effectiveness of program delivery marginally.

4. Community Disappointment and Eroded Confidence: Under-subscription can lead to disappointment within beneficiary communities, eroding confidence in SGJSS's capacity to bring about meaningful and sustainable positive change for Beneficiaries.

Utilization of Application Amount

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

Utilization of Issue Proceeds

- a) All monies received pursuant to the issue of ZCZP Instruments to public shall be transferred to a separate bank account.
- b) Our Society shall submit to the Stock Exchanges a statement in respect of utilization of the Net Proceeds and balance amount remaining unutilized, until the utilization of the Net Proceeds in accordance with this Draft Prospectus;
- c) Our Society confirms that the unutilized amounts from the Net Proceeds shall be kept in a separate bank account and shall not be co – mingled with other funds;

- d) Our Society shall utilize the Issue proceeds only up on (i) receipt of minimum subscription; (ii) completion of Allotment in compliance with Section 40 of the Rajasthan Registration Act, 28, 1958; and (iii) receipt of listing approval from Stock Exchanges; and

Listing

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

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

Monitoring and Reporting of Utilization of Issue Proceeds

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

ISSUE PROCEDURE

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

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

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

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

Availability of this Draft Prospectus, Prospectus and Application Forms

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

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

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

Who can apply?

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

Institutional Investors

- a mutual fund, venture capital fund and alternative investment fund registered with SEBI;
- a public financial institution;
- a scheduled commercial bank;
- a state industrial development corporation;
- an insurance Society registered with the Insurance Regulatory and Development Authority of India;
- a provident fund with minimum corpus of twenty-five crore rupees;

- a pension fund with minimum corpus of twenty-five crore rupees registered with the Pension Fund Regulatory and Development Authority established under sub-section (1) of section 3 of the Pension Fund Regulatory and Development Authority Act, 2013;
- National Investment Fund set up by resolution no. F. No. 2/3/2005-DDII dated November 23, 2005, of the Government of India published in the Gazette of India;
 - insurance funds set up and managed by army, navy or air force of the Union of India;
 - insurance funds set up and managed by the Department of Posts, India; and
 - systemically important non-banking financial 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 100 of this Draft Prospectus.

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 lakh rupees;

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

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

APPLICATIONS BY VARIOUS APPLICANT CATEGORIES

Applications by Mutual Funds

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

Application by Scheduled Commercial Banks

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

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

Application by Insurance Companies

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

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

Applications by Alternative Investments Funds

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

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

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

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

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

Applications by Society

In case of Applications made by society, settled under the Rajasthan Registration Act, 28, 1958, as amended, or any other statutory and/or regulatory provision governing the settlement of society in India, must submit a (i) certified copy of the registered instrument for creation of such society, (ii) power of attorney, if any, in favors of one or more society thereof, (iii) such other documents evidencing registration thereof under applicable statutory/regulatory requirements. Further, any society applying for the ZCZP Instruments pursuant to the Issue must ensure that (a) they are authorized under applicable statutory/regulatory requirements and their constitution instrument to hold and invest in ZCZP Instruments, (b) they have obtained all necessary approvals, consents or other authorizations, which may be required under applicable statutory and/or regulatory requirements to invest in ZCZP Instruments, and (c) Applications made by them do not exceed the investment limits or maximum number of ZCZP Instruments that can be held by them under applicable statutory and or regulatory provisions.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Applications by National Investment Funds

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

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

Applications by Systematically Important Non-banking financial 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 Society reserves the right to accept or reject any Applications in whole or in part, in either case, without assigning any reason therefor.

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

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

Escrow Mechanism

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

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

How to apply?

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

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

Please note that there is a single Application Form.

Method of Application

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

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

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

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

Application Size

Each Application should be for a minimum of ₹ 1,000, i.e., 1,000 ZCZP Instruments. Applicants can apply for the ZCZP Instruments offered hereunder provided the Applicant has applied for minimum application size using the same Application Form.

