



RURAL DEVELOPMENT ORGANISATION

Rural Development Organisation (“Trust” or “Issuer”) was registered on February 1, 1984 as a Trust pursuant to a certificate of registration issued by the Sub-Registrar of Assurances, Coonoor, vide registration no 6/1984 under the Indian Trusts Act, 1882. For more information about our Trust, please refer “General Information” and “History and Main Objects” on pages 16 and 90, respectively of this Draft Fund-Raising Document.

Registered office: 313, Gramya Bhavan, Aruvankadu, The Nilgiris, Tamil Nadu, India. 643202

Tel.: +91 94430 30851

SSE REGISTRATION NO.: BSESSENPO0105 PAN: AAATR6424R

Website: <https://rdotrust.org/> ; Email: rdotrust1980@gmail.com

Compliance Officer: S. Rajkumar Tel.: +91 98941 05113 Email: sampath_rajkumar@yahoo.com

PUBLIC ISSUE BY OUR TRUST OF ZERO COUPON ZERO PRINCIPAL INSTRUMENTS OF FACE VALUE ₹ 1/- EACH (“ZCZP INSTRUMENTS”), AGGREGATING UP TO ₹ 23.80 CR (“ISSUE SIZE” AND SUCH PUBLIC ISSUE HEREINAFTER REFERRED TO AS THE “ISSUE”) THROUGH THIS FUND RAISING DOCUMENT AND THE OFFER DOCUMENT. THE ISSUE IS BEING MADE PURSUANT TO THE PROVISIONS OF SECURITIES AND EXCHANGE BOARD OF INDIA (ISSUE OF CAPITAL DISCLOSURE REQUIREMENTS) REGULATIONS, 2018, AS AMENDED (“SEBI ICDR REGULATIONS”), READ WITH THE SEBI CIRCULAR DATED SEPTEMBER 19, 2022, BEARING REFERENCE NO. SEBI/HO/CFD/POD-1/P/CIR/2022/120 (“SSE FRAMEWORK CIRCULAR”), THE CIRCULAR ISSUED BY THE BOMBAY STOCK EXCHANGE OF INDIA (“BSE”) NOTIFYING THE NORMS FOR REGISTRATION, ISSUE AND LISTING OF ZCZP INSTRUMENTS BY NPOS ON BSE SOCIAL STOCK EXCHANGE AND CONTENTS OF THE FUND-RAISING DOCUMENT/FUND RAISING DOCUMENT (COLLECTIVELY, “BSE NORMS”), EACH AS AMENDED TO THE EXTENT NOTIFIED AND APPLICABLE.

AS PER THE SEBI REGULATIONS, MINIMUM ISSUE SIZE SHALL BE ₹ 50.00/- LAKHS, MINIMUM APPLICATION SIZE SHALL BE ₹ 1,000/- AND MINIMUM SUBSCRIPTION FOR THIS ISSUE SHALL BE 75% OF THE ISSUE SIZE I.E.; ₹ 17.85 CR. OUR TRUST IS IN AND SHALL BE IN COMPLIANCE WITH THE AFOREMENTIONED MENTIONED REGULATIONS.

OUR FOUNDER

Our Founder *Mr. N.K. Perumal*; Email: nkperumal110@gmail.com; Tel: +91 9443030851. For details of our Founder, see “Our Management” on page 92 of this Fund-Raising Document

GENERAL RISKS

Investment in zero coupon zero principal instrument is risky, and investors should not invest any funds in such securities unless they can afford to take the risk attached to such investments. Investors are advised to take an informed decision and to read the risk factors carefully before investing in this Issue. For taking an investment decision, investors must rely on their examination of the Issue, including the risks involved in it. Specific attention of investors is invited to the chapters “Risk Factors” and “Material Developments” on pages 12 and 127, respectively of this Fund-Raising Document. These risks are not, and are not intended to be, a complete list of all risks and considerations relevant to the ZCZP Instruments or investor’s decision to purchase such securities

ISSUER’S ABSOLUTE RESPONSIBILITY

Our Trust, having made all reasonable inquiries, accepts responsibility for and confirms that this Fund Raising Document contains all information with regard to our Trust and the Issue, which is material in the context of the Issue, that the information contained in this Fund Raising Document is true and correct in all material aspects and is not misleading in any material respect, that the opinions and intentions expressed herein are honestly held and that there are no other facts, the omission of which makes this Fund Raising Document as a whole or any of such information or the expression of any such opinions or intentions misleading in any material respect.

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

The Issue, being an issue of zero coupon zero principal instrument in terms of Chapter X-A of the SEBI ICDR Regulations, there is no coupon rate, or redemption amount applicable. For further details relating to the ZCZP Instruments, including in relation to Eligible Investors of the ZCZP Instruments, please see “Issue Related Information” on page 134 of this Fund-Raising Document. The Issue is not underwritten.

CREDIT RATING

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

LISTING

The ZCZP Instruments offered through this Draft Fund-Raising Document and Fund-Raising Document are proposed to be listed on the social stock exchange segment of BSE (“BSE”) being BSE Social Stock Exchange (hereinafter referred as, “Stock Exchange”) and shall be the Designated Stock Exchange. Our Trust has received ‘in-principle’ approval from BSE vide their letter bearing number [].

PUBLIC COMMENTS

The Draft Fund-Raising Document dated December 6, 2025 was filed with the Stock Exchange, pursuant to the provisions of the SEBI ICDR Regulations and was open for public comments for a period of 21 days (i.e., until 5:00 p.m. []) from the date of filing of the Draft Fund-Raising Document with the Stock Exchange. No comments on the Draft Fund-Raising Document were received by the Trust.

REGISTRAR TO THE ISSUE

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

ADVISOR TO THE ISSUE

DR ASSOCIATES
DR Associates
201, Anand Nagar Complex, 100 Feet Road, Satellite, Ahmedabad, 380015
Email: info@drassociates.org.in
Contact Person: Rohit Pandya
Contact No: +91 878 025 9797

STATUTORY AUDITOR

M. SIVALINGAM
Chartered Accountants
7, Y.B.A Building, Wenlock Road, Ootacamund, Nilgiri District, Tamil Nadu. 643 001
Contact Person: CA M Sivalingam
MNo.: 205561

ISSUE PROGRAMME**

Issue opens on: [●]

Issue closes on: [●]

** The Issue shall remain open for subscription on Working Days from 10 a.m. to 5 p.m. (Indian Standard Time) during the period indicated in the Final Fund-Raising Document except that the Issue may close on such earlier date or extended date as may be decided by the Governing Body of our Trust, subject to relevant approvals, if any. On the Issue Closing Date, the Application Forms will be accepted only between 10 a.m. and 3 p.m. (Indian Standard Time). For further details please refer to section titled “General Information” on page 16 of this Draft-Fund-Raising Document.

TABLE OF CONTENTS

SECTION I – GENERAL	3
DEFINITIONS AND ABBREVIATIONS	3
CERTAIN CONVENTIONS, USE OF FINANCIAL, INDUSTRY AND MARKET DATA AND CURRENCY OF FORWARD LOOKING STATEMENTS	10
SECTION II – RISK FACTORS	12
SECTION III – INTRODUCTION	16
GENERAL INFORMATION	16
DONATIONS	19
OBJECTS OF THE ISSUE	20
OUR OPERATIONS	51
SOCIAL IMPACT ASSESSORS REPORT	80
HISTORY AND MAIN OBJECTS	90
OUR MANAGEMENT	92
OUR FOUNDER	95
SECTION IV – FINANCIAL STATEMENTS	96
FINANCIAL INFORMATION	96
MATERIAL DEVELOPMENTS	127
SECTION V – LEGAL AND OTHER INFORMATION	128
OUTSTANDING LITIGATION	128
OTHER REGULATORY AND STATUTORY DISCLOSURES	129
SECTION VI - ISSUE RELATED INFORMATION	134
ISSUE STRUCTURE	134
TERMS OF THE ISSUE	137
ISSUE PROCEDURE	140
SECTION VII – KEY PROVISIONS OF MEMORANDUM OF ASSOCIATION	159
MEMORANDUM OF ASSOCIATION	159
SECTION VIII – MATERIAL CONTRACTS AND DOCUMENTS FOR INSPECTION	163
DECLARATION	164

SECTION I – GENERAL

DEFINITIONS AND ABBREVIATIONS

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

The words and expressions used in this Draft Fund-Raising Document but not defined herein shall have, to the extent applicable, the same meaning ascribed to such words and expressions under the SEBI ICDR Regulations, the SCRA, the Depositories Act, BSE Norms and the rules and regulations notified thereunder.

General Terms

Term	Description
“Trust” “RDO” or “the Issuer”	Rural Development Organisation, A Trust registered under Indian Trusts Act, 1882 (holding valid registered no. 6 of 1984 and having its Registered Office at 313, Gramya Bhavan, Aruvankadu, The Nilgiris, Tamil Nadu, India. 643202
“we”, “us”, “our”	Unless the context otherwise indicates or implies, refers to our Trust, as at and during the relevant period / Fiscal/ Financial Year.
Addl. PCCF	Additional Principal Chief Conservator of Forests
AR	The Annual Report of the Trust
Audited Financial Statement	The audited financial statements of our Trust for the financial years ended March 31, 2025, March 31, 2024 and March 31, 2023.
Auditors or Statutory Auditors	The current Auditor of the Trust M. Sivalingam. Address: 7, Y.B.A Building, Wenlock Road, Ootacamund, Nilgiri District, Tamil Nadu- 643001 Contact Person: M. Sivalingam M. No.: 205561
AV	Audio Visual
BSE	BSE Limited
Charter Document or “MoA” or “Memorandum of Association”	Memorandum of Association read with Rules and Regulations of the Trust executed on February 1, 1980 which shall include all the amendments till date.
Compliance Officer	Compliance officer of our Trust, <i>being S. Rajkumar For further details, see “Our Management” on page 92 of this Fund-Raising Document</i>
Corporate Office	Corporate office of our Trust situated at 313, Gramya Bhavan, Aruvankadu, The Nilgiris, Tamil Nadu, India. 643202500034, Telangana, India.
CSR	Corporate Social Responsibility
DC	District Collector
DEO	District Education Officer
DM	District Magistrate
DSO	District Science Officer
FAO	Food and Agriculture Organization of the United Nations
FFS	Farmer Field School
FGD	Farmer Group Discussions
FPC	Farmer Producer Company
FPO	Farmer Producer Organisation
Founder	The Founder of our Trust being, Mr. NK Perumal

Term	Description
FY	Financial Year
“Governing Body”, or “Officers of Governing Body”	The Governing Body, as constituted from time to time. <i>For details of our Governing Body, please refer page 92 of chapter “Our Management” of this Fund Raising Document.</i>
Governing Body Members	All the elected Governing Body Members on board as on date of this Fund-Raising Document. For further details, see “ <i>Our Management</i> ” on page 92 of this Fund-Raising Document.
HM	Head Master
IAS	Indian Administrative Service
ICAR	Indian Council of Agricultural Research
IDI	In-Depth Interviews
ICMR-NIN	Indian Council of Medical Research-National Institute of Nutrition
IEC	Information, Education, Communication
IFS	Indian Forest Service
ISO	International Organization of Standardisation
KVK	Krishi Vigyan Kendra
LiFE	Lifestyle For Environment
Mentor	A teacher to facilitate the clubs activities
NAAC	National Assessment and Accreditation Council
NGO	Non-Governmental Organization
NIRD&PR	National Institute of Rural Development and Panchayati Raj
NPO	Non-Profit Organization
PSC	Project Steering Committee
PD	Physical Director
“Registered Office”	Registered office of the Trust situated at 313, Gramya Bhavan, Aruvankadu, The Nilgiris, Tamil Nadu, India. 643202500034, Telangana, India
RDO	Rural Development Organisation
SCERT	State Council of Educational Research and Training
SHG	Self Help Groups
SDG	Sustainable Development Goals
TNAU	Tamil Nadu Agricultural University
UN	United Nations
UNFCCC	United Nations Framework Convention on Climate Change

Issue Related Terms

Term	Description
Allotment Advice	The communication sent to the Allottees conveying the details of ZCZP Instruments allotted to the Allottees in accordance with the Basis of Allotment.
Allotment, Allot or Allotted	Unless the context otherwise requires, the allotment of ZCZP Instruments to the successful Applicants pursuant to the Issue.
Allottee(s)	The successful Applicant to whom the ZCZP Instruments are Allotted either in full or part, pursuant to the Issue.
Applicant or Investor	Any person who applies for issuance and Allotment of ZCZPs through the Physical Application Form, the ASBA process or through the UPI Mechanism pursuant to the terms of this Fund-Raising Document and the Application Form. For details of ineligible investors, please see “Issue Procedure” on page 140 of this Fund-Raising Document.
Application	An application (whether physical or electronic) to subscribe to the ZCZP Instruments offered pursuant to the Issue by (a) submission of a Physical Application Form, or (b) submission of a valid ASBA Application Form and authorizing an SCSB to block the Application Amount in the ASBA Account, or (c) blocking the Application Amount using the UPI Mechanism, where the Bid Amount will be blocked upon acceptance of UPI Mandate Request by retail investors for an Application Amount of up to ₹500,000; which will be considered as the application for Allotment in terms of this Fund Raising Document.
Application Amount	The aggregate value of the ZCZP Instruments applied for, as indicated in the Application Form for the Issue, which shall not be lesser than ₹ 1,000.
Physical 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 Fund-Raising Document.
ASBA Application Form	(a) form in terms of which an Applicant shall make an offer to subscribe to ZCZP Instruments through the online ASBA process in terms of the BSE Circular, which will be considered as the Application for Allotment of ZCZP Instruments in terms of this Fund-Raising Document, or (a) form in terms of which an Applicant shall make an offer to subscribe to ZCZP Instruments through the UPI Mechanism in terms of the BSE March 2025 Circular, which will be considered as the Application for Allotment of ZCZP Instruments in terms of this Fund-Raising Document.
Application Form(s)	The Physical Application Form and / or the ASBA Application Form
ASBA Account	An account maintained with a SCSB and specified in the ASBA Application Form which will be blocked by such SCSB to the extent of the Application Amount mentioned in the Application Form by an Applicant and will include a bank account of a retail individual investor linked with UPI, for retail individual investors submitting application value up to ₹500,000.
Basis of Allotment	The basis on which ZCZP Instruments will be allotted to applicants as described in “Issue Procedure – Basis of Allotment” on page 140 of this Fund-Raising Document.
CDSL	Central Depository Services (India) Limited
Category I Investors	<ul style="list-style-type: none"> • Public financial institutions, scheduled commercial banks, Indian multilateral and bilateral development financial institutions which are authorised to invest in ZCZP Instruments; • Provident funds and pension funds each with a minimum corpus of ₹250 million, superannuation funds and gratuity funds, which are authorised to invest in the ZCZP Instruments; • Alternative Investment Funds, subject to investment conditions applicable to them under the Securities and Exchange Board of India (Alternative Investment Funds) Regulations, 2012, which are authorised to invest in the ZCZP Instruments; • Resident Venture Capital Funds registered with SEBI, which are authorised to invest in the ZCZP Instruments; • Insurance companies registered with the IRDAI, which are authorised to invest in the ZCZP Instruments; • State industrial development corporations, which are authorised to invest in the ZCZP Instruments; • Insurance funds set up and managed by the army, navy, or air force of the Union of India, which are authorised to invest in the ZCZP Instruments; • Insurance funds set up and managed by the Department of Posts, the Union of India, which are authorised to invest in the ZCZP Instruments; • Systemically important non-banking financial companies, which are authorised to invest in the ZCZP Instruments;

