



CENTRE FOR AQUATIC LIVELIHOOD JALJEEVIKA

Centre for Aquatic Livelihood Jaljeevika (“Company” or “Issuer”) was registered and incorporated in Pune, Maharashtra on September 30, 2013, as a private limited company under Section 25 of the Companies Act, 1956, (validly existing under Section 8 of the Companies Act, 2013) pursuant to a certificate of incorporation issued by the Registrar of Companies, Maharashtra at Pune (“RoC”). For more information about our Company, please refer “General Information” and “History and Main Objects” on pages 10 and 25, respectively of this Draft Fund-Raising Documents.

Registered Office: 976, A/P HINGANGAON, TAL. K. MAHANKAL, SANGLI- 416405, Maharashtra, INDIA

Tel.: 0120-79609381

CIN: U05010PN2013NPL148986; **PAN:** AAFCC4979A

Website: www.jaljeevika.org; **Email:** info@jaljeevika.org

Company Secretary and Compliance Officer: Bageshwari Kshirsagar; **Tel.:** +91 9822020098 **Email:** bmkshirsagar2@gmail.com

Chief Finance Officer: Dileep Kumar Nagaria; **Tel.:** + 91 9977952455; **Email:** Dileep.kumar7@gmail.com

PUBLIC ISSUE BY OUR COMPANY OF ZERO COUPON ZERO PRINCIPAL INSTRUMENTS OF FACE VALUE ₹ 1/- EACH (“ZCZP INSTRUMENTS”), AGGREGATING UP TO ₹4 CRORE (“ISSUE SIZE” AND SUCH PUBLIC ISSUE HEREINAFTER REFERRED TO AS THE “ISSUE”) THROUGH THIS DRAFT FUND-RAISING DOCUMENTS AND THE FUND-RAISING DOCUMENTS. 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 NPO ON NSE SOCIAL STOCK EXCHANGE AND CONTENTS OF THE DRAFT FUND-RAISING DOCUMENT/FUND-RAISING DOCUMENT (COLLECTIVELY, “NSE NORMS”), AND THE DISCLOSURE REQUIREMENT UNDER SCHEULE I OF THE SECURITIES AND EXCHANGE BOARD OF INDIA (ISSUE AND LISTING OF NON-CONVERTIBLE SECURITIES) REGULATIONS, 2021 (“SEBI NCS REGULATIONS”), THE COMPANIES ACT, 2013 AND RULES MADE THEREUNDER, EACH AS AMENDED TO THE EXTENT NOTIFIED AND APPLICABLE

OUR PROMOTERS

Our Promoters are Ranjit Ambastha and Devanand Londhe; **Email:** ranjit.ambastha@gmail.com/devanandlondhe@gmail.com; **Tel.:** +91 9975603023 /+919822191233. For details of our Promoters, see “Our Promoters” on page 31 of this Draft Fund-Raising Documents.

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 7 and 83, respectively of this Draft Fund-Raising Documents. 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 Fund-Raising Documents. The Issue is not underwritten.

CREDIT RATING

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

LISTING

The ZCZP Instruments offered through this Draft Fund-Raising Documents and Fund-Raising Documents are proposed to be listed on the social stock exchange segments of NSE and BSE Limited (“BSE”), being NSE Social Stock Exchange and BSE Social Stock Exchange (collectively, “Stock Exchanges”) and NSE Social Stock Exchange shall be the Designated Stock Exchange. Our Company has received ‘in-principle’ approvals from NSE and BSE vide their letters bearing number [●] dated [●] and [●] dated [●], respectively.

PUBLIC COMMENTS

The Draft Fund-Raising Documents dated August 25, 2023, 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 Fund-Raising Documents with the Stock Exchanges. All comments on this Draft Fund-Raising Documents are to be forwarded to the attention of the Company Secretary and Compliance Officer of our Company. All comments received on this Draft Fund-Raising Documents will be suitably addressed prior to filing of the Fund-Raising Documents with the Stock Exchanges and RoC.

ADVISOR TO THE ISSUE**Registrar of the Issue****STATUTORY AUDITOR****PERFACT WORK SKILL INDIA PRIVATE LIMITED**

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**SKYLINE FINANCIAL SERVICES PRIVATE LIMITED**

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S R Pandit & Co.

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Contact Person: Manas Joglekar
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Email ID: casrpanditco@gmail.com

ISSUE PROGRAMME**

Issue opens on: [●]

Issue closes on: [●]

*** The Issue shall remain open for subscription on Working Days from 10 a.m. to 5 p.m. (Indian Standard Time) during the period indicated in the Fund-Raising Documents, except that the Issue may close on such earlier date or extended date as may be decided by the Board of Directors of our Company, subject to relevant approvals. In the event of an early closure or extension of the Issue, our Company 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 Company is located on or before such earlier or initial date of Issue closure. On the Issue Closing Date, the Application Forms will be accepted only between 10 a.m. and 3 p.m. (Indian Standard Time). For further details please refer to section titled "General Information" on page 15 of this Draft Fund-Raising Documents. A copy of the Fund-Raising Documents shall be filed with the Registrar of Companies RoC in terms of Section 26 of Companies Act, 2013, along with the endorsed/certified copies of all requisite documents. For further details, please see "Material Contracts and Documents for Inspection" on page 150 of this Draft Fund-Raising Documents.*

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SECTION I – GENERAL DEFINITIONS AND ABBREVIATIONS

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

The words and expressions used in this Draft Fund-Raising Documents 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 Companies Act, 2013, the SCRA, the Depositories Act, NSE Norms and the rules and regulations notified thereunder.

General Terms

| Term | Description |
|--|---|
| “Company” or “the Issuer” | Centre for Aquatic Livelihood Jaljeevika, a company incorporated under Section 25 of the Companies Act, 1956 (validly existing under Section 8 of the Companies Act, 2013) and having its Registered Office at 976, A/P Hingangaon, Tal. K. Mahankal, Sangli- 416405, Maharashtra, India. |
| Articles or Articles of Association or AOA | Articles of association of our Company, as amended. |
| Audited Financial Statements | The audited financial statements of our Company for the financial years ended March 31, 2024, March 31, 2023, and March 31, 2022 along with the audit reports, dated September 09, 2024 issued by S R Pandit & Co., Chartered Accountant and September 25, 2023 and September 5, 2022, respectively issued by M/S. GSTM & ASSOCIATE, Chartered Accountants. |
| Auditors or Statutory Auditors | GSTM & Associates, the statutory auditors of our Company. |
| Board or Board of Directors or our Board or our Board of Directors | Ranjit Ambastha (Director), Neelkanth Mishra (Director), Devanand Londhe (Director), Dileep Kumar Nagaria (Director) |
| Company Secretary and Compliance Officer | Company secretary and compliance officer of our Company, being Bageshwari Kshirsagar. For further details, see “ <i>Our Management</i> ” on page 49 of this Draft Fund-Raising Documents. |
| MOA or Memorandum of Association | Memorandum of Association of our Company, as amended. |
| Promoters | The promoters of our Company being Devanand Londhe and Ranjit Ambastha. |
| Promoter Group | Includes such persons and entities constituting the promoter group of our Company pursuant to Regulation 2(1)(pp) of the SEBI ICDR Regulations. |
| ROC / Registrar of Companies | Registrar of Companies, Maharashtra at Pune. |
| Shareholders | The holders of the Equity Shares from time to time. |

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 Fund-Raising Documents, the Fund-Raising Documents, and the Application Form. For details of ineligible investors, please see “ <i>Issue Procedure</i> ” on page 132 of this Draft Fund-Raising Documents. |
| Application | A physical application to subscribe to the ZCZP Instruments offered pursuant to the Issue by submission of a valid Application Form submitted to the Registrar. |

| | |
|-----------------------------------|--|
| Application Amount | The aggregate value of the ZCZP Instruments applied for, as indicated in the Application Form for the Issue, which shall not be lesser than ₹10,000. |
| Application Form | Form in terms of which an Applicant shall make an offer to subscribe to ZCZP Instruments through the physical process which will be considered as the Application for Allotment of ZCZP Instruments in terms of this Draft Fund-Raising Documents. |
| Basis of Allotment | The basis on which ZCZP Instruments will be allotted to applicants as described in “Issue Procedure – Basis of Allotment” on page 144 of this Draft Fund-Raising Documents. |
| Client ID | Client identification number maintained with one of the Depositories in relation to the demat account. |
| Corporate Office of the Registrar | SKYLINE FINANCIAL SERVICES PRIVATE LIMITED, D – 153A, Okhla Industrial Area Phase – I, New Delhi – 110020 |
| Date of Allotment | The date on which the Board of Directors, approves the Allotment of the ZCZP Instruments for the Issue or such date as may be determined by the Board of Director. 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. |
| 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 company 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 Company of zero coupon zero principal instruments of face value ₹ 1/- each, aggregating up to ₹4 Crores (four crore). |
| Issue Closing Date | As specified in the Fund-Raising Documents. |
| Issue Opening Date | As specified in the Fund-Raising Documents. |

Conventional and General Terms or Abbreviations

| Term/ Abbreviation | Description/Full Form |
|----------------------|---|
| “₹”, “Rupees”, “INR” | Indian Rupees. |
| AGM | Annual General 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 | Depository Participant as defined under the Depositories Act, 1996. |

| | |
|---|---|
| Participant | |
| Financial Year, Fiscal or FY or for the Fiscal Year ended | Unless stated otherwise, the period of 12 months commencing on April 1 of the immediately preceding calendar year and ending March 31 of that particular calendar year. |
| GoI or Government or Central Government | Government of India. |
| HUF | Hindu Undivided Family. |
| ITI | Industrial Training Institute |
| India | Republic of India. |
| NACH | National Automated Clearing House. |
| N/A or N.A. | Not applicable. |
| 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. |
| State Government | The government of a state in India. |
| Stock Exchanges | NSE Social Stock Exchange and BSE 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 15,9,150,57 and 121 respectively of this Draft Fund-Raising Documents shall have the meaning ascribed to them as part of the aforementioned sections.

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

Certain Conventions

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

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

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

Presentation of Financial Information

Our Company’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 Fund-Raising Documents 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 Company’s Audited Financial Results for the Fiscal Years ended March 31, 2024, March 31, 2023, and March 31, 2022, have been prepared in accordance with applicable accounting standard and March 31, 2024 have been audited by S.R. Pandit & Co. and March 31, 2023 and March 31, 2022 have been audited by M/S. GSTM & ASSOCIATE and are included in the section titled “*Financial Information*” on page 57 of this Draft Fund-Raising Documents.

Currency and Unit of Presentation

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

Except where stated otherwise in this Draft Fund-Raising Documents, 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 coupon 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 an subscription decision, investors must rely on their examination of the issue including the risks involved in it.

Specific attention of investors is invited to statement of risk factors contained under section “*Risk Factors*” on page 9 of this Draft Fund-Raising Documents. These risks are not, and are not intended to be, a complete list of all risks and considerations relevant to the ZCZP Instruments or investor’s decision to purchase such securities.

FORWARD LOOKING STATEMENTS

Certain statements contained in this Draft Fund-Raising Documents 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 Fund-Raising Documents that are not historical facts. All forward-looking statements are subject to risks, uncertainties and assumptions about us that could cause actual results to differ materially from those contemplated by the relevant forward-looking statement. Important factors that could cause actual results, including our financial conditions and results of operations to differ from our expectations include, but are not limited to, the following:

- Reduction or discontinuation in the donations or grants received by us;
- Changes in applicable law governing corporate social responsibility policies;
- Termination or delay in implementation of our arrangements with State Governments;
- Failure to retain and attract professionals; and
- Impact of the COVID-19 pandemic or the outbreak of any new pandemic on our business and operations. For further discussion of factors that could cause our actual results to differ, see “*Risk Factors*” on page 9 of this Draft Fund-Raising Documents.

All forward-looking statements are subject to risks, uncertainties and assumptions about our Company that could cause actual results and valuations to differ materially from those contemplated by the relevant statement. Additional factors that could cause actual results, performance or achievements to differ materially include, but are not limited to, those discussed under the section titled “*Our Business*” and “*Legal and Other Information*” on pages 35 and 120, respectively of this Draft Fund-Raising Documents. The forward-looking statements contained in this Draft Fund-Raising Documents are based on the beliefs of management, as well as the assumptions made by and information currently available to management. Although our Company 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. If any of these risks and uncertainties materialize, or if any of our Company’s underlying assumptions prove to be incorrect, our Company’s actual results of operations or financial condition could differ materially from that described herein as anticipated, believed, estimated or expected. All subsequent forward-looking statements attributable to our Company are expressly qualified in their entirety by reference to these cautionary statements.

Neither our Company, its directors, 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 Company which relate to our Company, the ZCZP Instruments. Potential investors should carefully consider all the risk factors stated in this Draft Fund-Raising Documents in relation to the ZCZP Instruments for evaluating our Company and the ZCZP Instruments before making any investment decision. Our Company believes that the factors described below represent the principal risks inherent in investing in the ZCZP Instruments but such risks are not exhaustive. Potential investors should also read the detailed information set out elsewhere in this Draft Fund-Raising Documents and reach their own views prior to making any investment decision.

If any one of the following stated risks actually occurs, our Company's business, financial conditions and results of operations could suffer. These risks and uncertainties are not the only issues that our Company faces. Additional risks and uncertainties not presently known to our Company or that our Company 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 Company 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: Centre For Aquatic Livelihood Jaljeevika 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 providing training to the rural and tribal women for climate resilient agriculture, agro-ecological farming and supporting livelihood development initiatives for the beneficiaries.

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

3. Dependency on Top Donors and Mitigation Strategies:

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

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

Conducting training workshops for local community leaders empowers them to act as advocates for Centre For Aquatic Livelihood Jaljeevika's 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 Centre For Aquatic Livelihood Jaljeevika maximizes its outreach efforts while optimizing resource utilization.

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

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

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

5. Monitoring and Potential Changes in the Board of the Working of the Company

Risk Description: In the future, changes in the board of the working of the company 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 company. We have also implemented a comprehensive on boarding process for new board members to ensure a smooth transition and minimize disruptions to the entity's operations.

6. Monitoring and Evaluation Risk: Ensuring Effective Program Assessment

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

Mitigation Strategy: Centre For Aquatic Livelihood Jaljeevika 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 Centre For Aquatic Livelihood Jaljeevika's work, building foundation and support for its programs.

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

Risk Description: The collection and storage of personal data on beneficiaries expose Centre For Aquatic Livelihood Jaljeevika 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: Centre For Aquatic Livelihood Jaljeevika 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. Staffs receive 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. Reputation Risk: Negative Public Perception or Media Scrutiny

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

Mitigation Strategy: Centre For Aquatic Livelihood Jaljeevika 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 Centre For Aquatic Livelihood Jaljeevika's mission, impact, and achievements builds foundation and credibility. Crisis communication plans and protocols for responding to negative publicity enable Centre For Aquatic Livelihood Jaljeevika to address issues promptly and transparently, minimizing reputational damage.

9. Partnership Risk: Dependence on Unreliable or Uncommitted Partners

Risk Description: Centre For Aquatic Livelihood Jaljeevika carries out its activities on its own except that it relies on corporate sponsors, to support its programs and initiatives. Therefore, The organisation 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, the Centre For Aquatic Livelihood Jaljeevika conducts its programs without entering into partnerships with other NGOs or partners and thus there is no risk on this account.

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

Risk Description: Centre For Aquatic Livelihood Jaljeevika reliance on technology for data management, communication, and program delivery is minimal. However, a breach in data leakage may disrupt operations, or undermine the foundation and confidence of stakeholders.

Mitigation Strategy: Centre For Aquatic Livelihood Jaljeevika 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.

11. 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: Centre For Aquatic Livelihood Jaljeevika has established a robust project monitoring and evaluation system to track the progress of its projects and ensure that funds are utilized as planned. Centre For Aquatic Livelihood Jaljeevika 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 Centre For Aquatic Livelihood Jaljeevika 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.

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

Risk Description: Inadequate board oversight or governance controls may expose Centre For Aquatic Livelihood Jaljeevika. A to risks related to conflicts of interest, ethical breaches, or mismanagement of resources. Weak governance practices could undermine organizational integrity, accountability, and stakeholder foundation.

Mitigation Strategy: Centre For Aquatic Livelihood Jaljeevika 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 behaviour, 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. On-going training and support on governance best practices and fiduciary responsibilities are provided to board members to enhance their capacity to fulfil their roles effectively.

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

Risk Description: Centre For Aquatic Livelihood Jaljeevika 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: Centre For Aquatic Livelihood Jaljeevika 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.

14. Human Resources Risk: Talent Attrition and Succession Planning

Risk Description: Centre For Aquatic Livelihood Jaljeevika faces risks associated with talent attrition, including the departure of key personnel or experienced staff members. Failure to effectively manage talent retention and succession planning could disrupt operations, diminish institutional knowledge, and impact program continuity.

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

15. 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.

16. 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.

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

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

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

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

19. 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.

20. Risks Associated with Consumer Preferences:

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

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

External Risk Factors:

21. 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.

22. 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 Centre For Aquatic Livelihood Jaljeevika's program delivery operations. Interruptions in transportation, communication, or access to facilities could impact the organization's ability to serve beneficiaries and fulfil its mission.

Mitigation Strategy: Centre For Aquatic Livelihood Jaljeevika 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.

23. 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, Centre For Aquatic Livelihood Jaljeevika demonstrated resilience and adaptability in continuing its vital work. Our dedicated team, under the guidance of CEO Neelkanth Mishra swiftly transitioned to a remote work culture, ensuring the continuity of our activities. This included skill development, job placements, 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, Centre For Aquatic Livelihood Jaljeevika 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.

24. 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 Foundation will be the date on which the objectives of the issue are met or 36 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 foundation and accountability.

25. 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.

26. 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 Foundation. 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 Company is registered and incorporated in Pune, Maharashtra on September 30, 2013, as a private limited company under Section 25 of the Companies Act, 1956, (validly existing under Section 8 of the Companies Act, 2013) pursuant to a certificate of incorporation issued by the Registrar of Companies, Maharashtra at Pune (“**ROC**”). For more information about our Company, please refer “*History and Main Objects*” on page 47 of this Draft Fund-Raising Documents.

For details of the business of our Company, see “*Our Business*” beginning on page 19 of this Draft Fund-Raising Documents.

BRIEF INFORMATION ON COMPANY AND ISSUE

| Particular | Details |
|--|---|
| Name of Issuer | Centre for Aquatic Livelihood Jaljeevika |
| Registered Office | Address: 976, A/P Hingangaon, Tal. K. Mahankal, Sangli- 416405, Maharashtra, India Tel No: 0120-79609381 Email ID: info@jaljeevika.org Website: www.jaljeevika.org |
| Date of Incorporation | September 30, 2013 |
| Registration Number | 148986 |
| Validity of registration | NA |
| Company Identification Number | U05010PN2013NPL148986 |
| Company Category | Company limited by guarantee |
| Permanent Account Number | AAFCC4979A |
| Registrar of Company | Registrar of Companies, Maharashtra at Pune |
| Address of Registrar of Companies | 76, A/P Hingangaon, Tal. K. Mahankal, Sangli- 416405, Maharashtra, India |
| Issue Program | Issue Opens on: [●] Issue Closes on: [●] |
| Designated Stock Exchange | NSE Social Stock Exchange |
| Chief Financial Officer (Contact Person) | Dileep Kumar Nagaria S/O Vinod Kumar Nagaria, 295/2, Ward No 06, Harihar Road, Harpalpur, Chhatarpur, Madhya Pradesh 471111 Tel No. 9977952455 Email ID: dileep.nagaria7@gmail.com |
| Liability of the members of our Company | NA |

BOARD OF DIRECTORS

The following table sets out the brief details of our Board of Directors as on the date of filing of this Draft Fundraising Document:

| Name | Designation | DIN | Address |
|-----------------------|----------------|----------|--|
| Ranjeet Ambastha | Director | 03643984 | Flat No C1D 102, Brooklyn, Sector 4 CL 1, Charholi Khurd, Pune, Maharashtra 412105 |
| Devanand Sopan Londhe | Director | 06643562 | Hingangaon, Sangli, Maharashtra 416405 |
| Neelkanth Mishra | CEO & Director | 08349017 | B 203, Nivedita Terrace, Near Kedari Petrol Pump, Wanowarie, Pune, Maharashtra 411040 |
| Dileep Kumar Nagaria | Director | 10186383 | S/O Vinod Kumar Nagaria, 295/2, Ward No 06, Harihar Road, Harpalpur, Chhatarpur, Madhya Pradesh 471111 |

For further details of our Board of Directors, see “*Our Management*” on page 45 of this Draft Fund-Raising Documents.

CHIEF EXECUTIVE OFFICER:

Neelkanth Mishra (CEO and Director) is an alumina of BHU, XISS, and York University, and has 25+ years of experience in the social development sector. He has worked with several organizations such as OXFAM, Freshwater Action Network South Asia, and Revitalizing Rain fed Agriculture (RRA) Network on issues related to livelihood promotion and community development. He founded Centre For Aquatic Livelihood Jaljeevika in 2013 and led as CEO.

Company Secretary and Compliance Officer:

Bageshwari Kshirsagar

1430-35, Next to HDFC House, 3 Thube Park,
Shivajinagar, Pune – 411005, Maharashtra
Tel.: +91 9822020098
Email: bmkshirsagar2@gmail.com

Escrow Collection Bank

As specified in the Fund-Raising Documents.

Statutory Auditors

S R Pandit & Co.
Vishnu Apartments, 722/4, Laxmi Park Colony,
L.B. Shastri Road, Pune- 411030
Tel: 020-24538128/24537243
Contact Person: Manas Joglekar
Firm Registration No.: 107309W
Email ID: casrpanditco@gmail.com

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. GSTM & ASSOCIATE | 09.08.2024 | Term of appointment completed (2020-21 to 2023-24) |
| S R Pandit & Co. | 09.08.2024 | Appointment in place of retiring Auditor |

Advisor to the Issue**PERFECT WORK SKILL INDIA PVT. LTD.**

Address: 904-905, 9th Floor
Narain Manzil-23, Barakhamba Road
Connaught Place, Delhi- 110001
Mob: 8851124511, 9810601381
Contact Person: Amita Chandra
Email: info@pwsindia.co.in
Website: www.pwsindia.co.in

REGISTRAR TO THE ISSUE**SKYLINE FINANCIAL SERVICES PRIVATE LIMITED**

SEBI Registered Category-1, Registrars & Share Transfer Agent
Regd. & Corp. Office: D – 153A, Okhla Industrial Area
Phase – I, New Delhi – 110020
Phone no. 011 – 40450193-197, 26812682-83,
Website: www.skylinerta.com
Email: ipo@skylinerta.com
Investor Grievance Email: grievances@skylinerta.com
Contact Person: Mr. Anuj Rana

SEBI Registration No.: INR000003241

CIN: U74899DL1995PTC071324

SKYLINE FINANCIAL SERVICES PRIVATE LIMITED has by its letter dated December 06, 2024, given its consent for its appointment as Registrar to the Issue and for its name to be included in the Draft Fund-Raising Document, this Fund-Raising Document, and in all the subsequent periodical communications to anyone issued pursuant to the Issue.

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

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

Stock Exchanges

The ZCZP Instruments offered through this Draft Fund-Raising Documents and Fund-Raising Documents are proposed to be listed on NSE Social Stock Exchange Our Company has received 'in-principle' approvals from NSE *vide* their letters bearing number [●] dated respectively.

Operations

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

Underwriting

The Issue is not required to be underwritten.

Arrangers to the Issue

There are no arrangers to the Issue.

Guarantor to the Issue

There are no guarantors to the Issue.

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 Company 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 Company and/or the Registrar, refunds will be made to the account prescribed. However, where our Company and/or the Registrar does not have the necessary information for making such refunds, our Company 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 Centre For Aquatic Livelihood Jaljeevika 's Program for 3500+ Beneficiaries but will not disrupt schedules for delivering vital training, skill development and employment services.
2. **Impeded Impact on Beneficiary Communities:** Under-subscription to funding initiatives directly affects Centre For Aquatic Livelihood Jaljeevika '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 Centre For Aquatic Livelihood Jaljeevika 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 Centre For Aquatic Livelihood Jaljeevika's capacity to bring about meaningful and sustainable positive change for Beneficiaries.

Utilization of Issue proceeds

For details on utilization of Issue proceeds see, "Objects of the Issue" beginning on page 17 of this Draft Fund-Raising Documents.

Issue Program*

| | |
|-------------------------|--|
| ISSUE OPENS ON | As specified in the Fund-Raising Documents |
| ISSUE CLOSSES ON | As specified in the Fund-Raising Documents |

* *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 Directors of our Company and receipt of relevant approvals. In the event of an early closure or extension of the Issue, our Company 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 126 of this Draft Fund-Raising Documents.*

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 126 of this Draft Fund-Raising Documents.

OBJECTS OF THE ISSUE

Issue Proceeds

Our Company has filed this Draft Fund-Raising Documents for a public issue of zero coupon zero principal instruments of face value of ₹1 each aggregating up to INR ₹3,98,97,000. 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 Companies Act and the rules made thereunder, as applicable. Our Company proposes to utilize the proceeds raised through the Issue, after deducting the Issue related expenses to the extent payable by our Company (“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 ₹ INR) |
|--------|-------------------------------|-----------------------------|
| 1. | Gross Proceeds of the Issue | up to ₹39897000 |
| 2. | Less: Issue related expenses* | [•] |
| 3. | Net Proceeds* | [•] |

* To be finalized and updated, prior to filing of the Fund-Raising Documents with the ROC.

Requirement of Funds and Utilization of Net Proceeds

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

| S. No. | Objects of the Issue | Percentage of amount proposed to be financed from Net Proceeds |
|--------|--|--|
| 1. | Support to farmers donation collective | 5% |
| 2 | Women livelihood and micro enterprise promotion | 24% |
| 3 | School to farm Program (Agro ecological farming education in school) | 11% |
| 4 | Climate resilient livelihood promotion | 31% |
| 5 | Program Operation Cost | 9% |
| 6 | Program Management | 20% |
| | Total | 100% |

(hereinafter referred to as “Objects”) *Includes Field Reporting + Progress & Utilization updates + Direct Execution Team - (incl. delivery of the intervention(s) i.e. program(s) Being run by our execution team on the ground. This does not include administrative overheads, premises and other central costs – which are all completely borne by the organization.)

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

Project Information:

| Particular | Details |
|---------------------------|---|
| Title of the project | Green Roots: Empowering sustainable agriculture and climate resilient livelihood |
| Objectives of the Project | 1) Empower women through sustainable agricultural enterprise-based livelihood security activities and capacity building. 2) Promote agro-ecological farming practices among students, youth and girls. 3) Enhance climate resilience and sustainable agricultural practices for farmers. 4) Strengthen community engagement, governance, and resource management |
| Project Duration | (Year 2024-27) 36 months from the date of allotment |
| Target Segment | Rural Communities: 3500+ |

| | |
|---|---|
| | Farmers and school students belonging to Scheduled Castes: 1000 Scheduled Tribes: 500 Women: 1000 |
| Total Cost of The Project (2024- 2027) (In INR) | ₹3,98,97,000 |
| Means of Finance | 100% of Net Proceeds |

*The provided budgets are estimates. Final costs and beneficiary numbers will be determined based on specific needs at the time of implementation. A variance of +/- 10% in costs and beneficiaries is possible due to various factors including, cost escalation, savings from vendor partnerships or government program and unforeseen external circumstances.

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

We aim to increase the potential productivity in agriculture through integrated farming models, reduce distressing rural migration, and create layers of livelihood opportunities across the agriculture value chain.

Velhe Taluka in Pune district of Maharashtra has a population of around 60,000 people, predominantly engaged in agriculture and allied activities. The population is primarily rural, with a significant proportion belonging to Scheduled Castes and Scheduled Tribes. The literacy rate in Velhe is lower than the state average, reflecting limited access to quality education. The socio-economic status of the population is generally low, with many families living below the poverty line.

The primary source of livelihood in Velhe is agriculture, supplemented by animal husbandry and small-scale industries. However, agricultural productivity is hampered by fragmented land holdings, lack of modern farming techniques, and insufficient irrigation facilities. Seasonal migration to urban areas in search of employment is common, further affecting the stability of the local economy.

This proposal outlines a comprehensive three-year project aimed at establishing a climate-resilient, agro-ecological based livelihood model. The primary objective is to ensure long-term sustainable agri-enterprise based livelihoods, with a focus on empowering women, engaging students, and enhancing local governance.

| Socio-economic factors | Disparities |
|------------------------------------|---|
| Agricultural Challenges | The primary issue facing Velhe's agriculture is its dependency on monsoon rains, which makes it vulnerable to climate variability. The lack of irrigation facilities, modern farming equipment, and access to high-quality seeds further exacerbates the problem. Additionally, soil erosion due to heavy rains and deforestation reduces soil fertility, impacting crop yields. |
| Economic Vulnerability | The economy of Velhe is largely agrarian, with limited opportunities for diversification. The absence of industries and other employment avenues forces many residents to migrate to urban areas in search of work. This migration disrupts the social fabric and places additional pressure on urban centers. |
| Educational Deficits | Access to quality education remains a significant challenge. Many villages lack adequate educational infrastructure, trained teachers, and learning materials. This has resulted in high dropout rates and low literacy levels, limiting the socio-economic mobility of the younger generation. Velhe block has about 16 clusters of government and private schools. However, the literacy rate in Velhe is 67.30%, with 75.86% of males and 58.59% of females being literate. |
| Health and Sanitation | Healthcare facilities in Velhe are inadequate, with many villages lacking basic health services. The absence of well-equipped medical centers forces residents to travel long distances for treatment. Poor sanitation and lack of clean drinking water also contribute to health issues in the region. |
| Infrastructure Deficiencies | The infrastructure in Velhe is underdeveloped, with poor road connectivity, inadequate public transport, and limited access to electricity and clean water. These deficiencies hinder economic development and reduce the quality of life for residents. |
| Environmental Degradation | Unplanned development, deforestation, and soil erosion are major environmental concerns. The degradation of forests not only affects biodiversity but also exacerbates water scarcity and reduces agricultural productivity. Velhe Taluka, with its rich natural resources and cultural heritage, has the potential to achieve sustainable development. However, addressing the socio-economic challenges requires a multi-faceted approach that includes improving agricultural practices, enhancing education and healthcare services, and developing infrastructure. By leveraging its ecological resources and promoting community-based initiatives, Velhe can build a resilient |

| | |
|---|---|
| | and prosperous future for its residents. The proposed climate-resilient agro-ecological based livelihood model is a step in this direction, aiming to create sustainable livelihoods, empower women, and engage the youth in building a better future for Velhe. |
| Geographical and Target Location | <p>Velhe taluka, covering around 890 square kilometers, features rugged terrain, dense forests, and numerous water bodies. As part of the Western Ghats, a UNESCO World Heritage site, the region is renowned for its biodiversity. The Sahyadri range, with its high peaks and deep valleys, dominates the landscape. The Taluka hosts the historic Torna Fort, the first fort captured by Chhatrapati Shivaji Maharaj, and Rajgad Fort, another significant monument. Velhe's climate, typical of the Western Ghats, includes heavy monsoon rains, a mild winter, and a hot summer. While the abundant rainfall supports lush greenery and various crops, it also leads to challenges like soil erosion and waterlogging.</p> <p>Located in Pune district, Maharashtra, Velhe Taluka is rich in ecological and cultural heritage. Nestled in the Sahyadri mountain range, it is known for its scenic landscapes, historic forts, and diverse ecological resources. Despite its natural wealth, Velhe faces numerous socio-economic challenges that affect the livelihood and well-being of its residents. This semi-tribal area, surrounded by hills and forests, has limited livelihood options and insufficient water availability for drinking and agriculture, despite the high rainfall. It also has some of the lowest human development indicators in Pune district.</p> |

DETAILS OF THE PROJECT:

Component 1: Empowering women through economic activities and capacity building

Empowering women through economic activities and capacity building is a critical objective of the climate-resilient livelihood project for Velhe taluka. This initiative aims to provide women with the necessary skills, tools, and support to establish and sustain various livelihoods. By focusing on women, the project seeks to enhance household income and economic security across 15 villages, impacting approximately 1,000 women over three years.

Key activities under this objective include establishing climate-resilient integrated farms that serve as training and extension service centers. These farms will offer hands-on training in sustainable agricultural practices, enabling women to adopt and implement these techniques on their own land. Additionally, the project will conduct training programs on micro-enterprise development, covering essential skills such as business planning, financial management, and marketing. This will equip women with the knowledge and confidence to start and grow their own businesses.

Another important aspect of this objective is the establishment of millet-based and fruit-based processing units. These units will add value to local agricultural produce, increasing their marketability and profitability. Women-managed kitchen gardens will also be promoted, enhancing household food security and providing an additional source of income. To further support economic empowerment, the project will organize product exhibitions, local food festivals, and exposure visits, offering women opportunities to showcase and sell their products. Training on handicrafts, bakery, and other homemade products will diversify income sources, ensuring a more stable and resilient economic base for women in Velhe taluka.

Project Implementation Plan:



Target: Over three years, cover 1000 women in 15 villages.

Component 2: School to Farm Program (Agro-Ecological Farming orientation to students)

The School to Farm Program aims to install respect for farming and promote agro-ecological farming practices among students in Velhe Taluka. This objective is designed to create a foundation of sustainable agricultural knowledge and practices among the younger generation, ensuring long-term benefits for the community. By integrating agriculture education into the school curriculum, the project seeks to raise awareness about the importance of farming and inspire students to consider agriculture as a viable and rewarding career option.

Key activities under this objective include developing practical farming models within high school premises. These models will provide students with hands-on learning experiences, allowing them to understand and practice sustainable farming techniques. Regular training sessions and agriculture classes will be conducted, covering topics such as soil health, crop rotation, organic farming, and water conservation. These educational initiatives will equip students with the knowledge and skills needed to implement agro-ecological practices in their own communities.

In addition to formal education, the project will offer career counselling and organize related extracurricular activities such as sports and exhibitions. These activities will highlight the potential of agricultural sector careers and the importance of sustainable farming practices. The implementation of Moringa plantations in schools and students' homes is another key activity. Moringa is a highly nutritious plant that can improve soil health and provide a sustainable source of food and income. By promoting Moringa cultivation, the project aims to enhance nutrition and agricultural sustainability among students and their families. Through these activities, the project will foster a generation of environmentally conscious and agriculturally skilled individuals, contributing to the long-term sustainability and resilience of Velhe Taluka.

Project Implementation Plan:



Target: 10 School in Velhe block, covering 1500 high school students.

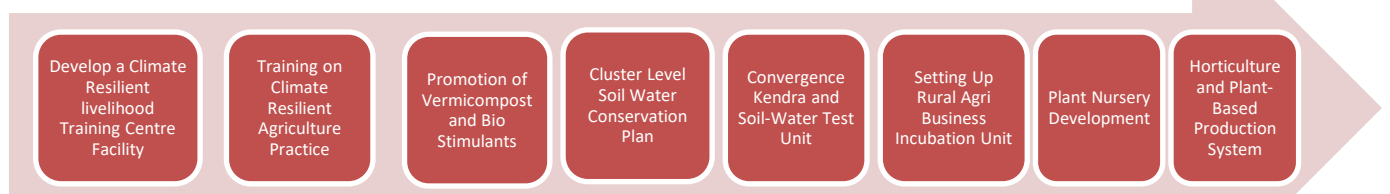
Component 3: Climate Resilient Livelihood Security

Enhancing climate resilience and promoting sustainable agricultural practices among farmers is a crucial objective of the project. Velhe Taluka's agriculture is heavily dependent on the monsoon, making it vulnerable to climate variability and change. By introducing and promoting climate-resilient practices, the project aims to improve agricultural productivity and sustainability, ensuring that farmers can withstand the impacts of climate change.

Central to this objective is the establishment of a climate resilient livelihood Training Centre. This centre will provide farmers with training on various climate-resilient agricultural practices, such as the use of drought-resistant crop varieties, efficient water management techniques, and integrated pest management. The promotion of vermicomposting and bio-stimulants will enhance soil fertility and crop health, reducing the reliance on chemical fertilizers and pesticides. Additionally, the development of cluster-level soil and water conservation plans will help manage and preserve natural resources, ensuring their sustainable use.