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

Applications cannot be made by:

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

Terms of Payment

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

Payment instructions for Applicants

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

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

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

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

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

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

Payment mechanism for Applicants

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

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

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

**To be populated in the Prospectus.*

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 Prospectus and the Application Form. Incomplete Application Forms are liable to be rejected. Applicants should note that the Registrar will not be liable for errors in data entry due to incomplete or illegible Application Forms.
3. Applications are required to be for a minimum of 10,000 ZCZP Instruments and in multiples of 50,000 ZCZP Instruments thereafter as specified in the Issue Documents.
4. Thumb impressions and signatures other than in the languages specified in the Eighth Schedule in the Constitution of India must be attested by a Magistrate or a Notary Public or a Special Executive Magistrate under official seal.
5. Applications should be in single name. Applicants are required to ensure that the PAN Details of the HUF are mentioned and not those of the Karta.
6. Applicants applying for Allotment must provide details of valid and active DP ID, Client ID and PAN clearly and without error. On the basis of such Applicant's active DP ID, Client ID and PAN provided in the Application Form, the Registrar to the Issue will obtain from the Depository the Demographic Details. Invalid accounts, suspended accounts or where such account is classified as invalid or suspended may not be considered for Allotment of the ZCZP Instruments.
7. Applicants must ensure that their Application Forms are made in a single name.
8. The minimum number of Applications and minimum application size shall be specified in the Prospectus. Applicants may apply for ZCZP Instruments Applied for in a single Application Form.
9. All Applicants are required to tick the relevant column in the —Category of Investor box in the Application Form.

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

Applicants' PAN, Depository Account and Bank Account Details

ALL APPLICANTS APPLYING FOR ALLOTMENT OF THE ZCZP INSTRUMENTS SHOULD MENTION THEIR DP ID, CLIENT ID AND PAN IN THE APPLICATION FORM. APPLICANTS MUST ENSURE THAT

THE DP ID, CLIENT ID AND PAN GIVEN IN THE APPLICATION FORM IS EXACTLY THE SAME AS THE DP ID, CLIENTID AND PAN AVAILABLE IN THE DEPOSITORY DATABASE.

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

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

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

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

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 Mumbai for the amount payable on application, if applicable, shall be sent by Registered Post or by hand delivery to the Corporate Office of the Registrar, so as to reach the Registrar prior to the Issue Closing Date.

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

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

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

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

Online Applications

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

INSTRUCTIONS FOR FILLING-UP THE APPLICATION FORM

General Instructions

A. General instructions for completing the Application Form

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

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

B. Applicant's Beneficiary Account and Bank Account Details

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

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

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

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

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

C. Permanent Account Number ("PAN")

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

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

General Instructions

Do's

1. Check if you are eligible to apply as per the terms of the Prospectus and applicable law;
2. Read all the instructions carefully and complete the Application Form in the prescribed form;
3. Ensure that you have obtained all necessary approvals from the relevant statutory and/or regulatory authorities to apply for, subscribe to and/or seek Allotment of ZCZP Instruments pursuant to the Issue;
4. Ensure that the DP ID and Client ID are correct and beneficiary account is activated for Allotment of ZCZP Instruments in dematerialized form. The requirement for providing Depository Participant details shall be mandatory for all Applicants;

5. Ensure that you have been given an acknowledgement as proof of the Registrar having accepted the Application Form in case of hand delivery of Application Forms;
6. Ensure that signatures other than in the languages specified in the Eighth Schedule to the Constitution of India are attested by a Magistrate or a Notary Public or a Special Executive Magistrate under official seal;
7. In case of an HUF applying through its Karta, the Applicant is required to specify the name of an Applicant in the Application Form as ‘XYZ Hindu Undivided Family applying through PQR’, where PQR is the name of the Karta. However, the PAN of the HUF should be mentioned in the Application Form and not that of the Karta;
8. Ensure that the Demographic Details including PAN are updated, true and correct in all respects;
9. Ensure that if the depository account is held in joint names, the Application Form should contain the name and PAN of the person whose name appears first in the depository account and signature of only this person would be required in the Application Form. This Applicant would be deemed to have signed on behalf of joint holders and would be required to give confirmation to this effect in the Application Form;
10. Ensure that your Application Form is submitted with the Registrar to the Issue; and
11. Ensure that you have correctly ticked, provided or checked the authorization box in the Application Form.

Don'ts:

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

Depository Arrangements

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

In this context:

1. Tripartite Agreement dated [●], between us, the Registrar to the Issue and CDSL for offering depository option to the Applicants.
2. Tripartite Agreement dated [●], between us, the Registrar to the Issue and NSDL for offering depository option to the Applicants.
3. An Applicant must have at least one beneficiary account with any of the Depository Participants (DPs) of NSDL or CDSL prior to making the Application.