	<ul style="list-style-type: none"> 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, which are authorised to invest in the ZCZP Instruments; and Mutual funds registered with SEBI, which are authorised to invest in the ZCZP Instruments. <p>This shall not include investors who are not eligible to invest in ZCZP Instruments. For further details, see “Issue Procedure” on page 140 of this Fund-Raising Document.</p>
Category II Investors	<ul style="list-style-type: none"> Companies within the meaning of Section 2(20) of the Companies Act, 2013, which are authorised to invest in the ZCZP Instruments; Statutory bodies/ corporations and societies registered under the applicable laws in India and authorised to invest in the ZCZP Instruments; Co-operative banks and regional rural banks, which are authorised to invest in the ZCZP Instruments; Trusts including public/private charitable/religious trusts which are authorised to invest in the ZCZP Instruments; Scientific and/or industrial research organisations, which are authorised to invest in the ZCZP Instruments; Partnership firms in the name of the partners, which are authorised to invest in the ZCZP Instruments; Limited liability partnerships formed and registered under the provisions of the Limited Liability Partnership Act, 2008 (No. 6 of 2009), which are authorised to invest in the ZCZP Instruments; Association of Persons, which are authorised to invest in the ZCZP Instruments; and Any other incorporated and/ or unincorporated body of persons, which are authorised to invest in the ZCZP Instruments. <p>This shall not include investors who are not eligible to invest in ZCZP Instruments. For further details, see “Issue Procedure” on page 140 of this Fund-Raising Document</p>
Category III Investors	<p>Resident Indian individuals or Hindu Undivided Families through the karta applying for an amount aggregating to above ₹10,00,000 across all ZCZP Instruments, which are authorised to invest in the ZCZP Instruments.</p> <p>This shall not include investors who are not eligible to invest in ZCZP Instruments. For further details, see “Issue Procedure” on page 140 of this Fund-Raising Document.</p>
Category IV Investors	<p>Resident Indian individuals or hindu undivided families through the karta applying for an amount aggregating up to and including ₹10,00,000 across all ZCZP Instruments in the Issue and shall include Retail Individual Investors, who have submitted bid for an amount not more than ₹5,00,000 in any of the bidding options in the Issue (including HUFs applying through their karta and does not include NRIs), which are authorised to invest in the ZCZP Instruments through UPI Mechanism.</p> <p>This shall not include investors who are not eligible to invest in ZCZP Instruments. For further details, see “Issue Procedure” on page 140 of this Fund-Raising Document</p>
Client ID	Client identification number maintained with one of the Depositories in relation to the demat account.
Corporate Office of the Registrar	Bigshare Services Private Limited, S6-2, 6 th Floor, Pinnacle Business Park, Next to Ahura Centre, Mahakali Caves Road, Andheri East, Mumbai 400 093.
Date of Allotment	The date on which the Board of Governing Body Members, approves the Allotment of the ZCZP Instruments for the Issue or such date as may be determined by the Board of Director.
Demographic Details	The demographic details of the Applicants such as their respective addresses, email, PAN, investor status, MICR Code and bank account detail.
Designated Intermediaries	Self-certified syndicate banks (“SCSBs”), and the syndicate members with (3-in-1 account) registered on the electronic-IPO Platform of BSE, and Registered Brokers, who are authorised to collect Application Forms from the Applicants, in relation to the Issue
Designated Branches	Such branches of the SCSBs which shall collect the Application Forms, a list of which is available on the website of the SEBI at https://www.sebi.gov.in/sebiweb/other/OtherAction.do?doRecognisedFpi=yes&intmId=34 or at such other websites as may be prescribed by SEBI from time to time.
Direct Online Application	An online interface enabling direct applications through UPI by an app based/web interface, by investors to a public issue of ZCZP instruments with an online payment facility
Draft Fund-Raising Document	The Draft Fund-Raising Document dated December 6, 2025 issued in accordance with the SEBI ICDR Regulations, the BSE Norms, and filed with the Stock Exchanges for receiving public comments in accordance with the provisions of the SEBI ICDR Regulations.
Escrow Account	Account to be opened with the Escrow Collection Bank.

Escrow Agreement	Agreement dated [●] to be entered into between the Issuer, the Registrar and the Escrow Collection Bank.
Escrow Collection Bank	The bank which is a clearing member and registered with SEBI as a banker to an issue under the Securities and Exchange Board of India (Bankers to an Issue) Regulations, 1994, and with whom the Escrow Account, in relation to the Issue, will be opened, in this case being Axis Bank Limited.
Fund Raising Document	This Draft Fund Raising Document dated December 6, 2025 issued in accordance with the SEBI ICDR Regulations, the BSE Norms and filed with the BSE SSE.
Issue	Public Issue by our Trust of zero coupon zero principal instruments of face value ₹ 1/- each, aggregating up to ₹ 23.80 Cr.
Issue Closing Date	As specified in the Offer Document.
Issue Opening Date	As specified in the Offer Document.
Issue Period	The period between the Issue Opening Date and the Issue Closing Date inclusive of both days, during which prospective Applicants can submit their Application Forms.
Issue Size	Up to ₹ 23.80 Cr.
Not for Profit Organisation or NPO	Not for Profit Organisation shall have the same meaning as prescribed under Regulation 292A(e) of the SEBI ICDR Regulations
Objects	Objects of this Issue as set out in the section titled “ <i>Objects of the Issue</i> ” on page 20 of this Fund-Raising Document.
Offer Document	This Draft Fund-Raising Document, the Final Offer Document, and Application Form.
Register of ZCZP Instrument holders	The register of ZCZP Instrument holders maintained by the Issuer by the Depositories in case of ZCZP Instrument held in dematerialised form, and/or the register of ZCZP Instrument Holders maintained by the Registrar.
Registered Brokers	Stockbrokers registered with SEBI under the Securities and Exchange Board of India (Stock Brokers) Regulation, 1992 and the stock exchange having nationwide terminals and eligible to procure Applications from Applicants.
Registered Post	Registered post with acknowledgement due.
Registrar Agreement	Agreement dated [●] entered into between the Issuer and the Registrar under the terms of which the Registrar has agreed to act as the Registrar to the Issue.
Registrar to the Issue or Registrar	Bigshare Services Private Limited.
SSE Framework Circular	SEBI circular dated September 19, 2022, bearing reference no. SEBI/HO/CFD/PoD-1/P/CIR/2022/120 and SEBI circular dated December 28, 2023, bearing reference no. SEBI/HO/CFD/PoD-1/P/CIR/2023/196 on framework on social stock exchange.
“Self-Certified Syndicate Banks” or “SCSBs”	The banks registered with SEBI, offering services in relation to ASBA, a list of which is available on the website of SEBI at http://www.sebi.gov.in/sebiweb/other/OtherAction.do?doRecognised=yes and updated from time to time and at such other websites as may be prescribed by SEBI from time to time
Sponsor Bank	A Banker to the Issue, registered with SEBI, which is appointed by the Issuer to act as a conduit between the stock exchanges and National Payments Corporation of India in order to push the mandate collect requests and / or payment instructions of the retail individual investors into the UPI for retail individual investors applying through the app/web interface of BSE with a facility to block funds through UPI Mechanism for application value up to ₹500,000. The Sponsor Bank for the Issue is [●].
Stock Exchange	The social stock exchange segment of BSE, being BSE Social Stock Exchange.
Issue Period	The period between the Issue Opening Date and the Issue Closing Date inclusive of both days, during which prospective Applicants can submit their Application Forms.
Transaction Documents	Transaction documents shall mean this Fund-Raising Document, and the Offer Document, read with any notices, corrigenda, addenda thereto, Registrar Agreement, Escrow Agreement, Tripartite Agreements executed with the Depositories and the Registrar or to be executed by our Trust, as the case may be. For further details please see the section titled, “ <i>Material Contracts and Documents for Inspection</i> ” on page 163 of this Fund-Raising Document.
Tripartite Agreements	Tripartite Agreement dated [●] entered into between our Trust, the Registrar to the Issue and CDSL and Tripartite Agreement dated [●] entered into between our Trust, the Registrar to the Issue and NSDL for offering demat option to the ZCZP Instrument Holders.
“UPI” or “UPI Mechanism”	Unified Payments Interface mechanism in accordance with BSE Circular to block funds for application value up to ₹5,00,000 submitted through the Designated Intermediaries.

UPI ID	Identification created on the UPI for single-window mobile payment system developed by the National Payments Corporation of India.
“UPI Mandate Request” or “Mandate Request”	A request initiated by the Sponsor Bank on the Retail Individual Investor to authorize blocking of funds in the relevant ASBA Account through the UPI mobile app/web interface (using UPI Mechanism) equivalent to the bid amount and subsequent debit of funds in case of allotment
Under-subscription	Subscription of the ZCZP Instruments less than 75% of the Issue Size.
Wilful Defaulter(s)	Wilful defaulter shall have the same meaning as under regulation (2)(1)(III) of the Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2018.
Working Days	Working days means all days on which commercial banks in Mumbai are open for business. In respect of announcement or issue period, working day shall mean all days, excluding Saturdays, Sundays and public holidays, on which commercial banks in Mumbai are open for business. Further, in respect of the time period between the issue closing date and the listing of the ZCZP Instruments on the Stock Exchange, working day shall mean all trading days of the Stock Exchange for ZCZP Instruments, excluding Saturdays, Sundays and bank holidays, as specified by SEBI.
ZCZP Instruments	Zero coupon zero principal instruments as notified in terms of the notification dated July 15, 2022 issued by the Ministry of Finance.
ZCZP Instrument Holder(s)	The holders of the ZCZP Instruments whose name appears in the database of the Depository and/or the register of ZCZP Instrument Holders (if any) maintained by our Trust if required under applicable law.

Conventional and General Terms or Abbreviations

Term/ Abbreviation	Description/Full Form
“₹”, “Rupees”, “INR” or “Indian Rupees”	Indian Rupees.
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.
ASBA	Application supported by blocked amount
BSE	Bombay Stock Exchange.
BSE Norms	Norms for issue and listing of ZCZP Instruments by NPOs on BSE Social Stock Exchange and contents of the Fund-raising document/fund raising document.
BSE Social Stock Exchange	Social stock exchange segment of BSE.
CDSL	Central Depository Services (India) Limited.
Depositories	CDSL and NSDL.
Depositories Act	Depositories Act, 1996, read with the rules, regulations, amendments and modifications notified thereunder.
DIN	Director Identification Number.
DP ID	Depository Participant’s Identification.
DP or Depository Participant	Depository Participant as defined under the Depositories Act, 1996.
Financial Year, Fiscal or FY or for the Fiscal Year ended	Unless stated otherwise, the period of 12 months commencing on April 1 of the immediately preceding calendar year and ending March 31 of that particular calendar year.
GoI or Government or Central Government	Government of India.
HUF	Hindu Undivided Family.
ITI	Industrial Training Institute
India	Republic of India.
NACH	National Automated Clearing House.
N/A or N.A.	Not applicable.
NEFT	National Electronic Fund Transfer.
NSDL	National Securities Depository Limited.
NSTI	National Skill Training Institute
PAN	Permanent Account Number.
RTGS	Real Time Gross Settlement.
SCRA	Securities Contracts Regulation Act, 1956, as amended.

SEBI	Securities and Exchange Board of India.
SEBI Act	Securities and Exchange Board of India Act, 1992, as amended.
SEBI ICDR Regulations	Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2018, as amended from time to time.
SEBI Listing Regulations	Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.
State Government	The government of a state in India.
Stock Exchange	BSE Social Stock Exchange
SDGs or United Nations Sustainable Development Goals	a set of 17 global goals adopted by the United Nations to address urgent environmental, social, and economic challenges by 2030, aiming to promote peace, prosperity, and equality for all.
UN	United Nation
WHO	World Health Organisation
Year or Calendar Year	Unless the context otherwise requires, shall mean the 12 month period commencing from January 1 and ending on December 31.

Notwithstanding the foregoing, the terms defined as part of “General Information”, “Risk Factors”, “Key Provisions of Trust Deed”, “Financial Information” and “Other Regulatory and Statutory Disclosures” on pages 16, 12, 159, 96, and 129, respectively of this Draft Fund-Raising Document shall have the meaning ascribed to them as part of the aforementioned sections.

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

Certain Conventions

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

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

Page Numbers

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

Presentation of Financial Information

Our Trust’s financial year commences on April 1 of the immediately preceding calendar year and ends on March 31 of subsequent calendar year. Unless the context requires otherwise, all references to a year in this Fund-Raising Document are to a calendar year and references to a Fiscal/Fiscal Year are to the fiscal year ended on March 31 of that calendar year.

Our Trust’s Audited Financial Results for the Fiscal Years ended March 31, 2025, March 31, 2024, and March 31, 2023, have been prepared in accordance with applicable accounting standards and have been audited by CA M. Sivalingam for the FY 2024-25, 2023- 24 and 2022-23 and are included in the section titled “*Financial Information*” on page 96 of this Fund-Raising Document.

Currency and Unit of Presentation

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

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

General Risk

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

Specific attention of investors is invited to statement of risk factors contained under section “*Risk Factors*” on page 12 of this Fund-Raising Document. These risks are not, and are not intended to be, a complete list of all risks and considerations relevant to the ZCZP Instruments or investor’s decision to purchase such securities.

FORWARD LOOKING STATEMENTS

Certain statements contained in this Fund-Raising Document that are not statements of historical fact constitute “forward-looking statements”. Investors can generally identify forward-looking statements by terminology such as “aim”, “anticipate”, “believe”, “continue”, “could”, “estimate”, “expect”, “intend”, “may”, “objective”, “plan”, “potential”, “project”, “pursue”, “shall”, “seek”, “should”, “will”, “would”, or other words or phrases of similar import. Similarly, statements that describe our strategies, objectives, plans or goals are also forward-looking statements. All statements regarding our expected financial conditions, result of operations, social impacts, number of beneficiaries and prospects may be akin to forward-looking statements.