The project will also set up rural agri-business incubation units and plant nurseries to support horticulture and other plant-based production systems. These units will provide farmers with access to high-quality planting materials, technical support, and market linkages, enhancing their ability to diversify and increase their incomes. By focusing on climate resilience and sustainability, this objective aims to empower farmers to adopt practices that not only improve their livelihoods but also protect the environment and ensure long-term agricultural productivity.

Project Implementation Plan:



Strategic Partnerships

Strategic partnerships are pivotal to the successful implementation and sustainability of the climate-resilient livelihood project. These collaborations leverage the strengths and resources of various stakeholders, creating a comprehensive support system for the community. By working closely with local panchayats, women's federations, farmers' producer organizations (FPOs), government line departments, educational institutions, and private sector entities, the project aims to build a resilient and thriving agro-enterprise ecosystem.

- ***Collaboration with Local Panchayats and Women's Federations:*** The partnership with local panchayats forms the backbone of the project's implementation strategy. Panchayats, being the grassroots governance bodies, play a crucial role in mobilizing community participation and ensuring the alignment of project activities with local needs and priorities. Through participatory planning sessions and regular consultations, panchayats will help identify key areas of intervention and facilitate the execution of development plans. Local women's federations, on the other hand, will be instrumental in driving gender-inclusive economic activities. These federations will support the establishment and management of women-led enterprises, ensuring that women have access to training, resources, and markets. By empowering women and enhancing their economic participation, the project aims to foster household-level economic security and community resilience.
- ***Integration with Farmers' Producer Organizations and Government Departments:*** Existing FPOs will be key partners in scaling agricultural innovations and ensuring market linkages for farmers. By collaborating with FPOs, the project will promote the adoption of climate-resilient farming practices and facilitate collective marketing efforts, value addition, thereby increasing farmers' bargaining power and income. Government line departments, including agriculture, water resources, and rural development, will provide technical support, policy alignment, and access to government schemes. These departments will play a crucial role in the convergence of resources and efforts, ensuring that the community benefits from various government initiatives aimed at rural development and climate resilience.
- ***Engagement with Educational Institutions and Private Sector:*** Partnerships with schools and educational institutions will focus on promoting agro-ecological education and raising awareness about sustainable farming practices among students. Schools will serve as platforms for practical learning and demonstration of climate-resilient farming models, inspiring the younger generation to engage in agriculture. The collaboration with hotels and resorts providing tourism services will create opportunities for agri-tourism, showcasing local agricultural practices and products to visitors. This not only diversifies income sources for farmers but also promotes local culture and heritage.
- ***Collaboration with Krishi Vigyan Kendra (KVK) and Agricultural Universities:*** Krishi Vigyan Kendra (KVK) and agricultural universities will be critical partners in the transfer of technology and knowledge to the farming community. These institutions will provide technical expertise, conduct research, and offer training programs on advanced agricultural practices and innovations. By facilitating the adoption of modern technologies and sustainable practices, KVK and agricultural universities (Pune university, Nation institute of abiotic stress management, Central institute of post-harvest technology, MANAGE) will help build a robust agri-enterprise ecosystem in Velhe Taluka. Their involvement will ensure that farmers have access to the latest research and development in agriculture, enabling them to improve productivity and resilience.

In conclusion, strategic partnerships with local panchayats, women's federations, FPOs, government departments, educational institutions, the private sector, and agricultural research bodies will create a comprehensive support system for the community. These collaborations will ensure the successful implementation of the climate-resilient livelihood project, fostering sustainable development and economic resilience in Velhe Taluka. By leveraging the strengths and resources of various stakeholders, the project aims to build a thriving agri-enterprise ecosystem that benefits the entire community

Target: Over the next three years, 50% enhancement in the income of at least 1000 households; demonstrate an income of Rs 1 lakh for each women lead farmer in model farms.

Component 4: Strengthen Community Engagement, Governance, and Resource Management

Strengthening community engagement, governance, and resource management is essential for the success and sustainability of the project. This objective focuses on building the capacity of local institutions, such as panchayats, women's self-help groups (SHGs), and farmers' producer organizations (FPOs), to effectively plan, implement, and monitor development activities. By fostering community ownership and participation, the project aims to create a sustainable and resilient local governance system.

Key activities under this objective include partnering with panchayats and local institutions to develop participatory plans. Fellows will be placed with panchayat and local institutions to support their planning and implantation process. These plans will

ensure that development activities are tailored to the specific needs and priorities of the community. The project will also identify and support lead farmers to create climate-resilient demonstration farms. These farms will showcase successful practices and technologies, encouraging other farmers to adopt them. Additionally, the development of a village development committee of youth and women will ensure that planning; implementation, resource mobilization, and monitoring processes are community-driven and sustainable.

A unique feature of this objective is the implementation of GIS-based data capturing and the creation of a dashboard for long-term benefit measurement. This system will track and analyze the impact of various interventions, providing valuable insights for continuous improvement. The project will also organize capacity-building training sessions on water security, participatory planning, and business development, enhancing the skills and knowledge of community members. By the end of the project, a platform will be developed to enable all participating panchayats and village communities to share their learning's, outputs, and strategies, fostering collaboration and mutual support. Through these activities, the project will strengthen local governance, enhance community resource management, and ensure the sustainability of development outcomes in Velhe Taluka.

Timeline

| S.N. | Particulars | Unit | Unit | | | | | | | | | | | |
|-----------|---|---------------|------|----|----|----|------|----|----|----|------|----|----|----|
| | | | Yr 1 | | | | Yr 2 | | | | Yr 3 | | | |
| | | | Q1 | Q2 | Q3 | Q4 | Q1 | Q2 | Q3 | Q4 | Q1 | Q2 | Q3 | Q4 |
| 1. | Support to Farmers producer collective | | | | | | | | | | | | | |
| 1.1 | FPO business promotion | FPO no. | | | | | | | | | | | | |
| 1.2 | Leadership training: Board and team capacity building | Training | | | | | | | | | | | | |
| 1.3 | Organic/ natural farming agri input production and sale | BRC unit | | | | | | | | | | | | |
| 1.4 | FPO marketing and management training | Training | | | | | | | | | | | | |
| 2. | Women's livelihood and micro enterprise promotion | | | | | | | | | | | | | |
| 2.1 | Climate resilient Integrated farm for extension service/ training | Training farm | | | | | | | | | | | | |
| 2.2 | Training programs on micro enterprise development | Person | | | | | | | | | | | | |
| 2.3 | Setting up millet-based food processing and value addition products | unit | | | | | | | | | | | | |
| 2.4 | Setting up Fruit based based value addition | unit | | | | | | | | | | | | |
| 2.5 | Women's managed kitchen garden | Household | | | | | | | | | | | | |
| 2.6 | Monthly meetings with women group members | Meetings | | | | | | | | | | | | |
| 2.7 | Agriculture program officer | month | | | | | | | | | | | | |
| 2.8 | Krishi Sakhi - 10 person @6000/pm | person | | | | | | | | | | | | |
| 2.9 | women power to market: Product exhibition and local food festival | event | | | | | | | | | | | | |
| 2.10 | Exposure visit to successful models | visit | | | | | | | | | | | | |
| 2.11 | Training on handicraft, Bakery and homemade product | Training | | | | | | | | | | | | |
| 3. | School to Farm program (Agro ecological farming education in school) | | | | | | | | | | | | | |
| 3.1 | Agro ecological farming model in Schools | school | | | | | | | | | | | | |
| 3.2 | Training and agriculture orientation in school | school | | | | | | | | | | | | |
| 3.3 | Cluster Coordinator | | | | | | | | | | | | | |
| 3.4 | Career counselling, sports and | school | | | | | | | | | | | | |

| | | | | | | | | | | | | | | | |
|------|---|-------------|--|--|--|--|--|--|--|--|--|--|--|--|--|
| | exhibitions | | | | | | | | | | | | | | |
| 3.5 | Central nursery development for horticulture plant distribution | Nursery | | | | | | | | | | | | | |
| 3.6 | Manual, training content, Newsletter | | | | | | | | | | | | | | |
| 4 | Climate resilient livelihood promotion | | | | | | | | | | | | | | |
| 4.1 | Climate resilient community resource facility | centre | | | | | | | | | | | | | |
| 4.2 | Training on climate resilient agriculture practice at resource centre | person | | | | | | | | | | | | | |
| 4.3 | Promotion of vermicompost and bio stimulants | cluster | | | | | | | | | | | | | |
| 4.4 | Convergence Kendra and soil-water test unit | centre | | | | | | | | | | | | | |
| 4.5 | Livelihood fellows | person | | | | | | | | | | | | | |
| 4.6 | Block level learning sharing event | event | | | | | | | | | | | | | |
| 4.7 | Sahyadri range climate action group | event | | | | | | | | | | | | | |
| 4.8 | Input for Horticulture and plant-based production system | Plants | | | | | | | | | | | | | |
| 4.9 | Impact study | six monthly | | | | | | | | | | | | | |
| 4.10 | Team capacity building and review meetings | annual | | | | | | | | | | | | | |
| 4.11 | Beneficiary data and MIS tool, IT system and maintenance | month | | | | | | | | | | | | | |

Deployment of Fund

| S. N. | Particulars | Unit | Overall Budget | | | Budget Year 1 | | | | Budget Year 2 | | | | Budget Year 3 | | | | Grand total | |
|-------|---|---------------|----------------|------------|--------------|---------------|-----------|------------|--------------|---------------|-----------|------------|--------------|---------------|-----------|------------|--------------|-------------|-----------|
| | | | Unit cost | No of Unit | No. of times | Total | Unit cost | No of Unit | No. of times | Total | Unit cost | No of Unit | No. of times | Total | Unit cost | No of Unit | No. of times | | Total |
| A | Support to Farmers Producer Collective | | | | | | | | | | | | | | | | | | |
| 1.1 | FPO business promotion | FPO no. | ₹1,50,000 | 2 | 1 | ₹3,00,000 | ₹1,50,000 | 1 | 1 | ₹1,50,000 | ₹150000 | 1 | 1 | ₹1,50,000 | | | | | 3,00,000 |
| 1.2 | Leadership training: Board and team capacity building | Training | ₹1,00,000 | 1 | 3 | ₹3,00,000 | ₹1,00,000 | 1 | 1 | ₹1,00,000 | ₹100000 | 1 | 1 | ₹1,00,000 | 1,00,000 | 1 | 1 | 100000 | 3,00,000 |
| 1.3 | Organic/ Natural farming Agri Input Production and sale | BRC unit | ₹2,00,000 | 2 | 1 | ₹4,00,000 | ₹2,00,000 | 1 | 1 | ₹2,00,000 | ₹200000 | 1 | 1 | ₹2,00,000 | | | | ₹0 | 4,00,000 |
| 1.4 | Marketing and management training to FPO | Training | ₹25,000 | 2 | 6 | ₹3,00,000 | ₹25,000 | 2 | 2 | ₹1,00,000 | ₹25000 | 2 | 2 | ₹1,00,000 | ₹25,000 | 2 | 2 | 100000 | 3,00,000 |
| | Total cost for Support to Framers Producer Collective | | | | | 13,00,000 | | | | ₹5,50,000 | | | | ₹5,50,000 | | | | 200000 | 1300000 |
| B | Women's livelihood and micro enterprise promotion | | | | | | ₹0 | | | | ₹0 | | | | ₹0 | | | | |
| 2.1 | Climate resilient integrated farm for extension service/ training | Training farm | ₹5,00,000 | 1 | 1 | ₹5,00,000 | ₹2,50,000 | 1 | 1 | ₹2,50,000 | ₹150000 | 1 | 1 | ₹1,50,000 | 1,00,000 | 1 | 1 | 100000 | ₹5,00,000 |
| 2.2 | Training programs on micro enterprise development | Person | ₹700 | 300 | 3 | ₹6,30,000 | ₹700 | 100 | 3 | ₹2,10,000 | ₹700 | 100 | 3 | 210000 | ₹700 | 100 | 3 | 210000 | ₹630000 |
| 2.3 | Setting up millet-based food processing and value addition products | unit | 5,00,000 | 1 | 2 | 10,00,000 | | | | ₹5,00,000 | | 1 | 1 | 5,00,000 | 5,00,000 | 1 | 1 | 500000 | ₹1000000 |
| 2.4 | Setting up Fruit based value addition | unit | 10,00,000 | 2 | 1 | 20,00,000 | 1000000 | 1 | 1 | ₹1000000 | ₹1000000 | 1 | 1 | ₹1000000 | | | | | ₹2000000 |
| 2.5 | Women's managed kitchen garden | Household | ₹800 | 500 | 3 | 12,00,000 | ₹800 | 500 | 1 | ₹4,00,000 | ₹800 | 500 | 1 | ₹4,00,000 | ₹800 | 500 | 1 | 400000 | ₹1200000 |
| 2.6 | Monthly meetings with women group members | Meetings | ₹1,000 | 30 | 36 | 10,80,000 | ₹1,000 | 30 | 12 | ₹3,60,000 | ₹1,000 | 30 | 12 | ₹3,60,000 | ₹1,000 | 30 | 12 | 360000 | ₹1080000 |
| 2.7 | Agriculture Program Officer | month | ₹35,000 | 1 | 36 | 12,60,000 | 30000 | 1 | 12 | 360000 | 35000 | 1 | 12 | 420000 | 40000 | 1 | 12 | 480000 | ₹1260000 |
| 2.8 | Krishi Sakhi | person | ₹6,000 | 8 | 36 | 17,28,000 | ₹5,500 | 8 | 12 | ₹5,28,000 | ₹6,000 | 8 | 12 | ₹5,76,000 | ₹6,500 | 8 | 12 | 624000 | 1728000 |
| 2.9 | women power to market: Product exhibition and local food festival | event | ₹1,50,000 | 1 | 3 | ₹4,50,000 | ₹1,50,000 | 1 | 1 | ₹1,50,000 | ₹150000 | 1 | 1 | ₹1,50,000 | 1,50,000 | 1 | 1 | 150000 | 4,50,000 |
| 2.10 | Exposure visits to successful models | visit | ₹75,000 | 1 | 3 | ₹2,25,000 | ₹75,000 | 1 | 1 | ₹75,000 | ₹75,000 | 1 | 2 | ₹1,50,000 | | | | ₹0 | ₹2,25,000 |
| 2.11 | Training on handicraft, Bakery and homemade product | Training | ₹15,000 | 50 | 1 | ₹7,50,000 | ₹15,000 | 15 | 1 | ₹2,25,000 | ₹15,000 | 15 | 1 | ₹2,25,000 | ₹15,000 | 20 | 1 | 300000 | ₹7,50,000 |
| | Total women's livelihood and micro enterprise Cost | | | | | 10823000 | | | | ₹3558000 | | | | ₹4141000 | | | | 3124000 | 10823000 |
| C | School to Farm program (Agro ecological farming education in school) | | | | | | | | | | | | | | | | | | |
| 3.1 | Agro ecological farming model in Schools | school | ₹35,000 | 10 | 3 | 10,50,000 | ₹30,000 | 10 | 1 | ₹3,00,000 | ₹35,000 | 10 | 1 | 3,50,000 | ₹40,000 | 10 | 1 | 400000 | ₹1050000 |
| 3.2 | Training and agriculture orientation in school | school | ₹2,000 | 8 | 60 | 9,60,000 | ₹2,000 | 8 | 20 | ₹3,20,000 | ₹2,000 | 8 | 20 | ₹3,20,000 | ₹2,000 | 8 | 20 | ₹320000 | ₹9,60,000 |
| 3.3 | Cluster Coordinator | | ₹30,000 | 1 | 36 | 10,80,000 | 25000 | 1 | 12 | 300000 | 30000 | 1 | 12 | 360000 | 35000 | 1 | 12 | 420000 | 1080000 |
| 3.4 | Career counselling, sports and exhibitions | school | ₹50,000 | 10 | 3 | 15,00,000 | ₹50,000 | 10 | 1 | ₹5,00,000 | ₹50,000 | 10 | 1 | ₹5,00,000 | ₹50,000 | 10 | 1 | 500000 | ₹1500000 |
| 3.5 | Central nursery development for horticulture plant distribution | Nursery | ₹8,00,000 | 1 | 1 | ₹8,00,000 | ₹6,00,000 | 1 | 1 | ₹6,00,000 | 1,00,000 | 1 | 1 | ₹1,00,000 | 1,00,000 | 1 | 1 | 100000 | ₹8,00,000 |
| 3.6 | Manual, training content, Newsletter | | ₹100 | 5000 | 1 | ₹5,00,000 | ₹100 | 2000 | 1 | ₹2,00,000 | ₹100 | 2000 | 1 | ₹2,00,000 | ₹100 | 1000 | 1 | 100000 | ₹5,00,000 |
| | Total School to Farm Cost | | | | | 58,90,000 | ₹0 | | | 22,20,000 | ₹0 | | | 18,30,000 | | | | 1840000 | ₹5890000 |
| D | Climate Resilient Livelihood Promotion | | | | | | ₹0 | | | ₹0 | | | | ₹0 | | | | | |
| 4.1 | Climate resilient community resource facility | centre | ₹12,00,000 | 1 | 1 | 12,00,000 | ₹8,00,000 | 1 | 1 | ₹8,00,000 | 4,00,000 | 1 | 1 | ₹4,00,000 | | | | | ₹1200000 |
| 4.2 | Training on climate resilient agriculture practice at resource centre | person | ₹300 | 500 | 3 | ₹4,50,000 | ₹300 | 500 | 1 | ₹1,50,000 | ₹300 | 500 | 1 | ₹1,50,000 | ₹300 | 500 | 1 | 150000 | ₹4,50,000 |
| 4.3 | Promotion of vermicomposting and bio stimulants | cluster | ₹50,000 | 3 | 3 | ₹4,50,000 | ₹50,000 | 3 | 1 | ₹1,50,000 | ₹50,000 | 3 | 1 | ₹1,50,000 | ₹50,000 | 3 | 1 | 150000 | ₹4,50,000 |
| 4.4 | Convergence Kendra and soil-water test unit | centre | ₹2,50,000 | 3 | 1 | ₹7,50,000 | ₹2,50,000 | 1 | 1 | ₹2,50,000 | 2,50,000 | 2 | 1 | ₹5,00,000 | | | | ₹0 | ₹7,50,000 |
| 4.5 | Livelihood Fellows | person | ₹22,000 | 2 | 36 | 15,84,000 | ₹20,000 | 2 | 12 | ₹4,80,000 | ₹22,000 | 2 | 12 | ₹5,28,000 | ₹24,000 | 2 | 12 | 576000 | ₹1584000 |

| | | | | | | | | | | | | | | | | | | | |
|------|--|-------------|-----------|---|----|------------|-----------|---|----|------------|-----------|---|----|-----------|-----------|---|----|----------|------------|
| 4.6 | Block level learning sharing event | event | ₹1,25,000 | 1 | 3 | ₹3,75,000 | ₹1,25,000 | 1 | 1 | ₹1,25,000 | 1,25,000 | 1 | 1 | ₹1,25,000 | 1,25,000 | 1 | 1 | 125000 | ₹3,75,000 |
| 4.7 | Sahyadri Range Climate Action Group | event | ₹5,00,000 | 1 | 3 | 15,00,000 | ₹3,50,000 | 1 | 1 | ₹5,00,000 | ₹3,50,000 | 1 | 1 | ₹5,00,000 | 5,00,000 | 1 | 1 | 500000 | ₹15,00,000 |
| 4.8 | Input for Horticulture and plant-based production system | Plants | ₹2,00,000 | 1 | 3 | ₹6,00,000 | ₹2,00,000 | 1 | 1 | ₹2,00,000 | 200000 | 1 | 1 | ₹2,00,000 | 200000 | 1 | 1 | 200000 | ₹6,00,000 |
| 4.9 | Impact study | six monthly | ₹2,00,000 | 1 | 3 | ₹6,00,000 | ₹2,00,000 | 1 | 1 | ₹2,00,000 | ₹2,00,000 | 1 | 1 | ₹2,00,000 | 2,00,000 | 1 | 1 | 200000 | ₹6,00,000 |
| 4.10 | Team capacity building and review meetings | annual | ₹2,50,000 | 1 | 3 | ₹7,50,000 | ₹2,50,000 | 1 | 1 | ₹2,50,000 | ₹2,50,000 | 1 | | ₹2,50,000 | 2,50,000 | 1 | 1 | 250000 | ₹7,50,000 |
| 4.11 | Beneficiary data and MIS tool, IT system and maintenance | month | ₹30,000 | 1 | 36 | ₹10,80,000 | ₹30,000 | 1 | 12 | ₹3,60,000 | ₹30,000 | 1 | 12 | ₹3,60,000 | ₹30,000 | 1 | 12 | 360000 | 10,80,000 |
| | Total Climate Resilient Livelihood Cost | | | | | ₹93,39,000 | | | | ₹34,65,000 | | | | 3363000 | | | | 2511000 | 9339000 |
| E | Program operation cost | | | | | | | | | | | | | | | | | | |
| 5.1 | Local travel | Month | ₹20,000 | 1 | 36 | ₹7,20,000 | ₹20,000 | 1 | 12 | ₹2,40,000 | ₹20,000 | 1 | 12 | ₹2,40,000 | ₹20,000 | 1 | 12 | 240000 | 720000 |
| 5.2 | Office rent and electricity | month | ₹30,000 | 1 | 36 | ₹10,80,000 | ₹30,000 | 1 | 12 | ₹3,60,000 | ₹30,000 | 1 | 12 | ₹3,60,000 | ₹30,000 | 1 | 12 | 360000 | 1080000 |
| 5.3 | Communication and internet | month | ₹10,000 | 1 | 36 | ₹3,60,000 | ₹10,000 | 1 | 12 | ₹1,20,000 | ₹10,000 | 1 | 12 | ₹1,20,000 | ₹10,000 | 1 | 12 | 120000 | ₹3,60,000 |
| 5.4 | Laptop, Printer and projectors | unit | ₹2,00,000 | 1 | 1 | ₹2,00,000 | ₹2,00,000 | 1 | 1 | ₹2,00,000 | | | | | | | | | ₹2,00,000 |
| 5.5 | Lodging boarding | month | ₹25,000 | 1 | 15 | ₹3,75,000 | ₹25,000 | 1 | 5 | ₹1,25,000 | ₹25,000 | 1 | 5 | ₹1,25,000 | ₹25,000 | 1 | 5 | 125000 | ₹3,75,000 |
| 5.6 | Stationery and office management | Month | ₹10,000 | 1 | 36 | ₹3,60,000 | ₹10,000 | 1 | 12 | ₹1,20,000 | ₹10,000 | 1 | 12 | ₹1,20,000 | ₹10,000 | 1 | 12 | 120000 | ₹3,60,000 |
| 5.7 | Outside travel | trip | ₹30,000 | 1 | 12 | ₹3,60,000 | ₹30,000 | 1 | 4 | ₹1,20,000 | ₹30,000 | 1 | 4 | ₹1,20,000 | ₹30,000 | 1 | 4 | 120000 | ₹3,60,000 |
| 5.8 | Audit and compliance | audit | ₹1,50,000 | 1 | 3 | ₹4,50,000 | ₹1,50,000 | 1 | 1 | 150000 | ₹1,50,000 | 1 | 1 | ₹1,50,000 | ₹1,50,000 | 1 | 1 | 150000 | ₹4,50,000 |
| | Total Productivity Enhancement Support Cost | | | | | 3905000 | | | | 1435000 | | | | 1235000 | | | | 1235000 | 3905000 |
| F | Program Management | | | | | | | | | | | | | | | | | | |
| 7.1 | Project Director -1 | | ₹75,000 | 1 | 36 | ₹27,00,000 | 70000 | 1 | 12 | 840000 | 75000 | 1 | 12 | 900000 | 80000 | 1 | 12 | 960000 | ₹2700000 |
| 7.2 | District Program Coordinator | | ₹45,000 | 1 | 36 | ₹16,20,000 | 40000 | 1 | 12 | 480000 | 45000 | 1 | 12 | 540000 | 50000 | 1 | 12 | 600000 | 1620000 |
| 7.3 | MEL and Documentation | | ₹45,000 | 1 | 36 | ₹16,20,000 | 40000 | 1 | 12 | 480000 | 45000 | 1 | 12 | 540000 | 50000 | 1 | 12 | 600000 | 1620000 |
| 7.4 | Accountant | | ₹35,000 | 1 | 36 | ₹12,60,000 | 30000 | 1 | 12 | 360000 | 35000 | 1 | 12 | 420000 | 40000 | 1 | 12 | 480000 | 1260000 |
| 7.5 | Finance and Compliance Officer | | ₹40,000 | 1 | 36 | ₹14,40,000 | 35000 | 1 | 12 | 420000 | 40000 | 1 | 12 | 480000 | 45000 | 1 | 12 | 540000 | 1440000 |
| | Total Program Management Cost | | | | | 86,40,000 | | | | 25,80,000 | | | | 2880000 | | | | 3180000 | 8640000 |
| | Total Budget | | | | | 39897000 | | | | 13808000 | | | | 13999000 | | | | 12090000 | 39897000 |

Strategic Approach

The implementation strategy for the climate-resilient livelihood project in Velhe Taluka is designed to ensure effective execution and sustainability of the proposed activities. It emphasizes a participatory and collaborative approach, involving local communities, panchayats, self-help groups (SHGs), farmers' producer organizations (FPOs), and other stakeholders at every stage. By fostering community ownership and leveraging local knowledge, the strategy aims to create long-term, sustainable impacts.

- Participatory Planning and Collaboration:** the foundation of the implementation strategy is participatory planning and collaboration with local institutions. The project will begin with a series of consultations and workshops with panchayats, SHGs, FPOs, and community leaders to identify needs, priorities, and resources. These participatory planning sessions will ensure that the project activities are aligned with the specific needs and aspirations of the community. Collaboration with local institutions will be formalized through partnerships, ensuring their active involvement in planning, implementation, and monitoring. To facilitate these partnerships, the project will establish a steering committee comprising representatives from the panchayats, local institutions, and community members. This committee will oversee the project's progress, provide guidance, and ensure accountability. Regular meetings and feedback sessions will be conducted to assess the effectiveness of the activities and make necessary adjustments. This inclusive approach will foster a sense of ownership and responsibility among the community members, enhancing the sustainability of the project's outcomes.
- Capacity Building and Training:** Capacity building and training are integral components of the implementation strategy. The project will focus on enhancing the skills and knowledge of women, farmers, youth, and local institutions through targeted training programs. Climate-resilient integrated farms and the Climate Resilient Training Centre will serve as hubs for hands-on training and demonstrations. These facilities will offer courses on sustainable agricultural practices, micro-enterprise development, and natural resource management. In addition to agricultural training, the project will provide capacity-building sessions on governance, business development, and participatory planning. These sessions will equip community members and local institutions with the

skills needed to manage and sustain development activities independently. Special emphasis will be placed on training women and youth, empowering them to take on leadership roles within their communities. Regular capacity-building workshops will be conducted to ensure continuous learning and adaptation to new challenges and opportunities.

- **Integration of Technology and Innovation:** The implementation strategy incorporates the integration of technology and innovation to enhance efficiency and impact. GIS-based data capturing and the creation of a digital dashboard will be key features of this approach. This system will track the progress of various activities, monitor resource utilization, and measure long-term benefits to the community. By providing real-time data and insights, the dashboard will enable informed decision-making and adaptive management.

The project will also promote the use of modern agricultural technologies and practices, such as vermicomposting, bio-stimulants, and efficient water management systems. Demonstration farms and training centers will showcase these innovations, encouraging farmers to adopt them. Additionally, digital platforms will be developed for knowledge sharing and collaboration among panchayats, SHGs, and FPOs. These platforms will facilitate the exchange of best practices, success stories, and lessons learned, fostering a culture of continuous improvement and innovation.

- **Fellows to provide Professional support to institutions:** Livelihood fellows play a pivotal role in providing professional support and driving the success of the project. Selected from professional colleges post-graduation, these fellows will undergo a three-month intensive training program focused on panchayat water security and livelihood plan development. Once trained, they will be placed at panchayat, FPO, and fisheries cooperative levels for two years, supporting local institutions in developing and executing comprehensive livelihood and business development plans.

Aqua fellows will lead planning exercises, helping to craft convergence plans that align various resources and efforts towards common goals. Their role extends to networking with other local civil society organizations (CSOs) to foster collaboration and synergy in community development efforts. Additionally, they will introduce and demonstrate new technologies to community-based organizations (CBOs), ensuring the adoption of innovative practices that enhance productivity and sustainability.

These fellows will also assist local women federations in developing natural resource management and market development plans. By strengthening documentation, management information systems (MIS), and data analysis processes, Aqua fellows will ensure that project activities are well-documented, and outcomes are effectively monitored. They will support compliance, resource mobilization, proof of concept (POC) initiatives, and product testing, ensuring that the community benefits from cutting-edge innovations and best practices.

Monitoring and Evaluation Framework

Effective monitoring and evaluation (M&E) are critical to the success of the project. A comprehensive M&E framework will be established to track the implementation of activities, assess their impact, and identify areas for improvement. The steering committee, along with dedicated M&E officers, will oversee this process. Regular progress reports, field visits, and community feedback sessions will be conducted to ensure transparency and accountability.

a) Monitoring Plan:

1. Baseline Survey: to be conducted at the beginning to establish initial data on household income, agricultural practices, and school programs.
2. Regular Monitoring:
 - Monthly: Women's group meetings, training sessions, and school programs progress will be reviewed.
 - Quarterly: Implementation of climate-resilient practices and community engagement activities will be evaluated.
 - Annually: Assessment of overall progress towards the project's objectives, including income levels and adoption of sustainable practices.

b) Evaluation Plan:

1. Mid-Term Evaluation: to be conducted halfway through the project to review progress, identify challenges, and make necessary adjustments.
2. Final Evaluation: At the end of the project to measure the achievement of goals, document lessons learned, and provide recommendations for future initiatives.
3. Tools and Methods:
 - Surveys and questionnaires
 - Focus group discussions
 - Interviews with key stakeholders
 - Field visits and observations
 - Financial records and income surveys

Sustainability & Measure

To ensure sustainability, the project will focus on building the capacity of local institutions to continue development activities beyond the project duration. By the end of the project, a platform will be developed for all participating panchayats and village communities to share their learning's, outputs, and strategies. This platform will serve as a repository of knowledge and a support network for continued collaboration and mutual support. The project will also work towards securing additional resources and funding from government schemes and other sources to sustain and scale up successful initiatives. Through these strategic measures, the implementation strategy aims to create lasting, positive change in Velhe Taluka. Summary of our innovative strategic measures are provided as,

- partnership with panchayat and local institutions (women SHG, farmers producer group)
- participatory plan development with panchayat and institutions
- women lead farmer-based demonstration unit for community
- local committee for planning and monitoring of processes
- convergence with government schemes at household level
- Panchayat level water security and water conservation plan development and ensuring support from government schemes
- develop a block level agri-based incubation service for community members
- digitalization of household level benefits
- promote climate ambassador students

Project Team Overview (Required Human Resource)

| | |
|-------------------------------------|--|
| Profile of team members | <ol style="list-style-type: none"> 1. Program Director- 1 2. District Coordinator- 1 3. Agriculture Expert- 1 4. Cluster Coordinator- 1 5. MIS Executive- 1 6. MEL and Documentation Executive- 1 7. Livelihood Fellows-2 8. Krishi Sakhis (CRPs)- 8 9. Finance and Compliance Officer- 1 10. Accountant- 1 |
| Roles & Responsibilities | <p>1. Program Director (1)</p> <p>The Program Director will provide strategic leadership and overall guidance for the project, ensuring alignment with objectives, timelines, and budgets. They will oversee all project components, monitor progress, and engage with stakeholders, including government agencies, donors, and community leaders. The role also involves facilitating team coordination, resolving challenges, and ensuring the project's success.</p> <p>2. District Coordinator (1)</p> <p>The District Coordinator will act as the project's lead at the district level, liaising between the Program Director and field teams. They will oversee implementation across clusters, support team members in achieving goals, and maintain relationships with local stakeholders. The coordinator will also track district-level progress and provide regular updates to the program leadership.</p> <p>3. Agriculture Expert (1)</p> <p>The Agriculture Expert will provide technical guidance on sustainable farming practices, organic and natural farming, and climate-resilient agriculture. They will design and deliver training for farmers and Krishi Sakhis, troubleshoot field-level agricultural challenges, and promote innovative techniques for improved productivity and environmental sustainability.</p> |

4. Cluster Coordinator (1)

The Cluster Coordinator will ensure effective implementation of project activities in the assigned cluster. They will work closely with community members, livelihood fellows, and Krishi Sakhis to promote project interventions, monitor progress, and address any operational challenges within their cluster.

5. MIS Executive (1)

The MIS Executive will be responsible for managing the project’s data systems, ensuring accurate data collection, analysis, and reporting. They will maintain records of project activities, generate performance reports, and provide insights to inform decision-making. Their role is critical for tracking beneficiaries and outcomes.

6. MEL and Documentation Executive (1)

The MEL (Monitoring, Evaluation, and Learning) and Documentation Executive will design and implement monitoring and evaluation frameworks, track project impact, and ensure adherence to project objectives. They will also document key learnings, success stories, and case studies for reporting and communication purposes.

7. Livelihood Fellows (2)

Livelihood Fellows will work closely with community members to promote income-generating activities, support microenterprises, and facilitate skill-building programs. They will serve as the primary link between the project and beneficiaries, ensuring effective implementation of interventions and providing feedback to the team.

8. Krishi Sakhis (CRPs) (8)

Krishi Sakhis, or Community Resource Persons, will serve as grassroots-level change agents, promoting sustainable farming practices, kitchen gardening, and women-led enterprises. They will provide hands-on training, support farmers in adopting project interventions, and act as community facilitators for project activities.

9. Finance and Compliance Officer (1)

The Finance and Compliance Officer will manage the financial aspects of the project, ensuring proper allocation and utilization of funds. They will oversee compliance with donor and organizational guidelines, prepare financial reports, and ensure transparency in financial transactions.

10. Accountant (1)

The accountant will handle day-to-day financial operations, including maintaining records, processing payments, and reconciling accounts. They will support the Finance and Compliance Officer in preparing budgets, audits, and financial reports, ensuring smooth financial management for the project.