4. ZCZP Instruments Allotted to an Applicant will be credited directly to the Applicant's respective beneficiary account(s) with the DP.
5. Non-transferable Allotment Advice will be directly sent to the Applicant by the Registrar to the Issue.

For further information relating to Applications for Allotment of the ZCZP Instruments in authorized form, please see the section titled *Issue Procedure* on page 100 of this Draft Prospectus.

Communications

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

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

Undertaking by the Issuer

Statement by the Board:

- (a) All monies received pursuant to the Issue of ZCZP Instruments to public shall be transferred to a separate bank account as referred to in sub-section (3) of Rajasthan Registration Act, 28, 1958.
- (b) Details of all monies utilized out of Issue referred to in sub-item (a) shall be disclosed under an appropriate separate head in our balance sheet indicating the purpose for which such monies had been utilized.
- (c) Details of all unutilized monies out of issue of ZCZP Instruments, if any, referred to in sub-item (a) shall be disclosed under an appropriate separate head in our Balance Sheet indicating the form in which such unutilized monies have been invested.
- (d) Our Society shall submit to the Stock Exchanges a statement in respect of utilization of the Net Proceeds, on a quarterly basis, containing (a) category-wise amount of monies raised, (b) category-wise amount of monies utilized, (c) balance amount remaining unutilized, until the utilization of the Net Proceeds in accordance with this Draft Prospectus.
- (e) We shall utilize the Issue proceeds only after (a) receipt of the minimum subscription of 75% of the Issue Size; (b) completion of Allotment and refund process in compliance with Rajasthan Registration Act, 28, 1958; and (c) receipt of listing approval from the Stock Exchanges.

Other Undertakings by our Society

Our Society undertakes that:

- (a) Complaints received in respect of the Issue will be attended to by our Society expeditiously and satisfactorily.
- (b) Our Society will take necessary steps for the purpose of getting the ZCZP Instruments listed within the specified time, i.e., within 10 (ten) trading days of the Issue Closing Date.
- (c) Funds required for dispatch of Allotment Advice will be made available by our Society to the Registrar to the Issue.
- (d) We shall make necessary disclosures/reporting under any other legal or regulatory requirement as may be required by our Society from time to time.

Rejection of Applications

As set out below or if all required information is not provided or the Application Form is incomplete in any

respect, the Board of Members of our Society reserves its full, unqualified and absolute right to accept or reject any Application in whole or in part and in either case without assigning any reason thereof.

Application may be rejected on one or more technical grounds, including but not restricted to:

- Application by persons not competent to contract under the Indian Contract Act, 1872, as amended, (other than minors having valid Depository Account as per Demographic Details provided by Depositories);
- Applications by retail or foreign investors;
- Applications not being signed by the sole Applicant;
- Application Amount blocked being higher or lower than the value of ZCZP Instruments Applied for. However, our Society may allot ZCZP Instruments up to the number of ZCZP Instruments Applied for, if the value of such ZCZP Instruments Applied for exceeds the minimum application size;
- Applications where a registered address in India is not provided for the Applicant;
- In case of partnership firms (except LLPs), ZCZP Instruments applied for in the name of the partnership and not the names of the individual partners(s);
- 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 Society in terms of applicable laws, rules, regulations, guidelines and approvals;
- In case of Applications under power of attorney or by limited Companies, corporate, society etc., submitted without relevant documents;
- Applications accompanied by Stock invest/cash;
- Signature of sole Applicant missing;
- Applications by persons debarred from accessing capital markets, by SEBI or any other regulatory authority.
- Date of Birth for first/sole Applicant for persons applying for Allotment not mentioned in the Application Form.
- In case no corresponding record is available with the Depositories that matches three parameters namely, DP ID, ClientID and PAN or if PAN is not available in the Depository database;
- Applications for amounts greater than the maximum permissible amount prescribed by the regulations and applicable law;
- Applications by persons prohibited from buying, selling or dealing in shares, directly or indirectly, by SEBI or any other regulatory authority;
- Applications by any person outside India;
- Applications by other persons who are not eligible to apply for ZCZP Instruments under the Issue under applicable Indian or foreign statutory/regulatory requirements;
- Applications uploaded after the expiry of the allocated time on the Issue Closing Date, unless extended by the Stock Exchange, as applicable;
- Application Forms not delivered by the Applicant within the time prescribed as per the Application Form and the Prospectus;