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

- Reduction or discontinuation in the donations or grants received by us;
- Changes in applicable law governing corporate social responsibility policies;
- Changes in Local Government Policies and their priorities;
- Amendments in Taxation Laws adversely impacting the Investors or the Trust;
- Failure to retain and attract professionals; and
- Impact of the COVID-19 pandemic or the outbreak of any new pandemic on our operations. For further discussion of factors that could cause our actual results to differ, see “*Risk Factors*” on page 12 of this Fund-Raising Document.

All forward-looking statements are subject to risks, uncertainties and assumptions about our Trust that could cause actual results and impact to differ materially from those contemplated by the relevant statement. The forward-looking statements contained in this Fund-Raising Document are based on the beliefs of management, as well as the assumptions made by and information currently available to management.

Although our Trust believes that the expectations reflected in such forward-looking statements are reasonable at this time, it cannot assure investors that such expectations will prove to be correct or will hold good at all times. Given these uncertainties, investors are cautioned not to place undue reliance on such forward-looking statements.

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

SECTION II – RISK FACTORS

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

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

Internal Risk Factors

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

We are a Not-for-profit organization (NPO) registered under Indian Trusts Act, 1882. Accordingly, the operations of our organization are highly dependent on the receipt of donations and grants. The donations and grants received (including towards capital infrastructure development) for the Financial Years ended March 31, 2025, 2024 and 2023 were ₹ 3,69,87,061, ₹ 3,83,87,918 and ₹2,16,63,887, respectively. The revenue of the Trust is dependent on donations and grants being made by donors. By their nature, donations and grants are discretionary in nature and in the event of a deterioration in the financial position of our donors, the donations and grants we receive may reduce or may not continue at all. Therefore, our financial position and operations may be adversely impacted.

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

2. We could experience operational risks due to interdependencies across different stakeholders that may impact project execution and outcomes

Potential Risk: RDO's diverse projects involve complex planning and execution across multiple domains, such as education, sanitation, women's empowerment, and improving living standards. With a steadfast commitment to innovative solutions, capacity building, and influencing policy decisions, RDO Trust has become a driving force for holistic rural development across different stakeholders including vendors, local government bodies. Co-ordination challenges, unexpected logistical issues, or delays in resource mobilization can disrupt project timelines and quality. Additionally, these inefficiencies can lead to reputational risks, as stakeholders, including donors and community members, may perceive a lack of effectiveness in project implementation. Over time, repeated delays can undermine trust and hamper future initiatives.

Mitigation Plan: To mitigate the risk of coordination challenges, logistical issues, and delays in resource mobilization across RDO's diverse projects, a comprehensive plan will be implemented. This includes establishing clear communication channels between teams, utilizing a robust project management system with defined timelines and responsibilities, and creating a proactive risk management strategy. Improved resource allocation and prioritization will ensure critical project components stay on track, while regular stakeholder engagement will manage expectations and prevent reputational risks. Additionally, continuous monitoring and evaluation will help address challenges in real-time, and capacity building for project leaders will enhance team coordination. These measures will ensure efficient execution, maintain project quality, and foster stakeholder trust.

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

The objects of the Issue are not required to be appraised by any bank or financial institution. Our funding requirements and proposed deployment of the Net Proceeds are based on management estimates and may be subject to change based on various factors, some of which are beyond our control.

4. Variation in utilization of the Net Proceeds and undersubscription.

Any variation in the utilization of the Net Proceeds or in the terms of the conditions as disclosed in this Fund-Raising Document would be subject to approval of the Board of Trust and other authority, and further any such amendment to the deployment of funds would be 'subject to the provisions of relevant laws or regulations. For details, see "Objects of

the Issue” on page 20 of this Fund-Raising Document. Additionally, various risks and uncertainties, including those set forth in this “Risk Factors” section, may limit or delay our efforts to use the Net Proceeds to achieve growth.

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

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

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

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

The concentration of project operations within the Masinagudi tribal cluster presents a geographical risk, as external factors such as local policy changes, natural disasters, socio-political disturbances, or environmental restrictions in these limited areas could significantly disrupt project continuity and impact outcomes.

To mitigate this, the project will adopt a phased diversification strategy, gradually expanding interventions to nearby tribal hamlets and additional districts with similar demographics. Further, strong stakeholder engagement with local authorities, community institutions, and forest departments will be prioritized to build resilience, while contingency plans including mobile service delivery models, scalable livelihood activities, and cross-location knowledge transfer will ensure that operations can continue even if one geography faces temporary challenges. The Trust shall explore other areas to extend its reach to other vulnerable areas of the country.

6. Financial Mismanagement & Reputational Risk.

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

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

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

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

8. Operational Risks:

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

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

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

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

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

Moreover, our Trust working mostly with underprivileged population located in Villages and tribal areas, has to invariably look for employees, coordinators, volunteers and consultants who should invariably be having sound knowledge of speaking, reading and writing in local language, who can work with passion having belongingness, owing the work in which they are involved, which is in scarce.

The Trust's operation i.e. working with people in remote villages and tribal areas which are far away from the District Headquarters or towns require a special skill and training in dealing day to day issues in rural areas. Hence it takes significant time and effort in providing training and required skills to employees, coordinators and the volunteers of the organization.

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

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

10. Monitoring and Evaluation Risk:

Monitoring and Evaluation is normally done based on the data collected, collated and compiled by the local volunteers, coordinators and employees. Unless the data collected, collated and compiled by them from villagers, volunteers are accurate the final reports generated in monitoring and evaluating would be accurate and effective assessment.

11. Dependency on Internal Core Team and its retention:

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

12. Data Privacy:

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

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

13. Documentation Risk:

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

14. Future litigations and tax scrutiny related risks:

In the past 45 years of existence of the Trust, the Trust does not have any litigations from any of Regulatory authorities including from that of Taxation Departments. Also, there no single instance of scrutiny from Income Tax Department nor from any regulatory authority till date. However, in case of any unanticipated litigation from any of the regulatory authority, in spite of our being regulatory compliant, may adversely affect our organization and in turn the implementation and execution of the project, in the future.

External Risks:

15. Regulatory and Legal Risks:

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

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

16. Political Instability:

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

17. Force majeure:

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

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

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

Risks related to ZCZP Instruments

1. Tenure/Termination:

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

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

Accordingly, the tenure of the ZCZP Instruments issued by the Trust will be the date on which the Objects of the Issue have been met or 18 months from the date of listing.

2. Repayment:

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

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

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

SECTION III – INTRODUCTION

GENERAL INFORMATION

Rural Development Organisation (“Trust” or “Issuer”) was registered on February 1, 1984 as a Trust pursuant to a certificate of registration issued by the Sub-Registrar of Assurances, Coonoor, vide registration no 6/1984 under the Indian Trusts Act, 1882. For more information about our Trust, please refer “General Information” and “History and Main Objects” on pages 16 and 90, respectively of this Draft Fund-Raising Document.

For details of the Operations of our Trust, see “*Our Operations*” beginning on page 51 of this Fund-Raising Document.

Registration:

Registration No. Trust: 6/1984
Permanent Account Number: AAATR6424R
NGO Darpan Portal ID: TN/2012/0050338
BSE Registration No.: BSESENPO0105 (Validity Up to 30/09/2026)

Registered Office and Correspondence Address:

Rural Development Organisation
313, Gramya Bhavan, Aruvankadu,
The Nilgiris, Tamil Nadu
Tel.: +91 94430 30851
Website: <https://rdotrust.org/>
E: rdotrust1980@gmail.com

Compliance Officer:

Sampath Rajkumar
13/15 Blosson, Mount Pleasure,
Coonoor, 643102
Tel.: +91 98941 05113;
Email: sampath_rajkumar@yahoo.com

Registrar to the Issue



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

Bigshare Services Private Limited, has by its letter dated [●], given its consent for its appointment as Registrar to the Issue and for its name to be included in this Draft Fund-Raising Document, the Fund-Raising Document, and in all the subsequent periodical communications to anyone issued pursuant to the Issue.

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

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

Statutory Auditors

M. Sivalingam.
7, Y.B.A Building, Wenlock Road, Ootacamund, Nilgiri
District, Tamil Nadu- 643001
Contact Person: CA M. Sivalingam

Advisor to the Issue



DR Associates

201, Anand Nagar Complex,
100 Feet Road, Satellite, Ahmedabad, 380015
Email: info@drassociates.org.in
Contact Person: Rohit Pandya
Number: +91 8780259797

Stock Exchange

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

Operations

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

Underwriting

The Issue is not required to be underwritten.

Minimum subscription

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

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

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

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

Trust shall plan to proportionately reduce the number of schools or district base on the alternate funding arrangement, if any as may be decided by the governing body to be covered under the said project.

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

Designated Intermediaries

Self-Certified Syndicate Bank

The list of banks that have been notified by SEBI to act as the SCSBs for the ASBA process and UPI Mechanism process is provided on the website of SEBI at <https://www.sebi.gov.in/sebiweb/other/OtherAction.do?doRecognisedFpi=yes&intmId=34> and <https://www.sebi.gov.in/sebiweb/other/OtherAction.do?doRecognisedFpi=yes&intmId=40> respectively as updated from time to time. For a list of branches of the SCSBs named by the respective SCSBs to receive the ASBA Forms and UPI Mechanism through app/web interface from the Designated Intermediaries, refer to the above-mentioned link.

In relation to Bids submitted under the ASBA process to a member of the Syndicate, the list of branches of the SCSBs at the Specified Locations named by the respective SCSBs to receive deposits of the ASBA Forms from the Members of the Syndicate is available on the website of SEBI <http://www.sebi.gov.in/sebiweb/other/OtherAction.do?doRecognised=yes> and updated from time to time. For more information on such branches collecting Bid cum Application Forms from the Syndicate at Specified Locations, see the website of SEBI at <http://www.sebi.gov.in/sebiweb/other/OtherAction.do?doRecognised=yes> .

Syndicate SCSB Branches

In relation to Applications submitted to a member of the Syndicate, the list of branches of the SCSBs at the Specified Locations named by the respective SCSBs to receive deposits of Application Forms from the Members of the Syndicate is available on the website of the SEBI (<http://www.sebi.gov.in/sebiweb/other/OtherAction.do?doRecognised=yes>) and updated from time to time or any such other website as may be prescribed by SEBI from time to time. For more information on such branches collecting Application Forms from the Syndicate at Specified Locations, see the website of the SEBI (<http://www.sebi.gov.in/sebiweb/other/OtherAction.do?doRecognised=yes> as updated from time to time or any such other website as may be prescribed by SEBI from time to time.

In relation to Applications submitted under the ASBA process to, the list of branches of the SCSBs at the Specified Cities (Mumbai, Chennai, Kolkata, Delhi, Ahmedabad, Rajkot, Jaipur, Bengaluru, Hyderabad, Pune, Vadodara and Surat, the list of branches of the SCSBs at the Specified Locations named by the respective SCSBs to receive deposits of the ASBA Forms and Application Forms where investors have opted for payment via the UPI Mechanism, on the website of SEBI <http://www.sebi.gov.in/sebiweb/other/OtherAction.do?doRecognised=yes> and updated from time to time

Utilization of Issue proceeds

For details on utilization of Issue proceeds see, “*Objects of the Issue*” beginning on page 20 of this Fund-Raising Document.

Issue Programme*

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

** The Issue shall remain open for subscription on Working Days from 10:00 a.m. to 5:00 p.m. (Indian Standard Time) during the period indicated above, except that the Issue may close on such earlier date or extended date as may be decided by the Board of Governing Body of our Trust. On the Issue Closing Date, the Application Forms will be accepted only between 10 a.m. and 3 p.m. (Indian Standard Time) and uploaded until 5 p.m. or such extended time as may be permitted by the Stock Exchanges. Further, pending mandate requests for applications placed on the Issue Closing Date will be validated by 5 p.m. (Indian Standard Time) on one Working Day after the Issue Closing Date. For further details please see “Issue Related Information” on page 134 of this Fund-Raising Document.*

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

For details in relation the Basis of Allotment, please see “Issue Related Information” on page 134 of this Fund-Raising Document.

DONATIONS

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

Financial Year	Total No. of Donors	Total amount (₹)
2022-2023	06	2,16,63,887
2023-2024	06	3,83,87,918
2024-2025	07	3,69,87,061

OBJECTS OF THE ISSUE

Issue Proceeds

Our Trust has filed this Draft Fund-Raising Document for a public issue of zero coupon zero principal instruments of face value of ₹1 each aggregating up to ₹ 23.80 Crores. The details of the proceeds of the Issue are summarized below.

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

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

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

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

S No	Particulars of the Issue	Estimated amount (in ₹)
1	Gross Proceeds of the Issue	23,76,98,066
2	Issue related expenses*	1,35,14,194
3	Net Proceeds	22,41,83,872

* The indicated Issue-related expenses are subject to change based on actual subscription levels, number of allottees, market conditions, and other factors. These expenses are not funded through Issue proceeds, so Net Proceeds will equal Gross Proceeds.

Requirement of Funds and Utilization of Net Proceeds

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

Particulars	Details
Title of the Project	Sustainable Tribal Villages Empowerment Initiative
Purpose of the Project/ Object of the Issue	Raise ring-fenced funds to implement an integrated 18-month programme delivering safe housing, renewable energy, potable water, natural farming, livestock development, forest-produce enterprise support, education & skills, and a village revolving corpus for 200 tribal families across seven habitations in Masinagudi clusters.
Duration of the Project	18 Months
Cost of the Project	₹ 23,76,98,066
Number of Beneficiaries	200 families; 250 farmers to be trained; 200 forest collectors; ~5,000 students reached with IEC materials; direct supplementary support to ~100 students.
Governance	Project Steering Committee (PSC); ring-fenced fund account; third-party verifier for baseline/midline/endline.
Means of Finance	100% from the Net Proceeds

(hereinafter referred to as “Objects”)

Approach/ Methodology

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

Need for Intervention:

The tribal communities in the Masinagudi cluster, located in the Nilgiris region, face persistent socio-economic, infrastructural, and livelihood challenges that limit their ability to lead dignified and sustainable lives. Despite being rich in traditional knowledge and surrounded by natural resources, these communities remain economically marginalised and socially vulnerable due to inadequate access to housing, clean water, renewable energy, education, and income-generating opportunities. This situation necessitates an integrated, outcome-driven intervention to bridge critical developmental gaps and enable long-term self-reliance.