Risk Analysis and Mitigation Strategies

| <i>Risk</i> | <i>Impact</i> | <i>Probability</i> | <i>Mitigation Strategy</i> |
|---|----------------------|---------------------------|--|
| Political instability | High | Low | Engage with multiple stakeholders to ensure broader support. |
| Lack of participation from women | Medium | Medium | Conduct awareness campaigns and provide incentives. |
| Adverse weather conditions | High | Medium | Promote climate-resilient practices and develop contingency plans. |
| Insufficient funding | High | Low | Secure funding from diverse sources and manage budget efficiently. |
| Resistance to change in farming practices | Medium | Medium | Provide continuous support and showcase successful models. |

Intermediate outcomes

| Activity Area | Sub-Activities | Intermediate Outcome Indicators | Beneficiaries (Intermediate Outcome) (required final review) |
|--|---|--|---|
| A. Support to Farmers Producer Collective (FPO) | - FPO business promotion | - Increase in the number of FPO members adopting new business strategies. | 600 |
| | - Leadership training for Board and team capacity building | - Enhanced leadership skills and governance within the FPO board and teams. | 500 |
| | - Organic/Natural farming | - Adoption of organic and sustainable farming practices by FPO members. | 400 |
| | - Agri-input production and sale | - Establishment of eco-friendly input production units and steady sales. | 300 |
| | - FPO marketing and management training | - FPOs enhanced market reach and improved sales management. | 300 |
| B. Women's Livelihood and Microenterprise Promotion | - Climate-resilient integrated farm for extension service/training | - Women-led farms adopt climate-resilient practices. | 150 |
| | - Training on microenterprise development | - Increased number of women engaged in microenterprises. | 200 |
| | - Setting up millet-based food processing and value addition products | - Increased production of millet-based products. | 200 |
| | - Setting up fruit-based value addition | - Establishment of fruit-based processing units and initial product sales. | 150 |
| | - Women-managed kitchen gardens | - Establishment of kitchen gardens by women, improving household nutrition. | 250 |
| | - Monthly meetings with women group members | - Increased active participation and collaboration among women's groups. | 250 |
| | - Women power to market: Product exhibitions and local food festivals | - Increased visibility of women's products in local markets. | 250 |
| | - Exposure visits to successful models | - Enhanced skills and knowledge through visits to successful models. | 250 |
| | - Training on handicraft, bakery, and homemade products | - Improved skills in handicrafts, bakery, and homemade products among women. | 200 |
| C. School to Farm Program | - Agro ecological farming model in schools | - Agro ecological farming models established in schools. | 100 |
| | - Training and agriculture orientation in schools | - Increased student awareness and participation in agriculture-related activities. | 100 |
| | - Career counseling, sports, and | - Increased student engagement in | 150 |

| | | | |
|--|---|---|-------------|
| | exhibitions | agriculture through counseling and activities. | |
| | - Central nursery development for horticulture plant distribution | - Establishment of central nursery providing plants to schools and communities. | 100 |
| D. Climate-Resilient Livelihood Promotion | - Climate-resilient community resource facility | - Establishment of a resource facility for climate-resilient practices. | 250 |
| | - Training on climate-resilient agriculture practices | - Increase in the number of farmers adopting climate-resilient agricultural practices. | 200 |
| | - Promotion of vermicompost and bio stimulants | - Increased use of vermicompost and bio-stimulants among farmers. | 200 |
| | - Convergence centre (Seva Kendra) and soil-water test unit | - Setup of soil and water test units providing services to local farmers. | 200 |
| | - Block-level learning-sharing event | - Increased participation in block-level events focused on climate adaptation practices. | 250 |
| | - Sahyadri Range Climate Action Group | - Establishment of climate action groups that are actively promoting climate-resilient farming. | 200 |
| | - Input for horticulture and plant-based production systems | - Widespread use of horticulture inputs for diversified production. | 200 |
| Total Intermediate Outcome Beneficiaries | | | 2400 |

Overall Outcome

| Activity Area | Sub-Activities | Overall Outcome Indicators | Beneficiaries (Overall Outcome) (requires final review) |
|--|---|---|--|
| A. Support to Farmers Producer Collective (FPO) | - FPO business promotion | - Increased profitability and self-sufficiency of FPOs. | 1000 |
| | - Leadership training for Board and team capacity building | - Increased effectiveness of FPO management and team leadership. | 900 |
| | - Organic/Natural farming | - Improved agricultural productivity and environmental sustainability. | 1000 |
| | - Agri-input production and sale | - Increased availability and sales of local organic inputs, reducing external dependency. | 900 |
| | - FPO marketing and management training | - Enhanced market linkages and financial independence of FPOs. | 900 |
| B. Women's Livelihood and Microenterprise Promotion | - Climate-resilient integrated farm for extension service/training | - Widespread adoption of climate-resilient farming practices among women. | 1200 |
| | - Training on microenterprise development | - Greater number of women-owned businesses with improved income generation. | 1500 |
| | - Setting up millet-based food processing and value addition products | - Sustainable income through value-added millet-based products. | 1200 |
| | - Setting up fruit-based value addition | - Growth in fruit-based businesses, creating sustainable livelihoods for women. | 1000 |
| | - Women-managed kitchen gardens | - Improved food security and diversified income from kitchen gardens. | 1500 |
| | - Monthly meetings with women group members | - Strengthened women's networks, leading to increased influence and | 1200 |

| | | | |
|--|---|---|-------------|
| | | economic decision-making. | |
| | - Women power to market: Product exhibitions and local food festivals | - Increased market access, visibility, and sales for women entrepreneurs. | 1500 |
| | - Exposure visits to successful models | - Replication of successful models leading to better livelihood outcomes for women. | 1200 |
| | - Training on handicraft, bakery, and homemade products | - Increased number of women-run businesses generating steady income. | 1500 |
| C. School to Farm Program | - Agroecological farming model in schools | - Students demonstrate knowledge of sustainable farming practices. | 1200 |
| | - Training and agriculture orientation in schools | - Youth engagement in agriculture, with more students pursuing careers in the field. | 1000 |
| | - Career counseling, sports, and exhibitions | - Students gain clearer career paths, with a rise in agriculture-related vocational training. | 1200 |
| | - Central nursery development for horticulture plant distribution | - Sustainable plant distribution models established and accessible to communities. | 1000 |
| D. Climate-Resilient Livelihood Promotion | - Climate-resilient community resource facility | - Facility widely used by farmers for climate adaptation training and resource access. | 1500 |
| | - Training on climate-resilient agriculture practices | - Widespread adoption of climate-resilient practices across farming communities. | 1500 |
| | - Promotion of vermicompost and biostimulants | - Significant improvement in soil health and agricultural yields. | 1500 |
| | - Convergence kendra and soil-water test unit | - Increased adoption of soil and water management practices. | 1500 |
| | - Block-level learning-sharing event | - Stronger community networks for knowledge exchange and best practices sharing. | 1500 |
| | - Sahyadri Range Climate Action Group | - Ongoing community-led climate action initiatives with measurable impacts. | 1500 |
| | - Input for horticulture and plant-based production systems | - Increased horticulture output, contributing to food security and sustainable income. | 1500 |
| Total Overall Outcome Beneficiaries | | | 3500 |

Funding Plan

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

Schedule of implementation of the project and deployment of funds

The project timeline will be 36 months from the Deemed Date of Allotment. The tracking of the youth post-graduation will be showcased at the end of 36 months from the Deemed Date of Allotment.

Monitoring of utilization of funds

There is no requirement for appointment of a monitoring agency in terms of the SEBI ICDR Regulations. The Board of Directors of our Company shall monitor the utilization of the proceeds of the Issue. Our Company 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 Fund-Raising Documents.

Interim use of proceeds

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

Issue related expenses break-up

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

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

| Particulars | Amount (in ₹ crore) | As percentage of Issue Proceeds (in %) | As percentage of Total expenses of the Issue (in %) |
|--|--------------------------------|---|--|
| Fee payable to intermediaries (Registrar to the Issue, legal and other advisors, etc.) | [•] | [•] | [•] |
| Fees payable to the regulators including stock exchanges | [•] | [•] | [•] |
| Advertising and marketing, printing and stationery costs | [•] | [•] | [•] |
| Other miscellaneous expenses | [•] | [•] | [•] |
| Grand Total | [•] | [•] | [•] |

* To be finalized and updated, prior to filing of the Fund-Raising Documents with the RoC. The expenses are indicative and are subject to change depending on the actual level of subscription to the Issue and the number of Allottees, market conditions and other relevant factors.

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

Our Company shall not, at any time, vary the terms of the objects for which this Draft Fund-Raising Documents is issued, except as may be prescribed under the applicable laws and specifically under Section 27 of the Companies Act, 2013. Further, in accordance with the SEBI Listing Regulations, in case of any material deviation in the use of proceeds as compared to the Objects of the Issue, the same shall be indicated in the format as specified by SEBI from time to time.

Benefit / interest accruing to Promoter/Directors out of the object of the Issue

Neither our Promoters nor the Directors of our Company are interested in the Objects of the Issue.

OUR BUSINESS

Some of the information contained herein, including information with respect to our vision, our target segment, strategy and operations contain forward-looking statements that involve risks and uncertainties. This section should be read in conjunction with the sections “Forward-Looking Statements”, “Risk Factors” and “Financial Statements” on pages 8,9 and 57 of this Draft Fund-Raising Documents.

In this section any reference to “we”, “us” or “our” refers to Centre for Aquatic Livelihood Jaljeevika (the “Company”). Unless otherwise indicated, or unless the context otherwise requires, the financial information included herein is based on our Audited Financial Statements. For further information, see “Financial Information” on page 57 of this Draft Fund-Raising Documents.

Overview and Vision

The Centre for Aquatic Livelihood Jaljeevika is a registered not-for-profit organization registered under Section 25 of the Companies Act, 1956 (validly existing under Section 8 of the Companies Act, 2013) and were incorporated on 30 September 2013. And committed to the promotion of aquatic-based livelihood opportunities, securing food and nutritional security in rural India. The very essence of Centre For Aquatic Livelihood Jaljeevika lies in mainstreaming vulnerability reduction related to livelihood and employment opportunities for small-scale farmers through the promotion of climate-resilient agriculture practices. Our key objects are aimed to works with socially and economically weaker section, small - marginal farmers and socially marginalized groups through integrated livelihood approach to establish a culture of collective value chain development across aquatic livelihood segment. For further information on the objects of our Company, please refer “History and Main Objects” on page 25 of this Draft Fund-Raising Documents.

Our Founder

Neelkanth Mishra (CEO and Director) is an alumina of BHU, XISS, and York University, and has 25+ years of experience in the social development sector. He has worked with several organizations such as OXFAM, Freshwater Action Network South Asia, and Revitalizing Rain fed Agriculture (RRA) Network on issues related to livelihood promotion and community development. He founded Centre For Aquatic Livelihood Jaljeevika in 2013 and led as CEO.

Our vision

Enhancing human capability and ensuring wellbeing through knowledge transfer, empowerment and collective process. We believe in evolving process to facilitate and nurture everyone as Change maker. We dream to create an equal, gender just, ecologically balanced and sustainable community through creating knowledge and institutions hub.

Our Mission

Reduce vulnerability, build resilience and empower the community through strengthening aquatic-based livelihood opportunities. Centre For Aquatic Livelihood Jaljeevika transforms lives by improving access to knowledge, institutions and market in the poorest communities to establish water-based livelihood portfolio. We work with local partners, community-based institutions and private sector to maximize our impact.

Our programs and their target segment

Institution Building & Empowerment

Building and empowering institutions like Farmers Producer Organizations (FPOs), cooperatives, collectives, Self-Help Groups (SHGs), CBOs, and associations is crucial for sustainable development within Centre For Aquatic Livelihood Jaljeevika 's framework. These entities serve as vital vehicles for community engagement, knowledge sharing, and resource pooling, fostering a sense of collective responsibility among stakeholders. These institutions not only facilitate effective resource management but also enable the dissemination of sustainable livelihood practices, making them instrumental to enhance rural well-being and promote the sustainable utilization of resources. Centre For Aquatic Livelihood Jaljeevika is actively involved in building and empowering institutions working for the betterment of society. These efforts are aimed at fostering community collaboration, knowledge sharing, and resource pooling, ultimately enhancing sustainable development and responsible resource management within aquatic livelihoods

Aqua School and Capacity building of fish farmers & fishing communities:

Fishery activities have been a traditional livelihood practices to the many fisher folks and marginal farmers in the region. Challenges related to modern practices as well as sourcing seeds, acquiring feed, managing inputs and outputs, and marketing their fish loom large among the community members.

Main Objectives of Aqua School & Capacity building of fish farmers & Fishing Communities

- Through regular training and engagements with the fish farmers and communities, a palpable interest in innovative fisheries practices began to flourish in the region.
- The introduction of a circulatory aquaculture system at the Aqua School marked a significant turning point, teaching them cutting-edge technology and reducing input costs.
- Members learned how to produce their own seed from spawn, thus liberating themselves from the monopoly of seed sellers.

Key Milestone Achievement: 1000 farmers get trained in 22 villages of 2 districts of Telangana (Jayashankar Bhupalpally and Kumuram Bheem Asifabad) and 90 lakhs fish spawn stocked in water bodies.

Food and health program for providing supplementary nutrition support to vulnerable families

The multifaceted impact of the COVID-19 crisis has been acutely felt in lower income groups, particularly among daily wage earners who grappled to meet their basic needs. The lockdown measures severely disrupted livelihoods, amplifying hunger within vulnerable communities. Women and children bore the brunt of this crisis, facing setbacks in health and nutrition.

Main Objectives of Food & health program for providing supplementary nutrition support to vulnerable families

- Recognizing the challenges related to poverty and nutritional security, Centre For Aquatic Livelihood Jaljeevika took a proactive stance by distributing essential food and ration packets to the slum dwellers of Pune and Mumbai. This initiative not only addressed immediate hunger.
- Also targeted the specific vulnerabilities faced by women and children, providing critical support during a time of heightened need.
- Ration kits in this program ensured two meal/per day for a family of five people for a month.

Key Milestone Achievement: 5500 individual beneficiaries and 3000 ration kits in Mumbai and Pune Slumps.

Fish Feed Distribution

Alirajpur is one of the most backward regions of India where employment is largely based on out-state migration. Timely feeding is the key to the growth of fish in any environment. The women mini RAS farmers of Alirajpur district of Madhya Pradesh were lacking capital support to purchase fish feed.

Main Objectives of Fish Feed Distribution

- With the intervention of SRLM, 120 units of Mini RAS were distributed to the women to engage in backyard aquaculture for income generation as well as nutritional requirement of the household.
- Under this initiative, their entrepreneurial journey was supported by providing 150 KG fish feed to each women farmer.
- Not only have they embraced technology to cultivate fish with precision and care, but they have also embraced their own strength to become self-reliant entrepreneurs.

Key Milestone Achievement

643 farmers trained in 57 villages of Alirajpur and 120 women and 130 men get benefitted.

Project Pokhar

Farmers in north Bihar face significant impacts from monsoon floods. However, the water left behind after floods becomes a vital resource for many communities, including fisher folk and farmers. Adopting the “ecosystem approach” to fisheries and aquaculture management is crucial for building resilience at the community level. To develop this resilience, water bodies are mapped using GIS technology to create a cluster plan. In addition, farm ponds and water bodies are designed in a way that fisheries and agriculture (vegetable and horticulture) can be practiced together, utilizing the optimum potential of the resource through innovation led by community participation. This comprehensive approach aims to reduce risk, support livelihoods,

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protect the environment and promote micro-enterprises by integrating agricultural and aquaculture practices through community-driven innovations.

Main Objectives of Project Pokhar

To build resilience and adaptation in the flood affected Purnia district of Bihar using scientific knowledge and adherence to best management practices to reduce loss and shock through diversifying livelihood.

Key Milestone Achievement

- 500 Farmers trained
- 80 integrated aquaculture farmers
- Providing 50 Aqua Funds
- 30 online and offline talks

Bihar Kosi Basin Development Project

The five districts viz. Purnia, Saharsa, Supaul, Madhepura and Araria are situated in the Kosi region of Bihar, often affected by the annual floods. The mobilization of farmers and fisher people helped resulted in togetherness in doing business hence ensured better income for the producers through an organization of their own. The primary aqua producers are availing the benefit of economies of scale.

Main Objectives of Bihar Kosi Basin Development Project

The project focuses on improving farmer's resilience and creates sustainable livelihood opportunity through formation, development and capacity building support for Fisheries Producer Groups and Fisheries Producer Organizations.

Key Milestone Achievement

- 4599 farmers get trained of 217 villages in 5 district of Bihar
- 5 FPC formed
- 108 aqua fund beneficiaries
- Per FPC Rs.25 lakh raised as working capital from Govt of Bihar

Aqua Entrepreneurs Development Program for Livelihood (AQUAEDP)

Centre For Aquatic Livelihood Jaljeevika's intervention, which includes capacity building, handholding support, value chain development, and support for women entrepreneurs and convergence with government schemes, has significantly helped people increase their income and productivity from fisheries activities while reducing their input costs.

The Aqua EDP initiative actively promotes livelihoods and entrepreneurship in aquaculture, seeking investments from government employment generation programs. It focuses on fostering sustainable economic activities in the tribal districts of the Vidarbha region, thereby contributing to economic development and ensuring food security in the area.

Key Milestone Achievement: 3640 farmers trained on various topics related to AQUAEDP under 103 training programs in the project location (Wardha, Yavatmal, Gondia, Gadchiroli, Amravati, Dharni)

Target Segment:

The ultimate beneficiaries of our program are more than 35000 farmers, women, and tribal across Indian States like Bihar, Jharkhand, Madhya Pradesh, Maharashtra, Uttar Pradesh, Telangana, Karnataka, and Andhra Pradesh.

IMPACT ASSESSMENT

a. Strategic Intent and Planning

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

Answer:

Following are the social and environmental challenges Centre for Aquatic Livelihood Jaljeevika addresses through its interventions:

1. Climate Change and Environmental Degradation across Diverse Regions: Centre For Aquatic Livelihood Jaljeevika operates in three distinct geographical and climatic zones, each with unique environmental challenges:

Flood-prone cum Wetlands/Lowlands: Such as the Indo-Gangetic floodplains of Uttar Pradesh and Bihar, where frequent flooding disrupts agricultural activities and endangers livelihoods. On the other hand, flood water provides abundant aquatic livelihood opportunities such as aquaculture, vegetable farming and water specific crop cultivation.

Dry and Drought Areas: Like Bundelkhand region of Madhya Pradesh, where water scarcity poses severe challenges to traditional farming practices. Agri based livelihood in the region require efficient practices to cultivate.

Coastal Zones: In the Western Ghats of Maharashtra and Karnataka, where coastal communities face environmental degradation and the impacts of climate change, including rising sea levels, extreme weather and decline in marine fisheries.

In these regions, Centre For Aquatic Livelihood Jaljeevika promotes climate-resilient livelihoods by working with fishing communities, marginal farmers, fish farmers, and women. The organization employs an agroecology-based integrated fisheries-cum-agriculture approach to reduce losses, improve water body and land productivity, and minimize wastage. Additionally, we promote seaweed cultivation in the coastal areas to provide alternate livelihood to the fishing communities in the declining marine fisheries. By enhancing resource efficiency, Centre For Aquatic Livelihood Jaljeevika is fostering the development of green and circular economies, making communities more resilient to climate change.

2. Poverty and Livelihood Insecurity:

Rural Livelihood Development: Centre For Aquatic Livelihood Jaljeevika focuses on developing sustainable livelihood opportunities tailored to the specific environmental contexts of each region. For instance, in flood-prone areas, the organization introduces fish farming as an alternative to traditional agriculture, which is often disrupted by floods. In drought-prone regions like Bundelkhand, water-efficient aquaculture and vegetable farming practices are encouraged. Additionally, Centre For Aquatic Livelihood Jaljeevika provides crucial support to farmers, including credit access, timely advisory services, and input support for fisheries. By converging with government schemes and funding, the organization ensures that farmers receive the necessary resources to succeed. Market linkages for the produce are also established, helping farmers secure better prices and improve their income.

3. Food Security and Nutrition:

Sustainable Food Production: Centre For Aquatic Livelihood Jaljeevika is engaged in improving food security and nutrition, particularly in regions where traditional agriculture is under threat. By integrating fisheries with agriculture, the organization enhances the productivity of both aquatic and terrestrial food systems. This approach not only diversifies food production but also reduces the vulnerability of communities to climate-related disruptions. In areas like the Indo-Gangetic floodplains, where floods can destroy entire harvests, the combination of fish farming and agriculture provides a safety net, ensuring continuous food availability.

4. Community Empowerment and Capacity Building:

Training and Education: Centre For Aquatic Livelihood Jaljeevika empowers communities through tailored education and capacity-building initiatives. Programs like the Aquatic Entrepreneurship Development Program (AEDP) offer hands-on training in sustainable aquaculture, business management, and environmental stewardship. By equipping individuals with the skills needed to succeed in these areas, Centre For Aquatic Livelihood Jaljeevika helps them build economic independence and resilience. The focus on training also includes promoting agro ecology-based practices, enabling farmers to integrate fisheries with agriculture, better management practices, orientation of various schemes provided by government, optimize resource use, and contribute to the creation of green and circular economies.

5. Economic Inequality and Social Inclusion:

Supporting Marginalized Groups: Centre For Aquatic Livelihood Jaljeevika is dedicated to supporting marginalized and vulnerable groups, including tribal communities, small farmers, urban poor's and women. These groups often face significant barriers to economic participation and are disproportionately affected by environmental challenges. By providing credit support, timely advisory services, input support, and facilitating access to government schemes and funding, Centre For Aquatic Livelihood Jaljeevika helps these groups overcome barriers to success. The organization also establishes market linkages for their produce, ensuring they can achieve fair prices and improve their economic standing. In addition, the organisation has implemented food and ration distribution to the urban underprivileged such as slum dwellers, transgender and sex workers and other covid-19 affected groups. Through these efforts, Centre For Aquatic Livelihood Jaljeevika aims to reduce economic inequality, promote social inclusion, and build resilient, sustainable communities.

Through its multifaceted approach, Centre For Aquatic Livelihood Jaljeevika is addressing both the social and environmental challenges faced by vulnerable communities, helping them build a sustainable and resilient future.

All Progress of Three Years

| Sr. No. | FY | Trained |
|----------------|----------------|----------------|
| 1 | 2021-22 | 3210 |
| 2 | 2022-23 | 5113 |
| 3 | 2023-24 | 2600 |

Values add/ strengthen:**Information Dissemination:**

A significant challenge in harnessing aquatic resources effectively is the lack of information and knowledge related to aquatic-based livelihoods. Centre For Aquatic Livelihood Jaljeevika was founded in 2013 with the mission to bridge this gap within the Indian fisheries and rural communities. Since our inception, we have successfully reached over 30,000 individuals across 10 states, providing them with critical information on aquatic livelihoods. Through targeted information dissemination, we empower communities to optimize resource utilization and enhance their livelihoods.

Aqua Schools:

Our Aqua Schools represent a unique approach to knowledge sharing and capacity building among the rural poor. These schools play a pivotal role in not only disseminating knowledge and fostering networks but also serve as research and development hubs. We have equipped our Aqua Schools with innovative technologies like Mini RAS (Recirculating Aquaculture Systems), making those centers for hands-on learning. Farmers and other interested individuals regularly participate in training and capacity-building sessions at our Aqua Schools, which are strategically located in various project areas.

Aqua Talk:

The Aqua Talk initiative is designed to empower micro and small aqua farmers, aqua entrepreneurs, and other enthusiasts by providing in-depth learning opportunities. This platform, available in both online and offline modes, connects participants with national-level experts who offer solutions and guidance on various aspects of aquatic livelihoods. Aqua Talk is also accessible via Centre For Aquatic Livelihood Jaljeevika's YouTube channel, making it a versatile tool for knowledge dissemination. Key topics covered include aquaculture, aquafarming, marketing, fish processing, makhana and singhara farming, farm and pond management, disease prevention and control, best management practices, integrated farming, and marketing strategies.

Aqua Fellows:

Aqua Fellows are the ambassadors of Centre For Aquatic Livelihood Jaljeevika's mission, dedicated to transforming the lives of micro, small, and marginal aquapreneurs through sustainable fisheries practices. These change agents work tirelessly to build resilient fisheries in villages where the potential of aquatic resources remains underutilized. The Aqua Fellow model is crafted to inspire self-motivated youth who are passionate about transforming rural India. By addressing critical issues such as unemployment, migration, poverty, and food and nutritional security, they promote sustainable fisheries models that drive positive change.

Support to Collectives and Institution Building:

Centre For Aquatic Livelihood Jaljeevika actively supports various collectives, including SHGs (Self-Help Groups), farmers' collectives, and fish vendors' collectives, to enhance their productivity and income through economic activities. We provide comprehensive training on financial literacy, value-added products, health and hygiene practices, marketing skills, aquaculture techniques, and organizational efficiency. This support not only improves production outcomes but also fosters self-reliance and sustainable growth within these communities.

Aqua Fund:

The Aqua Fund, supported by Rang De, is a credit assistance initiative that offers collateral-free financial support to individuals such as fishermen, women engaged in fish vending, and small-scale entrepreneurs. This fund is designed to meet their capital needs for livelihood activities. Currently operational in the Purnia district of Bihar, the program has demonstrated high repayment rates, reflecting the positive impact of this initiative in supporting and sustaining local livelihoods.

Resilient livelihood:

Agroecology-based resilient farming, as promoted by Centre For Aquatic Livelihood Jaljeevika, focuses on integrating aquaculture with agriculture to enhance the sustainability and productivity of rural livelihoods. By combining these practices, we enable farmers to maximize the utility of their water bodies, transforming them into hubs of year-round economic activity. This integrated approach allows for multiple, complementary activities around water bodies—such as fish farming, crop cultivation, and other agro ecological practices—that not only reduce the risk of losses but also provide consistent income opportunities throughout the year. By fostering these synergies, we help farmers build more resilient, diversified, and sustainable farming systems across all our project locations.

Problem Statement:

Rural communities in India, particularly those engaged in aquatic-based livelihoods, face significant challenges due to a lack of information, knowledge, and access to essential resources. This gap limits their ability to fully utilize aquatic resources, resulting in underperformance, economic vulnerability, and persistent poverty. Additionally, these communities struggle with issues like unemployment, migration, and food and nutritional insecurity. Despite the potential of their natural resources, especially water bodies, there is a critical need for structured support in capacity building, knowledge dissemination, and access to credit to transform aquatic livelihoods into sustainable economic opportunities.

Furthermore, in regions where farming is the primary livelihood, traditional agricultural practices often fail to provide year-round income and are susceptible to losses due to climate variability and other risks. The integration of aquaculture with

agriculture offers a promising solution, yet it remains underutilized. Farmers need guidance and support to adopt agroecology-based resilient farming practices that integrate aquaculture as a value addition. Without these interventions, the potential to create diversified, resilient, and sustainable farming systems remains untapped, leaving farmers vulnerable to economic and environmental uncertainties.

Extent of the challenge:

The challenges faced by individuals in rural communities engaged in aquatic-based and traditional farming livelihoods are extensive and multifaceted. A significant proportion of these communities lack access to essential information and knowledge required to effectively utilize aquatic resources, which severely hampers their ability to engage in sustainable and profitable fisheries and aquaculture practices. This knowledge gap leads to underutilization of resources, resulting in low productivity, economic hardship, and a persistent cycle of poverty.

Additionally, the absence of structured support systems, such as capacity-building initiatives, financial literacy programs, and access to credit, exacerbates these challenges. Farmers and small-scale entrepreneurs often struggle to invest in necessary technologies or diversify their income streams, making them vulnerable to losses, particularly in the face of climate variability and other risks.

In agricultural contexts, traditional farming methods frequently fail to provide stable, year-round income due to their susceptibility to environmental fluctuations. The lack of integration between agriculture and aquaculture means that many farmers miss out on opportunities to create resilient, diversified farming systems. Compounding these issues is the problem of unused byproducts from both agriculture and aquaculture, which often end up as litter within the community, creating an environmental burden and further diminishing the overall efficiency and sustainability of these livelihoods.

Overall, these challenges contribute to a landscape of economic instability, environmental degradation, and persistent food and nutritional insecurity, highlighting the urgent need for comprehensive, community-driven interventions to build resilience and sustainability in these vulnerable populations.

Causes:

The causes of the challenges faced by rural communities engaged in aquatic-based and traditional farming livelihoods are rooted in a combination of systemic, environmental, and socio-economic factors:

Lack of Access to Information and Knowledge: Many rural communities lack access to critical information and knowledge about sustainable practices in aquaculture and agriculture. This information gap hinders their ability to optimize resource use, adopt new technologies, and implement best practices, leading to underutilization of available resources and reduced productivity.

Inadequate Capacity Building and Support Systems: There is a scarcity of structured support systems, including training programs, financial literacy initiatives, and access to credit. Without these, farmers and small-scale entrepreneurs struggle to invest in necessary technologies or diversify their income sources, leaving them vulnerable to economic shocks and environmental risks.

Environmental and Climatic Variability: The increasing frequency and severity of climate-related events, such as floods, droughts, and temperature fluctuations, severely impact agricultural and aquaculture activities. Traditional farming methods, often reliant on predictable weather patterns, are particularly vulnerable to these changes, leading to inconsistent yields and income.

Poor Integration of Agriculture and Aquaculture: The lack of integrated farming systems that combine agriculture and aquaculture limits the ability of farmers to diversify their activities and generate year-round income. This disconnect results in missed opportunities to create resilient farming systems that could help mitigate risks and improve overall sustainability.

Inefficient Use of By-products: The by-products of agriculture and aquaculture are often unused or improperly managed, leading to litter and environmental degradation within communities. This inefficiency not only contributes to pollution but also represents a lost opportunity to recycle these by-products into valuable resources, further diminishing the sustainability of farming activities.

Limited Access to Financial Resources: Many rural farmers and entrepreneurs lack access to affordable credit, which is essential for investing in new technologies, expanding operations, or transitioning to more sustainable practices. The absence of financial support hampers their ability to make long-term improvements to their livelihoods.

Socio-Economic Barriers: Widespread poverty, lack of education, and limited access to markets further compound these issues. These socio-economic barriers restrict the ability of rural communities to improve their livelihoods, adapt to changing conditions, and break out of the cycle of poverty.

Isolation and Poor Connectivity: Many rural areas are geographically isolated, with poor infrastructure and connectivity to larger markets or support networks. This isolation limits access to essential services, market opportunities, and external support, making it difficult for communities to innovate and thrive.

These interconnected causes create a complex web of challenges that hinder the development of sustainable, resilient livelihoods in rural communities, necessitating comprehensive and targeted interventions to address these root issues.

Consequences:

The consequences of the challenges faced by rural communities engaged in aquatic-based and traditional farming livelihoods are significant and far-reaching, impacting both individual households and the broader community:

Economic Instability: The lack of access to knowledge, resources, and support systems leads to low productivity and underutilization of available resources, resulting in economic instability for individuals and families. Inconsistent income, coupled with vulnerability to environmental risks, traps many in a cycle of poverty and limits their ability to invest in their future.

Increased Vulnerability to Climate Change: Without resilient farming practices that integrate aquaculture with agriculture, communities remain highly vulnerable to the impacts of climate change. Extreme weather events such as floods, droughts, and temperature fluctuations can devastate crops and aquatic livelihoods, leading to further economic losses and food insecurity.

Environmental Degradation: The improper management of by-products from agriculture and aquaculture contributes to environmental degradation within communities. Unused by products often become litter, polluting the local environment and diminishing the overall sustainability of these livelihoods. This degradation can also harm water quality, soil fertility, and biodiversity; further weakening the natural resource base on which these communities depend.

Food and Nutritional Insecurity: The challenges in maintaining productive and resilient farming systems contribute to food and nutritional insecurity. Families may struggle to produce or afford enough food, leading to malnutrition and health problems, especially among vulnerable populations such as children and the elderly.

Social Displacement and Migration: Economic instability and environmental degradation can drive social displacement and migration, as individuals and families are forced to leave their homes in search of better opportunities elsewhere. This migration can lead to the breakdown of communities, loss of cultural heritage, and increased pressure on urban areas, exacerbating social and economic challenges in both rural and urban settings.

Stagnation in Rural Development: The persistent challenges faced by these communities hinder overall rural development. Without effective interventions, rural areas remain underdeveloped, with limited infrastructure, poor access to education and healthcare, and few opportunities for economic growth. This stagnation perpetuates a cycle of poverty and underdevelopment, making it difficult for these communities to thrive.

Widening Inequality: The lack of access to resources and opportunities exacerbates inequality within and between communities. Marginalized groups, such as women, small-scale farmers, and fishers, are often the most affected, facing additional barriers to improving their livelihoods. This inequality can lead to social tensions and reduced social cohesion, further weakening the community's resilience.

Loss of Traditional Knowledge and Practices: As communities struggle to maintain their livelihoods, there is a risk of losing valuable traditional knowledge and practices related to sustainable farming and aquaculture. This loss not only diminishes cultural heritage but also reduces the pool of knowledge available for developing innovative and sustainable solutions to these challenges.

These consequences create a cycle of poverty, vulnerability, and environmental degradation that is difficult to break, highlighting the urgent need for comprehensive and sustainable interventions to address the root causes and build resilient, thriving rural communities.

Organization's Role

Centre For Aquatic Livelihood Jaljeevika plays a crucial role in addressing the challenges faced by rural communities by providing the necessary knowledge, resources, and support systems to transform aquatic-based and traditional farming livelihoods into sustainable, resilient economic opportunities. Through initiatives like Aqua Schools, Aqua Fellows, and the integration of agro ecology-based farming practices, Centre For Aquatic Livelihood Jaljeevika empowers farmers and small-scale entrepreneurs with the tools and training needed to optimize resource use, reduce environmental impact, and create year-round income opportunities. By facilitating access to credit, promoting collective action, and fostering innovation, Centre For Aquatic Livelihood Jaljeevika helps build resilient communities that can thrive in the face of economic and environmental challenges, ultimately breaking the cycle of poverty and driving rural development.

Instrument of Change:

The instrument of change employed by Centre For Aquatic Livelihood Jaljeevika is the holistic integration of knowledge dissemination, capacity building, and resource optimization tailored to the unique needs of rural communities. By establishing platforms like Aqua Schools and Aqua Fellows, Centre For Aquatic Livelihood Jaljeevika facilitates the transfer of essential skills and technologies that empower individuals to adopt sustainable and resilient livelihood practices. This approach is complemented by the strategic use of financial instruments, such as the Aqua Fund, which provides access to credit, and the support of collective action, which strengthens community-based institutions. Through these combined efforts, Centre For Aquatic Livelihood Jaljeevika acts as a catalyst for transforming traditional livelihoods into sustainable enterprises, fostering resilience, economic stability, and environmental stewardship in rural areas.

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

Answer: Centre For Aquatic Livelihood Jaljeevika is tackling the challenges faced by rural communities through a comprehensive approach that combines capacity building, innovation, and resource optimization. By establishing Aqua Schools and launching initiatives like Aqua Talk, Centre For Aquatic Livelihood Jaljeevika provides crucial training and knowledge on sustainable aquaculture and integrated farming practices. The organization promotes the adoption of advanced technologies like Mini RAS and fosters agro ecology-based resilient farming, helping farmers reduce losses and secure year-round income. Additionally, through the Aqua Fund, Centre For Aquatic Livelihood Jaljeevika offers collateral-free loans to empower small-scale farmers and entrepreneurs. By strengthening community-based institutions and promoting collective action, Centre For Aquatic Livelihood Jaljeevika ensures that these communities are equipped to thrive sustainably in the face of economic and environmental challenges.

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

Answer: Centre For Aquatic Livelihood Jaljeevika primarily targets rural communities, including small and marginal farmers, aquapreneurs, fish vendors, fishing communities and marginalized groups such as women and tribal populations who are engaged in aquatic-based livelihoods and traditional farming practices. These communities are often vulnerable to economic instability, environmental challenges, and a lack of access to knowledge, resources, and financial support. There is no change in last one year in terms of target segments.

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

Answer:

Positive Outcomes:

Based on the four components of the project, the possible positive outcomes include:

Component 1: Women's Livelihood and Micro Enterprise Promotion

- Increased household income and economic security for 1,000 women across 15 villages.
- Empowerment of women through the establishment of climate-resilient integrated farms and micro-enterprises.
- Enhanced marketability and profitability of local agricultural produce through millet- and fruit-based processing units.
- Improved household food security via women-managed kitchen gardens.
- Diversified income sources through training in handicrafts, bakery, and homemade products.

Component 2: School to Farm Program (Agro-Ecological Farming Education in Schools)

- Development of practical farming skills among 1,500 high school students in Velhe Taluka.
- Increased awareness and interest in sustainable agriculture as a career option among students.
- Promotion of agro-ecological farming practices, including Moringa cultivation, improving nutrition and agricultural sustainability.
- Enhanced community understanding of biodiversity through village biodiversity mapping.

Component 3: Climate Resilient Livelihood Security Promotion

- Improved agricultural productivity and sustainability among 1,000 households through climate-resilient practices.
- Enhanced soil fertility and crop health via the promotion of vermicomposting and bio-stimulants.
- Increased income diversification and resilience through the establishment of rural agri-business incubation units and plant nurseries.
- Sustainable management of natural resources through cluster-level soil and water conservation plans.

Component 4: Strengthen Community Engagement, Governance, and Resource Management

- Strengthened local governance and community ownership of development activities.
- Improved planning, implementation, and monitoring of development activities through participatory approaches.
- Enhanced community capacity for water security, participatory planning, and business development.
- Creation of a sustainable platform for knowledge sharing and collaboration among participating panchayats and village communities.

Potential Unintended Negative Outcomes:

Here are the potential unintended negative outcomes of all components of project:

Overburdening Women with Multiple Responsibilities: While empowering women through livelihood and micro-enterprise promotion, there is a risk of overburdening them with additional responsibilities, which could lead to stress and reduce their effectiveness in both household and business activities.

Uneven Access to Resources and Benefits: There could be disparities in access to the resources, training, and opportunities provided by the project, leading to inequalities among participants. This might result in some communities or individuals being left behind, especially in remote areas.

Dependency on Project Support: Farmers and communities might become overly reliant on the support and interventions provided by the project, leading to a lack of self-sufficiency once the project concludes.

Environmental Degradation Due to Mismanagement: While promoting sustainable practices, improper implementation or lack of adequate monitoring could lead to unintended environmental harm, such as soil degradation or water contamination from improper waste management, particularly with the by-products of agriculture and aquaculture.

Resistance to Change: Introducing new practices and technologies could face resistance from local communities, leading to conflict or reduced adoption rates. This might undermine the effectiveness of the project and cause social friction.