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

Mode of making refunds

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

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

1. Direct Credit

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

2. NACH

National Automated Clearing House which is a consolidated system of ECS. Payment of refund would be done through NACH for Applicants having an account at one of the 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 Society and the Registrar to the Issue at least seven days prior to the Record Date. Charges, if any, levied by the Applicant's bank receiving the credit would be borne by the Applicant. In the event the same is not provided, refund shall be made through NACH subject to availability of complete bank account details for the same as stated above.

4. NEFT

Payment of refunds shall be undertaken through NEFT wherever the Applicants banks have been assigned the IFSC, which can be linked to a Magnetic Ink Character Recognition (—MICR), if any, available to that particular bank branch. The IFSC Code will be obtained from the website of RBI as on a date immediately prior to the date of payment of refund, duly mapped with MICR numbers. Wherever the Applicants have registered their nine-digit MICR number and their bank account number while opening and operating the demat account, the same will be duly mapped with the IFSC of that particular bank branch and the payment of refund will be made to the applicants through this method.

Basis of Allotment

If the Issue is oversubscribed (i.e. if the subscription received is greater than the Issue Size), the allocation of ZCZP Instruments in consultation with the Designated Stock Exchange, shall be on a proportionate basis.

Issuance of Allotment Advice

Our Society shall ensure dispatch of Allotment Advice as per the Demographic Details received from the Depositories within 8-10 Working Days of the Issue Closing Date. Instructions for credit of ZCZP Instruments to the beneficiary account with Depository Participants shall be made within 8-10 Working Days of the Issue Closing Date. Our Society will provide adequate funds required for dispatch of Allotment Advice, as applicable, to the Registrar to the Issue.

Investor Withdrawals and Pre-closure

Investor Withdrawal: Applicants can withdraw their Applications till the Issue Closing Date by submitting a request for the same to the Registrar, through whom the Application had been placed. In case an Applicant wishes to withdraw the Application after the Issue Closing Date, the same can be done by submitting a withdrawal request to the Registrar to the Issue prior to the finalization of the Basis of Allotment.

Pre-closure: Our Society reserves the right to close the Issue at any time prior to the Issue Closing Date, subject to receipt of minimum subscription or as may be specified in the Prospectus. Our Society shall allot ZCZP Instruments with respect to the Applications received until the time of such pre-closure in accordance with the Basis of Allotment as described hereinabove and subject to applicable statutory and/or regulatory requirements. In the event of such early closure of the Issue, our Society shall ensure that public notice of such early closure is published on or before such early date of closure or the Issue Closing Date, as applicable, through advertisement(s) in all those newspapers in which pre-issue advertisement have been given.

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

SECTION VII – KEY PROVISIONS OF MEMORANDUM OF ASSOCIATION

1. Name of the Organization :- The name of the organization has been changed from Shree Guru Jambheshwar Sewa Sansthan to Shree Guru Jambheshwar Sewa Sansthan.

2. Registered office and working area: The present working area of the organization will be in Rajasthan and the registered office of the organization will be Jaipur, Rajasthan.

3. Purpose of Organization :- Modified purposes of organization are as follows:

- Delivering holistic health and nutrition programs
- Strengthening women's empowerment and financial autonomy
- Championing eco-friendly agriculture and pollution control
- Expanding access to quality education and digital literacy
- Promote social justice, inclusiveness and community participation
- Advance sustainable development through education, health and environmental protection
- Build livelihoods and resilience via skill development and financial independence
- Uphold integrity, transparency and collaborative governance in all initiatives

4. Membership

Eligibility criteria for membership in Organisation:

- (a) Person should be a citizen of India and can provide temporarily membership to specialized person in their field.
- (b). Person should have belief and trust on organization Objective and work.
- (c). Person should prioritize organization interest.
- (d). Person can become a member of the organization after Paying membership fees in organization interest

5. Termination of Membership:

- Membership can be terminated from the organization on Following basis:

- I. If member dies.
- II. By residing out of Jaipur or by his/her resignation, if accepted
- III. If a person neglecting rules, sub rules, principals and objective of the organization.
If Executive members accused members, then the person have to appeal in written within 5 days to get confidence of General Assembly members as per subsection 3 & 4. General Assembly decision will be the last decision which everyone has to accept.