Most tribal families live in unsafe and temporary structures that are highly susceptible to weather damage and lack access to sanitation, potable water, or electricity. Limited access to energy and clean cooking options exposes them, particularly women

and children to health risks such as respiratory diseases. Similarly, irregular water availability hampers both domestic use and farming, leading to low agricultural productivity and food insecurity. The absence of adequate infrastructure has trapped these families in a cycle of poverty and dependence on seasonal or exploitative labour.

Agriculture, the primary livelihood source, is largely traditional, low-yielding, and dependent on erratic rainfall. Farmers face severe challenges including poor soil health, lack of irrigation facilities, inadequate access to quality inputs, and limited market linkages. Without mechanisation or training in natural and climate-resilient practices, productivity and incomes remain stagnant. Likewise, livestock rearing, a secondary but vital livelihood, suffers due to poor shed design, low veterinary support, and absence of milk collection infrastructure, resulting in preventable losses and underutilised income potential.

Women and youth, who are critical to the socio-economic fabric of these communities, lack structured opportunities for skill development and enterprise. Women's participation in productive work is largely informal and underpaid, while youth face limited pathways for education and employability. Additionally, the community's traditional dependence on forest produce is threatened by unregulated extraction, lack of value addition, and weak access to sustainable markets.

Past government schemes and isolated NGO efforts have addressed some of these issues, but without convergence and continuity, outcomes have remained fragmented. There is thus a pressing need for a **comprehensive, one-time capital investment** that integrates safe housing, renewable energy, water systems, natural farming, livestock development, women's entrepreneurship, forest-based enterprise, and education. Such a holistic model can remove structural bottlenecks, enable productivity, and lay the foundation for sustainable livelihoods.

The **Rural Development Organisation (RDO Trust)**, with over four decades of experience in rural development, SHG mobilisation, sanitation innovation, and tribal empowerment, is uniquely positioned to deliver this intervention. By implementing a ring-fenced, milestone-linked, 18-month project funded through a **Zero Coupon Zero Principal (ZCZP)** instrument, RDO Trust aims to provide 200 tribal families with not just infrastructure, but enduring systems of income, education, and resilience. This integrated intervention is therefore essential to transform the Masinagudi tribal cluster from a zone of deprivation to a self-sustaining, model rural ecosystem.

Why Masinagudi?

Masinagudi, located in the Nilgiris district of Tamil Nadu, lies on the ecologically rich Sigur Plateau adjoining the Mudumalai Tiger Reserve. Home to several Scheduled Tribe communities such as the Irula, Kurumba, and Paniya, the region represents a fragile forest–livelihood interface. Despite its natural wealth, Masinagudi faces persistent challenges; insecure housing, limited access to clean water and energy, poor infrastructure, low agricultural productivity, and human–wildlife conflicts. Traditional livelihoods like honey gathering and forest produce collection are declining due to resource depletion and restrictive forest policies, while youth and women have limited livelihood or skill-building opportunities. With nearly half the population belonging to Scheduled Castes and Tribes and literacy below state averages, the area requires targeted intervention. Sustainable development in Masinagudi is crucial not only to improve living standards but also to create resilient, eco-friendly livelihoods that preserve biodiversity while empowering indigenous communities.



Theory of Change:

The Problem

The tribal communities of Masinagudi in the Nilgiris district face a complex web of interlinked problems spanning poverty, livelihood insecurity, inadequate infrastructure, and social marginalisation. Despite living amidst one of India’s richest ecological landscapes- the Sigur Plateau near the Mudumalai Tiger Reserve, these communities remain among the most economically and socially vulnerable populations. Their challenges are rooted in historical neglect, environmental fragility, and limited institutional access to basic services and sustainable livelihood options.

A large proportion of families live in **unsafe, temporary houses** constructed with mud and thatch, offering little protection against heavy rains, wildlife threats, and seasonal temperature extremes. Many households lack access to safe drinking water, sanitation, and electricity. Women, in particular, spend hours daily collecting firewood and water, exposing themselves to physical strain and health hazards. The absence of renewable energy options or biogas units exacerbates indoor air pollution, contributing to respiratory illnesses among women and children.

Livelihood insecurity is another critical concern. Most families depend on small-scale rainfed agriculture, livestock rearing, and forest produce collection for survival. Agricultural productivity remains low due to degraded soils, erratic rainfall, and lack of irrigation systems. Farmers are often unable to afford quality inputs, equipment, or mechanisation, keeping yields stagnant. Livestock, which provides supplementary income, is constrained by poor shed conditions, disease outbreaks, and limited veterinary care. Without milk collection centres or processing units, dairy produce fetches low returns, reducing household income further.

The **decline of traditional forest-based livelihoods**, such as honey collection and non-timber forest produce (NTFP) gathering, has worsened the economic situation. Stringent forest regulations, shrinking resource availability, and wildlife conflicts have reduced access to these vital income sources. Moreover, tribal communities face challenges in marketing forest produce, with intermediaries capturing much of the value. As a result, household incomes are erratic and insufficient to meet basic needs, leading to cycles of debt and dependency on aid.

Women and youth face specific disadvantages. Women’s roles in livelihood activities are often undervalued, and their access to financial resources or entrepreneurship opportunities is minimal. Skill development and enterprise support mechanisms are nearly absent, limiting their participation in income generation. Similarly, youth suffer from poor access to quality education and employable skills. Schools in the area are under-resourced, and dropout rates remain high due to poverty, distance, and the need for children to contribute to family income.

Adding to these socio-economic problems are **environmental vulnerabilities**. The region’s proximity to wildlife habitats results in frequent crop damage, livestock loss, and occasional human casualties due to elephant and predator movement. Climate variability, manifesting as erratic rainfall and rising temperatures, has further destabilised agriculture and water

availability. Infrastructure gaps such as poor roads and limited access to health facilities compound these challenges, isolating communities from mainstream opportunities.

The **institutional neglect** of tribal hamlets, combined with fragmented and short-term government interventions, has failed to bring lasting change. The absence of integrated, community-driven development models has left multiple issues unaddressed, from housing and health to income diversification and education. Therefore, a holistic and sustained intervention is essential, one that simultaneously tackles infrastructure gaps, livelihood enhancement, and social empowerment while aligning with ecological sustainability and tribal rights. Only through such an integrated approach can the deep-rooted poverty and vulnerability in Masinagudi's tribal clusters be transformed into long-term resilience and dignity.

The specific objectives of the program.

1. **Ensure Safe and Sustainable Housing:** Construct 200 durable, disaster-resilient houses equipped with solar lighting, biogas units, water connections, and waste management systems to improve living conditions and health outcomes for tribal families.
2. **Enhance Agricultural Productivity through Integrated Farming Systems:** Promote natural and climate-smart farming practices by training 231 farmers, establishing demo plots, and providing inputs such as irrigation systems, vermicompost units, and farm machinery to increase yields and reduce input costs.
3. **Strengthen Livestock Development and Dairy Enterprise:** Upgrade 100 cattle sheds, distribute 200 improved livestock, establish milk collection and cooling centres, and provide veterinary and artificial insemination services to enhance animal health and household income.
4. **Empower Women through Skill Development and Micro-Enterprises:** Train 400 women in value addition, soap making, bio-enzyme production, weaving, and beauty services; provide starter kits and marketing support to enable income-generating enterprises and economic independence.
5. **Promote Sustainable Forest-Based Livelihoods:** Support 200 forest produce collectors with tools, training, and market linkages to ensure sustainable harvesting, value addition, and increased income while conserving biodiversity.
6. **Improve Access to Quality Education and Life Skills:** Strengthen digital education infrastructure, provide supplementary teaching, life skills, and nutrition support to over 1,000 students to enhance learning outcomes and reduce dropout rates.
7. **Establish a Revolving Village Corpus for Financial Sustainability:** Create a ₹50 lakh revolving fund to serve as working capital for community enterprises and ensure continued access to small loans and livelihood support beyond the project period.
8. **Institutionalise Transparency, Impact Measurement, and Community Ownership:** Implement milestone-based disbursements, independent verification (baseline–midline–endline), and Project Steering Committee oversight to ensure accountability, measurable social outcomes, and smooth handover to community-led institutions.

Programme Interventions and assumptions proposed to date:

Major strategies of implementation of the programme:

The programme adopts an integrated, multi-sectoral approach to improve the livelihoods and well-being of 200 tribal families in the Masinagudi cluster. Key interventions include:

1. **Housing & Infrastructure:** Construction of 200 safe, eco-friendly homes with solar lighting, biogas units, water pipelines, and waste management systems.
2. **Agriculture:** Promotion of climate-smart, natural farming through farmer training, demo plots, irrigation systems, tractors, and vermicompost units.
3. **Livestock Development:** Upgrading cattle sheds, distributing improved livestock, and establishing milk collection and cooling facilities.
4. **Women Empowerment:** Skill training for 400 women in value-added products and services, supported by equipment,

marketing, and enterprise development.

5. **Forest Livelihoods:** Providing tools, training, and market access for sustainable forest produce collection and value addition.
6. **Education & Skills:** Enhancing digital learning, supplementary teaching, and nutrition support for 1,000 students.
7. **Village Corpus:** Establishing a ₹50 lakh revolving fund to ensure financial sustainability and community-led credit access.

Assumptions

- Land and community approvals will be secured without major delays.
- Weather and environmental conditions will allow timely construction and farming activities.
- Active participation from beneficiaries and local governance bodies (SHGs, FPOs, PSC).
- Market linkages for agricultural, dairy, and forest products will be sustained.
- No major policy or regulatory barriers affecting project operations.
- Continued collaboration with government departments, cooperatives, and technical partners.
- Independent verification and milestone-linked disbursement will ensure transparency and accountability.

Resources

- **Financial Resources:** ₹23.76 crore allocated across 11 components: housing, farming, livestock, women empowerment, education, forest livelihoods, corpus fund, administration, impact assessment, and contingency.
- **Human Resources:** Dedicated project management team including sector experts for housing, agriculture, livestock, education, finance, and M&E, supported by field coordinators and local staff.
- **Institutional Resources:** Governance by RDO Trust, with partnerships involving SHGs, FPOs, panchayats, and cooperatives (e.g., GWCP, Masinagudi Milk Producers Coop).
- **Technical Resources:** Collaboration with TNAU/KVK, Horticulture and Veterinary Departments for training, technology, and scheme linkages.
- **Community Resources:** Active participation of 200 beneficiary families, SHGs, and local committees for ownership, maintenance, and sustainability.

Stakeholders

The proposed programme involves a structured network of institutional, community, and technical stakeholders to ensure effective implementation, governance, and sustainability. The key stakeholders are as follows:

1. **Rural Development Organisation (RDO Trust):**
The primary implementing agency responsible for overall project management, coordination, fund utilisation, compliance, and achievement of defined social outcomes. RDO Trust will oversee all operational, financial, and reporting functions under the guidance of the Project Steering Committee.
2. **Project Steering Committee (PSC):**
The apex governance body comprising representatives from RDO Trust, independent investor nominees, external auditors, and technical experts. The PSC will approve milestone-based disbursements, review project progress, authorise contingency draws, and ensure adherence to governance and transparency standards.
3. **Beneficiary Communities:**
Approximately 200 tribal families residing in seven habitations of the Masinagudi cluster. They will be the direct recipients of housing, livelihood, and educational interventions and will participate in planning, implementation, and maintenance through village-level committees.
4. **Self-Help Groups (SHGs) and Farmer Producer Organisations (FPOs):**
Community-based institutions that will anchor women's skill enterprises, farm mechanisation services, and management of the revolving village corpus. These entities will ensure participatory governance and long-term financial sustainability.
5. **Government Departments and Technical Institutions:**
Partnerships with departments such as Horticulture, Animal Husbandry, Rural Development, and Education, along with

institutions like TNAU/KVK and the Horticulture Department, will provide technical training, extension services, and convergence with ongoing government schemes.

6. Independent Verifiers and Auditors:

Accredited third-party agencies engaged for baseline, midline, and endline verification, as well as external financial audits, to ensure objective assessment of outcomes and compliance with Social Stock Exchange requirements.

7. Investors and Social Stock Exchange Entities:

Social investors participating through the Zero Coupon Zero Principal (ZCZP) instrument under the BSE Social Stock Exchange framework. They will receive verified impact reports and disclosures as per SSE guidelines.

8. Local Panchayats and Cooperative Societies:

Local governance and cooperative entities, such as the Masinagudi Milk Producers Cooperative, will support infrastructure facilitation, livestock development, and long-term operation and maintenance of community assets.

This multi-stakeholder framework ensures shared accountability, institutional oversight, and community ownership—thereby enhancing transparency, efficiency, and sustainability of the intervention.

Programme Monitoring

1. Third-Party Verification

- A professional verifier is engaged to conduct baseline, midline, and endline assessments.
- These assessments validate progress and trigger milestone-based disbursements from the escrow account.

2. Project Steering Committee (PSC)

- Composed of RDO trustees, an independent investor representative, external auditor, and technical experts.
- Approves tranche releases, procurement decisions, and contingency fund draws.
- Reviews monitoring and evaluation (M&E) reports and financials.

3. Monthly and Quarterly Reporting

- Monthly financial statements and quarterly external reviews are mandated.
- Quarterly dashboards track KPIs, fund utilization, and implementation status.

4. Component-Level KPIs Each of the 11 components has:

- **Outputs:** Tangible deliverables (e.g., number of houses built, farmers trained).
- **Outcomes:** Measurable changes (e.g., improved income, reduced illness, increased school attendance).

5. Digital Dashboards

- Dashboards are developed to visualize progress and are updated monthly/quarterly.
- Includes financial utilization, KPI status, and audit summaries.

6. Grievance Redressal

- A beneficiary complaint line and whistleblower channel are in place.
- Complaints are logged and resolved within defined service-level agreements (SLAs).

7. Risk & Contingency Monitoring

- A ₹1 crore reserve is maintained with strict drawdown rules.
- PSC oversight ensures funds are used only for verified emergencies.

Programme Evaluation

Baseline: The project began with a comprehensive **baseline survey** across all components, housing, farming, livestock, forest produce, education, and governance. This assessment captured existing conditions, community needs, and infrastructure gaps. It served as the foundation for designing targeted interventions and setting measurable KPIs. The baseline was conducted by an independent third-party verifier and included digital data collection, community consultations, and sector-specific diagnostics

Monitoring: Throughout the 18-month implementation period, the programme is monitored using:

- Monthly financial reports and quarterly external reviews
- Component-level dashboards tracking outputs and outcomes

- Field visits, procurement audits, and milestone-linked disbursements
 - A grievance redressal system and whistleblower channel
 - Oversight by the Project Steering Committee (PSC), which includes independent members and technical experts
- Monitoring is designed to identify implementation gaps, ensure transparency, and enable mid-course corrections.