Market Saturation and Reduced Profit Margins: The success of promoting micro-enterprises and agro-products could lead to market saturation, which might reduce profit margins and negatively impact the income levels of the participants.

Increased Waste and Pollution: The promotion of processing units and increased production might generate more waste, and if not managed properly, could lead to pollution and increased litter in the community, exacerbating environmental challenges.

By regularly assessing the project's impact, Centre For Aquatic Livelihood Jaljeevika can identify potential issues early on and make necessary adjustments to mitigate any adverse effects. This approach not only helps in refining the project's strategies but also ensures that the interventions remain responsive to the needs and challenges of the communities, fostering sustainable and inclusive outcomes.

b. Approach:

i. Baseline Status/Need Assessment/Context Description:

Centre For Aquatic Livelihood Jaljeevika's baseline assessment reveals significant challenges faced by communities in flood-prone, drought-affected, and coastal areas, including limited access to climate-resilient livelihoods, inadequate infrastructure, and insufficient knowledge of sustainable practices. The context highlights socio-economic vulnerabilities and environmental degradation impacting these regions.

ii. Past Performance Trend:

Centre For Aquatic Livelihood Jaljeevika has shown steady progress in enhancing livelihoods through integrated initiatives. The organization has expanded its reach and positively impacted beneficiaries by promoting climate-resilient and sustainable livelihood practices.

iii. Solution Implementation Plan and Measures for Sustainability:

Centre For Aquatic Livelihood Jaljeevika's plan includes developing integrated farms, establishing Aqua Schools, and promoting sustainable aquaculture and agriculture. Sustainability is ensured through adaptive programming, capacity building, and strengthening local networks. Adjustments are made based on evolving needs and conditions.

iv. Alignment with Sustainable Development Goals (SDGs)/National Priorities/State Priorities/Developmental Priorities:

The organization's efforts align with SDGs such as No Poverty, Zero Hunger, Responsible Consumption and Production, and Climate Action. Centre For Aquatic Livelihood Jaljeevika's work supports national and global goals for sustainable development and resilience.

v. Stakeholder Feedback Incorporation:

Centre For Aquatic Livelihood Jaljeevika incorporates feedback from communities, local leaders, and partners through consultations and surveys to continuously refine its programs and interventions.

vi. Mitigation of Risks:

Risks such as environmental challenges and funding limitations are mitigated by diversifying funding sources, using technology for project efficiency, and enhancing collaborations with local and governmental stakeholders.

c. Impact Scorecard:

i. Monitored Metrics and Trend:

Centre For Aquatic Livelihood Jaljeevika monitors a comprehensive set of metrics to evaluate its impact across its projects. These include the number of women empowered, students engaged, farmers adopting climate-resilient practices, and community members involved in governance and resource management. Trends over time reflect positive growth in outreach and

effectiveness. The organization uses an Internal MIS (Management Information System) to track real-time performance across all project components. Regular reviews are conducted at various levels:

- Daily reporting of all staffs
- Weekly Reviews with Operations Leaders.
- Monthly Reviews with the Project Director.
- Quarterly Reviews with the Advisory Board.
- Internal Audits conducted by appointed auditors, with reports reviewed by the Internal Audit Committee.


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

During the reporting period, Centre For Aquatic Livelihood Jaljeevika has made significant strides in enhancing the well-being and economic stability of its target segments. The initiatives have contributed to improved livelihoods, increased economic security, and greater resilience among the communities served. Beneficiaries have demonstrated enhanced skills, greater self-sufficiency, and improved overall quality of life. The positive impact is reflected in the increased engagement and satisfaction reported by the target groups.

iii. Beneficiary/Stakeholder Validation:

The effectiveness of Centre For Aquatic Livelihood Jaljeevika’s interventions is validated through beneficiary surveys, feedback from local communities, and consultations with stakeholders. These validation processes provide crucial insights into the impact and relevance of the projects, guiding ongoing improvements and ensuring alignment with community needs.

INTELLECTUAL PROPERTY RIGHTS

| Sr. No. | Particular | Status |
|---------|--|------------|
| 1 | Trade Name/logo  | registered |
| 2 | Domain Name www.Jaljeevika.org | registered |

IMMOVABLE PROPERTIES

Following table provides information regarding corporate office & registered offices used by our Trust in India:

Owned Property:

| Sr. No. | Property | Area | Usage |
|---------|---|-------------------|-------------------------------------|
| 1 | GAT No 138/1, Village Shenavad, Taluka Velha, District Pune, Maharashtra 412212 | 8000 square meter | Training Centre (Under Development) |

Leasehold Property: (if any)

| Sr. No. | Property | Area | Details of the Deed/Agreement | Tenure of Agreement | License Fee/Rent |
|---------|---|-----------------|-------------------------------|---------------------|------------------|
| 1 | 11, Snehkunj Apt, Jambhulkar Chowk, Pune 411040 | 600 Square Feet | | | |
| 2 | C/O Vijay Kokre, Flat 2, Vidhi Apt, Jambhulkar Chowk, Wanowarie, Pune | 600 Square Feet | | | |

Human Resource

| Employment Sheet | | | | | |
|------------------|------------------|------------|---------------------|-------------|------------|
| S.N. | Name of Employee | Department | Types of Employment | | |
| | | | Permanent | Contractual | Volunteers |
| 1 | Neelkanth Mishra | CEO | Permanent | | |
| 2 | Sandeep Kumar | COO | Permanent | | |
| 3 | Dr Subodh Kumar | Lead- KMS | Permanent | | |

| | | | | | |
|----|---------------------|------------------------|-----------|-------------|--|
| 4 | Sanjeev Mishra | Technical Expert | Permanent | | |
| 5 | Padmakar Bojja | Program Manager | Permanent | | |
| 6 | Ayush Chopra | Manager-IT | Permanent | | |
| 7 | Sameer Parvez | Advisor | Permanent | | |
| 8 | Ankita Patil | Project Officer | Permanent | | |
| 9 | Chetan Sawarkar | Account & Finance | | Contractual | |
| 10 | Ketan Rathod | Office Attendant | | Contractual | |
| 11 | Jeevan Padwal | Web Developer | | Contractual | |
| 12 | Ajharuddin | System Admin | | Contractual | |
| 13 | Suresh Jadhav | Account & Finance | | Contractual | |
| 14 | Prasad Rajguru | Enterprise Development | | Contractual | |
| 17 | Damini Akhand | Project Executive | | Contractual | |
| 18 | Rema Tawade | Project Executive | | Contractual | |
| 20 | Arti Pusadkar | Office Admin | | Contractual | |
| 21 | Ganesh Tulaskar | Project Executive | | Contractual | |
| 22 | Omkar Balel | Program Lead | | Contractual | |
| 23 | Raj Pawar | Aqua Fellow | | Contractual | |
| 24 | Shruti Surve | Aqua Fellow | | Contractual | |
| 25 | Satish Ganta | Project Executive | | Contractual | |
| 26 | Sujata Bais | Aqua Fellow | | Contractual | |
| 27 | Sujit Kumar Jha | Assistant Manager | | Contractual | |
| 29 | Raj Nath Jha | Lead-Inclusion | | Contractual | |
| 30 | Deepak Kumar Mahato | Project Executive | | Contractual | |
| 31 | Supravat Pyne | Project Executive | | Contractual | |
| 32 | Anjana Prasad | Project Executive | | Contractual | |
| 33 | Avinash Kumar | Project Executive | | Contractual | |
| 34 | Ravish Kumar | Project Executive | | Contractual | |
| 35 | Nidhi Gupta | Project Executive | | Contractual | |
| 36 | Sonu Kumar | Aqua Fellow | | Contractual | |
| 37 | Brijesh Bairwa | Project Executive | | Contractual | |
| 38 | Ajmer Singh Bhide | Project Executive | | Contractual | |

Our Partners



HISTORY AND MAIN OBJECTS

Corporate profile

Our Company was registered and incorporated in Pune, Maharashtra on September 30, 2013, as a private limited company under Section 25 of the Companies Act, 1956, (validly existing under Section 8 of the Companies Act, 2013) pursuant to a certificate of incorporation issued by the Registrar of Companies, Maharashtra at Pune (“**ROC**”).

Registered Office of our Company

The Registered Office of our Company is located at 976, A/P Hingangaon, Tal. K. Mahankal, Sangli 416405, Maharashtra. There have been no changes to our Registered Office since incorporation.

Main objects of our Company

The main objects of our Company as contained in the Memorandum of Association are:

- Training small and seasonal pond owners, fish farmers through our Aqua EDP model, building the innovative, resilient blue economy.
- Promoting women as farmers in the fisheries sector, in reducing their vulnerability to livelihood risk, ensuring food and nutritional security.
- Facilitating micro enterprise through the utilization of small and seasonal ponds, technology transfer to erect cages using local materials in reservoirs and low-cost circulatory system to establish ecosystem-based.

Major events and milestones

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

| Financial Year | Milestones |
|----------------|--|
| 2014 | Partnership with Indian School of Business, Hyderabad to do study on fisheries potential in Bankura, West Bengal |
| 2015 | <ul style="list-style-type: none"> • Partnership with Tata Trust to develop cage fisheries program in Andhra Pradesh. • Launched Website of organization www.jaljeevika.org |
| 2016 | <ul style="list-style-type: none"> • Fishing game app launched “Go fishing” for children’s learning • 500 women SHG members adopted fish based micro enterprise • Program expansion from Maharashtra t, Andhra Pradesh |
| 2017 | <ul style="list-style-type: none"> • 300 Mini cages installed in Andhra Pradesh • Become part of National fisheries policy draft committee • Dry area fisheries-based program started in Aurangabad, Maharashtra |
| 2018 | <ul style="list-style-type: none"> • Small scale farming program in tribal parts Jharkhand started • Open source fisheries platform launched for knowledge transfer • Conceptualized and implemented women’s fisheries FPO in Andhra Pradesh |
| 2019 | <ul style="list-style-type: none"> • Women specific micro enterprise program implemented in Andhra Pradesh • CNBC launched a video documentary on Centre For Aquatic Livelihood Jaljeevika |
| 2020 | <ul style="list-style-type: none"> • Developed IOT based data analytics and advisory service with Microsoft and Accenture India • Training modules or open-source fisheries, circulated to more than 2000 fisheries cooperative |
| 2021 | <ul style="list-style-type: none"> • Covid response/ Free vaccination service to 50000 people in Pune • Developed IT architecture for IOT based data analysis and support to farmers • Started online training program “Aqua Talk” |
| 2022 | <ul style="list-style-type: none"> • Covid response support to 10000 household • Paper published in IEEE international journal • Designed integrated farming model -Azadi model in Madhya Pradesh and Maharashtra |
| 2023 | <ul style="list-style-type: none"> • Five fisheries FPO registered in Bihar • Reached to 40000 over numbers of beneficiary • Develop climate resilient integrated farming within Project Pokhar • Covid support to 5000 household • Engagement with National Rural Livelihood Mission to reach 5 lakh women |

| | |
|------|--|
| 2024 | <ul style="list-style-type: none"> Launched WhatsApp Chatbot “Matsya Mitra” |
|------|--|

Key awards, accreditations or recognitions

| Financial Year | Awards |
|----------------|---|
| 2017 | Ashoka fellowship |
| 2019 | Finalist- Business line changemaker award |
| 2019 | Finalist- UNDP equator award |
| 2019 | Outlook-Poshan Award |
| 2023 | SVP fast pitch winner |

Details of any acquisition or amalgamation in the last one year

Our Company has not entered into any acquisitions or amalgamation with any entity in the one year preceding the date of this Draft Fund-Raising Documents.

Details of any reorganization or reconstruction in the last one year

Our Company has not undergone any reorganization or reconstruction in the one year preceding the date of this Draft Fund-Raising Documents.

Key terms of material agreements and material contracts

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

Holding Company

As on the date of this Draft Fund-Raising Documents, our Company does not have a holding company.

Subsidiaries, Associates and Joint Ventures

As on the date of this Draft Fund-Raising Documents, our Company does not have any subsidiaries, associates or joint ventures.

OUR MANAGEMENT

Board of Directors or Governing Body

As of the date of this Draft Fund-Raising Documents, we have four Directors on the Board.

| Sr. No. | Name, Age, DIN, Designation, Date of Appointment and Address | Other directorships |
|---------|---|---|
| 1. | <p>Ranjit Ambastha Age: 65 years DIN: 03643948 Designation: Director Date of Appointment: 30 September, 2013 Address: Flat No C1D 102, Brooklyn, Sector 4 CL 1, Charholi Khurd, Pune, Maharashtra 412105</p> | <p><i>Indian Companies</i> CHF India Foundation <i>Foreign Companies</i> NIL</p> |
| 2. | <p>Devanand Sopan Londhe Age: 52 years DIN: 06643562 Designation: Director Date of Appointment: September 30, 2013 Address: Hingangaon, Sangli, Maharashtra 416405</p> | <p><i>Indian Companies</i> Payod Industries Private Limited Payod Urja Private Limited Payod Projects Private Limited Bhavatal Foundation Mivaan Power Llp Eergic Foundation <i>Foreign Companies</i> NIL</p> |
| 3. | <p>Neelkanth Mishra Age: 49 years DIN: 08349017 Designation: Director Date of Appointment: 1, March, 2019 Address: B 203, Nivedita Terrace, Near Kedari Petrol Pump, Wanwadi, Pune, Maharashtra 411040</p> | <p><i>Indian Companies</i> Centre For Aquatic Livelihood Jaljeevika Jaljeevika Infotech Private Limited <i>Foreign Companies</i> NIL</p> |
| 4 | <p>Dileep Kumar Nagaria Age: 43 years DIN: 10186383 Designation: Director Date of Appointment: 3 June,2023 Address: S/O Vinod Kumar Nagaria, 295/2, Ward No 06, Harihar Road, Harpalpur, Chhatarpar, Madhya Pradesh 471111</p> | <p><i>Indian Companies</i> NIL <i>Foreign Companies</i> NIL</p> |

Brief Profile of the Directors of Our Company

- ***Ranjit Ambastha***

Ranjit Ambastha is the Promoter cum Director of our Company since September 30, 2013 and has more than 35 years of experience in the social development sector. He holds PG Diploma in city/Urban Community and Regional Planning Environmental Planning and Technology (CEPT) Ahmedabad (1987). He has been part of several leading agencies like AKRSP, the Government of Uttar Pradesh, OXFAM and Global Communities. He is leading Pune based CHF India Foundation.

- ***Devanand Sopan Londhe***

Devanand Londhe (Director) is an entrepreneur who holds more than 25 years of experience in disaster management with leading organizations. Currently, he is the chairman of Payod Industry Private Limited, Sangli, Maharashtra.

- ***Neelkanth Mishra***

Neelkanth Mishra (CEO and Director) is an alumina of BHU, XISS, and York University, and has 25+ years of experience in the social development sector. He has worked with several organisations such as OXFAM, Freshwater Action Network South Asia, and Revitalizing Rainfed Agriculture (RRA) Network on issues related to livelihood promotion and community development. He founded Centre for Aquatic Livelihood Jaljeevika in 2013 and led as CEO.

- **Dileep Kumar Nagaria**

He has a desire to contribute meaningfully to society. He was drawn to the Centre for Aquatic Livelihood Jaljeevika's philosophy, thoughts, and approach to work. He is responsible for overseeing the audit and accounts functions within the organization. He is an active volunteer and holds a crucial position as a Director within Centre for Aquatic Livelihood Jaljeevika.

Remuneration of Directors

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

Interest of the Directors

- None of the directors are interested in the promotion of our Company.
- Except as stated in 'Shareholding of Directors in our Company', none of our Directors are interested in their capacity as a member of any firm or company and no sums have been paid or are proposed to be paid to any Director or to such firm of company in which he is interested, by any person, in cash or shares or otherwise, either to induce them to become, or to help them qualify as a director, or otherwise for services rendered by him or by such firm or company, in connection with the promotion or formation of our Company.
- No contribution has been made by the Directors as part of the Issue or separately in furtherance of the objects of the Issue.
- None of our Directors' relatives have been appointed to an office or place of profit.
- Our Directors have no interest in any property acquired or proposed to be acquired by our Company in the preceding two years of filing this Draft Fund-Raising Documents. No benefit/interest will accrue to our Promoter/Directors out of the objects of the Issue.
- None of our Directors have any financial or material interest in the Issue.

Other understanding and confirmations

Our Company confirms that the permanent account number of our Directors has been submitted to the Stock Exchanges at the time of filing this Draft Fund-Raising Documents.

Details of change in Directors of our Company for the financial years ended March 31, 2024, March 31, 2023, March 31, 2022 and till the date of this Draft Fund-Raising Documents:

There has been change in the Directors of our Company for the financial years ended March 31, 2024, March 31, 2023, March 31, 2022, and till the date of this Draft Fund-Raising Documents.

| Name of the Director | Designation | Date of Appointment/ Cessation | Reason for Change/Appointment |
|-----------------------|-------------|--------------------------------|--|
| Ranjit Ambastha | Director | September 30, 2013 | Since Inception as President as per MOA |
| Devanand Sopan Londhe | Director | September 30, 2013 | Since Inception as director as per MOA |
| Neelkanth Mishra | Director | September 30, 2019 | Director cum CEO as per Board Resolution |
| Dileep Kumar Nagaria | Director | 3 June, 2023 | Director as per Board Resolution |

Meetings of our Governing Body:

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

| Sr. No. | Date of the meeting | Key items covered in the meeting |
|---------|---------------------|--|
| | June 3, 2023 | Appointment of Dileep Kumar Nagaria as Director |
| 1. | August 25, 2023 | Approval of the Issue and this Draft Fund-Raising Documents. |
| 2. | August 21, 2023 | Review of Operations, review and approval of audited financial statements for Fiscal 2023. |

| | | |
|----|-------------------|--|
| 3. | August 6, 2023 | Review of operations and appointment of intermediaries for the purpose of the Issue. |
| 4. | May 17, 2023 | Review of Operations. |
| 5. | March 27, 2023 | Review of Operations. |
| 6. | December 29, 2022 | Review of Operations. |
| 7. | September 6, 2022 | Review of Operations, review and approval of audited financial statements for Fiscal 2022 and director's report. |

Key managerial staff of our Company

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

Neelkanth Mishra (CEO)

Neelkanth Mishra is the Chief Executive Officer of our Company. Neelkanth Mishra has contributed in developing inland fisheries sector in India through channelising knowledge development and skill building segment. He is also an Ashoka fellow, inducted as Global Ashoka forum in 2017. Mr. Neelkanth Mishra plays a pivotal role in leading and managing the organization. His responsibilities include ensuring organizational efficiency, fostering effective communication, and guiding the team towards excellence. He is instrumental in policy development and strategic planning to align with the organization's overall goals. Additionally, Mr Mishra's role encompasses establishing and overseeing ethical practices, transparent decision-making processes, and strategic direction to ensure accountability, effectively fulfilling the organization's mission, and serving its beneficiaries.

Dileep Kumar Nagaria (CFO)

Dileep Kumar Nagariya is the Chief Financial Officer of our Company. He is a financial lead executive having experience of 20 Years in financial sector.

Appointment & Performance appraisal process:

We issue appointment letters to our employees which set out the terms of employment, including date of commencement, place of employment, working hours, job description, roles and responsibilities.

We have a periodic performance appraisal process for our employees, wherein the increments and incentives are paid on the basis of the target achieved by such employees that are set at the beginning of the year.

Roles and responsibilities of staff and volunteers:

1. **Sanjeev Mishra (Project Manager):** He has two decades of experience in managing projects within the development sector. He oversees operations in Madhya Pradesh and provides technical support for aquatic livelihood programs across all locations. His extensive experience ensures effective project implementation, adherence to timelines, and the achievement of project goals, significantly contributing to the organization's mission.
2. **Padmakar Bojja (Project Manager):** He has twenty years of experience in the development sector, having worked with reputed organizations such as WASSAN and Tata Trusts. At Centre For Aquatic Livelihood Jaljeevika, he leads operations in Vidarbha (MH) and Telangana. He is responsible for program execution and managing stakeholder relationships, ensuring the effective delivery of projects and fostering positive community impact through sustainable practices.
3. **Raj Nath Jha, Lead (Social Inclusion):** He has over two decades of experience in education and livelihood programs, leads social inclusion, training, and educational initiatives within the Bihar team. He ensures accountability in fulfilling the organization's mission and serving its beneficiaries through effective program delivery, stakeholder engagement, and inclusive practices that promote equity and access to resources.
4. **Sameer Parvez, Advisor (Fisheries and Aquaculture):** He is an ex-Regional Deputy Commissioner of Fisheries in Maharashtra with over three decades of experience, designs, plans, and advises on training and capacity-building programs. He represents the organization on various platforms, liaises with stakeholders, and plays a crucial role in convergence programs, ensuring the integration of various initiatives for comprehensive development and the sustainable management of aquatic resources.
5. **Dr. Subodh Kumar (Lead - Knowledge Management & Partnerships):** He is located at the head office in Pune, oversees the implementation of programs, documentation, strategy development, planning, content

creation, CSR management, and partnerships. His comprehensive role ensures the smooth functioning of organizational activities, effective knowledge dissemination, and the establishment of strategic partnerships that enhance the organization's capacity and impact.

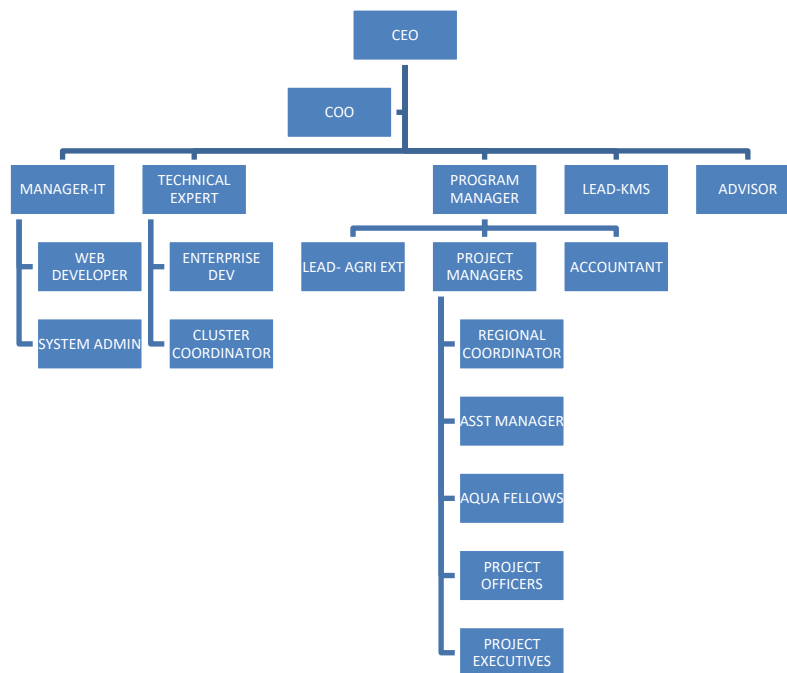
6. **Ayush Chopra (Lead - Information and Technology):** He leads the IT department, designing and developing strategic tools for program execution and monitoring. His innovative solutions enhance the efficiency and effectiveness of organizational operations, enabling data-driven decision-making and the streamlined execution of projects.
7. **Omkar Balel (Project Manager):** He is an alumnus of ICT Mumbai and TISS Mumbai, leads the Ratnagiri team. He is responsible for the effective implementation of marine livelihood programs such as fisheries post-harvest, seaweed cultivation, and water management in coastal communities. He represents the organization on national and international platforms, showcasing its initiatives and successes, and driving advocacy for sustainable marine livelihoods.
8. **Sujeet Jha (Assistant Manager):** He manages office administration and stakeholder relationships at the Purnia office. His role in micro-enterprise development is crucial to fulfilling Centre For Aquatic Livelihood Jaljeevika 's objectives. His administrative skills and stakeholder engagement ensure smooth office operations, effective program delivery, and the empowerment of local communities through sustainable livelihood initiatives.
9. **Prasad Rajguru, Lead (Marketing & Enterprise Development):** Mr. Prasad Rajguru leads the marketing and enterprise development team at Centre For Aquatic Livelihood Jaljeevika. Based at the Pune head office, he ensures effective supply chain management and the promotion of aquatic livelihood-based enterprises across all project locations. His marketing strategies and enterprise development initiatives drive the organization's growth, sustainability, and market presence, enhancing the economic prospects of beneficiary communities.
10. **Ankita Patil, Project Officer (Training & Development):** He is an expert in fisheries and aquaculture, ensures the effective progress of training and capacity-building programs. She also manages social media and content development, enhancing the organization's visibility and outreach. Her expertise and communication skills are pivotal in building the capacity of community members and promoting the organization's initiatives.
11. **Ganesh Tulaskar (Community Development Officer):** He, with extensive experience in the development sector, manages program operations and stakeholder engagement for the Maharashtra team. His strong negotiation and partnership skills foster community development activities with significant social impact. He plays a key role in liaising with different departments, agencies, and like-minded organizations to advance community development initiatives and create sustainable solutions for local challenges.
12. **Suresh Jadhav (Accountant):** He, with over two decades of experience in cost and management accounting, manages accounting functions at Centre For Aquatic Livelihood Jaljeevika. His diverse skill set and strong foundation make him a valuable asset to the organization, ensuring financial accuracy, accountability, and effective management of financial resources.
13. **Chetan Sawarkar (Assistant Accountant):** Mr. Chetan Sawarkar, a seasoned Cost and Management Accountant with over ten years of experience in the manufacturing sector and three years in the social sector, excels as an Assistant Accountant. His diverse expertise ensures efficient financial management, compliance with financial regulations, and contributes to the organization's financial health and sustainability.

Donation

| Sr. No. | Name of Donors | FY 2021-22 | FY 2022-23 | FY 2023-24 |
|---------|--|------------|------------|------------|
| 1 | PWC | 24,75,899 | 99,07,539 | 4051144 |
| 2 | CORE Community Organized Relief Effort | 59,33,584 | 34,75,349 | 14943613 |
| 3 | Nudge Foundation | 21,23,938 | 2876062 | |
| 4 | Bajaj Finance Ltd | | 70,00,000 | 7500000 |
| 5 | WE4F | | 24,77,794 | |
| 6 | SVP India | | 7,00,000 | |
| 7 | Mandava Holdings Pvt Ltd | | 7,00,000 | 500000 |
| 8 | Start Network | | 5,91,294 | |
| 9 | CMS Infosystems | | 18,50,000 | 1500000 |
| 10 | SVP Foundation Mumbai | | 11,67,428 | |
| 11 | Give Foundation Inc | | 3,98,912 | 500 |

| | | | | |
|----|---|-----------------|--------------------|-----------------|
| 12 | Vidarbha Nature Conservation Society | | 1,42,000 | |
| 13 | Kalpataru Prabhag Sangh | | | 600000 |
| 14 | Chandan Varma | | | 4850 |
| 15 | Herbalife International Fund Rec | | | 10599600 |
| 16 | Sharad Mathur | | | 300000 |
| 17 | Swastik Bihani | | | 300000 |
| 18 | Synergy Maritime Pvt Ltd | | | 2600000 |
| 19 | Yashaswi Mahila Prabhag Sangh Sanstha Chiroli | | | 900000 |
| 20 | Give Foundation India | | | 142187 |
| 21 | Star Network | | | 603535 |
| 22 | We4F | | | 1084292 |
| | Total | 10593907 | 3,12,86,388 | 45629721 |

OUR STRUCTURE



OUR PROMOTERS

The Promoters of our Company are Ranjit Ambastha and Devanand Sopan Londhe. The profiles of our Promoters are given below:

| | |
|---|--|
|  | <p>Ranjit Ambastha (DIN: 03643948) aged 65 years is the Promoter of our Company. He resides at Flat No C1D 102, Brooklyn, Sector 4 CL 1, Charholi Khurd, Pune, Maharashtra 412105</p> <p>Our Company confirms that the details of the permanent account number, aadhaar number, driving license number, bank account number(s) and passport number of our Promoter have been submitted to the Stock Exchanges at the timing of filing this Draft Fund Raising Documents.</p> |
|  | <p>Devanand Sopan Londhe (DIN: 06643562) aged 52 years is the Promoter of our Company. He resides at Hingangaon, Sangli, and Maharashtra 416405.</p> <p>Our Company confirms that the details of the permanent account number, aadhaar number, driving license number, bank account number(s) and passport number of our Promoter have been submitted to the Stock Exchanges at the timing of filing this Draft Fund Raising Documents.</p> |

For additional details on the background, educational qualifications, experience in the business of our Company, positions / posts held in the past, term of appointment and other directorships of our Promoters, see 'Our Management' on page 49 of this Draft Fund Raising Documents.

Other understanding and confirmations

Neither of our Promoters was promoter or person in control of any company which was compulsorily delisted within a period of ten years preceding the date of this Draft Fund Raising Documents, in accordance with Regulation 24 of the Securities and Exchange Board of India (Delisting of Equity Shares) Regulations, 2009, as amended, or the Regulation 34 Securities and Exchange Board of India (Delisting of Equity Shares) Regulations, 2021, as applicable.

Common Pursuits of our Promoters

Our Promoters are not engaged in a business or other ventures similar to ours.

Interest of our Promoters in our Company

Our Promoters do not have any interest in our Company other than as shareholders of our Company, to the extent of shares held by it and as stated in "Related Party Transactions" on page 33 of this Draft Fund Raising Documents. For further details on the shareholding, see "Capital Structure" on page 14 of this Draft Fund Raising Documents.

Our Promoters do not have any interest in any property acquired by our Company within two years preceding the date of filing of this Draft Fund Raising Documents or any property proposed to be acquired by our Company or in any transaction with respect to the acquisition of land, construction of building or supply of machinery.

Our Promoters have no financial or other material interest in the Issue and no benefit / interest will accrue to our Promoters out of the objects of the Issue.

Our Promoters do not intend to subscribe to this Issue.

Promoter Group

Details of the Promoter Group of our Company in terms of Regulation 2(1)(pp) of the SEBI ICDR Regulations (excluding our Promoters) are provided below:

Natural persons forming part of the Promoter Group

Set out below, are the natural persons forming part of the promoter Group:

Promoter 1: Devanand Londhe

| Name of the Relatives | Nature |
|------------------------------|----------------|
| Snehal londhe | Spouse |
| Indabai sopan londhe | Mother |
| Late Sopan Sahadev londhe | Father |
| Sewanand sopan londhe | Brother |
| Deepti sewanand londhe | Brother Spouse |
| Payod devanand londhe | Son |
| Late Alka Manohar Ahire | Spouse Mother |
| Late Gurunath manohar Ahire | Spouse Brother |
| Late Manohar Raghunath Ahire | Spouse Father |

Promoter 2: Ranjeet Ambastha

| Name of the Relatives | Nature |
|---------------------------|--------|
| Rekha Varma | Spouse |
| Late. Smt Shanti Ambastha | Mother |
| Late. Shri C.P Ambastha | Father |
| Rohan Raj Ambastha | Son |

RELATED PARTY TRANSACTIONS

For details of the related party transactions for the Fiscals 2024, 2023 and 2021 in accordance with the requirements under the Company Act, 2013, and the rules framed thereunder, as amended from time to time, see “*Financial Information*” on page 57 of this Draft Prospectus.

**SECTION V – FINANCIAL STATEMENTS FINANCIAL
INFORMATION**

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G S T M & Associates,
Chartered Accountants



Reg Office : Plot No. 154, Sagar Society, Anand Smruti Bungalow, Sahakar Nagar, Pune - 411009. E mail : cameheshthorve@gmail.com, Contact : +91 9975431116.

INDEPENDENT AUDITORS' REPORT

To

The Members of **CENTRE FOR AQUATIC LIVELIHOOD- JALJEEVIKA**

Report on the audit of the standalone financial statements

Opinion

We have audited the accompanying standalone financial statements of **CENTRE FOR AQUATIC LIVELIHOOD- JALJEEVIKA** ("the Company"), which comprise the balance sheet as at March 31, 2022, and the Statement of Profit and Loss for the year then ended and statement of cash flow for the year then ended, and notes to the financial statements, including a summary of significant accounting policies and other explanatory information.

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid standalone financial statements give the information required by the **Companies Act, 2013** ('Act') in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India, of the state of affairs of the Company as at March 31, 2022, its profit (or Loss)* for the year ended on that date.

Basis for opinion

We conducted our audit in accordance with the standards on auditing specified under section 143 (10) of the Companies Act, 2013. 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 Company in accordance with the code of ethics issued by the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our audit of the financial statements under the provisions of the Act and the rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the code of ethics.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Emphasis of Matters

There are no relevant other matters which need to be emphasis.



Key audit matters

Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the financial statements of the current period. These matters were addressed in the context of our audit of the financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters.

Reporting of key audit matters as per SA 701, Key Audit Matters are not applicable to the Company as it is an unlisted company.

Information other than the financial statements and auditors' report thereon

The Company's board of directors is responsible for the preparation of the other information. The other information comprises the information included in the Board's Report including Annexures to Board's Report, Business Responsibility Report but does not include the financial statements and our auditor's report thereon.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained during the course of our audit or otherwise appears to be materially misstated.

If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Responsibility of Management and Those charged with Governance for the standalone financial statements

The Company's board of directors are responsible for the matters stated in section 134 (5) of the Act with respect to the preparation of these standalone financial statements that give a true and fair view of the financial position, financial performance of the Company in accordance with the accounting principles generally accepted in India, including the accounting standards specified under section 133 of the Act. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial statement that give a true and fair view and are free from material misstatement, whether due to fraud or error.



In preparing the financial statements, management is responsible for assessing the Company'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 Company or to cease operations, or has no realistic alternative but to do so.

The board of directors are also responsible for overseeing the company's financial reporting process.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the standalone 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.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under section 143(3)(i) of the Companies Act, 2013, we are also responsible for expressing our opinion on whether the company has adequate internal financial controls system in place and the operating effectiveness of such controls
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.



We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards. From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

Other Matter

There are no relevant other matters which need to be reported.

Report on other legal and regulatory requirements

The provisions of the **Companies (Auditor's Report) Order, 2016** ("the Order"), issued by the Central Government of India in terms of sub-section (11) of section 143 of the Companies Act, 2013 is not applicable to the Company since

- (a) It is not a subsidiary or holding company of a public company;
- (b) Its paid-up capital and reserves and surplus are not more than Rs.1 Crores as at the balance sheet date;
- (c) Its total borrowings from banks and financial institutions are not more than Rs.1 Crores at any time during the year; and
- (d) Its turnover for the year is not more than Rs.10 Crores during the year.
- (e) It is a company registered u/s 25 of the Companies Act, 1956.

As required by Section 143(3) of the Act, we report that:

- (a) We have sought and obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our audit;
- (b) In our opinion, proper books of account as required by law have been kept by the Company so far as it appears from our examination of those books;
- (c) The balance sheet, and the statement of profit and loss statement of cash flow, dealt with by this report are in agreement with the books of account;
- (d) In our opinion, the aforesaid standalone financial statements comply with the accounting standards specified under section 133 of the Act, read with rule 7 of the **Companies (Accounts) Rules, 2014**;
- (e) On the basis of the written representations received from the directors as on March 31, 2022 taken on record by the board of directors, none of the directors is disqualified as on March 31, 2022 from being appointed as a director in terms of Section 164 (2) of the Act;



(f) Since the Company's turnover as per last audited financial statements is less than Rs.50 Crores and its borrowings from banks and financial institutions at any time during the year is less than Rs.25 Crores, the Company is exempted from getting an audit opinion with respect to the adequacy of the internal financial controls over financial reporting of the company and the operating effectiveness of such controls vide notification dated June 13, 2017; and

(g) With respect to the other matters to be included in the Auditor's Report in accordance with Rule 11 of the Companies (Audit and Auditors) Rules, 2014, in our opinion and to the best of our information and according to the explanations given to us;

a. The Company does not have any pending litigations which would impact its financial position;

b. The Company did not have any long-term contracts including derivative contracts for which there were any material foreseeable losses; and

c. There has been no delay in transferring amounts, required to be transferred, to the Investor Education and Protection Fund by the Company

h) The management has represented that other than those disclosed in the notes to accounts.

(i) no funds have been advanced or loaned or invested by the company to or in any other person(s) or entities, including foreign entities ("Intermediaries"), with the understanding that the intermediary shall whether directly or indirectly lend or invest in other persons or entities identified in any manner by or on behalf of the company (Ultimate Beneficiaries) or provide any guarantee, security or the like on behalf of ultimate beneficiaries.