6. Formation Rights of Executive Board and Their Meetings

- (a) Executive Board are formed for smooth functioning of organization and seven members will be there as per section 5.
- (b) Election :-Executive board will be formed for period of two year by general assembly through election. Trustee have right to appoint election officer and make sure whole process will go unbiased and follow indirect election system
- (c) Meetings: Executive Board meeting called once in three months by secretary and it can be called more than once in two months if necessary
- (d) Coram In meeting five or more than five members presence are valid and if not than meeting can be postponed and in next meeting subject and points of consideration will be same but coram members are not needed to present.
- (e) Information of meeting will be given two days before but can be called meeting on short notice.

7. Rights and Duties of Executive Board:

Secretary :-

- I. Will call & organize meeting of General assembly and Executive board.
- II. Will prepare and record a minutes of Executive board meeting and general assembly meeting.
- III. Will have control on Income & Expenditure and on employees of organization.
- IV. Prepare Income and Expenditure plan for approval.
- V. Represent the organization and have signatory authority to sign legal document.
- VI. To do all types of correspondence.
- VII. Protect the assets of organization from damage or loss.

Treasurer :-

- (i) Account Keeping of Annual Budget
- (ii) Control on organization expenditure.
- (iii) Signature on all receipts.

11. Organization Fund

The Fund of organization will be Charity, donation fees, grants or any financial help and this fund will Deposit in Jaipur. The rights of withdrawal of fund are with Chairman, Trustee, Secretary and treasurer.

12. Change in Organization Legislation:

In presented Legislation changes or amendments can be done as per Registration Act, 1958 sec.12 after having a 2/3 majority of votes.

13. Dissolution Of Organization

If dissolution of organization become necessary than dissolution will be done as per Registration Act, 1958 section 13 or 14 and all movable or immovable property will be transfer to same objective organization

14. Audit

- Audit of organization will be done annually.

15. Inspection of Organization

- Registrar, Jaipur will have full authority to organization and its working. The suggestion provided by registrar will be implemented at best.

SECTION VIII – MATERIAL CONTRACTS AND DOCUMENTS FOR INSPECTION

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

MATERIAL CONTRACTS

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

MATERIAL DOCUMENTS



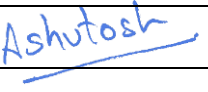
1. Memorandum of Association of our Society, as amended to date.
2. Certificate of Registration of our Society dated 2007 issued by the RoS.
3. Copy of the resolution passed by the Board of Members on July 21, 2025 approving the issue of ZCZP Instruments.
4. Copy of the resolution passed by the Board of Members on October 13, 2025 approving this Draft Prospectus.
5. Registration certificate as a Not-for-Profit Organization with NSE.
6. Permanent Account Number card.
7. Certificate issued under section 12A of the Income-tax Act, 1961.
8. Certificate of registration under the Foreign Contribution (Regulation) Act, 2010 and the returns filed thereunder.
9. Consents of the Members, Society Secretary and Compliance Officer, Chief Financial Officer, Legal Counsel to the Issue and Registrar to the Issue.
10. Consent dated September 4, 2025 from AVPM & Associates. , Chartered Accountants to include their name as required under section 26 (1) of the Rajasthan Registration Act, 28, 1958 read with SEBI NCS Regulations, in this Draft Prospectus, and as an —expert as defined under section 2 (38) of the Rajasthan Registration Act, 28, 1958 to the extent and in their capacity as our Statutory Auditors, and in respect of their audit reports, on the Audited Financial Statements, included in this Draft Prospectus, and such consent has not been withdrawn as on the date of this Draft Prospectus.
11. The Audited Financial Statements.
12. Annual reports of our Society for the Fiscals 2025, 2024 and 2023.
13. In-principle listing approval from NSE by its letter no. [●] dated [●]

DECLARATION

We, the members of Shree Guru Jambheshwar Sewa Sansthan, 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 Authorized Signatory of SGJSS (“Society”)

Name	Designation	Signature
Tripata Bishnoi	President	
Dharmpal	Secretary	
Ashutosh Bishnoi	Treasurer	

Place: Jaipur
Date: 14/10/2025



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