End of Line Study : In the final quarter (Q6), a third-party endline evaluation will be conducted. This study will:

- Measure the achievement of project goals and objectives
- Compare baseline and endline data to assess impact
- Validate sustainability indicators such as infrastructure usage, income improvements, and community governance
- Produce a final impact report for investors, the education department, and other stakeholders

Report Analysis:

All evaluation reports; baseline, midline, and endline, are analyzed for:

- KPI performance across components
- Financial utilization and cost-effectiveness
- Risk mitigation effectiveness
- Stakeholder feedback and community adoption
- Lessons learned and replicability potential

These insights are shared via dashboards, webinars, newsletters, and site visits to maintain investor confidence and stakeholder engagement.

Programme Improvement Summary

Findings from the evaluation will inform future programme design, including:

- Adjustments to training modules and delivery mechanisms
- Strengthening of governance and fund management protocols
- Enhanced community engagement strategies
- Integration with government schemes for long-term sustainability
- Scaling successful pilots (e.g., FMHC, forest produce aggregation, digital education)

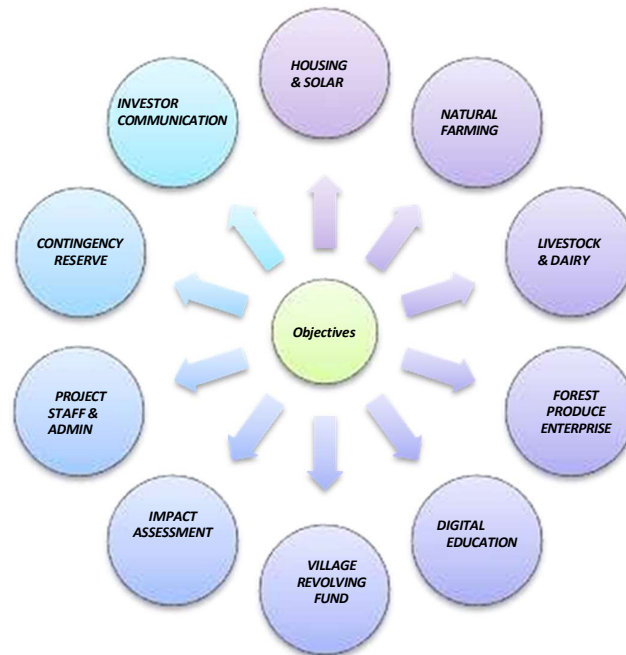
Baseline:

The baseline study for the Sustainable Livelihoods Project served as a critical foundation for designing targeted interventions across tribal communities in Masinagudi.

Conducted in the first quarter by an independent third-party verifier, it assessed existing conditions in housing, agriculture, livestock, forest produce, education, and governance. Using digital tools and trained enumerators, the study captured both quantitative and qualitative data through surveys, focus groups, and sectoral diagnostics.

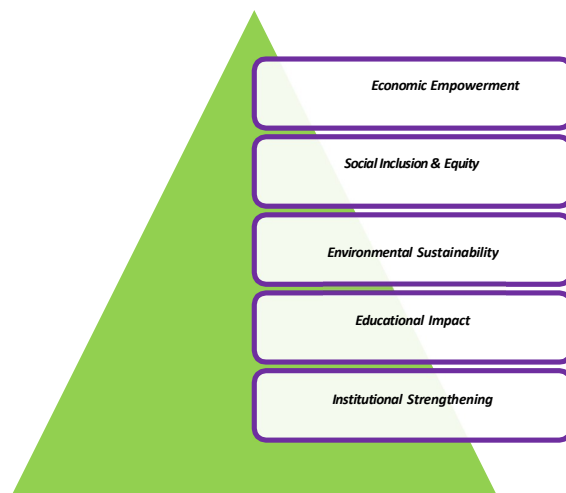
It identified infrastructure gaps, community needs, and readiness levels, enabling the project team to set realistic KPIs and tailor interventions accordingly. The baseline also facilitated stakeholder engagement, established governance bodies, and laid the groundwork for milestone-linked disbursements and future impact evaluations.

Proposed Interventions:



1. Construct 200 durable tribal houses with solar lighting, biogas units, and water pipelines.
2. Train 250 farmers in natural farming and provide tractors, compost units, and irrigation support.
3. Upgrade 100 cattle sheds and distribute 200 livestock with veterinary and milk collection services.
4. Equip 200 forest collectors with starter kits and shuttle transport for sustainable harvesting.
5. Improve school infrastructure and deliver digital education, nutrition, and life skills to students.
6. Establish a ₹50 lakh village revolving fund for working capital and input advances.
7. Deploy project staff, cluster offices, and IT systems for field coordination and financial management.
8. Engage third-party verifiers for baseline, midline, and endline impact assessments.
9. Maintain a ₹1 crore contingency reserve for emergency response and risk mitigation.
10. Conduct investor communications through updates, site visits, webinars, and final impact presentations.
11. Cover legal, compliance, and issuance costs under the BSE Social Stock Exchange framework.
12. Partner with local institutions for compost supply, dairy integration, and technical training delivery.

The Scope of Project:



1. Economic Empowerment

By investing in durable housing, natural farming, livestock development, and forest-based enterprises, the programme directly enhances income-generating capacity for 200 tribal families. Farmers gain access to inputs, training, and market linkages, while dairy and forest produce initiatives create new revenue streams. The revolving fund ensures liquidity and working capital, reducing dependence on external aid.

2. Social Inclusion & Equity

The project prioritizes marginalized tribal communities, integrating women through SHGs, youth through education and skill development, and local governance bodies for decision-making. It fosters dignity through improved living conditions and builds community ownership via participatory planning and O&M committees.

3. Environmental Sustainability

With solar energy, biogas units, composting, and sustainable forest harvesting, the programme promotes regenerative practices. Reduced reliance on firewood, chemical inputs, and unsustainable extraction helps preserve local ecosystems while improving health outcomes.

4. Educational Impact

Digital labs, life skills training, and nutrition support reach over 5,000 students, with direct interventions for ~100 vulnerable learners. Improved attendance, learning outcomes, and youth readiness for employment are expected, creating long-term human capital gains.

5. Institutional Strengthening

The programme builds local capacity through FPOs, SHGs, and beneficiary societies. It introduces transparent fund management, milestone-linked disbursements, and third-party verification—setting a precedent for accountable social finance.

6. Replicability & Scalability

Designed as a replicable model, the project's structure—component-wise planning, KPI tracking, and verified outcomes—can be adapted to other tribal or rural contexts. Its success could influence policy, attract future funding, and inspire similar ZCZP instruments.

7. Investor Confidence & Social Return

Though non-financial in nature, the ZCZP instrument offers investors verified social impact, transparency, and a clear theory of change. Regular updates, site visits, and impact reports build trust and demonstrate value.

8. Community Resilience

By addressing housing, energy, water, income, and education together, the programme strengthens community resilience to economic shocks, climate variability, and social exclusion.

9. Long-Term Influence

As tribal youth become educated, farmers adopt sustainable practices, and women lead enterprises, the ripple effects extend to future generations. The programme sows the seeds for a self-reliant, environmentally conscious, and economically vibrant tribal society.

Desk Research/ Analysis:

1. **Regional Context Analysis:** The project draws on demographic and socio-economic data of tribal communities in Masinagudi to identify infrastructure and livelihood gaps.
2. **Sectoral Benchmarking:** Existing models in housing, natural farming, dairy cooperatives, and forest produce enterprises were studied to design context-specific interventions.
3. **Policy Alignment:** The programme aligns with national schemes like PMAY-G, National Solar Mission, and Samagra Shiksha, ensuring synergy with government priorities.
4. **Livelihood Trends:** Research into tribal income sources and seasonal vulnerabilities informed the inclusion of diversified interventions like farming, livestock, and forest produce.
5. **Education & Youth Insights:** Studies on digital inclusion and tribal education challenges shaped the design of digital labs, life skills modules, and nutrition support.
6. **Governance Models:** Successful SHG and FPO structures were analyzed to build local capacity and ensure community-led fund management and enterprise operations.
7. **Risk Identification:** Desk research highlighted common risks—procurement delays, low uptake, governance gaps—leading to contingency planning and third-party verification.
8. **Monitoring Frameworks:** Global best practices in social impact measurement and outcome-based financing informed the KPI matrix and milestone-linked disbursement model.

Alignment with Sustainable Development Goals (SDGs) including

S.No.	SDG Goal	Accomplishment
1	SDG 1: No Poverty	Income generation through farming, livestock, forest produce, and revolving fund
2	SDG 2: Zero Hunger	Nutrition support for students, improved agricultural productivity, and dairy income
3	SDG 3: Good Health and Well-being	Reduced respiratory illness via biogas, improved sanitation, and access to clean water
4	SDG 4: Quality Education	Digital labs, life skills training, supplementary teaching, and improved learning outcomes
5	SDG 5: Gender Equality	Women's SHG involvement in governance, enterprise, and fund management
6	SDG 6: Clean Water and Sanitation	Household water pipelines, GLR systems, and sanitation infrastructure
7	SDG 7: Affordable and Clean Energy	Solar lighting for homes and streets, biogas units for cooking
8	SDG 8: Decent Work and Economic Growth	Skill development, enterprise incubation, and market linkages for tribal livelihoods
9	SDG 9: Industry, Innovation and Infrastructure	Construction of housing, milk centers, FMHC, and digital education infrastructure
10	SDG 13: Climate Action	Promotion of natural farming, composting, and sustainable forest harvesting
11	SDG 16: Peace, Justice and Strong Institutions	Transparent governance via PSC, grievance redressal, and community-led fund management
12	SDG 17: Partnerships for the Goals	Collaboration with TNAU, GWPCPC, dairy cooperatives, and local panchayats

Target Segment:

The target segment of the Sustainable Livelihoods Project comprises 200 tribal families across seven habitations in the Masinagudi clusters.

Challenges: These communities face systemic challenges including poor housing, limited access to education and healthcare, low agricultural productivity, and restricted market linkages.

Approach: The project directly engages 250 farmers, 200 forest produce collectors, and 200 livestock owners through tailored interventions in natural farming, enterprise development, and dairy integration. Additionally, it reaches approximately 5,000 students with environmental education and life skills, while providing direct support to ~100 vulnerable learners. Women and youth are central to the programme, participating through SHGs, FPOs, and governance bodies. The initiative is designed to uplift marginalized tribal populations by enhancing income, infrastructure, education, and institutional capacity.

S No.	Target Group	Description
1	Tribal Families	200 families across seven habitations in Masinagudi clusters
2	Farmers	250 farmers trained in natural farming and supported via FMHC
3	Forest Produce Collectors	200 individuals equipped with kits and market linkages
4	Students	~5,000 students reached through IEC materials and life skills education
5	Vulnerable Learners	~100 students receiving direct support including nutrition and digital access
6	Livestock Owners	200 beneficiaries supported with sheds, livestock, and dairy infrastructure
7	SHGs and FPOs	Community institutions engaged in governance and enterprise activities
8	Panchayats and Cooperatives	Local bodies involved in service delivery and sustainability partnerships
9	Youth and Women	Empowered through education, skills, and leadership roles in SHGs
10	Community Governance Bodies	Beneficiary societies and O&M committees managing infrastructure and funds

Total Project Outlay:

Component	Amount (₹)	Purpose summary
Sustainable and safe Tribal Habitats	14,84,84,000	200 houses, household solar, street lights, GLR & pipelines, 40 biogas units, waste management, property insurance
Integrated Farming Systems	2,11,03,400	Farmer training, FMHC (2 tractors), compost & seeds, irrigation pumps/pipes, 90 vermicompost units, market support
Livestock Development	1,64,34,400	100 improved cattle sheds, 200 livestock, milk collection & cooling, AI services, equipment, maintenance
Women Empowerment	76,55,000	400 Starter Kits, Machineries and Equipments, Training, Marketing of Products, Beauty Parlour and Personality development training
Forest Produce & Linkage	24,40,000	200 starter kits, shuttle vehicle, training, market linkages
Education & Skill Development	38,10,000	Digital education, hostel improvements, IEC materials for 1,000 students, supplementary teacher, nutrition
Revolving Fund (Village Corpus)	50,00,000	Seed corpus for future working capital and advances
Risk & Contingency	81,97,072	Unforeseen costs and emergency response
Operations & Administration	1,10,60,000	Project staff & admin for 18 months, office, audit, fuel, misc
Issue Related Expenses (5-8%)	1,35,14,194	Legal, compliance and issuance costs
Total	23,76,98,066	One time solution for upliftment and livelihood

Break up of Issue Related Expenses				
Sr	Particulars	Total (Rs)	% of IRE Expenses	% of Total IPO
1	Retainer Fee	50000	0.37	0.02
2	Registrar Fees	50000	0.37	0.02
3	NSDL/CSDL Fees	150000	1.11	0.06
4	Marketing, Advertizing, Traveling & Other Misc Exp	700000	5.18	0.29
5	Other Misc Expenses like Purchasing Non-judicial papers for TPA	55000	0.41	0.02
6	Exchange Listing Fees	0	0.00	0.00
7	Escrow Account Charges (ICICI Bank)	50000	0.37	0.02
8	Impact Reporting & Other Compliance Fees	1250000	9.25	0.53
9	Consultancy & Management Fee	1,12,09,194	82.94	4.72
	Total	13514193.6	100.00	5.69

Project Implementation Plan:**Project duration: 18 months (Q1–Q6)**

High-level milestones:

Q1: Mobilisation, baseline survey, procurements, PSC constitution.

Q2: First housing tranche completion, FMHC operational, launch farmer training, distribute forest kits.

Q3: Second housing tranche completed, milk centre operational, midline data collection commences, agriculture operations and irrigation system

Q4: Final housing tranche completed, market pilots scaled, midline verification published.

Q5: Corpus handover initiation, consolidation of enterprise operations, stakeholder capacity building.

Q6: Final verification, audited accounts, formal handover and closure.