(ii) no funds have been received by the company from any person(s) or entities including foreign entities ("Funding Parties") with the understanding that such company shall whether, directly or indirectly, lend or invest in other persons or entities identified in any manner whatsoever by or on behalf of the funding party (ultimate beneficiaries) or provide guarantee, security or the like on behalf of the Ultimate beneficiaries.

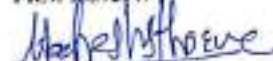
(iii) Based on the Audit procedures performed, nothing has come to our notice that has caused us to believe that the representations under sub-clause (i) and (ii) contain any material misstatement.

(I) No dividend has been declared or paid by the company as per section 123 of Companies Act 2013.

For G S T M & Associates

Chartered Accountants

FRN: 105729W



CA. Mahesh Thurve

(Partner)

M.No. 152903

UDIN : 22152903BANBSF8918



Place : Pune

Date: 05/09/2022

CENTRE FOR AQUATIC LIVELIHOOD- JALJEEVIKA
CIN : U05010PN2013NPL148986
BALANCE SHEET FOR THE YEAR AS AT 31ST MARCH 2022

(Amount in ₹)

| Particulars | Note No. | As at 31st March 2022 | As at 31st March 2021 |
|--|----------|-------------------------|------------------------|
| I EQUITY AND LIABILITIES | | | |
| [1] Shareholder's fund | | | |
| Share capital | 2 | - | - |
| Reserves & surplus | 3 | 2,77,574 | (1,43,816) |
| | | <u>2,77,574</u> | <u>(1,43,816)</u> |
| [2] Current liabilities | | | |
| Financial Liabilities | | | |
| Short term borrowings | 4 | 4,65,801 | 5,05,922 |
| Trade payables | | | |
| Total Outstanding dues of Micro and small enterprises | | | |
| Total Outstanding dues of other than Micro and small enterprises | | | |
| Other current liabilities | 5 | 34,17,296 | 3,13,109 |
| | | <u>38,83,097</u> | <u>8,19,031</u> |
| TOTAL | | <u>41,60,672</u> | <u>6,75,221</u> |
| II ASSETS | | | |
| [1] Non current assets | | | |
| Property, Plant and equipment And Intangible Assets | | | |
| Property, Plant and equipment | 6 | 2,38,145 | 3,01,355 |
| Intangible Assets | 6 | 37,380 | 56,882 |
| | | <u>2,75,525</u> | <u>3,58,237</u> |
| [2] Current Assets | | | |
| Cash & bank balances | 7 | 14,87,055 | 48,608 |
| Trade receivables | 18 | 14,85,106 | 9,320 |
| Refer Note No.18 | | | |
| Other current assets | 8 | 9,12,986 | 2,59,056 |
| | | <u>38,85,147</u> | <u>3,16,984</u> |
| TOTAL | | <u>41,60,672</u> | <u>6,75,221</u> |
| III [1] Significant Account Policy | 3 | | |
| | 12 | | |

Notes forming an integral part of the financial statement.

As per our Report of Even Date
For, GSTM & Associates
Chartered Accountants
FRN No. 137729W

Mahesh Thakre
CA Mahesh Thakre
(Partner)
M No.152903
Date : 05/09/2022
Place : Pune
UDIN : 22152903BANBSF8916



For and on behalf of the Board of Directors
CENTRE FOR AQUATIC LIVELIHOOD- JALJEEVIKA
CIN : U05010PN2013NPL148986

Dejaramand Sopan Londhe
DEJARAMAND SOPAN LONDHE
Director
[DIN : 06643562]
Date : 05/09/2022
Place : Pune

Ranjeet Ambastha
RANJEET AMBASTHA
Director
[DIN : 03643948]



CENTRE FOR AQUATIC LIVELIHOOD- JALIEEVIKA
CIN : U05010PN2013NPL148986

STATEMENT OF INCOME & EXPENDITURE FOR THE YEAR ENDED 31ST MARCH 2022

(Amount in ₹)

| Particulars | Note No. | Current Year 2021-22 | Previous Year 2020-21 |
|---|----------|-------------------------|--------------------------|
| I Revenue from the Operations | | | |
| Revenue from the Operations | 9 | 1,05,93,907 | 18,71,093 |
| Other Income | 10 | 6,399 | 24,240 |
| Income recognised to the extent of depreciation | | 79,467 | 74,184 |
| TOTAL INCOME | | 1,06,79,773 | 19,69,517 |
| II EXPENSES | | | |
| Depreciation on reserves | 6 | 79,467 | 74,184 |
| Depreciation | | 41,245 | 36,035 |
| Other Expenses | 11 | 1,01,37,676 | 18,93,136 |
| TOTAL EXPENSES | | 1,02,58,388 | 20,03,355 |
| III Profit Before Tax | | 4,21,385 | (33,836) |
| IV Tax Expenses | | | |
| Current Tax | | - | - |
| Deferred Tax | | - | - |
| V Profit for the period | | 4,21,385 | (33,836) |
| VI Earning Per Equity Shares | | | |
| Nominal Value of Share of Rs. | | | |
| [1] Basic | | | |
| [2] Diluted | | | |

VII Significant Account Policy 1
Notes forming an integral part of the financial statement. 12

As per our Report of Even Date

For, G S T M & Associates
Chartered Accountants
FRNo. 135729W

Mahesh Thorve
CA Mahesh Thorve
(Partner)
M No.152903
Date : 05/09/2022
Place : Pune
UDIN : 22152903BANBSF8918



For and on behalf of the Board of Directors
CENTRE FOR AQUATIC LIVELIHOOD- JALIEEVIKA
CIN : U05010PN2013NPL148986

Devanand Sopan Londhe
DEVANAND SOPAN LONDHE
Director
[DIN : 06643562]
Date : 05/09/2022
Place : Pune



Ranjit Ambastha
RANJEET AMBASTHA
Director
[DIN : 03643948]

CENTRE FOR AQUATIC LIVELIHOOD- JALJEEVIKA
CIN : U05010PN2013NPL148986

STATEMENT OF CASH FLOW FOR THE YEAR ENDED 31ST MARCH 2022

(Amount in ₹)

| Particulars | For The Year Ended 31st March 2022 | For The Year Ended 31st March 2021 |
|---|---------------------------------------|---------------------------------------|
| 1 CASH FLOW FROM OPERATING ACTIVITIES | | |
| Net profit / (loss) before Tax | 4,21,385 | (33,838) |
| Add: Depreciation | 41,345 | 36,035 |
| Less: Depreciation on fixed assets reserves | 79,467 | 74,184 |
| Operating Profit before changes in Working Capital | 5,42,697 | 76,381 |
| Adjustments for: | | |
| (Increase) / Decrease in Current Assets | (21,29,716) | 88,948 |
| (Increase) / Decrease in Non Current Assets | - | - |
| Increase / (Decrease) in liabilities / provisions | 31,04,187 | (19,97,131) |
| Cash (used in)/generated from Operations | 15,16,568 | (18,31,802) |
| Less: Taxes Paid | - | - |
| Less: Tax Adjustment | - | - |
| CASH (USED IN)/GENERATED FROM OPERATIONS | 15,16,568 | (18,31,802) |
| 2 CASH FLOW FROM INVESTMENT ACTIVITIES | | |
| Purchase of fixed assets | (38,000) | (56,596) |
| Payment towards capital expenditure | - | - |
| NET CASH (USED IN)/ FROM INVESTING ACTIVITIES | (38,000) | (56,596) |
| 3 CASH FLOW FROM FINANCING ACTIVITIES | | |
| Increase / (Decrease) in short term borrowings | (40,121) | (500) |
| Increase / (Decrease) in share capital | - | - |
| NET CASH (USED IN)/ FROM FINANCING ACTIVITIES | (40,121) | (500) |
| 4 NET INCREASE/ (DECREASE) IN CASH & CASH EQUIVALENT | 14,38,447 | (18,88,898) |
| 5 OPENING BALANCE OF CASH & CASH EQUIVALENT | 48,608 | 19,37,506 |
| 6 CLOSING BALANCE OF CASH & CASH EQUIVALENT | 14,87,055 | 48,608 |

Notes forming an integral part of the financial statement.

As per our Report of Even Date
For, G S T M & Associates
Chartered Accountants
FRNo. 135729W



CA Mahesh Thorve
(Partner)
M No.152903
Date : 05/09/2022
Place : Pune
UDIN : 22152903BANBSF8918

For and on behalf of the Board of Directors
CENTRE FOR AQUATIC LIVELIHOOD- JALJEEVIKA
CIN : U05010PN2013NPL148986

DEVANAND SOPAN LONDHE
Director
[DIN : 06643562]
Date : 05/09/2022
Place : Pune

RANJEET AMBASTHA
Director
[DIN : 03643948]



CENTRE FOR AQUATIC LIVELIHOOD- JALJEEVIKA
CIN : U05010PN2013NPL148986

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR AS AT 31ST MARCH 2022

BACKGROUND :

CENTRE FOR AQUATIC LIVELIHOOD- JALJEEVIKA is a company registered under section 25 of the Companies Act, 1956 on 13th September 2013.

The main object of the company is to promote and support water based livelihood like fisheries, fish processing, makhana cultivation, water chestnut cultivation and support management of water structures, water bodies, water resource development and watershed program, to help in livelihood promotion of rural and urban people, agriculture, livestock, forest produce horticulture skill promotion, to develop and support women group, youth group, farmers group for value addition, enterprise development and value chain promotion of rural produces.

1 SIGNIFICANT ACCOUNTING POLICY

a Basis of Preparation of Financial Statements

The financial statements are prepared under the historical cost convention using the accrual system of accounting in accordance with the accounting principles generally accepted in India (Indian GAAP) and the requirements of the Companies Act, 2013, including the mandatory Accounting Standards as prescribed by the Companies (Accounting Standard) Rules.

The Company is a Small and Medium Sized Company (SMC) as defined in the General Instructions in respect of Accounting Standards notified under the Companies Act, 2013. Accordingly, the Company has complied with the Accounting Standards as applicable to a Small and Medium Sized Company

b Use of estimates

The preparation of financial statements in conformity with Generally Accepted Accounting Principles (GAAP) requires the management of the Company to make estimates and assumptions that affect the reported balances of assets and liabilities and disclosures relating to the contingent liabilities as at the date of the financial statements and reported amounts of income and expenses during the year. The difference between the actual results and estimates are recognized in the period in which the results are known and materialized.

c Property, Plant and equipment And Intangible Assets and Depreciation

Fixed assets are stated at cost of acquisition less accumulated depreciation / amortisation and impairment loss.

Depreciation was provided using straight line method as prescribed in schedule II of the companies Act, 2013.

d Grant recognition

Grants and donations are recognised as income in the income and expenditure account to the extent of actual expenditure incurred as directed under Accounting standard : 12 ICAI. Unspent amount has been presented under other current liabilities.

Grants towards specific assets are presented with corresponding assets funds on liability fund. Depreciation on fixed assets funds is recognised as income in the income and expenditure account.

e Employees Benefit

Short term employee benefits are recognised as an expenses on accrual basis.

Long term employee benefits such as provident fund which is defined contribution scheme is not provided.

f Provisions, Contingencies

Provisions are recognized when there is a present obligation as a result of past events and it is probable that there will be an outflow of resources in respect of which reliable estimate can be made.



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CENTRE FOR AQUATIC LIVELIHOOD- JALJEEVIKA
CIN : U05010PN2013NPL148986

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR AS AT 31ST MARCH 2022

[Amount in ₹]

| Note No. | Particulars | As at 31st March 2022 | As at 31st March 2021 |
|----------|---|--------------------------|--------------------------|
| 2 | SHARE CAPITAL | | |
| | Authorized | | |
| | NIL Equity Shares of Rs. NIL each | - | - |
| | Issued, Subscribed & Paid up | | |
| | NIL Equity Shares of Rs. NIL each | - | - |
| | [Company is registered u/s 25 of the Companies Act, 1956. as a non profit entity | | |
| | TOTAL | - | - |
| 3 | RESERVES & SURPLUS | | |
| | Surplus / (Deficit) in Profit & Loss A/c | | |
| | At the Commencement of the Year | (1,43,810) | (1,09,972) |
| | Profit / (Loss) for the year | 4,21,385 | (33,838) |
| | At the end of the Year | 2,77,574 | (1,43,810) |
| | TOTAL | 2,77,574 | (1,43,810) |
| 4 | SHORT TERM BORROWINGS | | |
| | From related party | 4,65,801 | 5,05,922 |
| | [Unsecured loan with no interest] | | |
| | TOTAL | 4,65,801 | 5,05,922 |
| 5 | OTHER CURRENT LIABILITIES | | |
| | Fixed assets fund | 1,53,642 | 2,33,109 |
| | Rent deposit fund | 60,000 | 60,000 |
| | Earmarked funds | | |
| | - BKBP | 21,87,501 | - |
| | - Nudge Foundation | 3,76,062 | - |
| | Other liabilities | | |
| | Audit fees payable | 20,000 | 20,000 |
| | Provision for expenses | 6,20,091 | - |
| | TDS payable | - | - |
| | TOTAL | 34,17,296 | 3,13,109 |



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CENTRE FOR AQUATIC LIVELIHOOD - JALJEVIKA
 CIN : U05010PW2021MPLJ400985

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR AS AT 31ST MARCH 2022

6 TANGIBLE FIXED ASSETS

(Amount in ₹)

| Particulars | Gross Block | | | Accumulated Depreciation | | | Net Block | | |
|-------------------------------|-----------------------|------------------|-----------|--------------------------|-----------------------|-----------------|-----------------|-----------------------|-----------------------|
| | As at 31st March 2021 | Additions | Deletions | 31st March 2022 | Up to 31st March 2021 | On Gross | On deletions | As at 31st March 2022 | As at 31st March 2021 |
| Bajaj I Project | | | | | | | | | |
| Mobile handset - Bajaj | 7,999 | - | - | 7,999 | 3,040 | 1,510 | 4,550 | 3,439 | 4,959 |
| Bajaj II Project | | | | | | | | | |
| Computers and laptops - Bajaj | 60,000 | - | - | 60,000 | 20,181 | 19,002 | 39,185 | 20,815 | 39,817 |
| Mobile Handset - Bajaj | 10,800 | - | - | 30,800 | 9,251 | 5,852 | 15,103 | 15,097 | 21,549 |
| Mobile Handset - Bajaj | 15,480 | - | - | 15,480 | 1,637 | 2,943 | 4,580 | 30,910 | 18,853 |
| Furniture - Bajaj | 27,294 | - | - | 27,294 | 8,500 | 2,593 | 6,099 | 21,201 | 23,794 |
| Printer - Bajaj | 10,000 | - | - | 10,000 | 5,492 | 3,107 | 8,659 | 1,341 | 4,508 |
| IoT Software - Bajaj | 11,506 | - | - | 11,506 | 1,584 | 2,877 | 4,461 | 7,045 | 9,922 |
| Projector - Bajaj | 29,600 | - | - | 29,600 | 3,128 | 5,634 | 8,752 | 20,848 | 26,472 |
| ICI Project | | | | | | | | | |
| Computers and laptops - IICI | 53,848 | - | - | 53,848 | 27,451 | 17,054 | 41,505 | 9,343 | 26,397 |
| Furniture - IICI | 6,600 | - | - | 6,600 | 1,233 | 627 | 1,860 | 4,740 | 5,387 |
| Printer - IICI | 2,000 | - | - | 2,000 | 1,098 | 633 | 1,731 | 269 | 902 |
| TATA | | | | | | | | | |
| Furniture - TATA | 10,000 | - | - | 10,000 | 1,382 | 950 | 2,342 | 7,658 | 8,608 |
| IoT Software - TATA | 66,500 | - | - | 66,500 | 19,540 | 16,625 | 36,165 | 30,335 | 45,960 |
| Local | | | | | | | | | |
| MS system - local | 1,20,080 | - | - | 1,20,080 | 59,672 | 32,315 | 91,987 | 78,093 | 1,10,408 |
| Television set - local | 20,099 | - | - | 20,099 | 5,376 | 3,819 | 9,197 | 10,902 | 14,721 |
| BRBDP | | | | | | | | | |
| Computers and laptops - BRBDP | - | 38,000 | - | 38,000 | - | 5,111 | - | 5,111 | 32,889 |
| Total Assets | 5,21,816 | 38,000 | - | 5,59,816 | 1,63,579 | 1,26,712 | 2,84,291 | 2,75,525 | 3,58,237 |
| Previous Year | 4,65,238 | 56,595 | - | 5,21,816 | 53,360 | 1,10,219 | 1,63,579 | 3,58,237 | 4,11,860 |
| Summary | | | | | | | | | |
| Fixed Assets revalue funds | 3,31,537 | - | - | 3,31,537 | 98,529 | 79,657 | 1,77,096 | 1,51,843 | 2,33,108 |
| Local Assets | 1,90,129 | 1,438,000 | - | 2,29,129 | 65,050 | 41,245 | 1,06,295 | 1,21,884 | 1,25,129 |
| Total Assets | 5,21,816 | 1,438,000 | - | 5,59,816 | 1,63,579 | 1,26,712 | 2,84,291 | 2,75,525 | 3,58,237 |



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CENTRE FOR AQUATIC LIVELIHOOD- JALIEEVIKA

CIN : U05010PN2013NPL148986

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR AS AT 31ST MARCH 2022

| Note No. | Particulars | (Amount in ₹) | |
|----------|------------------------------|--------------------------|--------------------------|
| | | As at 31st March 2022 | As at 31st March 2021 |
| 7 | CASH AND BANK BALANCE | | |
| | Cash in Hand | - | - |
| | Balance with Bank | 14,87,055 | 48,608 |
| | TOTAL | 14,87,055 | 48,608 |
| 8 | OTHER CURRENT ASSETS | | |
| | Deposit for office | 40,000 | 60,000 |
| | Advance to programme staff | 66,030 | 10,005 |
| | Advance to suppliers | 1,20,651 | 1,20,651 |
| | Grant Receivable ICICI Bank | 60,900 | 60,900 |
| | Prepaid expenses | 59,061 | - |
| | TDS receivable | 5,66,344 | 7,500 |
| | TOTAL | 9,12,986 | 2,59,056 |



The image shows two handwritten signatures in blue ink. Between the signatures is a circular stamp with the text "CENTRE FOR AQUATIC LIVELIHOOD - JALIEEVIKA" around the perimeter and a star in the center.

CENTRE FOR AQUATIC LIVELIHOOD- JALJIEVIKA
CIN : U05010PN2013NPL148986

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR AS AT 31ST MARCH 2022

| | | (Amount in ₹) | |
|-----------|--|-------------------------|--------------------------|
| Note No. | Particulars | Current Year 2021-22 | Previous Year 2020-21 |
| 9 | REVENUE FROM OPERATION | | |
| | Grant Income | | |
| | - BKBDP | 24,75,899 | |
| | - CORE Community Organized Relief Effort | 59,33,584 | |
| | - Nudge Foundation | 21,23,938 | |
| | - TATA project | - | 14,000 |
| | - Bajaj project | - | 13,97,326 |
| | - ICICI project | - | 1,63,849 |
| | - CARD project | - | 2,15,500 |
| | Other Consultancy | 60,486 | 80,419 |
| | TOTAL | 1,05,93,907 | 18,71,093 |
| 10 | OTHER INCOME | | |
| | Saving bank interest | 6,399 | 24,240 |
| | TOTAL | 6,399 | 24,240 |
| 11 | OTHER EXPENSES | | |
| | Expenditure on the object | | |
| | - BKBDP | 22,37,899 | |
| | - CORE Community Organized Relief Effort | 55,23,554 | |
| | - Nudge Foundation | 13,33,341 | |
| | TATA project expenses | - | 14,000 |
| | Bajaj project | - | 13,87,327 |
| | ICICI project | - | 1,63,849 |
| | CARD Project expenses | - | 1,81,006 |
| | Farmer seeds | - | - |
| | Expenditure on the Local Project | | |
| | Jaljeeveka Infotech | 7,68,097 | |
| | Centre For Advanced Research And Development | 21,000 | |
| | Other expenses | - | |
| | Audit fees | 20,000 | |
| | Audit fees - Bajaj Project | - | 10,000 |
| | Audit fees - Card Project | - | 10,000 |
| | Salaries | - | 15,051 |
| | Office expenses | 2,11,286 | 24,039 |
| | Travelling expenses | - | 12,065 |
| | Office maintenance | - | 16,800 |
| | Office rent | - | 59,000 |
| | Traning Fees | 22,500 | - |
| | TOTAL | 1,01,37,676 | 18,93,136 |



CENTRE FOR AQUATIC LIVELIHOOD- JALJEEVIKA
CIN : U05010PN2013NPL148986

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR AS AT 31ST MARCH 2022

(Amount in ₹)

| Note No. | Particulars | As at 31st March 2022 | As at 31st March 2021 |
|----------|---|----------------------------------|----------------------------------|
| 12 | PAYEMENT TO AUDITOR Statutory Audit Fees | 20,000 | 20,000 |
| 13 | RELATED PARTY DISCLOSURE As required under Accounting Standard 18 on "Related Party Disclosures", the disclosure of transactions with related parties as defined in the Accounting Standard are given below : | | |
| a | List of related parties | | |
| | Name Of Related Party | Nature of Relation | |
| | 1) Mr. Neelkanth Mishra | Key Management personnel | |
| | 2) Jaljeevika Infotech Private Limited | Company with the common director | |
| b | Transaction with Related Parties | | |
| | Name of the Related Party | As at 31st March 2022 | As at 31st March 2021 |
| | 1) Mr. Neelkanth Mishra | | |
| | A. Unsecured Loans | | |
| | Opening balance | 5,05,922 | 5,05,422 |
| | Received during the year | - | - |
| | Repaid during the year | 40,121 | 499 |
| | Closing balance | 4,65,801 | 5,05,922 |
| | B. Remuneration | | 2,80,000 |
| | 2) Jaljeevika Infotech Private Limited | | |
| | Project expenses paid | 7,68,097 | - |
| 14 | Previous year's figures has been considered as per the audited financial statement as audited by the previous year auditor. Previous year's figures has been regroup and reclassified as per the requirements of the current years financial figures. | | |
| 15 | The outstanding balances of certain Advances, Cash, Bank and Other Current Assets/ Liabilities are subject to confirmation. | | |
| 16 | MICRO, SMALL AND MEDIUM ENTERPRISES | | |
| | Particulars | Current Year 2021-22 | Current Year 2020-21 |
| | 1) Principle Amount remaining unpaid to any supplier | - | - |
| | 2) Interest due thereon | - | - |
| | 3) Amount of interest paid by the company along with the payment made to the supplier beyond the due date | - | - |
| | 3) Amount of interest due and payable for the period (where the principal has been paid but interest under the MSMED Act,2006 not paid) | - | - |
| | 4) Amount of interest accrued and remaining unpaid. | - | - |

[Signature]

[Signature]



CENTRE FOR AQUATIC LIVELIHOOD- JALIEEVIKA

CIN : U05010PN2013NPL148986

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR AS AT 31ST MARCH 2022

(Amount in ₹)

| 17 Trade payables | | | | | | | 31 st March 2022 |
|-------------------|------------------------|--|--------------|--------------|-------------------|---|------------------|
| a Ageing As on on | | Outstanding for following period from due date of payment in years | | | | | |
| SN | Particulars | Less than 1 year | 1 to 2 years | 2 to 3 years | More than 3 years | - | Total |
| i | MSME | - | - | - | - | - | - |
| ii | Others | - | - | - | - | - | - |
| iii | Disputed dues - MSME | - | - | - | - | - | - |
| iv | Disputed dues - others | - | - | - | - | - | - |
| b Ageing As on on | | Outstanding for following period from due date of payment | | | | | 31 st March 2021 |
| SN | Particulars | Less than 1 year | 1 to 2 years | 2 to 3 years | More than 3 years | - | Total |
| i | MSME | - | - | - | - | - | - |
| ii | Others | - | - | - | - | - | - |
| iii | Disputed dues - MSME | - | - | - | - | - | - |
| iv | Disputed dues - others | - | - | - | - | - | - |

| 18 Trade receivable | | | | | | | 31 st March 2022 |
|---------------------|--|---|-------------------|-------------|-----------|-------------------|------------------|
| a Ageing As on on | | Outstanding for following period from due date of payment | | | | | |
| SN | Particulars | Less than 6 months | 6 months - 1 year | 1 - 2 years | 2-3 years | More than 3 years | Total |
| i | Undisputed trade receivables-considered good | 14,85,106 | - | - | - | - | 14,85,106 |
| ii | Undisputed trade receivables-considered doubtful | - | - | - | - | - | - |
| iii | Disputed trade receivables-considered good | - | - | - | - | - | - |
| iv | Disputed trade receivables-considered doubtful | - | - | - | - | - | - |
| b Ageing As on on | | Outstanding for following period from due date of payment | | | | | 31 st March 2021 |
| SN | Particulars | Less than 6 months | 6 months - 1 year | 1 - 2 years | 2-3 years | More than 3 years | Total |
| i | Undisputed trade receivables-considered good | 9,320 | - | - | - | - | 9,320 |
| ii | Undisputed trade receivables-considered doubtful | - | - | - | - | - | - |
| iii | Disputed trade receivables-considered good | - | - | - | - | - | - |
| iv | Disputed trade receivables-considered doubtful | - | - | - | - | - | - |



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G S T M & Associates
Chartered Accountants

Reg. Office : Plot No. 154, Sagor Society, Anand Smruti Bungalow, Sahakar Nagar, Pune - 411009. E
mail : camaheshthurve@gmail.com, Contact : +91 9925431116.



INDEPENDENT AUDITORS' REPORT

To

The Members of **CENTRE FOR AQUATIC LIVELIHOOD- JALJEEVKA**

Report on the audit of the standalone financial statements

Opinion

We have audited the accompanying standalone financial statements of **CENTRE FOR AQUATIC LIVELIHOOD- JALJEEVKA** ("the Company"), which comprise the balance sheet as at March 31, 2023, and the Statement of Profit and Loss for the year then ended and statement of cash flow for the year then ended, and notes to the financial statements, including a summary of significant accounting policies and other explanatory information.

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid standalone financial statements give the information required by the **Companies Act, 2013** ("Act") in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India, of the state of affairs of the Company as at March 31, 2023, its profit (or Loss)* for the year ended on that date.

Basis for opinion

We conducted our audit in accordance with the standards on auditing specified under section 143 (10) of the Companies Act, 2013. 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 Company in accordance with the code of ethics issued by the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our audit of the financial statements under the provisions of the Act and the rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with those requirements and the code of ethics.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Emphasis of Matters

We have obtained Audit evidence from different sources and different nature but in some cases it seems to be inconsistent. We have extended our Audit Procedures for the same. As per SA 500 A written statement by management is also provided to confirm certain matters or to support other audit evidence.



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We draw attention to the fact that balances of Short Term borrowings, Trade Payables and Trade Receivables are subject to confirmation, recalculation and consequential adjustments, if any.

Our Opinion is not qualified for the same.

Key audit matters

Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the financial statements of the current period. These matters were addressed in the context of our audit of the financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters.

Reporting of key audit matters as per S.A. 701, Key Audit Matters are not applicable to the Company as it is an unlisted company.

Information other than the financial statements and auditors' report thereon

The Company's board of directors is responsible for the preparation of the other information. The other information comprises the information included in the Board's Report including Annexures to Board's Report, Business Responsibility Report but does not include the financial statements and our auditor's report thereon.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained during the course of our audit or otherwise appears to be materially misstated.

If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Responsibility of Management and Those charged with Governance for the standalone financial statements

The Company's board of directors are responsible for the matters stated in section 134 (2) of the Act with respect to the preparation of these standalone financial statements that give a true and fair view of the financial position, financial performance of the Company in accordance with the accounting principles generally accepted in India, including the accounting standards specified under section 133 of the Act. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial statements.



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We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards. From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

Other Matter

There are no relevant other matters which need to be reported.

Report on other legal and regulatory requirements

The provisions of the Companies (Auditor's Report) Order, 2016 ("the Order"), issued by the Central Government of India in terms of sub-section (11) of section 143 of the Companies Act, 2013 is not applicable to the Company since

- (a) It is not a subsidiary or holding company of a public company;
- (b) Its paid-up capital and reserves and surplus are not more than Rs. 1 Crores as at the balance sheet date;
- (c) Its total borrowings from banks and financial institutions are not more than Rs. 1 Crores at any time during the year; and
- (d) Its turnover for the year is not more than Rs. 10 Crores during the year.
- (e) It is a company registered u/s 25 of the Companies Act, 1956.

As required by Section 143(3) of the Act, we report that:

- (a) We have sought and obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our audit;
- (b) In our opinion, proper books of account as required by law have been kept by the Company so far as it appears from our examination of those books;
- (c) The balance sheet, and the statement of profit and loss statement of cash flow, dealt with by this report are in agreement with the books of account;
- (d) In our opinion, the aforesaid standalone financial statements comply with the accounting standards specified under section 133 of the Act, read with rule 7 of the Companies (Accounts) Rules, 2014.



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(e) On the basis of the written representations received from the directors as on March 31, 2023 taken on record by the board of directors, none of the directors is disqualified as on March 31, 2023 from being appointed as a director in terms of Section 164 (2) of the Act;

(f) Since the Company's turnover as per last audited financial statements is less than Rs.50 Crores and its borrowings from banks and financial institutions at any time during the year is less than Rs.25 Crores, the Company is exempted from getting an audit opinion with respect to the adequacy of the internal financial controls over financial reporting of the company and the operating effectiveness of such controls vide notification dated June 18, 2017; and

(g) With respect to the other matters to be included in the Auditor's Report in accordance with Rule 11 of the Companies (Audit and Auditors) Rules, 2014, in our opinion and to the best of our information and according to the explanations given to us;

a. The Company does not have any pending litigations which would impact its financial position;

b. The Company did not have any long-term contracts including derivative contracts for which there were any material foreseeable losses; and

c. There has been no delay in transferring amounts, required to be transferred, to the Investor Education and Protection Fund by the Company

d.(i) The management has represented that other than those disclosed in the notes to accounts, no funds have been advanced or loaned or invested by the company to or in any other person(s) or entities, including foreign entities ("Intermediaries"), with the understanding that the intermediary shall whether directly or indirectly lend or invest in other persons or entities identified in any manner by or on behalf of the company (Ultimate Beneficiaries) or provide any guarantee, security or the like on behalf of ultimate beneficiaries.

d. (ii) no funds have been received by the company from any person(s) or entities including foreign entities ("Funding Parties") with the understanding that such company shall whether, directly or indirectly, lend or invest in other persons or entities identified in any manner whatsoever by or on behalf of the funding party (ultimate beneficiaries) or provide guarantee, security or the like on behalf of the Ultimate beneficiaries.

Based on the audit procedures that have been considered reasonable and appropriate in the circumstances, nothing has come to our notice that has caused us to believe that the above representations under sub-clause (i) and (ii) given by the management contain any material mis-statement.



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(b) No dividend has been declared or paid by the company as per section 123 of Companies Act 2013.

(c) Proviso to Rule 3(1) of the Companies (Accounts) Rules, 2014 for maintaining books of account using accounting software which has a feature of recording audit trail (add log) facility is applicable to the Company with effect from April 1, 2023, and accordingly, reporting under Rule 3(1)(g) of Companies (Audit and Auditors) Rules, 2014 is not applicable for the financial year ended March 31, 2023.

For: G S T M & Associates
Chartered Accountants
FRN: 3529M
C.A. Mihesh Thorve
(Partner)
M.No. 182903
UDIN :



Place : Pune
Date: 25/09/2023

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CENTRE FOR AQUATIC LIVELIHOODS- JALJEVSKA
CIN : U99307RJ2013MPL140000
BALANCE SHEET AS AT 31ST MARCH 2023

| Particulars | Note No. | Amount in ₹ | |
|--|----------|---------------------------------|----------------------------------|
| | | Current Year 31st March 2023 | Previous Year 31st March 2022 |
| I EQUITY AND LIABILITIES | | | |
| (A) Shareholder's fund | | | |
| Share capital | 2 | - | - |
| Reserves & surplus | 3 | 26,01,107 | 2,77,872 |
| | | <u>26,01,107</u> | <u>2,77,872</u> |
| (B) Current liabilities | | | |
| Financial liabilities | | | |
| Short term borrowings | 4 | - | 4,65,801 |
| Trade payables | | - | - |
| Total Outstanding dues of Micro and small enterprises | | - | - |
| Total Outstanding dues of other than Micro and small enterprises | 12 | 18,29,318 | - |
| Other current liabilities | 5 | 23,84,400 | 14,17,450 |
| | | <u>42,13,718</u> | <u>14,82,251</u> |
| TOTAL | | <u>2,08,14,429</u> | <u>41,60,123</u> |
| II ASSETS | | | |
| (A) Non-current assets | | | |
| Property, Plant and equipment And Intangible Assets | | | |
| Property, Plant and equipment | 6 | 1,66,266 | 2,38,343 |
| Intangible Assets | 8 | 37,878 | 87,880 |
| | | <u>2,04,144</u> | <u>3,26,223</u> |
| (B) Current Assets | | | |
| Cash & bank balances | 7 | 78,28,304 | 14,87,000 |
| Trade receivables | 9A | 83,227 | 14,85,100 |
| Refer Note No.18 | | - | - |
| Other current assets | 8 | 27,04,376 | 5,12,887 |
| | | <u>1,07,35,907</u> | <u>24,85,140</u> |
| TOTAL | | <u>3,07,49,336</u> | <u>28,11,363</u> |
| III (E) Significant Account Policy | | | |
| | 1 | | |
| | 12 | | |

Notes forming an integral part of the financial statement.

As per our Report of Even Date
 For: G S T & Associates
 Chartered Accountants
 FIRM: GST&A
 Chartered Accountants
 (Partner)
 AN No: 150903
 Date: 25/09/2023
 Place: Pune
 SIGN:



For and on behalf of the Board of Directors
 CENTRE FOR AQUATIC LIVELIHOODS- JALJEVSKA
 CIN : U99307RJ2013MPL140000

Sapna
 DEVIKANE SHARMA LONDRE
 Director
 [DIN : 06645962]
 Date : 25/09/2023
 Place : Pune

Ambatha
 SANJEEV AMBATHA
 Director
 [DIN : 03643948]



CENTRE FOR AQUATIC LIVELIHOOD- JALJEVIKA
CIN : U05020PN2003MPL148986

STATEMENT OF PROFIT AND LOSS FOR THE YEAR ENDED 31ST MARCH 2023

Amount in ₹

| PARTICULARS | Note No. | Current Year 31st March 2023 | Previous Year 31st March 2022 |
|---|----------|---------------------------------|----------------------------------|
| I Revenue from the Operations | | | |
| Revenue from the Operations | 9 | 3,12,86,388 | 1,05,53,907 |
| Other Income | 10 | 21,811 | 8,388 |
| Income recognised to the extent of depreciation | | 79,467 | 79,467 |
| TOTAL INCOME | | 3,13,87,766 | 1,06,79,773 |
| II EXPENSES | | | |
| Depreciation on reserves | 6 | 79,467 | 79,467 |
| Depreciation | | 61,793 | 41,245 |
| Employees Benefits | | 1,03,19,586 | 33,68,801 |
| Other Expenses | 13 | 3,45,13,438 | 47,60,675 |
| TOTAL EXPENSES | | 2,49,74,234 | 1,02,58,388 |
| III Profit Before Tax | | 64,13,532 | 4,21,385 |
| IV Tax Expenses | | | |
| Current Tax | - | - | - |
| Deferred Tax | - | - | - |
| V Profit for the period | | 64,13,532 | 4,21,385 |
| VI Earning Per Equity Shares | | | |
| Nominal Value of Share of Rs. | | | |
| (1) Basic | | - | - |
| (2) Diluted | | - | - |

VII Significant Account Policy 1
 Notes forming an integral part of the financial statement. 12

As per our Report of Even Date

For, C S T M & Associates
 Chartered Accountants
 FRNo. 135739W

(Signature)
 Dr. Anand Tharav
 (Partner)
 M No. 152908
 Date : 25/09/2023
 Place : Pune
 UDIN :



For and on behalf of the Board of Directors
 CENTRE FOR AQUATIC LIVELIHOOD- JALJEVIKA
 CIN : U05020PN2003MPL148986

(Signature)
 DEVANAND SOPAN LONDHE
 DIRECTOR
 [DIN : 06643562]
 Date : 25/09/2023
 Place : Pune



(Signature)
 RANJEET AMBASTHA
 DIRECTOR
 [DIN : 03443948]

CENTRE FOR AQUATIC LIVELIHOOD- JALJEVKA
CIN : U05010PN2013NP148986
STATEMENT OF CASH FLOW FOR THE YEAR ENDED 31ST MARCH 2023

(Amount in ₹)

| Particulars | Current Year 31st March 2023 | Previous Year 31st March 2022 |
|---|---------------------------------|----------------------------------|
| 1 CASH FLOW FROM OPERATING ACTIVITIES | | |
| Net profit / (loss) before Tax | 64,13,532 | 4,21,389 |
| Add: Depreciation | 61,793 | 81,243 |
| Add: Depreciation on fixed assets reserves | 79,467 | 79,467 |
| Operating Profit before changes in Working Capital | 65,54,792 | 5,82,099 |
| Adjustments for: | | |
| (Increase) / Decrease in Current Assets | (4,79,511) | (21,29,716) |
| (Increase) / Decrease in Non Current Assets | - | - |
| Increase / (Decrease) in liabilities / provisions | 8,09,720 | 31,04,187 |
| Cash (used in)/generated from Operations | 69,84,001 | 16,16,568 |
| Less: Taxes Paid | - | - |
| Less: Tax Adjustment | - | - |
| CASH (USED IN)/GENERATED FROM OPERATIONS | 69,84,001 | 16,16,568 |
| 2 CASH FLOW FROM INVESTMENT ACTIVITIES | | |
| Purchase of fixed assets | (43,899) | (38,000) |
| Payment towards capital expenditure | - | - |
| NET CASH (USED IN)/ FROM INVESTING ACTIVITIES | (43,899) | (38,000) |
| 3 CASH FLOW FROM FINANCING ACTIVITIES | | |
| Increase / (Decrease) in short term borrowings | (4,65,801) | (40,121) |
| Increase / (Decrease) in share capital | - | - |
| NET CASH (USED IN)/ FROM FINANCING ACTIVITIES | (4,65,801) | (40,121) |
| 4 NET INCREASE/ (DECREASE) IN CASH & CASH EQUIVALENT | 64,74,301 | 15,38,447 |
| 5 OPENING BALANCE OF CASH & CASH EQUIVALENT | 14,87,655 | 48,608 |
| 6 CLOSING BALANCE OF CASH & CASH EQUIVALENT | 79,58,956 | 14,87,055 |

Notes forming an integral part of the financial statement.

As per our Report of Even Date
 For, G S T M & Associates
 Chartered Accountants
 FNNs: 1387384

(Signature)
 C. S. Anish Thorve
 (Partner)
 M No. 152003
 Date : 25/09/2023
 Place : Pune
 UDIN :



For and on behalf of the Board of Directors
 CENTRE FOR AQUATIC LIVELIHOOD- JALJEVKA
 CIN : U05010PN2013NP148986

(Signature)
 DEVAKIND GOPAN LONDHE
 Director
 [DIN : 09643562]
 Date : 25/09/2023
 Place : Pune

(Signature)
 BANJEET AMBASTHA
 Director
 [DIN : 03643948]



CENTRE FOR AQUATIC LIVELIHOOD- JALJEEVIKA
CIN : U00010PW2013MPL148996

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR AS AT 31ST MARCH 2023

BACKGROUND :

CENTRE FOR AQUATIC LIVELIHOOD- JALJEEVIKA is a company registered under section 23 of the Companies Act, 1956 on 13th September 2013.

The main object of the Company is to promote and support water based livelihood like fisheries, fish processing, makhana cultivation, water treatment cultivation and support management of water structures, water bodies, water resource development and watershed program, to help in livelihood promotion of rural and urban people, agriculture, livestock, forest produce horticulture etc promotion, to develop and support women group, youth group, farmers group for value addition, enterprise development and value chain promotion of rural produce.

1. SIGNIFICANT ACCOUNTING POLICY

a. Basis of Preparation of Financial Statements

The financial statements are prepared under the historical cost convention using the accrual system of accounting in accordance with the accounting principles generally accepted in India (Indian GAAP) and the requirements of the Companies Act, 2013, including the mandatory Accounting Standards as prescribed by the Companies (Accounting Standard) Rules.

The Company is a Small and Medium Sized Company (SMC) as defined in the General Instructions in respect of Accounting Standards notified under the Companies Act, 2013. Accordingly, the Company has complied with the Accounting Standards as applicable to a Small and Medium Sized company.

b. Use of estimates

The preparation of financial statements in conformity with Generally Accepted Accounting Principles (GAAP) requires the management of the Company to make estimates and assumptions that affect the reported balances of assets and liabilities and disclosures relating to the contingent liabilities as at the date of the financial statements and reported amounts of income and expenses during the year. The difference between the actual results and estimates are recognized in the period in which the results are known and materialized.

c. Property, Plant and equipment And Intangible Assets and Depreciation

Property, Plant and equipment are stated at cost of acquisition less accumulated depreciation / amortisation and impairment loss.

Depreciation was provided using straight line method as prescribed in schedule II of the companies Act, 2013. For Intangible Assets Amortisation as per AS 26 with SLM.

d. Grant recognition

Grants and donations are recognized as income in the income and expenditure account to the extent of actual expenditure incurred as directed under Accounting standard - 12 ICAI. Grants towards specific assets are presented with corresponding assets funds or liability fund. Depreciation on fixed assets funds is recognized as income in the income and expenditure account.

e. Employee Benefits

Short term employee benefits are recognized as an expenses on annual basis. Long term employee benefits such as provident fund which is defined contribution scheme is not provided for.

f. Provisions, Contingencies

Provisions are recognized when there is a present obligation as a result of past events and it is probable that there will be outflow of resources in respect of which reliable estimate can be made.

g.



Signature

Signature



CENTRE FOR AQUATIC LIVELIHOOD- JALIEVIKA

CIN / U05010PN2013NPL148986

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR AS AT 31ST MARCH 2023

Leases, where the lessor effectively retains substantially all the risks and benefits of ownership of the leased item, are classified as operating leases. Operating lease payments are recognised as an expense in the statement of profit and loss on a straight-line basis over the lease term if any. However, company is not paying any amount to the owner of the land. No Lease agreement is executed between Owner of the land and company for the use of land. There is no contingent rents recognised as income in the statement of profit and loss for the period. Initial direct costs incurred (commission paid and stamp duty Paid on agreement) specifically to earn revenues from an operating lease are recognised as an expense in the statement of profit and loss in the period in which they are incurred. (if any)

h Revenue recognition

Revenue is recognised based on the nature of activity when it is probable that the economic benefits will flow to the company and the revenue can be reliably measured.



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CENTRE FOR AQUATIC LIVELIHOODS, JALJALEHA
CIN : 405030PM2013MPL24888E

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR AS AT 31st MARCH 2023

Amount in ₹

| Notes no. | Particulars | Current Year 31st March 2023 | Previous Year 31st March 2022 |
|-----------|--|---------------------------------|----------------------------------|
| 2 | SHARE CAPITAL | | |
| | Authorized | | |
| | (i) Equity Shares of Rs. 100/- each | - | - |
| | Issued, Subscribed & Paid up | | |
| | (ii) Equity Shares of Rs. 100/- each | - | - |
| | (Company is registered w/o 20 of the Companies Act 2013, as a non profit entity | | |
| | TOTAL | - | - |
| 3 | RESERVES & SURPLUS | | |
| | Surplus / (Deficit) in Profit & Loss A/c | | |
| | At the commencement of the year | 5,77,375 | 11,45,806 |
| | Profit / (Loss) for the year | 64,53,532 | 8,21,385 |
| | At the end of the year | 70,30,907 | 19,67,191 |
| | TOTAL | 70,30,907 | 19,67,191 |
| 4 | SHORT TERM BORROWINGS | | |
| | From related party | - | 4,85,803 |
| | (Unsecured loan with no interest) | | |
| | TOTAL | - | 4,85,803 |
| 5 | OTHER CURRENT LIABILITIES | | |
| | Fund assets fund | 74,475 | 1,53,642 |
| | RCM Deposit fund | 60,000 | 60,000 |
| | Escrowed funds | | |
| | - GRDP | - | 25,87,505 |
| | - Nudge Foundation | - | 3,76,062 |
| | Other liabilities | | |
| | Accrued taxes payable | 1,00,000 | 20,000 |
| | Provision for expenses | 18,55,289 | 6,30,093 |
| | Taxes payable | 2,51,033 | - |
| | TOTAL | 22,84,807 | 28,42,296 |



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CONFIRMATION OF AUDIT PROCEDURES
ON: ACCOUNTS OF THE
NOTES TO FINANCIAL STATEMENTS FOR THE YEAR 2015-16

Amount in ₹

6 Property, Plant and equipment (see schedule 10(a))

| Particulars | Cost Book | | Accumulated Depreciation | | Net Book | |
|--------------------------------------|------------------|-----------------------------------|--------------------------|-------------------------|------------------|------------------|
| | As at 31/03/2015 | Additions during the year 2015-16 | As at 31/03/2015 | During the year 2015-16 | As at 31/03/2015 | As at 31/03/2016 |
| Fixed Assets (see schedule 10(a)) | 1,11,000 | - | 1,11,000 | 19,467 | 91,533 | 1,01,066 |
| Land (see schedule 10(a)) | 2,28,175 | - | 2,28,175 | 61,751 | 1,66,424 | 1,66,424 |
| Intangible Assets | 1,00,000 | - | 1,00,000 | 1,800 | 98,200 | 98,200 |
| Property, Plant and equipment | 4,39,175 | - | 4,39,175 | 83,018 | 3,56,157 | 3,56,157 |

| Name of Asset | Date of Acquisition | Method of Depreciation | Rate of Depreciation | |
|-------------------------------|---------------------|------------------------|----------------------|---------------------|
| | | | As per Schedule II | As per Schedule III |
| Motor Vehicle | 27/05/15 | 15% | 15% | 15% |
| Computer and Laptop | 27/05/15 | 30% | 30% | 30% |
| Furniture | 27/05/15 | 10% | 10% | 10% |
| Plant | 27/05/15 | 10% | 10% | 10% |
| IT Software | 27/05/15 | 35% | 35% | 35% |
| Patent | 27/05/15 | 10% | 10% | 10% |
| Right of Use Intangible Asset | 27/05/15 | 10% | 10% | 10% |

(Signature)



(Signature)

CENTRE FOR AQUATIC LIVELIHOOD- JALJEVKA
CIN : U00020PN2018NPL148886
NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR AS AT 31ST MARCH 2023

| NOTE No. | Particulars | Current Year | Previous Year |
|----------|------------------------------|------------------|------------------|
| | | 31st March 2023 | 31st March 2022 |
| 7 | CASH AND BANK BALANCE | | |
| | Cash in Hand | | |
| | Balance with Bank | 78,58,356 | 18,87,054 |
| | TOTAL | 78,58,356 | 18,87,054 |
| 8 | OTHER CURRENT ASSETS | | |
| | Deposit for office | 40,000 | 40,000 |
| | Advance to staff | 10,30,433 | 66,880 |
| | Advance to suppliers | 2,00,523 | 1,20,884 |
| | Grant Receivable ICICI Bank | - | 60,300 |
| | Prepaid expenses | 1,00,000 | 59,062 |
| | TDS receivable | 14,03,632 | 2,60,844 |
| | TOTAL | 27,84,378 | 9,12,987 |



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CENTRE FOR AQUATIC LIVELIHOOD- JALREEVKA
CM - 00520PN2012MPL440000
NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR AS AT 31ST MARCH 2022

| NOTE NO. | PARTICULARS | AMOUNT IN ₹ | |
|-----------|-------------------------------|-----------------------------------|-----------------------------------|
| | | FINANCIAL YEAR 31st March 2022 | FINANCIAL YEAR 31st March 2021 |
| 9 | REVENUE FROM OPERATION | | |
| | Grant Income | | |
| | Local Grants | 1,18,17,428 | - |
| | FCRA | 98,10,471 | 80,07,021 |
| | Other consultancy Grant | 1,00,00,000 | 25,35,380 |
| | TOTAL | 2,16,27,900 | 1,05,42,401 |
| 10 | OTHER INCOME | | |
| | Security bank interest | 21,931 | 6,399 |
| | TOTAL | 21,931 | 6,399 |
| 11 | OTHER EXPENSES | | |
| | Audit Fees | 2,00,000 | 50,000 |
| | Bank Charges | 15,346 | 9,399 |
| | Electricity Expenses | 12,650 | 3,484 |
| | Insurance Expenses | 59,061 | 59,062 |
| | Office expenses | 8,42,737 | 8,96,706 |
| | Postage and Courier | 18,190 | 6,837 |
| | Printing and Stationery | 5,70,500 | 1,10,800 |
| | Professional Fees | 4,69,618 | 11,64,160 |
| | Project Object Expenses | 1,04,79,438 | 10,51,815 |
| | Refreshment Expenses | 8,17,560 | 8,18,324 |
| | Rent | 1,70,200 | 60,500 |
| | Repairs and Maintenance | 18,334 | 11,940 |
| | Telephone expenses | 64,589 | - |
| | Travelling Expenses | 10,65,885 | 8,90,150 |
| | Website Development | 6,55,053 | 2,855 |
| | TOTAL | 1,45,13,438 | 47,68,873 |



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CENTRE FOR AQUATIC LIVELIHOOD- JALIEVIKA
 CIN / LAD6220PW2022NPL148980
 NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR AS AT 31ST MARCH 2022

| Note No. | Particulars | Amount in ₹ | |
|----------|---|---|--|
| | | Current Year 31st March 2022 | Previous Year 31st March 2021 |
| 12 | PAYMENT TO AUDITOR Statutory Audit Fees Tax Audit Fees | 50,000 50,000 | 20,000 - |
| 13 | RELATED PARTY DISCLOSURE As required under Accounting Standard 18 on "Related Party Disclosures", the disclosure of transactions with related parties as defined in the Accounting Standard are given below : | | |
| 2 | LIST OF related parties | | |
| | Name of Related Party | Nature of Relation | |
| | 1) Mr. Neelkanth Mishra | Key Management personnel | |
| | 2) Jaljevika Infotech Private Limited | Company with the common director | |
| | 3) Ranjeet Ambastha- Director | Key Management personnel | |
| | 4) Devanand Sapan Londhe- Director | Key Management personnel | |
| 3 | Transaction with Related Parties | | |
| | Name of the Related Party | Current Year 31st March 2022 | Previous Year 31st March 2021 |
| | 1) Mr. Neelkanth Mishra | | |
| | A. Unsecured loans | | |
| | Opening balance | 4,65,801 | 5,05,922 |
| | Received during the year | 5,27,913 | - |
| | Repaid during the year | 3,29,714 | 80,121 |
| | Closing balance | 0 | 4,65,801 |
| | B. Remuneration | | |
| | Salary and Fees | 12,00,000 | - |
| | C. Reimbursement of Expenses | | |
| | 2) Jaljevika Infotech Private Limited | | |
| | A. Project expenses paid | 31,53,000 | 7,66,097 |
| | 2) Ranjeet Ambastha- Director | | |
| | A. Reimbursement of Expenses | - | 4,18,289 |
| 14 | Previous year's figures has been regroup and reclassified as per the requirements of the current years financial figures. | | |
| 15 | The outstanding balances of certain Advances, Cash, Bank and Other Current Assets/ Liabilities are subject to confirmation. | | |
| 16 | MICRO, SMALL AND MEDIUM ENTERPRISES | | |
| | Particulars | Current Year 31st March 2022 | Current Year 31st March 2021 |
| | 1) Principle Amount/advance unpaid to any supplier | | |
| | 2) Interest there on | | |
| | 3) Amount of advance paid to the company along with the | | |



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CENTRE FOR AQUATIC LIVELIHOOD- JALJEEVKA
CIN : 005010PN2013NPL148988

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR AS AT 31ST MARCH 2023

| Note No. | Particulars | Amount in ₹ | |
|----------|--|---------------------------------|----------------------------------|
| | | Current Year 31st March 2023 | Previous Year 31st March 2022 |
| | payment made to the supplier beyond the due date | | |
| | 3) Amount of interest due and payable for the period (where the principal has been paid but interest under the MAMED Act, 2006 not paid) | | |
| | 4) Amount of interest accrued and remaining unpaid | | |



Xendit



Pratik

CENTRE FOR ASIATIC LIVELIHOOD- JALIEVIRA
CIN / U0000040020PLJ00000
NOTE TO THE FINANCIAL STATEMENTS FOR THE YEAR AS AT 31ST MARCH 2023

Amount in R

| 17 Trade payables | | 31st March 2023 | | | | | |
|-----------------------------|---|---|-------------------|--------------|-------------------|-------------------|-----------|
| a. Aging Analysis | | Statement for following period from the date of payment | | | | | |
| SN | Particulars | Less than 3 years | 3 to 3 years | 3 to 3 years | More than 3 years | Total | |
| i | MSME | 18,38,518 | - | - | - | 18,38,518 | |
| ii | Others | - | - | - | - | - | |
| iii | Disputed dues - MSME | - | - | - | - | - | |
| iv | Disputed dues - Others | - | - | - | - | - | |
| b. Aging Analysis | | 31st March 2023 | | | | | |
| SN | | Statement for following period from the date of payment | | | | | |
| SN | Particulars | Less than 3 years | 3 to 3 years | 3 to 3 years | More than 3 years | Total | |
| i | MSME | - | - | - | - | - | |
| ii | Others | - | - | - | - | - | |
| iii | Disputed dues - MSME | - | - | - | - | - | |
| iv | Disputed dues - Others | - | - | - | - | - | |
| 18 Trade receivables | | 31st March 2023 | | | | | |
| a. Aging Analysis | | Statement for following period from the date of payment | | | | | |
| SN | Particulars | Less than 3 months | 3 months - 1 year | 1 - 2 years | 2-3 years | More than 3 years | Total |
| i | Un disputed trade receivables - considered good | 85,225 | - | - | - | - | 85,225 |
| ii | Un disputed trade receivables - considered doubtful | - | - | - | - | - | - |
| iii | Disputed trade receivables - considered good | - | - | - | - | - | - |
| iv | Disputed trade receivables - considered doubtful | - | - | - | - | - | - |
| b. Aging Analysis | | 31st March 2023 | | | | | |
| SN | | Statement for following period from the date of payment | | | | | |
| SN | Particulars | Less than 3 months | 3 months - 1 year | 1 - 2 years | 2-3 years | More than 3 years | Total |
| i | Un disputed trade receivables - considered good | 14,95,106 | - | - | - | - | 14,95,106 |
| ii | Un disputed trade receivables - considered doubtful | - | - | - | - | - | - |
| iii | Disputed trade receivables - considered good | - | - | - | - | - | - |
| iv | Disputed trade receivables - considered doubtful | - | - | - | - | - | - |



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CENTRE FOR AQUATIC LIVELIHOOD- JALJEVKA
 (C/A : 00000000/2013/001/00000)

Notes to the financial statements (continued)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR AS AT 31ST MARCH 2022

Amount in ₹

| Particulars | 31st March 2022 | 31st March 2021 |
|---|-------------------------------|-------------------------------|
| 19 Contingent liabilities and commitments (to the extent not provided for) | | |
| Contingent liabilities | ₹0 | ₹0 |
| Commitments | ₹0 | ₹0 |
| 20 The Company has no borrowings hence the disclosure as regards utilisation of the same for the specific purpose for which the same were taken, is not applicable | Not Applicable | Not Applicable |
| 21 In the opinion of the Board, all the assets (other than Property, Plant and Equipment, Intangible assets, fixed assets and non-current investments) have a value on realisation in the ordinary course of business which is equal to the amount at which they are stated. | | |
| 22 Additional Regulatory Information | | |
| (i) The Company owns no immovable property, hence disclosure regarding all the title deed to its own name is not applicable | Not Applicable | Not Applicable |
| (ii) The Company has not received any of the items of its Property, Plant and Equipment, till date | ₹0 | ₹0 |
| (iii) Loans or Advances in the nature of loans are granted to promoters, Directors, KMPs and the related parties (as defined under Companies Act, 2013.) | ₹0 | ₹0 |
| (iv) Capital Work in Progress (₹000) | ₹0 | ₹0 |
| (v) Intangible assets under development | ₹0 | ₹0 |
| (vi) Details of Movable Property held | ₹0 | ₹0 |
| (vii) The Company has no borrowings from banks and hence disclosure as regards statements of current assets filed being in agreement with the books of accounts, is not applicable | Not applicable | Not applicable |
| (viii) The Company has not been declared as a willful defaulter by any of the banks or financial institutions or other lenders | ₹0 | ₹0 |
| (ix) The Company has no transactions with the companies struck off under section 248 of the Companies Act, 2013 or section 560 of Companies Act, 1956. | ₹0 | ₹0 |
| (x) Charges or satisfaction yet to be registered with Registrar of Companies beyond the statutory period | ₹0 | ₹0 |
| (xi) The Company has no subsidiary and hence compliance with regard to the number of layers prescribed under clause (BT) of section 2 of the Companies Act, 2013 is not applicable | Not applicable | Not applicable |
| (xii) Ratio analysis | Refer Note No. Not applicable | Refer Note No. Not applicable |
| (xiii) The company has no Scheme of Arrangements which has been approved by the competent Authority in terms of sections 230 to 237 of the Companies Act, 2013 and hence compliance with approval (Scheme) of Arrangements is not applicable | | |
| (A) Arrows of loans, advances or investments made out of borrowed funds | ₹0 | ₹0 |
| (B) Receipt of funds for the purposes of lending or investing | ₹0 | ₹0 |



Signature



CENTRE FOR AQUATIC LIVELIHOOD- JALIEVIKA

CIN - L66020MH2020050001200000

Notes to the financial statements (Continued)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR AS AT 31st MARCH 2022

Amount in ₹

| Particulars | 31st March 2022 | 31st March 2021 |
|---|-----------------|-----------------|
| 23. Additional Information | | |
| 23.1 Other disclosures | | |
| a) Value of imports on RFP basis during the financial year | Nil | Nil |
| b) Expenditure on foreign currency during the financial year | Nil | Nil |
| c) Total value of imported materials consumed | Nil | Nil |
| d) The amount equated during the year in foreign currencies on | Nil | Nil |
| (i) account of debentures | | |
| (ii) savings in foreign currency | | |
| Income from Software development services | - | - |
| 23.2 Unutilised Income | Nil | Nil |
| 23.3 Corporate Social Responsibility (CSR) | Not applicable | Not applicable |
| 23.4 Details of Crypto Currency or Virtual Currency | Nil | Nil |
| 24. Earnings per equity share (Company listed by Guarantee house Not Applicable) | | |
| A. Net profit/(loss) after income tax during the year | - | - |
| B. Weighted average number of equity shares | - | - |
| A/B. Basic earnings (in rupees) per share | - | - |
| Face value per equity share (Rs) | - | - |
| 25. Statement of hedged and un-hedged foreign currency exposure | | |
| a) Details of derivative instruments for hedging | - | - |
| b) Details of foreign currency exposures that are not hedged by derivative instrument or otherwise: | | |
| I. Accounts payable in foreign currency - EUR/USD | - | - |
| II. Accounts payable in Indian currency - INR | - | - |
| III. Accounts receivable in foreign currency - EUR | - | - |
| IV. Accounts receivable in Indian currency - INR | - | - |



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CENTRE FOR AQUATIC DEVELOPMENT - MALDEN

CH - 2023/2022 PERIODS

Items in the financial statements (continued)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR END 31/03/2023

Amount in

£ Millions

31/03/2023

| M Note | Measurement Unit | Year ended 31/03/2023 | Year ended 31/03/2022 | % Change | Year ended 31/03/2022 | | |
|--------|---------------------------------|-----------------------|--|----------------|-----------------------|----------------|----------------|
| a | Current Bank | Time | Current liability | 2.5% | 1.0 | 24.0 | Increase |
| b | Debt maturity ratio | Time | Shareholder's Equity | Not Applicable | Not Applicable | Not Applicable | Not Applicable |
| c | Debt service coverage ratio | Time | Average available for debt service | Not Applicable | Not Applicable | Not Applicable | Not Applicable |
| d | Interest cover ratio | Percentage | Average Shareholder's Equity (Opening + Closing) / 2 | Not Applicable | Not Applicable | Not Applicable | Not Applicable |
| e | Inventory turnover ratio | Time | Average inventory | Not Applicable | Not Applicable | Not Applicable | Not Applicable |
| f | Trade receivable turnover ratio | Time | Average account receivable (Opening + Closing) / 2 | 20.9% | 14.7 | 27.0 | Increase |
| g | Trade payable turnover ratio | Time | Average Trade Payables | 2.0% | Not Applicable | Not Applicable | Increase |
| h | Accounts payable ratio | Time | Average (Opening + Closing) / 2 | 3.0% | 41.38 | 22.0 | Increase |
| i | Operating ratio | Percentage | Net Profit | 20.8% | 1.8% | 42.7 | Increase |
| j | Margin payable employed (MPE) | Percentage | Operating Ratio | 20.8% | 14.0% | 18.0 | Increase |
| k | Return on investment | Percentage | Return on Investment | Not Applicable | Not Applicable | Not Applicable | Not Applicable |

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Date :

To
G S T M & Associates
Chartered Accountants
Pune

Dear Sir,

Ref : Statutory Audit of the Company for the Year 2022-23

This representation letter is provided in connection with your audit of the financial statements of for the year ended 31st March 2023 for the purpose of expressing an opinion as to whether the financial statements given a true and fair view of (present fairly, in all material respects) the financial position of CENTRE FOR AQUATIC LIVELIHOOD- JALJEEVINA as of 31st March 2023 and of the results of its operations for the year then ended in accordance with accounting standards generally accepted in the India.

We acknowledge our responsibility for the fair presentation of the financial statements in accordance with accounting standards generally accepted in the India.

Certain representations in this letter are described as being limited to matters that material. Items are considered material, regardless of size, if they involve an omission or misstatement of accounting information that, in the light of surrounding circumstances, makes it probable that the judgment of a reasonable person relying on the information would be changed or influenced by his omission or misstatement.

We confirm, to the best of our knowledge and belief, the following representations:

The Company has prepared the annual accounts on a going concern basis;

There have been no irregularities involving management or employees who have a significant role in internal control or that could have a material effect on the financial statements.

We have made available to you all books of account and supporting documentation.

We confirm the completeness of the information provided regarding the identification of related parties.

There are no material transactions that have not been properly recorded in the accounting records underlying the financial statements.

  ✓

I. AUDITING:

The financial statements are free from material misstatements, including omissions.

The Company has complied with all aspects of contractual agreements that could have a material effect on the financial statements in the event of noncompliance. There has been no noncompliance with requirements of regulatory authorities that could have a material effect on the financial statements in the event of noncompliance.

The following have been properly recorded and, when appropriate, adequately disclosed in the financial statements:

1. The identity of and balances and transactions with related parties.
2. Losses arising from sale and purchase commitments.
3. Assets pledged as collateral. (if any)

We have no plans or intentions that may materially alter the carrying value or classification of assets and liabilities reflected in the financial statements.

The Company has satisfactory title to all assets.

We have recorded or disclosed, as appropriate, all liabilities, both actual and contingent (if any), all guarantees that we have given to third parties (if any).

II. EXPENDITURE :

Revenue Expenditure is accounted on accrual basis.

No expenditure of personal nature of director's and relative of director's has been debited to the Income and Expenditure Account for the year ended on 31.03.2023.

Expenses done from Credit card do not include any personal expenses of any of the director or relative thereof.

Payment towards expenditure in excess of Rs 10,000/- are effected through account payee Cheques / DDs / Pay Orders or credited to the Current/Savings Account of the Payee and no cash payment is made.

Liabilities of any contingent nature have not been debited to the Income and Expenditure Account for the year ended on 31.03.2023.

No capital expenditure is debited to the Income and Expenditure Account.

Payment done to related parties are with with market price and Arm's Length price.

III. INCOME :

Income recorded on accrual basis.

Company do not have any income from Investment which is realized.

Grants are utilized for purpose of the Grant received

Grants Received under FCRA are not used for any other purpose than for it was received.

IV. ASSETS :

Fixed Assets :

Fixed asset are in possession of the comp any and company/directors enjoy the absolute ownership of the same

Cash balance:

Cash balances, as on March 31, 2023 is physically verified and tallied with the amount stated in the Balance Sheet.

All advances stated in the Balance Sheet as at 31.03.2023 are fully recoverable and good

V. LIABILITIES:

All known and accrued liabilities have been provided for in the accounts,

All Liabilities stated in the Balance Sheet as at 31st March are existing and no fictitious Liabilities are included in the accounts.

VI. OTHER:

There are no expenditure by way of penalty for violation of any law for the time being in force or for any purpose which is an offence or which is prohibited by law.

We have properly complied with the provisions of companies act 2013 related to payment of dividend.

There has been no fraud in the Company during the year under audit.





✓

III. INCOME :

Income recorded on accrual basis.

Company do not have any income from Investment which is realized.

Grants are utilized for purpose of the Grant received.

Grants Received under FCRA are not used for any other purpose than for it was received.

IV. ASSETS :

Fixed Assets :

Fixed asset are in possession of the comp any and company/directors enjoy the absolute ownership of the same.

Cash balances:

Cash balances, as on March 31, 2023 is physically verified and tallied with the amount stated in the Balance Sheet.

All advances stated in the Balance Sheet as at 31.03.2023 are fully recoverable and good.

V. LIABILITIES:

All known and accrued liabilities have been provided for in the accounts.

All Liabilities stated in the Balance Sheet as at 31st March are existing and no fictitious Liabilities are included in the accounts.

VI. OTHER:

There are no expenditure by way of penalty for violation of any law for the time being in force or for any purpose which is an offence or which is prohibited by law.

We have properly complied with the provisions of companies act 2013 related to payment of dividend.

There has been no fraud in the Company during the year under audit.

Verdika

Best

✓

The Company have reported Micro and Small creditors are as follows and they are correct as per information available with company.

(MSME : Less than 1 Year Rs :-)
(1-2 Years : Rs :-)
(Less than 1 Year others Rs :-)

The Company have reported Trade Receivables as follows and they are correct as per information available with company.

Unimpairment Trade Receivables Considered Good
Less than 6 Months : Rs
6 Months -1 Year : Rs
1-2 Years : Rs

The management has represented that other than those disclosed in the notes to accounts, no funds have been advanced or loaned or invested by the company to or in any other person(s) or entities, including foreign entities ("Intermediaries"), with the understanding that the intermediary shall whether directly or indirectly lend or invest in other persons or entities identified in any manner by or on behalf of the company (Ultimate Beneficiaries) or provide any guarantee, security or the like on behalf of ultimate beneficiaries.

No funds have been received by the company from any person(s) or entities (including foreign entities ("Funding Parties")) with the understanding that such company shall whether, directly or indirectly, lend or invest in other persons or entities identified in any manner whatsoever by or on behalf of the funding party (ultimate beneficiaries) or provide guarantee, security or the like on behalf of the Ultimate beneficiaries.

No Scheme of Arrangements has been approved by the Competent Authority in terms of sections 230 to 237 of the Companies Act, 2013.

Clause (87) of section 2 of the Act read with Companies (Restriction on number of Layers) Rules, 2017, the name and CIN of the companies beyond the specified layers and the relationship/extent of holding of the company in such downstream companies is not applicable to company.

There are no Loans or Advances in the nature of loans are granted to promoters, directors, KMPs and the related parties (as defined under Companies Act, 2013,) either severally or jointly with any other person.

Company has no borrowings from banks or financial institutions on the basis of security of current assets as on Balance Sheet Date.





✓

Company neither has any Relationship with Struck off Companies nor does any transactions with companies struck off under section 248 of the Companies Act, 2013 or section 360 of Companies Act, 1956, the Company

The apportionment of Input Tax Credit with respect to utilization of goods or services for exempted or taxable goods is correct as per provisions of GST Act.

The Company has not revalued its Property, Plant and Equipment.

There is no Capital-Work-in Progress (CWIP).

There are no Intangible assets under development

Verification for Income Tax return filing by vendors of various services and goods has been done through compliance portal for compliance of section 206AB & 206CCA of Income Tax Act.

There have been no events subsequent to the balance sheet date that require adjustment of, or disclosure in, the financial statements or notes thereto.

CSR compliances are not applicable to company

The other particulars required have already been given to you and particulars and other representations made to you from time to time are true and correct in all respects.

Company do not have any other bank account other than disclosed in the books of accounts.

None of the director is disqualified for being a director of the company as per companies act 2013 or being the director of the company any time during the period under consideration.

Company communicated with vendors for update the status of MSEM registration and amounts reported by the company are true and correct.

Company has complied with ICDS as per Income tax Act.

The transaction of the company for which party payments/receipts i.e. Payment to vendor of the company/receipt from the customer of the company, done directly through/ received directly in director's account are completely related to the activity of the company's business for the business need and emergency of payment/receipt at the time of transaction. Such type of transactions are accounted properly in the books.

Company is not dealing in Virtual Digital Assets. Company has not accepted or paid any amount in Virtual Digital Assets for any sales, Expenses, Purchases, Loans, Advances from/to any natural or artificial person.

Bifurcation of expenses with respect to Prepaid and Postpaid has been done correctly by the company.

Expense are booked through the reimbursement of expenses are supported with proper documents and as per the policy of the company for reimbursement of expenses.

For and on behalf of

CENTRE FOR AQUATIC LIVELIHOOD- JALJEEVIKA

 
Director Director

CENTRE FOR AQUATIC LIVELIHOOD- JALJEEVIKA
CIN : U05010PN2013NPL148986

BALANCE SHEET AS AT 31ST MARCH 2024

| Particulars | Note No. | Amount in (000) | |
|--|----------|---------------------------------|----------------------------------|
| | | Current Year 31st March 2024 | Previous Year 31st March 2023 |
| I EQUITY AND LIABILITIES | | | |
| [1] Shareholder's fund | | | |
| Share capital | 2 | 0.00 | 0.00 |
| Reserves & surplus | 3 | 10289.21 | 6691.11 |
| | | <u>10289.21</u> | <u>6691.11</u> |
| [2] Current liabilities | | | |
| Financial Liabilities | | | |
| Short term borrowings | 4 | 0.00 | 0.00 |
| Trade payables | | | |
| Total Outstanding dues of Micro and small enterprises | | 0.00 | 0.00 |
| Total Outstanding dues of other than Micro and small enterprises | 17 | 155.87 | 1838.52 |
| Other current liabilities | 5 | 2618.29 | 2384.50 |
| | | <u>2774.16</u> | <u>4223.02</u> |
| TOTAL | | <u>13063.37</u> | <u>10914.12</u> |
| II ASSETS | | | |
| [1] Non current assets | | | |
| Property, Plant and equipment And Intangible Assets | | | |
| Property, Plant and equipment | 6 | 4476.06 | 160.29 |
| Intangible Assets | 6 | 1004.61 | 17.88 |
| | | <u>5480.66</u> | <u>178.16</u> |
| [2] Current Assets | | | |
| Cash & bank balances | 7 | 2788.32 | 7858.35 |
| Trade receivables | 18 | 0.00 | 83.23 |
| Refer Note No.18 | | | |
| Other current assets | 8 | 4794.38 | 2794.38 |
| | | <u>7582.70</u> | <u>10735.96</u> |
| TOTAL | | <u>13063.37</u> | <u>10914.12</u> |
| III [1] Significant Account Policy | 1 12 | | |

Notes forming an integral part of the financial statement.