STRATEGY

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

Strategy	Activity
Community-first governance	Form beneficiary societies and O&M committees; run monthly gram-sabha style reviews; publish simple dashboards in local language.
Housing as a resilience anchor	Build durable houses with solar lighting, biogas, and household water pipelines; train residents on O&M and safety.
Regenerative agriculture at scale	Set up FMHC services; deliver natural farming training; enable compost supply contracts; establish seed and input banks.
Dairy value-chain integration	Upgrade cattle sheds; arrange veterinary camps and AI services; install milk collection points; link to cooperatives.
Ethical forest livelihoods	Provide NTFP starter kits; train on sustainable harvesting and grading; aggregate and negotiate bulk sales.
Education and youth pathways	Equip digital labs; run life skills and environmental clubs; mentor ~100 vulnerable learners with nutrition and device access.
Women-led finance and enterprise	Capitalize a revolving fund; channel through SHGs with multisignatory controls; coach on micro-enterprise planning.
Risk-managed implementation	Maintain contingency reserve; run procurement audits; trigger course corrections via quarterly external reviews.

Schedule of implementation of the Project

The Project will span over 18 months divided into 6 quarters, from the date of allocation.

Q1: Mobilisation, baseline survey, procurements, PSC constitution.

Q2: First housing tranche completion, FMHC operational, launch farmer training, distribute forest kits.

Q3: Second housing tranche completed, milk centre operational, midline data collection commences, agriculture operations and irrigation system

Q4: Final housing tranche completed, market pilots scaled, midline verification published.

Q5: Corpus handover initiation, consolidation of enterprise operations, stakeholder capacity building.

Q6: Final verification, audited accounts, formal handover and closure.

Objects in Detail

Component 1: Sustainable Tribal Habitats (Total ₹14,84,84,000)

Quarter	Interventions / Activities	Risk factors & mitigation	KPI :Outputs (quarter)	KPI : Outcomes (quarter)
Q1	Community consultations; finalise house designs; procure materials for 50 houses; order solar kits & biogas units; GLR/check-dam design; recruit construction teams	Land/tenure delays-obtain community consent & panchayat letters; procurement delays : prequalify vendors & stagger orders	Baseline completed; procurement orders placed for 50 houses; GLR design approved	Community consent recorded on paper; construction readiness established through blueprints, checks
Q2	Construct first 50 houses; install household & street solar for tranche; commence GLR/pipeline civil works; start user O&M training	Weather delays: schedule dry-season works; labour shortages : hire & train local workers	50 houses structurally complete; 1st tranche solar installed; GLR works 30% complete	Beneficiaries using solar lighting- GIS mapping; initial reduction in evening darkness and fuel time calculated
Q3	Construct second 50 houses; install 20 biogas units; continue pipeline laying; O&M training; vendor warranties registered	Quality control risk : daily QC checklist & independent inspections	100 houses structurally complete; 20 biogas units installed; water piping 70% complete	Pilot households report reduced smoke exposure; time savings data starts to accrue
Q4	Construct final 50 houses; install remaining 20 biogas units; complete household water connections; handover; property insurance procured	Post-construction maintenance risk : O&M committees & maintenance funds	200 houses handed over; 40 biogas units operational; 100% planned household water connections	Expected reduction in respiratory illness and increased productive hours

Quarter	Interventions / Activities	Risk factors & mitigation	KPI :Outputs (quarter)	KPI : Outcomes (quarter)
Q5	Warranty monitoring; minor defect resolution; O&M committees active; formal handover documentation	Equipment downtime : train local technicians; maintain vendor SLAs	O&M committees functional; defect logs addressed	Sustained infrastructure functionality demonstrated
Q6	Third-party verification; final documentation; PSC signoff on completion	Documentation gaps : dedicated documentation officer	Third-party verification report for housing completed	Verified improvements in living conditions and household time use

COST BREAKDOWN

S. No.	Activity	Project Period	One time/ Recurring	Revenue Potential	Units	Unit cost (Rs)	9 months	9 months	Total cost (Rs)
	Sustainable Tribal Habitats - Safe Shelters								
1	Provision of culturally suitable tribal Houses in 7 Habitations	18 months	One Time		200	693000	65835000	72765000	138600000
2	Solar lights - Periphery, Street and Houses (including equipments and panels)	18 months	One Time		820	2200	902000	902000	1804000
3	Drinking water facility - Pipes, pumps, motors and taps in 7 Habitations	18 months	One Time		7 villages		2800000	2000000	4800000
4	Household waste management Bio gas plant and pipelines	18 months				40	82000	1640000	1640000
	TOTAL for Activity 1								14,84,84,000

Component 2: Integrated Farming Systems (Total ₹2,11,03,400)

Quarter	Interventions / Activities	Risk factors & mitigation	KPI : Outputs (quarter)	KPI : Outcomes (quarter)
Q1	Baseline farm surveys; finalise curriculum; procure 2 tractors; set up 5 demo plots; print IEC materials; order pumps & pipes	Data quality : digital tools & training; equipment delivery delays : firm vendor commitments	Baseline agronomic data captured; tractors ordered; 5 demo plots established; IEC printed	Readiness to start training & FMHC operations
Q2	Deliver tractors; launch FMHC booking system; Module 1 training for 231 farmers; install pumps at 2 sites; set up 30 vermicompost units	Low attendance community scheduling & incentives; FMHC underuse transparent pricing & booking	FMHC operational; 231 farmers completed Module 1; 30 vermicompost units active	Early adoption trials of natural inputs; farmer intent to reduce chemical inputs

Quarter	Interventions / Activities	Risk factors & mitigation	KPI : Outputs (quarter)	KPI : Outcomes (quarter)
Q3	Continue FFS; Modules 2–3 trainings; distribute compost & seeds; expand irrigation to 4 more sites; deepen GW-CPC link	Crop stress resilient varieties & staggered planting; monitoring visits	Compost & seeds disbursed; irrigation expanded; FFS reports collected; 60 vermicompost units active	Demonstration plots show uplift in yield; increased cropping intensity
Q4	Complete training modules; scale vermicompost to 90 units; pilot market aggregation; midline M&E	Market gaps buyer engagement and aggregation	90 vermicompost units functional; market pilot executed	Measured yield uplift; initial market sales recorded
Q5	Consolidate FMHC business plan; handhold FPO; support post-harvest handling	FMHC sustainability ownership transition plan	FMHC billing & utilisation records; FPO governance plan finalised	FMHC nearing cost recovery; improved farm cash flows
Q6	Transfer FMHC operations to FPO/beneficiary society; final evaluation & SOP handover	Insufficient adoption ongoing extension support	Endline yield & income report; FMHC ownership transferred	Sustained reduction in input costs; improved farm incomes

COST BREAKDOWN

S. No.	Activity	Project Period	One time/Recurring	Revenue Potential	Units	Unit cost (Rs)	9 months	9 months	Total cost (Rs)
	Integrated Farming System for Sustainable Livelihood of Tribal Communities Agriculture and Irrigation								
1	Training the farmers on natural farming 231 Farmers of 5 Habitations		One Time		231	100	23100		23100
2	5 Training Modules - 5 Days 231 Farmers with IEC materials				231	500	346500	346500	693000
3	Establishing of Farm Machinery Hiring Centre - Tractors & Accessories		One Time		2	1735000	3470000		3470000
4	Procurement and Supply of natural compost, seeds and other inputs		One Time				750000	900000	1650000
5	Irrigation facilities -Pipes from Check dam, pumps and others		One Time				6000000	8500000	14500000
6	Establishment of Vermicompost units		One Time		90	2200	132000	66000	198000
7	Compost manufacturing training from wet waste				231	150	34650	34650	69300
8	Marketing Cost of Produces,	18 months	Two Time				200000	300000	500000
	TOTAL for Activity 2								2,11,03,400

Component 3: Livestock Development (Total ₹1,64,34,400)

Quarter	Interventions / Activities	Risk factors & mitigation	KPI Outputs (quarter)	KPI Outcomes (quarter)
Q1	Veterinary baseline; design cattle sheds; procure milk equipment; tender for stockman and milk collection centre construction; plan AI services	Disease risk quarantine & vaccinations; procurement delays vendor SLAs	Veterinary plan; procurement initiated	Readiness for Q2 construction & distributions
Q2	Construct/upgrade first 50 cattle sheds; deliver initial livestock; install milk centre shell; train paravets	Mortality/fertility risk vet extension & monitoring	50 improved sheds completed; initial livestock distributed; paravet training delivered	Better animal health indicators; milk record systems initiated
Q3	Construct remaining 50 sheds; operationalise milk collection routes; install milk analyzers & cooling; AI services active	Milk spoilage risk cooling & route optimization	Milk collection centre operational; analyzers & equipments installed	Increase in milk volumes collected and quality metrics recorded
Q4	Scale livestock distribution to full cohort; formalise milk sale linkages with co-op; routine maintenance	Buyer risk MoU with co-op & quality premiums	200 livestock distributed; routine monthly payments recorded	Household dairy income uplift; more dung for bioinputs
Q5	Support breeding & fodder planning; monitor herd performance; AI follow ups	Feed shortages fodder bank plans	AI, fodder production records; maintenance logs	Increased milk stability across seasons
Q6	Final productivity evaluation; handover of milk centre to cooperative/FPO; SOP transfer	Governance risk MoU & capacity building	Transfer agreement signed; endline dairy performance report	Documented sustained milk yields and incomes

COST BREAKDOWN

S. No.	Activity	One time/Recurring	Revenue Potential	Units	Unit cost (Rs)	9 months	9 months	Total cost (Rs)
	Livestock							
1	Improved Cattle sheds - Good superstructure & flooring, drainage, dung and urine collection drums	One Time		100	60000	6000000		6000000
2	Procuring and Distribution of cows and goats	One Time		200		3000000		3000000
3	Milk Collection and Stockman centre building (incl airconditioning,	One Time		1		2800000	1800000	4600000
4	Milk analyzer with stirrer	One Time		3	34900		104700	104700
5	Data processing unit			1	90000		90000	90000
6	Weighing machine with ltr conversion			1	12500		12500	12500
7	Artificial insemination trevis for cattle	One Time		5	16900		84500	84500

8	Cryocan with canister 35ltrs		3	35900		107700	107700
9	Cryocan with canister 3ltrs		2	12500		25000	25000
10	DelavalOpen type BMC DIO 500: tank with Cond. Unit, Control panel, copper kit and milk temp. controller: Skid mounted: Plug & Use	One Time	2	595000		1190000	1190000
11	Running Cost and Maintenance of equipments and infrastructure	One Time			200000	1020000	1220000
	TOTAL cost for Activity 3						1,64,34,400

Component 4: Women Empowerment (Total ₹76,55,000)

Quarter	Interventions / Activities	Risk Factors & Mitigation	KPI Outputs (Quarter)	KPI Outcomes (Quarter)
Q1	Identify 400 women beneficiaries through SHGs; finalise suppliers and procure 400 starter kits (bamboo, knives, soap-making kit, binding agents, essential oils, bio-enzyme drums); install semi-automatic incense stick machine, pulveriser, dehydrator, and packing machine at training hubs.	Supply delay advance purchase and vendor MoU; technical downtime local technician on-call; quality variation standard vendor specifications.	400 beneficiaries shortlisted; 400 starter kits procured (₹6.4 lakh); equipment worth ₹5.15 lakh installed at training centres.	Baseline readiness and functional infrastructure for skill training.
Q2	Distribute starter kits to all women; initiate first round of vocational training in farm-produce value addition (spices, mixes, malts), soap making, eco-friendly detergents, bio-enzymes, incense stick making, and basket weaving.	Dropout risk flexible batch scheduling and SHG mentor support; learning curve hands-on modules.	400 women trained (₹10.8 lakh); 100% distribution completed; equipment in full use.	Enhanced technical skills and group confidence; first production trials.
Q3	Continue advanced training and quality testing; launch beauty parlour training for 100 women and personality/self-esteem development for 500 participants.	Low attendance stipend incentive; inadequate training space cluster-based classes.	100 women trained in beauty skills (₹12 lakh); 500 women trained in personality/self-esteem (₹7.5 lakh).	Improved self-confidence and diversified livelihood skill base.
Q4	Begin collective production and marketing of products through SHG clusters; set up pop-up stores and launch online sales/marketing platform; provide refresher training.	Marketing lag early digital promotion and partnerships; stock management SHG-based monitoring.	Pop-up store established; website and marketing operational (₹5 lakh); steady production from SHGs.	Market visibility achieved; new income streams from value-added products.
Q5	Expand marketing and sales reach; participate in fairs and exhibitions; monitor group financial management; renew kits for high-performing members.	Sales inconsistency diversify buyers; accounting gaps group bookkeeping training.	₹5 lakh additional marketing investment; tracking system for sales and production.	Consistent product flow and improved SHG enterprise management.

Quarter	Interventions / Activities	Risk Factors & Mitigation	KPI Outputs (Quarter)	KPI Outcomes (Quarter)
Q6	Conduct impact evaluation and prepare scale-up SOPs; link trained women with banks and entrepreneurship schemes for business continuity.	Market dependency diversification plan; fatigue risk motivation workshops.	Endline income report; training documentation completed.	Sustained micro-enterprises; increased self-reliance and economic resilience.