As per our Report of Even Date
 For S R Pandit and Co
 Chartered Accountants
 FRNo. 107309W

Manas Joglekar
 CA Manas Joglekar
 (Partner)
 M No.611225
 Date : 25/09/2024
 Place : Pune
 UDIN : 246112258KAVKS7452



For and on behalf of the Board of Directors
 CENTRE FOR AQUATIC LIVELIHOOD- JALJEEVIKA
 CIN : U05010PN2013NPL148986

Dileep Kumar Nagaria
 DILEEP KUMAR NAGARIA
 Director
 [DIN : 10186383]
 Date : 25/09/2024
 Place : Pune



Ranjeet Ambastha
 RANJEET AMBASTHA
 Director
 [DIN : 03643948]

CENTRE FOR AQUATIC LIVELIHOOD- JALJEEVIKA
CIN : U05010PN2013NPL148986

STATEMENT OF PROFIT AND LOSS FOR THE YEAR ENDED 31ST MARCH 2024

| Particulars | Note No. | Amount in ('000) | |
|---|----------|---------------------------------|---------------------------------|
| | | Current Year 31st March 2024 | Current Year 31st March 2023 |
| I Revenue from the Operations | | | |
| Revenue from the Operations | 9 | 45546.50 | 31285.39 |
| Other Income | 10 | 151.61 | 21.91 |
| Income recognised to the extent of depreciation | | 19.05 | 79.47 |
| TOTAL INCOME | | 45717.15 | 31387.77 |
| II EXPENSES | | | |
| Depreciation on reserves | 6 | 19.05 | 79.47 |
| Depreciation | | 60.52 | 61.79 |
| Employees Benefits | | 0.00 | 0.00 |
| Other Expenses | 11 | 41951.19 | 24832.97 |
| TOTAL EXPENSES | | 42030.76 | 24974.23 |
| III Profit Before Tax | | 3686.40 | 6413.53 |
| IV Tax Expenses | | | |
| Current Tax | - | 0.00 | 0.00 |
| Previous Year Tax short /(excess) provision | | 88.30 | 0.00 |
| Deferred Tax | - | 0.00 | 0.00 |
| V Profit for the period | | 3598.10 | 6413.53 |
| VI Earning Per Equity Shares | | | |
| Nominal Value of Share of Rs. | | | |
| [1] Basic | | - | - |
| [2] Diluted | | - | - |

VII Significant Account Policy 1
Notes forming an integral part of the financial statement. 12

As per our Report of Even Date

For S R Pandit and Co
Chartered Accountants
FRNo. 107309W

CA Manoj Joglekar
(Partner)
M No.611225
Date : 25/09/2024
Place : Pune
UDIN : 246112258KAVK57452



For and on behalf of the Board of Directors
CENTRE FOR AQUATIC LIVELIHOOD- JALJEEVIKA
CIN : U05010PN2013NPL148986

DILEEP KUMAR NAGARIA
Director
[DIN : 10186383]
Date : 25/09/2024
Place : Pune

RANJEET AMBASTHA
Director
[DIN : 03643948]



CENTRE FOR AQUATIC LIVELIHOOD- JALJEEVIKA

CIN : U05010PN2013NPL148986

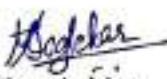
STATEMENT OF CASH FLOW FOR THE YEAR ENDED 31ST MARCH 2024

| Particulars | Amount in ('000) | |
|---|---------------------------------|---------------------------------|
| | Current Year 31st March 2024 | Current Year 31st March 2023 |
| 1 CASH FLOW FROM OPERATING ACTIVITIES | | |
| Net profit / (loss) before Tax | 3598.101 | 6413.532 |
| Add: Depreciation | 60.52 | 61.793 |
| Add: Depreciation on fixed assets reserves | 19.05 | 79.467 |
| Operating Profit before changes in Working Capital | 3677.671 | 6554.792 |
| Adjustments for: | | |
| (Increase) / Decrease in Current Assets | -1916.776 | -479.511 |
| (Increase) / Decrease in Non Current Assets | 0.00 | 0.00 |
| Increase / (Decrease) in liabilities / provisions | -1448.857 | 805.72 |
| Cash (used in)/generated from Operations | 312.038 | 6881.001 |
| Less: Taxes Paid | 0.00 | 0.00 |
| Less: Tax Adjustment | 0.00 | 0.00 |
| CASH (USED IN)/GENERATED FROM OPERATIONS | 312.038 | 6881.001 |
| 2 CASH FLOW FROM INVESTMENT ACTIVITIES | | |
| Purchase of fixed assets | -5382.069 | -43.899 |
| Payment towards capital expenditure | 0.00 | 0.00 |
| NET CASH (USED IN)/ FROM INVESTING ACTIVITIES | -5382.069 | -43.899 |
| 3 CASH FLOW FROM FINANCING ACTIVITIES | | |
| Increase / (Decrease) in short term borrowings | 0.00 | -465.801 |
| Increase / (Decrease) in share capital | 0.00 | 0.00 |
| NET CASH (USED IN)/ FROM FINANCING ACTIVITIES | 0.00 | -465.801 |
| 4 NET INCREASE/ (DECREASE) IN CASH & CASH EQUIVALENT | -5070.031 | 6371.301 |
| 5 OPENING BALANCE OF CASH & CASH EQUIVALENT | 7858.356 | 1487.055 |
| 6 CLOSING BALANCE OF CASH & CASH EQUIVALENT | 2788.324 | 7858.356 |

(0)

Notes 1

As per our Report of Even Date
For S R Pandit and Co
Chartered Accountants
FRNo. 107309W



CA Manas Jogtekar
(Partner)

M No.611225

Date : 25/09/2024

Place : Pune

UDIN : 246132258KAVK57452



For and on behalf of the Board of Directors
CENTRE FOR AQUATIC LIVELIHOOD- JALJEEVIKA
CIN : U05010PN2013NPL148986



DILEEP KUMAR NAGARIA
Director

[DIN : 10186383]

Date : 25/09/2024

Place : Pune





RANJEET AMBASTHA
Director

[DIN : 03643948]

CENTRE FOR AQUATIC LIVELIHOOD- JALJEEVIKA

CIN : U05010PN2013NPL148986

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR AS AT 31ST MARCH 2024

BACKGROUND :

CENTRE FOR AQUATIC LIVELIHOOD- JALJEEVIKA is a company registered under section 25 of the Companies Act, 1956 on 13th September 2013.

The main object of the company is to promote and support water based livelihood like fisheries, fish processing, makhana cultivation, water chestnut cultivation and support management of water structures, water bodies, water resource development and watershed program, to help in livelihood promotion of rural and urban people, agriculture, livestock, forest produce horticulture skill promotion, to develop and support women group, youth group, farmers group for value addition, enterprise development and value chain promotion of rural produces.

1 SIGNIFICANT ACCOUNTING POLICY

a Basis of Preparation of Financial Statements

The financial statements are prepared under the historical cost convention using the accrual system of accounting in accordance with the accounting principles generally accepted in India (Indian GAAP) and the requirements of the Companies Act, 2013, including the mandatory Accounting Standards as prescribed by the Companies (Accounting Standard) Rules.

The Company is a Small and Medium Sized Company (SMC) as defined in the General Instructions in respect of Accounting Standards notified under the Companies Act, 2013. Accordingly, the Company has complied with the Accounting Standards as applicable to a Small and Medium Sized Company. However during the year company listed on Social stock exchange at National Stock Exchange.

b Use of estimates

The preparation of financial statements in conformity with Generally Accepted Accounting Principles (GAAP) requires the management of the Company to make estimates and assumptions that affect the reported balances of assets and liabilities and disclosures relating to the contingent liabilities as at the date of the financial statements and reported amounts of income and expenses during the year. The difference between the actual results and estimates are recognized in the period in which the results are known and materialized.

c Property, Plant and equipment And Intangible

Assets and Depreciation

Property, Plant and equipment are stated at cost of acquisition less accumulated depreciation / amortisation and impairment loss.

Depreciation was provided using straight line method as prescribed in schedule II of the companies Act, 2013. for Intangible Assets Amortisation as per AS 26 with SLM Excess depreciation provided to assets was adjusted with current year depreciation.

d Grant recognition

Grants and donations are recognised as income in the income and expenditure account to the extent of actual expenditure incurred as directed under Accounting standard : 12 ICAI.

Grants towards specific assets are presented with corresponding assets funds on liability fund. Depreciation on fixed assets funds is recognised as income in the income and expenditure account.

e Employees Benefit

Short term employee benefits are recognised as an expenses on accrual basis.

Long term employee benefits such as provident fund which is defined contribution scheme is not provided for.

f Provisions, Contingencies

Provisions are recognized when there is a present obligation as a result of past events and it is probable that there will be an outflow of resources in respect of which reliable estimate can be made.



CENTRE FOR AQUATIC LIVELIHOOD- JALJEEVIKA

CIN : U05010PN2013NPL148986

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR AS AT 31ST MARCH 2024

g Leases

Leases, where the lessor effectively retains substantially all the risks and benefits of ownership of the leased item, are classified as operating leases. Operating lease payments are recognized as an expense in the statement of profit and loss on a straight-line basis over the lease term if any. However, company is not paying any amount to the owner of the land. No Lease agreement is executed between Owner of the land and company for the use of land. There is no contingent rents recognised as income in the statement of profit and loss for the period. Initial direct costs incurred (commission paid and stamp duty Paid on agreement) specifically to earn revenues from an operating lease are recognised as an expense in the statement of profit and loss in the period in which they are incurred. (if any)

h Revenue recognition

Revenue is recognised based on the nature of activity when it is probable that the economic benefits will flow to the company and the revenue can be reliably measured.

i Other Expenses : Other expenses are reported in the financials as per heads given in the project / agreement with the donor. The employee benefit cost is also included in the project head. Hence not reported separately.

j Foreign currency Fluctuation

Revenue & Expenses items denominated in Foreign currencies are translated as per bank statement receipt.

Company has policy of reporting the amount received net of bank charges (i.e. amount credited in bank account).

As the reporting date is same as receipt of currency in the bank there is no fluctuation reported in Financials.



CENTRE FOR AQUATIC LIVELIHOOD- JALJEEVIKA
CIN : U05010PN2013NPL148986

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR AS AT 31ST MARCH 2024

| Note No. | Particulars | Amount in (000) | |
|----------|--|---------------------------------|---------------------------------|
| | | Current Year 31st March 2024 | Current Year 31st March 2023 |
| 2 | SHARE CAPITAL | | |
| | Authorized | | |
| | Nil, Equity Shares of Rs Nil, each issued, Subscribed & Paid up | - | - |
| | Nil, Equity Shares of Rs Nil, each (Company is registered u/s 25 of the Companies Act, 1956, as a non profit entity | - | - |
| | TOTAL | - | - |
| 3 | RESERVES & SURPLUS | | |
| | Surplus / (Deficit) in Profit & Loss A/c | | |
| | At the Commencement of the Year | 6691.11 | 277.58 |
| | Profit / (Loss) for the year | 3598.10 | 6413.53 |
| | At the end of the Year | 10289.21 | 6691.11 |
| | TOTAL | 10289.21 | 6691.11 |
| 4 | SHORT TERM BORROWINGS | | |
| | From related party (Unsecured loan with no interest) | - | - |
| | TOTAL | - | - |
| 5 | OTHER CURRENT LIABILITIES | | |
| | Fixed assets fund | 55.12 | 74.18 |
| | Rent deposit fund | 60.00 | 60.00 |
| | Other liabilities | | |
| | Audit fees payable | 108.00 | 100.00 |
| | Provision for expenses | 2000.78 | 1859.29 |
| | Taxes payable | 394.38 | 291.03 |
| | TOTAL | 2618.29 | 2384.50 |



CENTRE FOR AQUATIC LIVELIHOOD - JALJEVIKA
DN : 02020PND2LJPL48998
NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR AS AT 31ST MARCH 2018

8. Property, Plant and equipment And Intangible Assets

| Particulars | Amount in ('000) | | | | | | | | | |
|-----------------------------------|-------------------------|-----------------|-------------|--------------------------|--------------------------|---------------|-----------------|-------------------------|--------------------------|--------------------------|
| | Gross Block | | | Accumulated Depreciation | | | | Net Block | | |
| | As at 1st March 2017 | Additions | Deletions | As at 1st March 2017 | As at 31st March 2018 | As Gross | On Dispositions | As at 1st March 2017 | As at 31st March 2018 | As at 31st March 2018 |
| Build Project | | | | | | | | | | |
| Mobile number - Build | 1,909 | 0.00 | 0.00 | 7,919 | 8.08 | 1.53 | | 7.50 | 8,199 | 1,910 |
| Build B Project | | | | | | | | | | |
| Computers and Laptops - Build | 40.00 | 0.00 | 0.00 | 40.00 | 58,187 | -1,187 | 0.00 | 57.00 | 2.00 | 1,813 |
| Mobile Handset - Build | 10.80 | 0.00 | 0.00 | 30.80 | 20,915 | 5,868 | 0.00 | 25,821 | 3,977 | 9,641 |
| Mobile Handset - Build | 15.49 | 0.00 | 0.00 | 15.49 | 7,523 | 2,911 | 0.00 | 13,474 | 5,016 | 7,957 |
| Furniture - Build | 27,194 | 0.00 | 0.00 | 27,194 | 8,656 | 2,00 | 0.00 | 11,786 | 16,098 | 18,608 |
| Printer - Build | 10.00 | 0.00 | 0.00 | 10.00 | 11,926 | -2,339 | 0.00 | 9.50 | 0.50 | 1,826 |
| ICT Software - Build | 11,506 | 0.00 | 0.00 | 11,506 | 7,338 | 2,805 | 0.00 | 17,221 | 1,281 | 4,188 |
| Projector - Build | 29.00 | 0.00 | 0.00 | 29.00 | 14,574 | 5,630 | 0.00 | 19,039 | 9,949 | 15,234 |
| ICT Project | | | | | | | | | | |
| Computers and Laptops - ICT | 10,848 | 0.00 | 0.00 | 10,848 | 41,109 | -10,803 | 0.00 | 51,150 | 2,902 | 7,111 |
| Furniture - ICT | 8.68 | 0.00 | 0.00 | 8.68 | 2,487 | 0,628 | 0.00 | 2,135 | 3,484 | 4,112 |
| Printer - ICT | 2.00 | 0.00 | 0.00 | 2.00 | 2,364 | -0,484 | 0.00 | 1.90 | 0.10 | 0,484 |
| TATA | | | | | | | | | | |
| Furniture - TATA | 10.00 | 0.00 | 0.00 | 10.00 | 1,212 | 0,253 | 0.00 | 4,245 | 5,750 | 6,708 |
| ICT Software - TATA | 44.50 | 0.00 | 0.00 | 44.50 | 12,71 | 10,385 | 0.00 | 81,175 | 2,825 | 13,71 |
| Local | | | | | | | | | | |
| MSI system - Local | 110.08 | 0.00 | 0.00 | 110.08 | 114,033 | 11,889 | 0.00 | 150,708 | 13,874 | 41,779 |
| Television set - Local | 30,000 | 0.00 | 0.00 | 20,289 | 11,014 | 4,829 | 0.00 | 30,845 | 3,254 | 7,083 |
| SHOP | | | | | | | | | | |
| Computers and Laptop - SHOP | 41,895 | 0.00 | 0.00 | 41,895 | 80,77 | 38,892 | 0.00 | 48,881 | 37,830 | 51,129 |
| Materials | | | | | | | | | | |
| Almirah-Pune | 0.00 | 8.70 | 0.00 | 8.70 | 0.00 | 0,319 | 0.00 | 8,379 | 8,370 | 0.00 |
| Almirah-Pune | 0.00 | 18.34 | 0.00 | 18.34 | 0.00 | 0,094 | 0.00 | 8,024 | 8,324 | 0.00 |
| Aqua School - Fixed Asset_WOP | 0.00 | 811,448 | 0.00 | 811,448 | 0.00 | 0,00 | 0.00 | 0.00 | 811,448 | 0.00 |
| Chat Bot - Software_WOP | 0.00 | 1,000.00 | 0.00 | 1,000.00 | 0.00 | 0,00 | 0.00 | 0.00 | 1,000.00 | 0.00 |
| Iron File Rack-Pune | 0.00 | 4.33 | 0.00 | 4.33 | 0.00 | 0,183 | 0.00 | 6,183 | 6,027 | 0.00 |
| Iron Rack-Pune | 0.00 | 5,292 | 0.00 | 5,292 | 0.00 | 0,812 | 0.00 | 6,012 | 5,14 | 0.00 |
| Laptop-Pune-1 | 0.00 | 34.12 | 0.00 | 34.12 | 0.00 | 0,00 | 0.00 | 0.00 | 34.12 | 0.00 |
| Laptop-Pune-2 | 0.00 | 34.18 | 0.00 | 34.18 | 0.00 | 0,00 | 0.00 | 0.00 | 34.18 | 0.00 |
| Plastic Chair-Pune | 0.00 | 11.50 | 0.00 | 11.50 | 0.00 | 0,872 | 0.00 | 0,872 | 12,428 | 0.00 |
| Printer-EPSON-Pune | 0.00 | 21.00 | 0.00 | 21.00 | 0.00 | 0,111 | 0.00 | 0,111 | 14,389 | 0.00 |
| Printer-Pune-1 | 0.00 | 15.00 | 0.00 | 15.00 | 0.00 | 0,111 | 0.00 | 0,111 | 14,899 | 0.00 |
| Printer-Pune-2 | 0.00 | 24.50 | 0.00 | 24.50 | 0.00 | 0,111 | 0.00 | 0,111 | 21,389 | 0.00 |
| Printer-Supad | 0.00 | 15.00 | 0.00 | 15.00 | 0.00 | 0,00 | 0.00 | 0.00 | 16,00 | 0.00 |
| Table-Pune | 0.00 | 9,912 | 0.00 | 9,912 | 0.00 | 0,023 | 0.00 | 0,023 | 9,89 | 0.00 |
| Water Sofa Chair-Pune | 0.00 | 4,916 | 0.00 | 4,916 | 0.00 | 0,011 | 0.00 | 0,011 | 4,945 | 0.00 |
| PCW | | | | | | | | | | |
| Laptop & Computer | 0.00 | 44.90 | 0.00 | 44.90 | 0.00 | 0.00 | 0.00 | 0.00 | 44.90 | 0.00 |
| CEW | | | | | | | | | | |
| Amplifier | 0.00 | 14.50 | 0.00 | 14.50 | 0.00 | 0,817 | 0.00 | 0,817 | 14,153 | 0.00 |
| Laptop 1 | 0.00 | 32.40 | 0.00 | 32.40 | 0.00 | 0,04 | 0.00 | 0,04 | 31,51 | 0.00 |
| LED TV | 0.00 | 10.00 | 0.00 | 10.00 | 0.00 | 0,882 | 0.00 | 0,882 | 12,518 | 0.00 |
| SWP | | | | | | | | | | |
| Laptop 2 | 0.00 | 31.40 | 0.00 | 31.40 | 0.00 | 0,08 | 0.00 | 0,08 | 31,31 | 0.00 |
| Chair | 0.00 | 13.29 | 0.00 | 13.29 | 0.00 | 0,142 | 0.00 | 0,142 | 13,148 | 0.00 |
| Printer (HP 110W) | 0.00 | 17.99 | 0.00 | 17.99 | 0.00 | 1,157 | 0.00 | 1,157 | 16,833 | 0.00 |
| Soft sponsor | 0.00 | 18.82 | 0.00 | 18.82 | 0.00 | 0,30 | 0.00 | 0,30 | 18,52 | 0.00 |
| SWPP | | | | | | | | | | |
| Laptop | 0.00 | 18.00 | 0.00 | 18.00 | 0.00 | 1,411 | 0.00 | 1,411 | 6,540 | 0.00 |
| Printer | 0.00 | 9,824 | 0.00 | 9,824 | 0.00 | 1,809 | 0.00 | 1,809 | 7,734 | 0.00 |
| WOP | | | | | | | | | | |
| Laptop | 0.00 | 110.00 | 0.00 | 110.00 | 0.00 | 0,202 | 0.00 | 0,202 | 110,498 | 0.00 |
| Land Assets | | | | | | | | | | |
| Land Assets | 0.00 | 1,010.00 | 0.00 | 1,010.00 | 0.00 | 0.00 | 0.00 | 0.00 | 1,010.00 | 0.00 |
| Total Assets | 808.72 | 3,292.07 | 0.00 | 9,661.78 | 426.91 | 79.57 | 0.00 | 505.12 | 5,658.48 | 178.14 |
| Previous Year | 313.82 | 34.90 | 0.00 | 319.81 | 161.58 | 110.71 | 0.00 | 248.19 | 873.18 | 108.04 |
| Fixed Assets Reserve Funds | 101.64 | 0.00 | 0.00 | 101.64 | 157.48 | 19.00 | 0.00 | 176.10 | 55.13 | 34.17 |
| Good Assets | 212.18 | 1,992.07 | 0.00 | 1,054.15 | 168.99 | 68.12 | 0.00 | 178.02 | 527.14 | 121.90 |
| Total Assets | 408.72 | 3,292.07 | 0.00 | 9,661.78 | 426.91 | 79.57 | 0.00 | 505.12 | 5,658.48 | 178.14 |
| Previous Year | 313.82 | 34.90 | 0.00 | 319.81 | 161.58 | 110.71 | 0.00 | 248.19 | 873.18 | 108.04 |

| Name of Asset | Useful life | Rate of Depreciation | Method of Depreciation |
|----------------------|-------------|----------------------|------------------------|
| Mobile | 5 years | 19% | SUM |
| Computers and Laptop | 5 years | 21.47% | SUM |
| Furniture | 10 years | 9.54% | SUM |
| Printer | 5 years | 21.67 | SUM |
| ICT Software | 5 years | 20% | SUM |
| Projector | 5 years | 20% | SUM |
| MSI system | 5 years | 20% | SUM |
| Television set | 5 years | 20% | SUM |



CENTRE FOR AQUATIC LIVELIHOOD- JALJEEVIKA

CIN : U05010PN2013NPL148986

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR AS AT 31ST MARCH 2024

| Note No. | Particulars | Amount in ('000) | |
|----------|------------------------------|---------------------------------|---------------------------------|
| | | Current Year 31st March 2024 | Current Year 31st March 2023 |
| 7 | CASH AND BANK BALANCE | | |
| | Cash in Hand | 0.00 | 0.00 |
| | Balance with Bank | 2788.32 | 7858.36 |
| | TOTAL | 2788.32 | 7858.36 |
| 8 | OTHER CURRENT ASSETS | | |
| | Deposit for office | 72.00 | 60.00 |
| | Advance to Staff | 2491.54 | 1030.42 |
| | Advance to suppliers | 920.38 | 200.32 |
| | Grant Receivable ICICI Bank | 0.00 | 0.00 |
| | Prepaid expenses | 0.00 | 100.00 |
| | TDS receivable | 1310.47 | 1403.63 |
| | TOTAL | 4794.38 | 2794.38 |



CENTRE FOR AQUATIC LIVELIHOOD- JALJEEVIKA

CIN : U05010PN2013NPL148986

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR AS AT 31ST MARCH 2024

| Note No. | Particulars | Amount in ('000) | |
|-----------|---|---------------------------------|---------------------------------|
| | | Current Year 31st March 2024 | Current Year 31st March 2023 |
| 9 | REVENUE FROM OPERATION | | |
| | Grant Income | 24804.95 | 11417.43 |
| | Local Grants | 16773.63 | 9819.42 |
| | FCRA | 3967.92 | 10049.54 |
| | Other Consultancy Grant | | |
| | TOTAL | 45546.50 | 31286.39 |
| 10 | OTHER INCOME | | |
| | Saving bank interest | 82.59 | 21.91 |
| | Balance W/back | 69.02 | 0.00 |
| | TOTAL | 151.61 | 21.91 |
| 11 | OTHER EXPENSES (Project wise Breakup of Expenses) | | |
| | Jaljeevika Internal Expenses | 1184.71 | 539.44 |
| | Bajaj Finserve Aqua EDP | 7499.91 | 6885.93 |
| | CMS Alirajpur Project | 1345.37 | 1850.00 |
| | Core Community Organized Relief Effort-II | 14943.61 | 3465.16 |
| | Fisheries Value Chain in Kosi Region of Bihar Under (BKBDP) | 2645.73 | 6121.21 |
| | Mandava Holding Pvt. Ltd. | 0.00 | 700.37 |
| | Nudge Foundation | 875.45 | 2543.16 |
| | Start Network | 750.29 | 361.01 |
| | SVP Philanthropy Foundation HYD | 852.43 | 68.85 |
| | SVP Philanthropy Foundation Mumbai | 1067.51 | 262.77 |
| | Water And Energy For Food (We4F) | 587.64 | 1974.19 |
| | ICICI Programmed Expenses | 0.00 | 60.90 |
| | Synergy Project | 1674.31 | 0.00 |
| | Herbalife International India Pvt. Ltd. | 7738.63 | 0.00 |
| | Hachery Programme Support | 705.90 | 0.00 |
| | TOTAL | 41951.19 | 24832.97 |



CENTRE FOR AQUATIC LIVELIHOOD- JALJEEVIKA
CIN : U05010PN2013NPL148986

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR AS AT 31ST MARCH 2024

| Note No. | Particulars | Amount in ('000) | |
|-----------|--|---|---|
| | | Current Year 31st March 2024 | Current Year 31st March 2023 |
| 12 | PAYEMENT TO AUDITOR | | |
| | Statutory Audit Fees | 50.00 | 50.00 |
| | Tax Audit Fees | 50.00 | 50.00 |
| 13 | RELATED PARTY DISCLOSURE | | |
| | As required under Accounting Standard 18 on "Related Party Disclosures", the disclosure of transactions with related parties as defined in the Accounting Standard are given below : | | |
| a | List of related parties | | |
| | Name Of Related Party | Nature of Relation | |
| | 1] Mr. Neelkanth Mishra | Key Management personnel | |
| | 2] Jaljeevika Infotech Private Limited | Company with the common director | |
| | 3] Ranjeet Ambastha- Director | Key Management personnel | |
| | 4] Devanand Sopan Londhe- Director | Key Management personnel | |
| b | Transaction with Related Parties | | |
| | Name of the Related Party | Current Year 31st March 2024 | Current Year 31st March 2023 |
| | 1] Mr. Neelkanth Mishra | | |
| | A. Unsecured Loans | | |
| | Opening balance | 0.00 | 465.80 |
| | Received during the year | 0.00 | 527.91 |
| | Repaid during the year | 0.00 | 993.71 |
| | Closing balance | 0.00 | 0.00 |
| | B. Remuneration | | |
| | Salary and Fees | 591.57 | 1200.00 |
| | C. Reimbursement of Expenses | 313.28 | 2097.92 |
| | 2] Jaljeevika Infotech Private Limited | | |
| | A. Project expenses paid | 4425.13 | 3153.00 |
| | 2] Ranjeet Ambastha- Director | | |
| | A. Reimbursement of Expenses | 0.00 | 0.00 |
| 14 | Previous year's figures has been regroup and reclassified as per the requirements of the current years financial figures. | | |
| 15 | The outstanding balances of Advances, Cash, Bank and Other Current Assets/ Liabilities are subject to confirmation. | | |



CENTRE FOR AQUATIC LIVELIHOOD - JALJEEVIKA
CIN : U05010PN2013NPL148986

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR AS AT 31ST MARCH 2024

| Note No. | Particulars | Amount in ('000) | |
|-----------|--|---------------------------------|---------------------------------|
| | | Current Year 31st March 2024 | Current Year 31st March 2023 |
| 16 | MICRO, SMALL AND MEDIUM ENTERPRISES | | |
| | Particulars | Current Year 31st March 2024 | Current Year 31st March 2023 |
| | 1) Principle Amount remaining unpaid to any supplier | 0.00 | 0.00 |
| | 2) Interest due thereon | 0.00 | 0.00 |
| | 3) Amount of interest paid by the company along with the payment made to the supplier beyond the due date | 0.00 | 0.00 |
| | 3) Amount of interest due and payable for the period (where the principal has been paid but interest under the MSME Act,2006 not paid) | 0.00 | 0.00 |
| | 4) Amount of Interest accrued and remaining unpaid. | 0.00 | 0.00 |



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CENTRE FOR AQUATIC LIVELIHOOD- JALJEEVIKA

CIN : U05020PN2013NPL148986

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR AS AT 31ST MARCH 2024

17 Trade payables Amount in (000)
 a Ageing As on on 31st March 2024

| SN | Particulars | Outstanding for following period from due date of payment in years | | | | Total |
|-----|------------------------|--|--------------|--------------|-------------------|--------|
| | | Less than 1 year | 1 to 2 years | 2 to 3 years | More than 3 years | |
| i | MSME | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| ii | Others | 155.87 | 0.00 | 0.00 | 0.00 | 155.87 |
| iii | Disputed dues - MSME | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| iv | Disputed dues - others | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |

b Ageing As on on 31st March 2023

| SN | Particulars | Outstanding for following period from due date of payment in years | | | | Total |
|-----|------------------------|--|--------------|--------------|-------------------|---------|
| | | Less than 1 year | 1 to 2 years | 2 to 3 years | More than 3 years | |
| i | MSME | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| ii | Others | 1838.52 | 0.00 | 0.00 | 0.00 | 1838.52 |
| iii | Disputed dues - MSME | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| iv | Disputed dues - others | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |

18 Trade receivable 31st March 2024
 a Ageing As on on

| SN | Particulars | Outstanding for following period from due date of payment | | | | | Total |
|-----|--|---|-------------------|-------------|-----------|-------------------|-------|
| | | Less than 6 months | 6 months - 1 year | 1 - 2 years | 2-3 years | More than 3 years | |
| i | Undisputed trade receivables-considered good | - | - | - | - | - | - |
| ii | Undisputed trade receivables-considered doubtful | - | - | - | - | - | - |
| iii | Disputed trade receivables-considered good | - | - | - | - | - | - |
| iv | Disputed trade receivables-considered doubtful | - | - | - | - | - | - |

b Ageing As on on 31st March 2023

| SN | Particulars | Outstanding for following period from due date of payment | | | | | Total |
|-----|--|---|-------------------|-------------|-----------|-------------------|--------|
| | | Less than 6 months | 6 months - 1 year | 1 - 2 years | 2-3 years | More than 3 years | |
| i | Undisputed trade receivables-considered good | 83,227 | - | - | - | - | 83,227 |
| ii | Undisputed trade receivables-considered doubtful | - | - | - | - | - | - |
| iii | Disputed trade receivables-considered good | - | - | - | - | - | - |
| iv | Disputed trade receivables-considered doubtful | - | - | - | - | - | - |



CENTRE FOR AQUATIC LIVELIHOOD- JALJEEVIKA

CIN : U05010PN2013NPL148986

Notes to the financial statements (Continued)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR AS AT 31ST MARCH 2024

| Particulars | Amount in ('000) | |
|---|---|-----------------|
| | 31st March 2024 | 31st March 2023 |
| 19 Contingent liabilities and commitments (to the extent not provided for) | Nil | Nil |
| Contingent liabilities | Nil | Nil |
| Commitments | Not Applicable | Not Applicable |
| 20 The Company has no the borrowings from bank or financial institutes hence the disclosure as regards utilization of the same for the specific purpose for which the same were taken, is not applicable | | |
| 21 In the opinion of the Board, all the assets (other than Property, Plant and Equipment, Intangible assets fixed assets and non-current investments) have a value on realisation in the ordinary course of business which is equal to the amount at which they are stated. | | |
| 22 Additional Regulatory Information | | Not Applicable |
| i The Company owns immovable property, hence disclosure regarding all the in its own name is not applicable | Yes, Title deed is on the name of company | Nil |
| ii The Company has not revalued any of the items of its Property, Plant and Equipment, till date | Nil | Nil |
| Loans or Advances in the nature of loans are granted to promoters, | Nil | Nil |
| iii Directors, KMPs and the related parties (as defined under Companies Act, 2013,) | Nil | Nil |
| iv Capital-Work-in Progress (CWIP) | Yes Whats app Chat bot | Nil |
| v Intangible assets under development | Nil | Nil |
| vi Details of Benami Property held | Not applicable | Not applicable |
| vii The Company has no borrowings from banks and hence disclosure as regards statements of current assets filed being in agreement with the books of accounts, is not applicable | Nil | Nil |
| viii The Company has not been declared as a wilful defaulter by any of the banks or financial institutions or other lenders | Nil | Nil |
| ix The Company has no transactions with the companies struck off under section 248 of the Companies Act, 2013 or section 560 of Companies Act, 1956 | Nil | Nil |
| x Charges or satisfaction yet to be registered with Registrar of Companies beyond the statutory period | Not applicable | Not applicable |
| xi The Company has no subsidiary and hence compliance with respect to the number of layers prescribed under clause (87) of section 2 of the Companies Act, 2013 is not applicable | Refer Note No. | Refer Note No. |
| xii Ratio analysis | Not applicable | Not applicable |
| xiii The Company has no Scheme of Arrangements which has been approved by the Competent Authority in terms of sections 230 to 237 of the Companies Act, 2013 and hence compliance with approved Scheme(s) of Arrangements is not applicable | | |
| (A) Amount of loans, advances or investments made out of borrowed funds | Nil | Nil |
| (B) Receipt of funds for the purposes of lending or investing | Nil | Nil |



CENTRE FOR AQUATIC LIVELIHOOD- JALJEEVIKA

CIN : U05010PN2013NPL148986

Notes to the financial statements (Continued)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR AS AT 31ST MARCH 2024

| Particulars | Amount in (000) | |
|---|-----------------|-----------------|
| | 31st March 2024 | 31st March 2023 |
| 23 Additional Information | | |
| i Other disclosures | | |
| a) Value of imports on CIF basis during the financial year | Nil | Nil |
| b) Expenditure in foreign currency during the financial year | Nil | Nil |
| c) Total value of imported materials consumed | Nil | Nil |
| d) The amount remitted during the year in foreign currencies on account of dividends | Nil | Nil |
| e) Earnings in foreign currency | | |
| Donation received in USD | 1,97,517 | 74,107 |
| Donation received in GBP | 5,975 | 5,975 |
| Donation received in INR | 1,67,73,627 | 65,84,273 |
| ii Undisclosed income | Nil | Nil |
| iii Corporate Social Responsibility (CSR) | Not applicable | Not applicable |
| iv Details of Crypto Currency or Virtual Currency | Nil | Nil |
| 24 Earnings per equity share (Company limited by Guarantee hence Not Applicable) | | |
| A Net profit/(loss) after income tax during the year | 35,98,101 | 64,13,532 |
| B Weighted average number of equity shares | - | - |
| A/B Basic earnings (in rupees) per share | - | - |
| Face value per equity share (Rs) | - | - |
| 25 Statement of hedged and un-hedged foreign currency exposure | | |
| A) Details of derivative instruments for hedging | Not applicable | Not applicable |
| B) Details of foreign currency exposures that are not hedged by derivative instrument or otherwise: | | |
| i Amounts payable in foreign currency - EURO/USD | - | - |
| Amounts payable in Indian currency - INR | - | - |
| ii Amounts receivable in foreign currency - EURO | - | - |
| Amounts receivable in Indian currency - INR | - | - |



CENTRE FOR AQUATIC LIVELIHOOD- JALJEEVIKA
 (CIN: U05010PN2003NPL148886)

Notes to the financial statements (Continued)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR AS AT 31ST MARCH 2023

23. Ratio analysis

| Slr. Ratio | Measurement Unit | Numerator | Denominator | Amount in (₹000) | | | Reason for variance |
|--------------------------------------|------------------|---|--|------------------|-----------------|----------------|----------------------------------|
| | | | | 31st March 2024 | 31st March 2023 | % Variance | |
| a. Current Ratio | Times | Current Assets | Current Liabilities | 2.78 | 2.54 | 2.88 | Not commented |
| b. Debt equity ratio | Times | Total Debt | Shareholder's Equity | Not Applicable | Not Applicable | Not Applicable | As no Equity |
| c. Debt Service Coverage Ratio | Times | Earnings available for debt service | Debt Service | Not Applicable | Not Applicable | Not Applicable | As no Debt on Balance sheet date |
| d. Return on Equity (ROE) | Percentage | Net Profit after tax | Average Shareholder's Equity (Opening + Closing balance) / 2 | Not Applicable | Not Applicable | Not Applicable | As no Equity Capital |
| e. Inventory Turnover Ratio | Times | Sales | Average Inventory | Not Applicable | Not Applicable | Not Applicable | As no Inventory |
| f. Trade receivable turnover ratio | Times | Net Credit Sales | Average Accounts Receivable (Opening + Closing balance) / 2 | 1,008.51 | 99.99 | 2,613.13 | Increase in Debtors |
| g. Trade payables turnover ratio | Times | Net Credit Purchases | Average Trade Payables | 0.16 | 2.00 | 92.18 | decrease in Creditors |
| h. Net capital turnover ratio | Times | Net Sales | Average Working Capital (Opening + Closing balance) / 2 | 8.89 | 9.90 | 96.15 | Decrease in TD and Assets |
| i. Net profit ratio | Percentage | Net Profit | Net Sales | 7.80% | 10.50% | 65.46 | Decrease in TD |
| j. Return on capital employed (ROCE) | Percentage | Earnings before interest and taxes | Capital Employed (Total Debt + Deferred Tax liability) | 36.97% | 95.85% | 62.52 | Decrease in Profit/Surplus |
| k. Return on investment | Percentage | Income from investments (interest and dividend) | Average Investment Holdings (Opening + Closing balance) / 2 | Not Applicable | Not Applicable | Not Applicable | Not Applicable |



Signature
AR-21



CONFIRMATION ON AUDITORS REPORT

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

MATERIAL DEVELOPMENTS

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

COMPLIANCE

For the Audited Financial Statements, see 'Financial Information' on page 57 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, 2024:

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

B. Details of outstanding unsecured borrowings as on June 30, 2024:

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

C. Details of outstanding non-convertible securities as on June 30, 2024:

Our Society has no outstanding non-convertible securities, as on June 30, 2024.

D. Details of commercial paper issuances as on June 30, 2024:

Our Society has no commercial papers listed, as on June 30, 2024.

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, 2024:

Our Society has no outstanding bank fund-based facilities or other borrowings from financial institutions or financial creditors, as on June 30, 2024.

F. Corporate guarantees issued by our Society as on June 30, 2024:

Our Society has not provided any corporate guarantees, as on June 30, 2024.

G. Details of inter-corporate deposits as on June 30, 2024:

Our Society has no inter – corporate deposits, as on June 30, 2024.

H. Details of loans from Directors and Relatives of Directors as on June 30, 2024:

Our Society has not availed or given any loans from or to the Directors or relatives of the Directors, as on June 30, 2024.

I. Details of external commercial borrowings as on June 30, 2024:

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

J. Details of sub-ordinate debt as on June 30, 2024:

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

K. Details of perpetual debt as on June 30, 2024:

Our Society has no outstanding perpetual debt, as on June 30, 2023.

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

Nil

M. List of top 10 holders of non-convertible securities (secured and unsecured) in terms of value (on a cumulative basis) as on June 30, 2024:

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, 2024:

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, 2024:

Nil

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

For details of the contingent liabilities of our Society in the last three financial years, please see "Financial Information" on page 57 of this Draft Fund-Raising Document

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

SECTION VI – LEGAL AND OTHER INFORMATION OUTSTANDING LITIGATION

None of our Company and Directors ("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 party to any Civil Litigations.

(v) Criminal Litigations Society, Members & Founder ("Relevant Parties") are party to any criminal Litigations.

(vi) No Pending Proceedings: There are no 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 Company held on December 2, 2024, 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 Company for the Issue

1. Center for Aquatic Livelihood Jaljeevika was incorporated in 30 September, 2013, as a Sec 25 company under the Companies Act 1956 with CIN No. U05010PN2013NPL148986 issued by the Registrar of Companies, Maharashtra, Pune.
2. Our Company and any of its Directors or Members of Board of Directors are not debarred from accessing the securities market by SEBI.
3. None of the Directors of our Company is a Founder or Director of another Company which has been debarred from accessing the securities market or dealing in securities by SEBI.
4. Our Company and Directors have not been categorized as a willful Defaulter or a fraudulent borrower.
5. Neither our Company nor any of our Directors have been declared as a fugitive economic offender.
6. Neither our Company nor any of our Directors has been debarred from carrying out its activities or raising funds by the Ministry of Home Affairs or any other ministry of the Central Government or State Government or Charitable Commissioner or any other statutory body
7. Our Company is eligible to undertake this Issue in compliance with Regulation 292E of the SEBI ICDR Regulations, as follows:
 - a. The NPO is in compliance with requirements with Regulation 292E (2) (a) of SEBI (ICDR) Regulations, 2018 to be identified as Social Enterprise and NPO is indulged in Sub-clause no. (X) of Regulation 292E (2) (a) of ICDR Regulations i.e. promoting livelihoods for rural and urban poor including enhancing income of small and marginal farmer and workers in non-farm sector, as the Center for aquatic livelihood – Jaljeevika
 - b. Company is a Non-Governmental Organization which is engaged in building capacity of freshwater fish farmers, fisheries co-operative and women in fishery-based livelihood fish seed rearing micro enterprises and set up low cost fish cages.
 - c. The NPO is in compliance with requirements with Regulation 292E (2) (b) of SEBI (ICDR) Regulations, 2018 to be identified as Social Enterprise as Centre For Aquatic Livelihood Jaljeevika is working from last 12 years to empower rural and tribal communities.
 - d. The NPO is in compliance with requirements with Regulation 292E (2) (c) of SEBI (ICDR) Regulations, 2018 to be identified as Social Enterprise as 100% of the immediately preceding 3-year average of expenditure has been incurred for providing eligible activities to members of the target population.
 - e. The annual spending of the NPO in past financial year is Rs.243.20 Lakhs.
 - f. The funding in NPO in past financial year is Rs 312.86 Lakhs.
8. Our Auditors pursuant to their certificate dated January 8, 2024 have confirmed the eligibility of our Company under

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 PROMOTERS, ITS MANAGEMENT OR ANY SCHEME OR PROJECT OF THIS ISSUER. EVERY PERSON WHO DESIRES TO APPLY FOR OR OTHERWISE ACQUIRE ANY SECURITIES OF THIS ISSUER MAY DO SO PURSUANT TO INDEPENDENT INQUIRY, INVESTIGATION AND ANALYSIS AND SHALL NOT HAVE ANY CLAIM AGAINST THE EXCHANGE WHATSOEVER BY REASON OF ANY LOSS WHICH MAY BE SUFFERED BY SUCH PERSON CONSEQUENT TO OR IN CONNECTION WITH SUCH SUBSCRIPTION/ACQUISITION WHETHER BY REASON OF ANYTHING STATED OR OMITTED TO BE STATED HEREIN OR ANY OTHER REASON WHATSOEVER.

DISCLAIMER IN RESPECT OF JURISDICTION

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

DISCLAIMER STATEMENT FROM THE ISSUER

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

UNDERTAKING BY THE ISSUER

INVESTORS ARE ADVISED TO READ THE RISK FACTORS CAREFULLY BEFORE TAKING AN INVESTMENT DECISION IN THIS ISSUE. FOR TAKING AN INVESTMENT DECISION, INVESTORS MUST RELY ON THEIR OWN EXAMINATION OF THE ISSUER AND THE ISSUE INCLUDING THE RISKS

INVOLVED. THE SECURITIES HAVE NOT BEEN RECOMMENDED OR APPROVED BY ANY REGULATORY AUTHORITY IN INDIA, INCLUDING THE SECURITIES AND EXCHANGE BOARD OF INDIA (“SEBI”) NOR DOES SEBI GUARANTEE THE ACCURACY OR ADEQUACY OF THIS DOCUMENT. SPECIFIC ATTENTION OF INVESTORS IS INVITED TO THE STATEMENT OF THE “RISK FACTORS” CHAPTER ON PAGE 9 OF THIS DRAFT FUND-RAISING DOCUMENTS.

OUR COMPANY, HAVING MADE ALL REASONABLE INQUIRIES, ACCEPTS RESPONSIBILITY FOR, AND CONFIRMS THAT THIS ISSUE DOCUMENT CONTAINS ALL INFORMATION WITH REGARD TO THE OUR COMPANY AND THE ISSUE, THAT THE INFORMATION CONTAINED IN THIS DRAFT FUND-RAISING DOCUMENTS IS TRUE AND CORRECT IN ALL MATERIAL ASPECTS AND IS NOT MISLEADING IN ANY MATERIAL RESPECT, THAT THE OPINIONS AND INTENTIONS EXPRESSED HEREIN ARE HONESTLY HELD AND THAT THERE ARE NO OTHER FACTS, THE OMISSION OF WHICH MAKE THIS DRAFT FUND-RAISING DOCUMENTS 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 COMPANY DECLARES THAT NOTHING IN THIS DRAFT FUND-RAISING DOCUMENTS IS CONTRARY TO THE PROVISIONS OF COMPANIES ACT, 2013, 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 Company 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 Directors, Chief Financial Officer, Company Secretary and Compliance Officer, (b) the Registrar to the Issue, (c) Advisor to the Issue; and (d) Statutory Auditor have been obtained from them and the same will be filed along with a copy of the Fund-Raising Documents with the ROC as required under Section 26 of the Companies Act, 2013. Further, such consents have not been withdrawn up to the time of delivery of this Draft Fund-Raising Documents with the Stock Exchanges.

Minimum Subscription

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

If our Company 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.

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 Centre For Aquatic Livelihood Jaljeevika 's Program for 500 Beneficiaries but will not disrupt schedules for delivering vital training, skill development and employment services.
2. **Impeded Impact on Beneficiary Communities:** Under-subscription to funding initiatives directly affects Centre For Aquatic Livelihood Jaljeevika '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 Centre For Aquatic Livelihood Jaljeevika 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 Centre For Aquatic Livelihood Jaljeevika 's capacity to bring about meaningful and sustainable positive change for Beneficiaries.

Underwriting

The Issue is not underwritten.

Issue Related Expenses

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

Utilization of Issue Proceeds

Our Board of Directors 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 Companies 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 Companies Act, 2013; and (c) Receipt of listing approval from the Stock Exchanges.

Public / Rights Issues of Equity Shares in the three years preceding the date of this Draft Fund-Raising

Document Rights Issues / Public Issues by our Company

Our Company has not undertaken any public issue or rights issue of securities in the three years preceding the date of this Draft Fund-Raising Documents.

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

Our Company does not have any Group Companies as on the date of this Draft Fund-Raising Documents.

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

Our Company does not have any Subsidiaries as on the date of this Draft Fund-Raising Documents.

Delay in listing

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

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

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

Dividend

Our Company being registered under Section 25 of the Companies Act, 1956 (validly existing under Section 8 of the Companies Act, 2013) is not allowed to declare dividends.

Revaluation of assets

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

Mechanism for redressal of investor grievances

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

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

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

Skyline Financial Services Private Limited

D-153A, First Floor, Okhla Industrial Area,

Phase-I, New Delhi-110020

Tel: 011-40450193-197

Facsimile: 011-26812683

Email: ipo@skylinerta.com

Investor Grievance Email: grievances@skylinerta.com

Website: www.skylinerta.com

Contact Person: Mr. Anuj Rana

SEBI Registration No. INR000003241

CIN: U74899DL1995PTC071324

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

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

Details of Auditor to the Issuer:

| Name of the Auditor | Address |
|---------------------|---|
| S R Pandit & Co. | Vishnu Apartments, 722/4, Laxmi Park Colony, L.B. Shastri Road, Pune-411030 |

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 |
|-----------------------|----------------|--|
| M/S. GSTM & ASSOCIATE | 09.08.2024 | Term of appointment completed |
| S R Pandit & Co. | 09.08.2024 | Appointment in place of retiring Auditor |

Auditors' Remarks

There are no reservations or qualifications or adverse remarks in the auditors' report on the financial statements of our Company in the last three Fiscals immediately preceding this Draft Fund-Raising Documents.

Trading

The ZCZP Instruments of our Company 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 Pune, Maharashtra, India.

SECTION VII - ISSUE RELATED INFORMATION

ISSUE STRUCTURE

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

| | |
|---|---|
| Issuer | Centre for Aquatic Livelihood Jaljeevika |
| Type / Nature of instrument | Zero coupon zero principal instrument |
| Mode of the Issue | Public Issue |
| Depositories | NSDL and CDSL |
| Issue | Public issue of zero coupon zero principal instruments of our Company of face value of ₹1/- each aggregating up to ₹4 crore, on the terms and in the manner set forth herein. |
| Minimum Subscription | Minimum subscription is 75% of the Issue, i.e., ₹ 3 crore |
| Issue Size | ₹ 4 crore |
| Eligible Investors | Please see “ <i>Issue Procedure – Who can apply?</i> ” on page 132 of this Draft Fund-Raising Documents |
| Objects of the Issue | Please see “ <i>Objects of the Issue</i> ” on page 19 of this Draft Fund-Raising Documents. |
| Details of Utilization of the Proceeds | Please see “ <i>Objects of the Issue</i> ” on page 19 of this Draft Fund-Raising Documents. |
| Tenure | The tenure of the ZCZP Instruments will be the date on which the Objects of the Issue have been met or 36 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 19 of this Draft Fund-Raising Documents. |
| Face Value | ₹ 1/- per ZCZP Instrument |
| Issue Price | ₹ 1/- per ZCZP Instrument |
| Minimum Application size | ₹10, 000 (i.e. Ten thousand ZCZP Instruments). |
| 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 95 of this Draft Fund-Raising Documents. |
| Issuance mode of the Instrument | In dematerialized form only |
| Issue opening date | As will be specified in the Draft Fund-Raising Documents |
| Issue closing date* | As will be specified in the Draft Fund-Raising Documents |
| Issue Documents** | This Draft Fund-Raising Documents, 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 Company 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 9 of this Draft Fund-Raising Documents. |
| 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 Pune, Maharashtra respectively |

Notes:

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

** For the list of documents executed/ to be executed, please see “*Material Contracts and Documents for Inspection*” on page 150.

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:

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

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

Participation by any of the investor classes as mentioned in this Draft Fund-Raising Documents 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 (Maturity)

The tenure of the ZCZP Instruments issued by the Company will be the date on which the objects of the issue are met or 36 months from the Deemed Date of Allotment, being the timeline for completion of the Objects of the Issue. For further details, please see "Objects of the Issue" on page 19 of this Fund-Raising Document.

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 Directors of our Company held on December 2, 2024, the Board of Directors approved the issuance of ZCZP Instruments of the face value ₹ 1 each, for an amount up to ₹ 4 crores.

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

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, SEBI NCS Regulations, the Act, the Memorandum and Articles of Association of our Company, the terms of this Draft Fund-Raising Documents, the Fund-Raising Documents, the Abridged Fund-Raising Documents, 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 Director

The ZCZP Holders will not be entitled to any of the rights and privileges available to the equity and/or preference shareholders of our Company, except to rights as may be prescribed under the Companies Act, 2013 and the rules prescribed thereunder and the SEBI Listing Regulations.

Investments in ZCZP shall be eligible for 80G exemption as per the laws applicable as on the date of allotment of ZCZPs under the Income Tax Act, 1961.

Jurisdiction

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

Application in the Issue

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

Form of Allotment and Denomination of ZCZP Instruments

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

For details of allotment refer to chapter titled “*Issue Procedure*” beginning on page 132 of this Draft Fund-Raising Documents.

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 Company, the Depositories and all other persons dealing with such person 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 Company 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 Company 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 Company to register his name as successor of the deceased ZCZP Holder after obtaining evidence such as probate of a will for the purpose of proving his title to the ZCZP Instruments. The directors of our Company 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 subject to other provisions contained in the Articles.

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

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

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

Period of subscription

| ISSUE SCHEDULE | |
|------------------------|---|
| ISSUE OPENS ON | As stated in the Fund-Raising Documents |
| ISSUE CLOSES ON | As stated in the Fund-Raising Documents |

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 132 of this Draft Fund-Raising Documents.

Mode of payment of Interest to ZCZP Instrument Holders

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

Application Size

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

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

Pre-closure

Our Company reserves the right to close the Issue at any time prior to the Issue Closing Date, subject to receipt of minimum subscription or as may be specified in this Draft Fund-Raising Documents. Our Company 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 Company may issue the public notice of such early closure on or before such early date of closure is published or the Issue Closing Date, as applicable, through advertisement(s).

Minimum subscription

In terms of the SEBI ICDR Regulations, for an issuer undertaking a public issue of zero coupons 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 Company does not receive the minimum subscription of 75% of Issue Size, prior to the Issue Closing Date, the entire

Application Amount shall be refunded to the Applicants.

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

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

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

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 Company and/or the Registrar, refunds will be made to the account prescribed. However, where our Company and/or the Registrar does not have the necessary information for making such refunds, our Company 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 Centre For Aquatic Livelihood Jaljeevika 's Program for 500 Beneficiaries but will not disrupt schedules for delivering vital training, skill development and employment services.

2. Impeded Impact on Beneficiary Communities:

Under-subscription to funding initiatives directly affects Centre For Aquatic Livelihood Jaljeevika '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 Centre For Aquatic Livelihood Jaljeevika 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 Centre For Aquatic Livelihood Jaljeevika '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

1. All monies received pursuant to the issue of ZCZP Instruments to public shall be transferred to a separate bank account other than the bank account referred to in sub-section (3) of Section 40 of the Companies Act, 2013;
2. Our Company 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 Fund-Raising Documents;
3. Our Company 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;
4. Our Company shall utilize the Issue proceeds only up on (i) receipt of minimum subscription; (ii) completion of Allotment in compliance with Section 40 of the Companies Act, 2013; and (iii) receipt of listing approval from Stock Exchanges; and

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

Listing

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

Our Company 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 Company shall monitor the utilization of the proceeds of the Issue as prescribed under the SEBI Listing Regulations.

ISSUE PROCEDURE

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

Our Company 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 Fund-Raising Documents. Investors are advised to make their independent investigations and ensure that their Applications are submitted in accordance with applicable laws.

OUR COMPANY 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 (Pune, Mumbai) Maharashtra. 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 Fund-Raising Documents, Fund-Raising Documents and Application Forms

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

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

Our Company 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 company 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 132 of this Draft Fund-Raising Documents.

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 trust deed 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 Company 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 Company 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 Company 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 Company 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 favor of one or more persons thereof, (iii) such other documents evidencing registration thereof under applicable statutory/regulatory requirements. Further, any trusts applying for the ZCZP Instruments pursuant to the Issue must ensure that (a) they are authorized under applicable statutory/regulatory requirements and their constitution instrument to hold and invest in ZCZP Instruments; (b) they have obtained all necessary approvals, consents or other 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 Company reserves the right to accept or reject any Applications in whole or in part, in either case, without assigning any reason, therefore.

Applications by Trusts

In case of Applications made by trusts, settled under the Indian Trusts Act, 1882, as amended, or any other statutory and/or regulatory provision governing the settlement of trusts in India, must submit a (i) certified copy of the registered instrument for creation of such trust, (ii) power of attorney, if any, in favor of one or more trustees thereof, (iii) such other documents evidencing registration thereof under applicable statutory/regulatory requirements. Further, any trusts applying for the ZCZP Instruments pursuant to the Issue must ensure that (a) they are authorized under applicable statutory/regulatory requirements and their constitution instrument to hold and invest in ZCZP Instruments, (b) they have obtained all necessary approvals, consents or other 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 Company 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 Company reserves the right to accept or reject any Applications in whole or in part, in either case, without assigning any reason therefor.

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

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

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

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

In case of Applications made pursuant to a power of attorney by Applicants, a certified copy of the power of attorney or the

relevant resolution or authority, as the case may be, along with a certified copy of the memorandum of association and articles of association and/or bye laws must be lodged along with the Application Form.

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

Failing this, our Company 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 Company 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 Company 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 Fund-Raising Documents 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 Company as per the terms of the Escrow Agreement. Payments of refund to the Applicants shall also be made from the Escrow Account as per the terms of the Escrow Agreement and this Draft Fund-Raising Documents.

The information below is given for the benefit of Applicants. Our Company is not liable for any amendment or modification or

changes in applicable laws or regulations, which may occur after the date of this Draft Fund-Raising Documents.

How to apply?

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

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

Please note that there is a single Application Form.

Method of Application

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

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

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

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

Application Size

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

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

Applications cannot be made by:

Retail individual investors and foreign investors (including person's resident outside India, foreign nationals, non-resident Indians, overseas citizens of India, foreign institutional investors, foreign portfolio investors, and 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 Company shall refund the excess amount paid on application to the applicant.

Payment instructions for Applicants

Our Company 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 accompanying 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 Fund-Raising Documents.*

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* Fund-Raising Documents and the Application Form. Incomplete Application Forms are liable to be rejected. Applicants should note that the Registrar will not be liable for errors in data entry due to incomplete or illegible Application Forms.
3. Applications are required to be for a minimum of 10,000 ZCZP Instruments and in multiples of 10,000 ZCZP Instruments thereafter as specified in the Issue Documents.
4. Thumb impressions and signatures other than in the languages specified in the Eighth Schedule in the Constitution of India must be attested by a Magistrate or a Notary Public or a Special Executive Magistrate under official seal.

5. Applications should be in single name. Applicants are required to ensure that the PAN Details of the HUF are mentioned and not those of the Karta.
6. Applicants applying for Allotment must provide details of valid and active DP ID, Client ID and PAN clearly and without error. On the basis of such Applicant's active DP ID, Client ID and PAN provided in the Application Form, the Registrar to the Issue will obtain from the Depository the Demographic Details. Invalid accounts, suspended accounts or where such account is classified as invalid or suspended may not be considered for Allotment of the ZCZP Instruments.
7. Applicants must ensure that their Application Forms are made in a single name.
8. The minimum number of Applications and minimum application size shall be specified in the Fund-Raising Documents. 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 Company would allot the ZCZP Instruments, as specified in the Fund-Raising Documents 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 ARE EXACTLY THE SAME AS THE DP ID, CLIENT ID AND PAN AVAILABLE IN THE DEPOSITORY DATABASE.

On the basis of the DP ID, Client ID and PAN provided by them in the Application Form, the Registrar to the Issue will obtain from the Depository the Demographic Details of the Applicants including PAN and MICR code. These Demographic Details would be used for giving Allotment Advice to the Applicants. Hence, Applicants are advised to immediately update their Demographic Details (including bank account details) as appearing on the records of the Depository Participant and ensure that they are true and correct. Please note that failure to do so could result in delays in authorizing, to Applicants, delivery of Allotment Advice at the Applicants' sole risk, and neither the Registrar, nor our Company 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 Company, 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 Company 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 Company shall not provide any facility to submit applications in online mode.

INSTRUCTIONS FOR FILLING-UP THE APPLICATION FORM

General Instructions

A. General instructions for completing the Application Form

- Applications must be made in prescribed Application Form only;
- Application Forms must be completed in block letters in English, as per the instructions contained in this Draft Fund-Raising Documents, the Fund-Raising Documents and the Application Form;
- Applicants must apply for Allotment in dematerialized form and must provide details of valid and active DPID, Client ID and PAN clearly and without error. On the basis of such Applicant's active DP ID, Client ID and PAN provided in the Application Form
- The minimum number of Applications and minimum application size shall be specified in the Fund-Raising Documents.
- 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 Company would allot the series of ZCZP Instruments, as specified in the Fund-Raising Documents to all valid Applications.

B. Applicant's Beneficiary Account and Bank Account Details

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

On the basis of the DP ID and Client ID provided by the Applicant in the Application Form for Allotment in dematerialized form, the Registrar to the Issue will obtain from the Depositories the Demographic Details of the Applicant including PAN, address, Magnetic Ink Character Recognition ("MICR") Code and occupation. These Demographic Details would be used for giving Allotment Advice and refunds (including through physical refund warrants, direct credit, NACH, NEFT and RTGS), if any, to the Applicants. Hence, Applicants are advised to immediately update their Demographic Details as appearing on the records of the DP and ensure that they are true and correct, and carefully fill in their Beneficiary Account details in the Application Form. Failure to do so could result in delays in dispatch/credit of refunds to Applicants and delivery of Allotment Advice at the Applicants' sole risk, and neither our Company, 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 Company 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 Fund-Raising Documents 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 Company 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. 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.
3. ZCZP Instruments Allotted to an Applicant will be credited directly to the Applicant's respective beneficiary account(s) with the DP.
4. 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 Fund-Raising Documents.

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

Undertaking by the Issuer

Statement by the Board:

- (a) All monies received pursuant to the Issue of ZCZP Instruments to public shall be transferred to a separate bank account as referred to in sub-section (3) of section 40 of the Companies Act, 2013.
- (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 Company 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 Fund-Raising Documents.
- (e) We shall utilize the Issue proceeds only after (a) receipt of the minimum subscription of 75% of the Issue Size; (b) completion of Allotment and refund process in compliance with Section 40 of the Companies Act, 2013; and (c) receipt of listing approval from the Stock Exchanges.

Other Undertakings by our Company

Our Company undertakes that:

- (a) Complaints received in respect of the Issue will be attended to by our Company expeditiously and satisfactorily.
- (b) Our Company 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 Company 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 Company from time to time.

Rejection of Applications

As set out below or if all required information is not provided or the Application Form is incomplete in any respect, the Board of Directors of our Company 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 Company 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 Company in terms of applicable laws, rules, regulations, guidelines and approvals;
- In case of Applications under power of attorney or by limited companies, corporate, trust etc., submitted without relevant documents;
- Applications accompanied by Stock invest/cash;
- Signature of sole Applicant missing;
- Applications by persons debarred from accessing capital markets, by SEBI or any other regulatory authority.
- Date of Birth for first/sole Applicant for persons applying for Allotment not mentioned in the Application Form.
- In case no corresponding record is available with the Depositories that matches three parameters namely, DP ID, Client ID and PAN or if PAN is not available in the Depository database;
- Applications for amounts greater than the maximum permissible amount prescribed by the regulations and applicable law;
- Applications by persons prohibited from buying, selling or dealing in shares, directly or indirectly, by SEBI or any other regulatory authority;
- Applications by any person outside India;
- Applications by other persons who are not eligible to apply for ZCZP Instruments under the Issue under applicable Indian or foreign statutory/regulatory requirements;
- Applications uploaded after the expiry of the allocated time on the Issue Closing Date, unless extended by the Stock Exchange, as applicable;
- Application Forms not delivered by the Applicant within the time prescribed as per the Application Form and the Fund-Raising Documents;

- 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 Company 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 Company 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 Company 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 Company 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 Fund-Raising Documents. Our Company 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 Company 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 Company does not receive the minimum subscription of 75% of Issue Size prior to the Issue Closing Date the entire Application Amount shall be refunded to the Applicants.

SECTION VIII – KEY PROVISIONS OF ARTICLES OF ASSOCIATION

MAIN PROVISIONS OF ARTICLES OF ASSOCIATION

I. The name of the Company is **CENTRE FOR AQUATIC LIVELIHOOD- JALJEEVIKA**

II. The Registered office of the Company will be situated in the State of Maharashtra, in the jurisdiction of Registrar of Companies, Pune.

III. The objects for which the Company is established are:

A. THE MAIN OBJECTS OF THE COMPANY TO BE PURSUED BY THE COMPANY ON ITS INCORPORATION ARE:

1. To promote and support water based livelihood like fisheries, fish processing, Makhana cultivation, water chestnut cultivation and support management of water structures, water bodies, water resource development and watershed program, to help in livelihood promotion of rural and urban people, agriculture, livestock, forest produce, horticulture skill promotion, to develop and support women group, youth group, farmers group for value addition , enterprise development and value chain promotion of rural produces.

No object of the company shall be carried out without permission of the competent authorities whom so ever and no object of the company shall be carried out on commercial basis.

B. OBJECTS ANCILLARY OR INCIDENTAL TO THE ATTAINMENT OF THE MAIN OBJECTS:

2. To conduct research, study, documentation, educational program, awareness program, assignments as well as provide consultancy services, in the field of fisheries, fish processing, Makhana cultivation, water chestnut cultivation, water structures, water bodies, water resource development, water sanitation for development of urban and rural areas.
3. To advise on water and livelihood management and to function as a manager or facilitator.
4. To undertake, establish, marriage, organize, development, promote, encourage, aid, sponsor, provide fellowship to any water based livelihood development activity and business enterprise that support the overall development of rural and tribal communities, undertake, carryout and sponsor development programs for promoting the welfare and social uplift of the poor by contributing to enhance their skill, provide techniques and guidance in the areas of agricultural practices, their product development and environmental functions.
5. To undertake various health and educational activities by arranging various awareness programs, seminars, conference, workshop, providing training, publication of literature etc. in urban as well as rural areas.
6. To promote, support, help producer organizations, self-help groups, farmers groups and other NGOs involved in similar activities.
7. To retain or employ skilled professionals in connection with the objectives of the Company and to pay professional fees or remuneration, as may be thought fit to those who are not members of the Company.
8. With the permission of appropriate authority, to establish Trust or Trusts and / or appoint Trustees thereof from time to time and vest the funds and/ or the surplus income and / any property of the Company in the Trustees who shall hold and deal with the funds, surplus income or property of the Company in such manner as the Managing Committee of the Company may decide.
9. To enter into agreement / arrangements with any other party including Government authority under Government in India or abroad for attainment of objects of the company and to obtain from any such Government or authority, any rights, licenses, privileges and concessions which the Company may consider necessary or desirable to obtain and to carry out, exercise, use or comply with any such arrangements, rights, privileges or concessions.
10. To open current, fixed, overdraft or other accounts with any Bank, Bankers and to pay into and to draw moneys from such accounts.

11. To acquire by purchase, lease for the purposes of the Company, real personal property rights, or privileges and in particular land, buildings, rights of way, easements, licenses, Concessions and privileges, patents, patent rights whether exclusive or limited, any part or interest in such patents, invention, concessions, licenses, trademarks, copyrights and privileges whether in India or any other part of the world.
12. To amalgamate or combine with or take over any other company, association, institution or company having similar to or Complimentary With the objects of the Company and to make any agreement or arrangement with and/ or to carry out any activities in association or collaboration with any other club, association, company or firm or person with the objects similar to or complimentary with the objects of the company
13. To accept assignments, consultancies or enter into contracts with organizations in India or any other country & receive funds both of Indian purpose / objects of the Company.
14. To pay all costs, charges and expenses incurred or sustained in or about the promotion and establishment of the Company which the Company shall construe to be preliminary, including there in the cost of advertising, commission for underwriting, brokerage, printing and stationery and the expense attendant upon the formation of agencies and local boards.
14. To procure the recognition of the Company in India, and to establish and regulate agencies for the purposes of the Company's business and to apply or to join in applying to Government, Local, Municipal or other authority or body, for concessions, orders, rights or privileges that may seem conducive to the Company's objects or any of them and to oppose any proceedings or applications which may seem calculated directly or indirectly to prejudice the Company's interests.
15. To create any reserve fund, sinking fund, insurance fund or any other special fund, whether for depreciation or for repairing, improving, extending or maintaining any of the property of the Company or for other purposes conducive to the interests of the Company.
16. To undertake, organize savings & credit programs and give assistance for economic development of people in rural and urban areas.
17. To take part in the supervision and control of the business or operations of any similar company or undertaking entitled to carry on the business which this company is authorized to carry on.
18. To enter into negotiations and/or agreement with any firm, company, body corporate, Government authority, associations or any other person in India or anywhere else in the world for collaboration financial, technical, commercial or of any other kind whatsoever and for obtaining by grant, license or any other terms, formula and other rights and benefits.
19. To indemnify, officers, directors, agents and servants of the Company against proceedings, costs, damages, claims and demands in respect of anything done, or ordered to be done by them for and in the interests of the Company or for any loss, damages, or misfortune whatever, which shall happen in execution of the duties of their office or in relation there to.
20. To draw, make, accept, endorse, discount, execute and issue, negotiate, assign, buy and sell or otherwise deal in cheques, drafts, promissory notes, bill of exchange, hundies, debentures, bonds, bills of lading, railway receipts, warrants and coupons, and all other negotiable and transferable securities instruments and documents.
22. To train or pay for the training in India or abroad of any of the Company's employees or any other candidates in the interests and for the furtherance of the Company's objects and business.
23. To dedicate, present or otherwise dispose of either voluntarily or for value, any property of the Company deemed to be of national, public or local interest, to any national trust, public body, public, museum, corporation, or authority or any trustees for or on behalf of the public.

24. To aid, pecuniary or otherwise, any association, body or movement having its objects the solutions, settlement, or surmounting of industrial or labour problems or troubles or the promotion of industry or trade.
25. To pay all expenses preliminary or incidental to the formation of the Company and its registration either in cash or by issue of securities or partly in one or partly in any other manner.
26. To accept donations, gifts, or subscription towards or to accumulate and provide a fund or an endowment, and to invest the same and apply the income arising there from or to resort to the capital thereof for any of the objects of the Company, with or without such conditions, restrictions, obligations, stipulations and liabilities as are not derogative to provisions of the law.

Provided that the Company shall not support with its funds or endures to impose on or procure to be observed by its members or others any remuneration or restrictions which will make the company a trade union.

C. OTHER OBJECTS: NOT INCLUDED IN A & B ABOVE: NIL

IV. The objects of the Company shall extend to the whole of India.

- V. (1) The Income and property of the Company when so ever derived shall be applied solely for the promotion of its objects as set forth in this Memorandum.
 (2) No portion of Income or property aforesaid shall be paid or transferred, directly or indirectly, by way of dividend, bonus or otherwise by way of profit, to persons who, at any time are, or have been members of the Company or to any or more of them.
 (3) Except with the previous approval of Central Government, no remuneration or other benefit of money or money's worth shall be given by the Company to any of its members, whether officers or servants of the Company or no(except payment of out of pocket expenses, reasonable and proper interest on money lent or reasonable and prop r interest on money lent to the Company.
 (4) Except with the previous approval of the Central Government, no member shall be appointed to any office under the Company which is remunerated by salary, fees or any other manner not excepted by sub-clause (3).
 (5) Nothing in this clause shall prevent the payment by the Company in good faith of reasonable remuneration to any of its officers or servants (not being members) to any other person (not being members) in return for any services actually rendered to the company.
- VI. No alteration shall be made to this Memorandum of Association or to the Articles of Association of the Company for the time being in force unless the alteration has been previously submitted to and approved by the regional director, Department of Company Affairs, Affairs, Western Region, Mumbai .
- VII. The liability of the Members is limited.
- VIII. Every member of the Company undertakes to contribute to the assets of the Company in the event of its being wound up while he is a member, or within one year after she ceases to be a member, for payment of the Debt and liabilities of the Company contracted before the ceases to be a member, and the cost, charges and expenses of winding up and for the adjustment of the rights of the contributories among themselves, such amount as may be required, not exceeding five thousand rupees.
- IX. True accounts shall be kept of all sums of money received and expended by the Company and the matters in respect of which such receipts and expenditure take place, and of the property, credits and liabilities of the company, and subject to any reasonable restrictions as to the time and manner of inspecting the same that may be imposed in accordance with the regulations of the Company for the time being in force, the accounts shall be open to the inspection of the members. Once at least in every year, the accounts of the Company shall be examined and the correctness of the balance sheet & income and expenditure account ascertained by one or more properly qualified auditor or auditors.

- X. If upon winding up or dissolution of the Company there remains, after the satisfaction of all the debts and liabilities, any property whatsoever, the same shall not be distributed among the members of the Company but shall be given or transferred to such other Company or institution having objects similar to the objects of the Company at or before the time of dissolution or in default thereof, by the High Court of judicature that has or may acquire jurisdiction in the matter.

SECTION IX – MATERIAL CONTRACTS AND DOCUMENTS FOR INSPECTION

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

MATERIAL CONTRACTS

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

MATERIAL DOCUMENTS

1. Memorandum and Articles of Association of our Company, as amended to the date.
2. Certificate of Incorporation of our Company
3. Registration certificate as a Not-for-Profit Organization with NSE.
4. Permanent Account Number card.
5. Certificate issued under section 12A of the Income-tax Act, 1961.
6. Certificate of registration under the Foreign Contribution (Regulation) Act, 2010.
7. Annual reports of our Company for the Fiscals 2024, 2023 and 2022.
8. Consents of the Board Members, Advisors to the Issue, Statutory Auditors, and Registrar to the Issue.

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

DECLARATION

We, serving as a Board of Directors of CENTRE FOR AQUATIC LIVELIHOOD JALJEEVIKA , hereby certify that all applicable legal requirements in connection with the Issue, including provisions of Chapter X-A of ICDR Regulations and SEBI Circular dated September 19, 2022, and subject to other applicable laws, if any, under the Securities Contracts(Regulation) Act, 1956, and the rules made thereunder, the Securities and Exchange Board of India Act, 1992, and the rules and regulations made thereunder, each as amended, and the rules/regulations/guidelines/circulars issued by the Government of India, the Securities and Exchange Board of India, and other competent authorities in this respect, from time to time, have been duly complied with, and that no statement made in this Fund-Raising document contravenes any such requirements.

We further certify that all the disclosures and statements made in this Fund-Raising document are true, accurate, correct, and complete in all material respects, are in conformity with the applicable provisions of the aforesaid statutes mentioned above, and do not omit disclosure of any material information that may make the statements made herein, in the light of circumstances in which they were made, misleading. This Fund-Raising document does not contain any misstatements, and no information material to the subject matter has been suppressed or concealed and is as per the original records maintained by our Company under the applicable laws.

Signed by the Directors of CENTRE FOR AQUATIC LIVELIHOOD JALJEEVIKA



Ranjit Ambastha
(Director)



Neelkanth Mishra
(Director)



Devanand Londhe
(Director)



Dileep Kr. Nagaria
(Director)