COST BREAKDOWN

S. No.	Activity	Units	Unit Cost	9 months	9 months	Total Cost
	Women Empowerment					
1	Starter Kit-Bamboo,Knife,Soap making Kit,Binding agents,Essential oils,Drums for Bio Enzyme production for vocational Training like soap making,agarbathi making etc	400	3200	640000	640000	1280000
2	Machineries and Equipments-Incense stick making machine-Semi automatic,Pulverizer-2 HP,Semi automatic Packing Machine,Dehydrater			515000		515000
3	Training on Vocational skills-Farm produce value addition(Spices,Mixes,Malts),Soap making,Eco friendly detergents,Bio enzymes,Incense stick making machine,Basket weaving,etc.,	400	300	1080000	1080000	2160000
4	Marketing-Pop up store,Website and Online Marketing and operational Cost			500000	500000	1000000
5	Beauty Parlour training	100	12000	1200000		1200000
6	Personality and Self Esteem augmentation training	500	500	750000	750000	1500000
	TOTAL for Activity 4					76,55,000

Component 5: Forest Produce & Linkage (Total ₹24,40,000)

Quarter	Interventions / Activities	Risk factors & mitigation	KPI — Outputs (quarter)	KPI — Outcomes (quarter)
Q1	Identify collectors; procure 200 starter kits; purchase shuttle vehicle; prepare curriculum	Kit quality sampling & vendor warranties; legal harvest restrictions species mapping & compliance	200 kits procured; vehicle ordered; training plan ready	Collector readiness for Q2 operations
Q2	Distribute kits; deliver sustainable harvest & post-harvest training; launch shuttle service	Over harvesting community quotas & calendars; collection schedule enforcement	200 collectors trained; shuttle operational	Reduced travel costs; improved product quality
Q3	Aggregate produce; pilot value addition (drying/packing); secure buyer commitments	Price volatility forward negotiation; quality branding	arket pilot executed; initial sales recorded	Higher net realisation per collector; lower transaction costs
Q4	Strengthen aggregation & payments; formalise SHG vehicle management	Vehicle maintenance cost user-fee & reserve	Regular aggregation & payment cycles	Sustainable collection income flows

Quarter	Interventions / Activities	Risk factors & mitigation	KPI — Outputs (quarter)	KPI — Outcomes (quarter)
Q5	Monitor resource regeneration & adapt quotas	Biodiversity impact ecological checks	Sustainability monitoring initiated	Long-term availability of forest produce
Q6	Endline assessment; SOPs documented for SHG scaling	Market dependency diversify buyers & products	Endline income report; SHG governance in place	Sustained incremental income & community logistics management

COST BREAKDOWN

Sl. No	Project Components	Details	One time/Recurring	Revenue Potential	Units	Unit cost (Rs)	9 months	Total cost (Rs)
	Forest Produce Collection Aides							
1	Starter Kit (Basket ,Gloves, Sickle, Pruners, Boots, Backpack, Scale, Headlamp, Raincoat, Firstaid kit, Mich like rope, tarp, sacks, sharpener etc)		One Time		200	6000	1200000	1200000
2	Shuttle and Delivery Vehicle (jeep)	Bolero	One Time				1240000	1240000
	TOTAL for Activity 5							24,40,000

Component 6: Education & Skill Development (Total ₹38,10,000)

Quarter	Interventions / Activities	Risk factors & mitigation	KPI Outputs (quarter)	KPI Outcomes (quarter)
Q1	Procure digital equipment, furniture and hostel upgrades; design IEC life-skills curriculum; recruit teacher	Procurement delays local suppliers & warranty; teacher retention competitive pay & local hiring	Equipment procured; teacher contracted; IEC drafts ready	Infrastructure readiness for Q2 classes
Q2	Install digital labs; pilot supplementary classes; distribute IEC materials; start nutrition programme	Low uptake combine nutrition & community engagement	Digital labs functional; IEC distributed; nutrition program started	Improved attendance and readiness for learning
Q3	Run life-skills modules & exposure visits; expand supplementary classes; monitor learning outcomes	Poor learning outcomes remedial classes & teacher training	Life-skills sessions completed; exposure visits executed	Improved pre/post test scores for participants
Q4	Consolidate digital teaching, evaluate outcomes; maintenance SOPs created	Equipment misuse train local maintenance personnel	Attendance & test improvements recorded	Demonstrable gains in language & employability skills
Q5	Transition operations to school committees; link nutrition to government schemes	Funding risk for nutrition govt linkage proposals	Transition plans & linkage proposals prepared	Continued supplementary education through local systems

Quarter	Interventions / Activities	Risk factors & mitigation	KPI Outputs (quarter)	KPI Outcomes (quarter)
Q6	Endline assessment & report; MOUs executed for long-term support	Integration risk formal MoUs with authorities	Endline education report; MOUs signed	Sustained learning improvements and youth readiness for jobs

COST BREAKDOWN

Sl. No	Project Components	One time/ Recurring	Revenue Potential	Units	Unit cost (Rs)	9 months	9 months	Total cost (Rs)
	Tribal Education, Training and Skill Building							
1	Digital Education and Hostel improvement	One Time				500000	300000	800000
2	Teaching and Learning materials	One Time				150000	200000	350000
3	Computer and allied accessories	One Time				200000		200000
4	Cluster Office Furniture	One Time				200000		200000
5	Skill Development-Printing of IEC Materials on English Language Skill, Personality Development, Preparation for Interview, Telephone Skill for the benefit of 1,000 Govt. High School Children and Govt. Arts college Students	One Time		1000	500	250000	250000	500000
6	Teacher for supplementary school @1x 15000	18 months		1	15000	135000	135000	270000
7	Everyday nutritious food for Tribal children	18 months			25000	225000	225000	450000
8	Cluster Office Rent @ 30000	Project Period		1	30000	270000	270000	540000
9	Comprehensive property Insurance for 10 years	One Time						200000
10	One time health insurance for a block period	One Time						300000
	TOTAL Cost of Activity							38,10,000

Component 7: Revolving Fund / Village Corpus
(Total ₹50,00,000; One time for project sustenance beyond 18 months)

Quarter	Interventions / Activities	Risk factors & mitigation	KPI Outputs (quarter)	KPI Outcomes (quarter)
Q1	Draft governance framework; identify beneficiary society; prepare SOPs	Weak governance enforce multi-signature rules & training	Governance docs drafted; beneficiary society identified	Readiness for corpus deployment after pilot

Quarter	Interventions / Activities	Risk factors & mitigation	KPI Outputs (quarter)	KPI Outcomes (quarter)
Q2	Capacity building in fund management; accounting templates ready	Poor recovery discipline group guarantees & transparency	SOPs & accounting templates finalised	Improved financial management capacity
Q3	Pilot small working capital advances; monitor recoveries	Default risk require harvest share collateral & group guarantee	Pilot disbursements & recoveries recorded	Proof of concept for repayments
Q4	Review pilot outcomes; finalise full disbursement plan; sign MoUs	Misuse risk audit trail & PSC approvals	Final corpus policy & MoUs prepared	Confidence for full corpus release
Q5	Release ₹10 lakh tranche; begin scaled advances for inputs & FMHC operational support	Liquidity mismatch staggered release & frequent reconciliations	First tranche disbursed & repayments monitored	Farmers access inputs timely; reduced delays
Q6	Release remaining ₹40 lakh; full handover and monitoring protocols active	Fund erosion interest/fee model & audits	Corpus operational; full disbursements executed	Sustained working capital availability and community management

Component 8: Operations & Administration (Total ₹1,10,60,000)

Quarter	Interventions / Activities	Risk factors & mitigation	KPI Outputs (quarter)	KPI Outcomes (quarter)
Q1	Recruit staff; set up cluster office; deploy finance & IT systems	Staffing gaps hire locals & backup lists	Staff onboarded; office functional	Project coordination capacity established
Q2	Monthly accounting, procurement & field coordination	Weak controls monthly reviews & segregation of duties	Monthly financials produced	Timely procurement & disbursements
Q3	Dashboard development & IT support; logistics during peak works	Data delays SLAs & weekly syncs	Dashboard MVP operational	Better decision making from timely data
Q4	Audit preparations & peak coordination	Cost overrun risk variance reporting & PSC approvals	Quarterly audit packs ready	Transparency and budget adherence
Q5	Transition training for local managers	Overdependence succession planning	Transfer plans initiated	Smooth transition prospects
Q6	Final closure, final audit & documentation	Incomplete records risk documentation checklist	Final audited statements ready	Clean handover and accountability closure

COST BREAKDOWN

Sl. No.	Activity	Units	Unit cost (Rs)	9 months	9 months	Total cost (Rs)
Operational and Administration Costs						
1	Project Officer @ 2 x 50000	2	50000	900000	900000	1800000
2	Veterinary doctor @ 1 x 50000	1	50000	450000	450000	900000
3	Veterinary Assistant @ 4 x 20,000	4	20000	720000	720000	1440000
4	Field staff @ 10 x 20,000	10	20000	1800000	1800000	3600000
5	Communication Manager @ 1x 25000	1	25000	225000	225000	450000

6	Computer programmer @ 1 x 25000	1	25000	225000	225000	450000
7	Accountant @ 1 x 25000	1	25000	225000	225000	450000
8	Office Assistant @ 1 x 15000	1	15000	135000	135000	270000
9	Driver salary @ 1x 20000	1	20000	180000	180000	360000
10	Stationery and Equipment			270000	270000	540000
11	Vehicle fuel costs			300000	300000	6,00,000
12	Audit fees		100000	100000	100000	2,00,000
	TOTAL for Admin and Operation Costs					1,10,60,000

Component 9: Risk & Contingency Reserve (Total ₹81,97,072)

Quarter	Interventions / Activities	Risk factors & mitigation	KPI Outputs	KPI Outcomes
Q1	Open ring-fenced contingency account; define draw rules; PSC approval	Ad-hoc use multi-signatory rules & eligibility criteria	Contingency account opened; rules documented	Governance to manage shocks
Q2	Hold reserve; small disbursements for early issues	Insufficient reserve monitor burn rate	Spend logs maintained	Early shocks absorbed without stalling
Q3	Contingency draws for emergent needs (approved by PSC)	Misuse risk external audit trail	Draws documented & audited	Project continuity maintained
Q4	Replenishment plan & contingency review	Depletion risk non-essential spend control	Replenishment policy ready	Long-term resilience planning
Q5	Limited use with PSC oversight	—	Draw approvals logged	Demonstrated risk management
Q6	Final reconciliation & reporting	—	Final contingency report	Transparent risk event records

Marketing & Investor Communication

Quarter	Interventions / Activities	Risk factors & mitigation	KPI Outputs	KPI Outcomes
Q1	Prepare investor pack, website updates and DFRD drafts	Low investor interest targeted outreach & clear metrics	Investor pack prepared; website content live	Initial investor engagement
Q2	Q1 investor update; first investor site visit	Lack of transparency regular dashboards & scheduled visits	Update distributed; site visit executed	Increased investor confidence
Q3	Midline webinar; publish midline summary	Negative midline perception proactive communications	Midline newsletter & webinar held	Investors engaged and informed
Q4	Publish verified midline report; second investor site visit	Low event attendance remote options	Annual report shared; visit logs	Sustained investor relations
Q5	Communications on corpus handover & governance	Disinterest, Showing proof of progress	Quarterly updates continued	Clear handover communication
Q6	Final impact presentation & investor Q&A	Lack of proper understanding/ presentation; training and guidance on presentation	Final report & Q&A completed	Evidence base for future fundraising

Issue Related Expenses

Break up of Issue Related Expenses				
Sr	Particulars	Total (Rs)	% of IRE Expenses	% of Total IPO
1	Retainer Fee	50000	0.37	0.02
2	Registrar Fees	50000	0.37	0.02
3	NSDL/CSDL Fees	150000	1.11	0.06
4	Marketing, Advertising, Traveling & Other Misc Exp	700000	5.18	0.29
5	Other Misc Expenses like Purchasing Non-judicial papers for TPA	55000	0.41	0.02
6	Exchange Listing Fees	0	0.00	0.00
7	Escrow Account Charges (ICICI Bank)	50000	0.37	0.02
8	Impact Reporting & Other Compliance Fees	1250000	9.25	0.53
9	Consultancy & Management Fee	1,12,09,194	82.94	4.72
	Total	13514193.6	100.00	5.69

Quarter	Interventions / Activities	Risk factors & mitigation	KPI Outputs	KPI Outcomes
Q1	Engage legal counsel; prepare SSE documents; initial fees paid	Regulatory delays proactive counsel & timeline buffer	Legal & compliance contracts signed; filings initiated	Foundational compliance steps complete
Q2	Complete filings; respond to queries; draft final DFRD	Scope creep in fees fixed scope contracts	Filings advanced; DFRD draft prepared	Ready for final issue steps
Q3	Finalise issuance admin tasks; registrar & vendor services engaged	Billing disputes clear TORs & acceptance tests	Issue costs disbursed	Issuance admin complete
Q4-Q6	Close remaining admin items; publish issuance summary	Late invoices monthly reconciliation	Final accounting of issuance costs	Documentary trail for auditors and investors

TOTAL COST BREAKDOWN OF THE PROJECT

S. No.	Project Components	Total Cost		NET TOTAL
1	Sustainable Tribal Habitats - Safe Shelters	14,84,84,000		
2	Integrated Farming System for Sustainable Livelihood of Tribal Communities	2,11,03,400		
3	Livestock	1,64,34,400		
4	Women Empowerment	76,55,000		
5	Forest Produce Collection Aides	24,40,000		
6	Tribal Education, Training and Skill Building	38,10,000		
7	One time contribution to Village Corpus Fund to sustain the project - Revolving Fund	50,00,000		
8	Risk Management and Contingency 4%	81,97,072		
	Project Cost		21,31,23,872	
	Admin Cost		1,10,60,000	
	Total Proceeds to the project			22,41,83,872
	Issue Related Expenses			1,35,14,194
				23,76,98,066

The Social impact of the programme will in the following areas:

1. Housing & Living Standards

- Safe, durable homes with solar and biogas reduce drudgery, improve health, and enhance dignity.

2. Energy & Environment

- Renewable energy adoption lowers dependence on firewood, reduces carbon footprint, and improves indoor air quality.

3. Water & Sanitation

- Household pipelines and sanitation facilities improve hygiene, reduce disease, and save time (especially for women).

4. Agriculture & Food Security

- Natural farming and composting increase yields, reduce chemical use, and ensure sustainable food systems.

5. Livestock & Dairy Development

- Improved cattle sheds, veterinary care, and milk collection centers boost household income and nutrition.

6. Forest-Based Livelihoods

- Sustainable harvesting and market linkages for NTFPs (non-timber forest products) strengthen tribal incomes while conserving biodiversity.

7. Education & Youth Empowerment

- Digital labs, life skills, and nutrition support enhance learning outcomes, reduce dropouts, and prepare youth for future opportunities.

8. Women's Empowerment

- SHG-led fund management and enterprise roles increase financial inclusion, leadership, and decision-making power for women.

9. Community Governance

- Beneficiary societies, O&M committees, and transparent fund management foster accountability and self-reliance.

10. Resilience & Risk Preparedness

- Contingency reserves and diversified livelihoods strengthen the community's ability to withstand shocks (economic, climate, or health-related).

Impact of Similar Projects executed in the past:

1. Innovative Resilient Agriculture (IRA) Programme – Supraja Foundation

Overall Impact:

- Empowered over **1,350 farmers** in 2024–25 across 19 villages in the **Nilgiris (Kadanad & Dhavanai clusters)**.
- Formed **27 Farmers' Groups** with **540 members** to institutionalize sustainable agriculture practices.
- Conducted **village awareness training** programs reaching **1,370 farmers** (2024–25).
- Established **16 demonstration plots** showcasing natural and climate-smart farming.
- Set up **Farmer Field Schools (FFS)** for hands-on learning and farmer-to-farmer knowledge transfer.
- Reduction in input costs and improved net income through natural farming practices.

- Facilitated **baseline survey** of 1,533 farmers to measure future impact.
- Introduced **bio-input production** (Panchakavya, Jeevamrutham, Meenamulam, Enriched FYM).
- Strengthened **soil & water conservation** in micro-catchments (Dhavanai, Kavilorai) with technical support from the Agriculture Engineering Department.
- Promoted **vermicompost & panchakavya sales** by tribal farmers — 3 tons of compost and 50 liters of panchakavya marketed through the Green Women Company.
- Implemented **school awareness programmes** on sustainable agriculture in 3 government schools; celebrated World Environment Day.
- Organized **exposure visits** to Horticulture Research Station (Ooty) and Nammazhvar Organic Farming Centre (Coimbatore).
- Supported **improvement of cattle sheds (8 sheds)** for better manure management and bio-input production.
- Introduced **Block Demonstrations** across **49 acres** in tribal villages with multi-crop cultivation.

SDGs Addressed:

- SDG 1 (No Poverty)
- SDG 2 (Zero Hunger)
- SDG 3 (Good Health and Well-Being)
- SDG 13 (Climate Action)
- SDG 15 (Life on Land)

2. Waste Management & Circular Economy – Green Women Compost Production Company

Overall Impact:

- Operated a **social enterprise run by 40 women**—formerly sanitation workers—producing over **1 ton of compost daily**.
- Promoted **Integrated Waste Management** models in partnership with **Micro-Land Foundation**.
- Surveyed **Ketty Town Panchayat**—6,000 kg daily waste generation—creating a replicable model for waste management.
- Achieved **significant scale-up**: doubled compost production and expanded infrastructure.
- Generated sustainable livelihoods and promoted a **circular economy** linking sanitation and agriculture.
- Provided **financial literacy & banking linkage** to women’s SHGs, discouraging high-interest microfinance dependency.

SDGs Addressed:

- SDG 5 (Gender Equality)
- SDG 8 (Decent Work and Economic Growth)
- SDG 11 (Sustainable Cities and Communities)
- SDG 13 (Climate Action)

3. Women’s Empowerment through SHGs

Overall Impact:

- Disbursed **₹8.25 crore** to Self Help Groups (SHGs) in 2024–25, strengthening women’s financial inclusion.
- SHGs received additional financial backing from **commercial banks and MFIs**.
- Enhanced **financial literacy and awareness** of fair lending practices.
- Promoted **entrepreneurship among sanitation workers**, transforming them into business leaders.
- Strengthened community leadership and decision-making participation among rural women.

4. ITC Mission Sunehra Kal – Comprehensive Community Development Programme

A. Solid Waste Management

- Implemented across **7 Panchayats**, reaching **10,606 households**.
- **14,278 households** practicing **source-level segregation**.
- **3,027 households** adopted **home composting** techniques.
- Established **cluster composting centers** to meet community needs.
- Resulted in a **significant reduction in landfill waste** and improved public hygiene.

B. Health & Sanitation

- Conducted **41 Health & Sanitation meetings** across 7 Panchayats.
- **490 participants** trained on hygiene, toilet usage, and waste management.
- Led to improved hygiene behavior, sanitation awareness, and community participation.

C. School Infrastructure & Soft Components

- Improved facilities in **18 government schools**, benefiting **2,677 students**.
- Renovated toilets, classrooms, dining halls, and installed **handwashing units**.
- Introduced **incinerators** and **roof cooling paint**.
- Conducted **28 SMC meetings** and **27 Child Cabinet sessions** to enhance governance.
- Promoted environmental awareness through creative competitions.
- Developed **nutrition gardens, waste management systems, and inclusive governance models**.
- Transformed **4 schools into model institutions**, with **3 more in progress**.

D. Anganwadi Infrastructure & Maternal Health

- Upgraded **4 Anganwadi centers** benefiting **64 children**.
- Strengthened **4 Mothers' Committees** for community monitoring.
- Conducted **health and nutrition training for 1,000 mothers** to combat malnutrition and anemia.

5. Partnerships and Recognition

- Collaborated with **Supraja Foundation, ITC-CSR, Micro-Land Foundation, ICAR-IISWC, TNAU, NABARD,** and others.
- Hosted national and international visitors for learning and collaboration.
- Received **Best NGO Award 2023** from the Governor of Tamil Nadu.
- Invited for partnerships in **Integrated Tribal Development Models** and **Organic Farming Initiatives**.

Sustainability Aspect of the Project:

To ensure that the project is sustainable even after the completion of 18 months, the following steps will be taken:

1. **Village Corpus & Revolving Fund** A ₹50 lakh seed fund is established to provide working capital and advances for future needs. Managed by a beneficiary society with governance SOPs, it ensures financial self-reliance and continuity.
2. **Ownership Transfer of Infrastructure & Enterprises** Key assets like FMHC (Farm Machinery Hiring Centre), milk collection centres, and digital labs are handed over to local cooperatives, FPOs, and school committees, enabling community-led operations.
3. **O&M Committees and Local Technicians** Operation & Maintenance committees are formed for housing, water, and energy systems. Local technicians are trained to handle repairs, ensuring long-term functionality without external dependence.
4. **Formal Linkages with Government Schemes** Nutrition, education, and agricultural components are linked to existing government programs through MoUs, allowing sustained service delivery and resource support post-project.
5. **Skill Development & Market Integration** Women and forest produce collectors are trained in production, marketing, and enterprise management. Digital platforms and buyer linkages help maintain income streams and scale micro-enterprises.
6. **Third-Party Verified SOPs & Documentation** Endline assessments and SOPs are documented for each component. These serve as replicable models for future projects and guide local bodies in maintaining standards and impact.

Monitoring & Evaluation

The Monitoring & Evaluation (M&E) strategy for the Sustainable Livelihoods Project is designed to ensure transparency, accountability, and continuous learning throughout the 18-month implementation period. It integrates baseline, midline, and endline assessments conducted by an independent third-party verifier, ensuring that progress is objectively measured against predefined Key Performance Indicators (KPIs) for each component.

At the outset, a baseline survey is conducted to establish initial conditions across housing, agriculture, livestock, education, and enterprise domains. This data informs implementation priorities and sets benchmarks for outcome tracking. Midline evaluations occur around the halfway mark (Q4), assessing progress, identifying bottlenecks, and enabling course corrections. The final endline assessment (Q6) evaluates overall impact, sustainability, and beneficiary outcomes, feeding into formal closure and handover processes.

The Project Steering Committee (PSC), which includes independent experts and investor representatives, reviews M&E findings quarterly to approve tranche disbursements and guide strategic decisions. Monthly financial reports, quarterly external reviews, and annual audits further strengthen oversight. A digital dashboard provides real-time updates to investors, showcasing financial utilization, KPI status, and verification reports.

In addition to quantitative metrics, the strategy includes qualitative feedback mechanisms such as beneficiary grievance redressal systems and whistle-blower channels for procurement and finance concerns. These ensure that community voices are heard and that corrective actions are timely and effective.

Overall, the M&E framework is deeply embedded in the project's governance and fund release structure, making it a cornerstone for ensuring that the project delivers measurable, sustained impact and sets a replicable model for future interventions.

Monitoring Strategy



Evaluation:

An annual evaluation will be conducted in fifth quarter Q5, with the assistance of an external consultant to assess project achievements and impact. The evaluation report shared with the key stakeholders. Valuable insights gained from the evaluation and throughout the project's duration will be shared with the government, partners, and RDO networks, promoting knowledge exchange and learning.

Tools and Methods:

- **Baseline, Midline, and Endline Surveys** Independent third-party assessments are conducted at the start, midpoint, and end of the project to measure progress against predefined KPIs. These surveys capture changes in infrastructure, income, health, education, and livelihoods.
- **Digital Dashboards and Data Tools** Real-time dashboards are used to track financial utilization, activity completion, and outcome metrics. Digital tools ensure accurate data collection and visualization for both internal teams and investors.
- **Monthly Financial Reports and Quarterly Reviews** Financial monitoring is reinforced through monthly internal reports and quarterly external reviews. These help detect anomalies early and maintain fiscal discipline across all components.
- **Project Steering Committee (PSC) Oversight** The PSC, which includes independent experts and investor representatives, reviews evaluation data to approve fund disbursements and guide strategic decisions. Their oversight ensures transparency and accountability.
- **Grievance Redressal and Feedback Channels** Beneficiary helplines and whistle-blower mechanisms allow community members to report issues related to implementation, finance, or procurement. These inputs are logged, tracked, and resolved within defined SLAs.
- **KPI-Based Component Tracking** Each project component has quarterly KPIs for outputs (e.g., number of houses built, farmers trained) and outcomes (e.g., improved health, increased income). These indicators guide performance evaluation and adaptive planning.

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

Our Trust 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

After the closure of the issue, the project will be implemented within 18 months. The deployment of funds will be done accordingly to ensure timely completion of the project.

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 Governing Body our Trust shall monitor the utilisation of the proceeds of the Issue. Our Trust shall submit to the Stock Exchange a

statement in respect of utilisation of the Net Proceeds and balance amount remaining unutilized, until the utilization of the Net Proceeds in accordance with this Fund-Raising Document.

Interim use of proceeds

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

Issue related expenses break-up

The expenses for this Issue include, inter alia, advisor fees, fees payable to the Registrar to the Issue, printing and distribution expenses, legal fees, advertisement expenses, listing fees and any other expense directly related to the Issue. All the Issue expenses and listing fees are included in the total issue amount as Issue- Related Expenses.

Break up of Issue Related Expenses				
Sr	Particulars	Total (Rs)	% of IRE Expenses	% of Total IPO
1	Retainer Fee	50000	0.37	0.02
2	Registrar Fees	50000	0.37	0.02
3	NSDL/CSDL Fees	150000	1.11	0.06
4	Marketing, Advertizing, Traveling & Other Misc Exp	700000	5.18	0.29
5	Other Misc Expenses like Purchasing Non-judicial papers for TPA	55000	0.41	0.02
6	Exchange Listing Fees	0	0.00	0.00
7	Escrow Account Charges (ICICI Bank)	50000	0.37	0.02
8	Impact Reporting & Other Compliance Fees	1250000	9.25	0.53
9	Consultancy & Management Fee	1,12,09,194	82.94	4.72
	Total	13514193.6	100.00	5.69

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

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

Benefit / interest accruing to Governing Body out of the object of the Issue

Neither our Governing Body nor the senior employees of our Trust are interested in the Objects of the Issue.

Details of any past issuances made by the Social Enterprise on Social Stock Exchange during the last 3 years, if any:

There have been no issuances in the past made by the Social Enterprise on Social Stock Exchange during the last 3 years

OUR OPERATIONS

Some of the information contained herein, including information with respect to our vision, our target segment, strategy and operations contain forward-looking statements that involve risks and uncertainties. This section should be read in conjunction with the sections “*Forward-Looking Statements*”, “*Risk Factors*” and “*Financial Statements*” on pages 11, 12 and 96 of this Fund-Raising Document.

In this section any reference to “we”, “us” or “our” refers to Rural Development Organisation (the “Trust”). Unless otherwise indicated, or unless the context otherwise requires, the financial information included herein is based on our Audited Financial Statements. For further information, see “*Financial Information*” on page 96 of this Fund-Raising Document.

Overview and Vision

The Rural Development Organization Trust (RDO Trust), founded in 1980 by Mr. N.K. Perumal, is a pioneering community development organization dedicated to empowering rural and tribal communities through sustainable and inclusive interventions. Over four decades, RDO has built strong partnerships with government agencies, CSR foundations, and international organizations to implement transformative programs in women’s empowerment, sustainable agriculture, waste management, and community development. Its initiatives such as the Innovative Resilient Agriculture Programme, the Green Women Compost Production Company, and the ITC Mission Sunehra Kal project promote circular economies, gender equality, and climate resilience. Guided by its vision of building partnerships with the rural poor for positive social change, RDO emphasizes capacity building, livelihood diversification, and natural resource management to improve education, health, sanitation, and income security among vulnerable populations across Tamil Nadu and beyond.



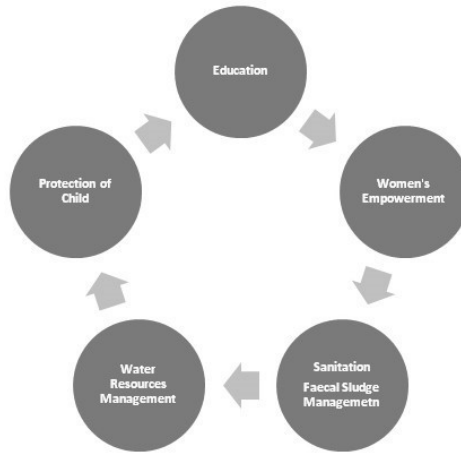
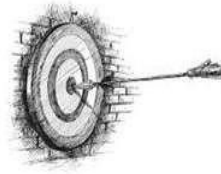
Vision Statement:

To build partnerships with the rural poor for positive social change through improved educational status & economic upliftment make a lasting impact on health, sanitation & personal hygiene of vulnerable communities.



Mission:

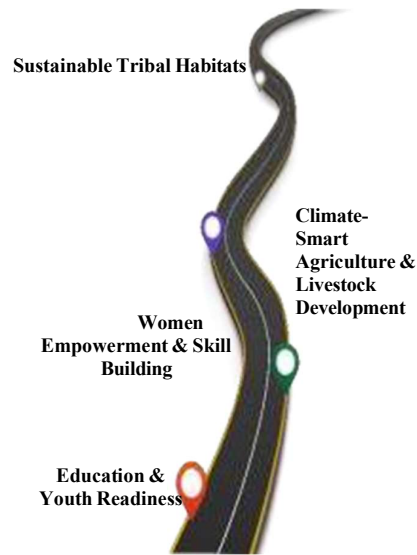
RDO Trust is committed to serve the rural community by promoting innovative solutions and advocating collective responsibilities



Mission path:

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

1. **Sustainable Tribal Habitats:** RDO will construct 200 safe, durable homes equipped with solar lighting, biogas units, and water pipelines. This foundational infrastructure will reduce health risks, improve living conditions, and free up time for productive activities.
2. **Climate-Smart Agriculture & Livestock Development:** Through Integrated Farming Systems and improved cattle sheds, RDO will train farmers, promote natural inputs, and boost dairy productivity. These interventions will enhance food security, reduce input costs, and increase household incomes.
3. **Women Empowerment & Skill Building:** RDO will equip 400 women with starter kits, vocational training, and marketing support to launch micro-enterprises. This will foster economic independence, build self-confidence, and diversify income sources for tribal households.
4. **Education & Youth Readiness:** By upgrading digital labs, providing supplementary teaching, and linking nutrition programs to government schemes, RDO will improve learning outcomes and prepare tribal youth for future employment and leadership roles.



Our programmes and their target segment

The Rural Development Organization Trust (RDO Trust), founded in 1980 by Mr. N.K. Perumal, is a leading community development organization committed to empowering rural and tribal communities through innovative, sustainable, and inclusive solutions. Over the past four decades, RDO has partnered with national and international agencies, CSR foundations, and government departments to create lasting impact in areas of sustainable agriculture, women’s empowerment, waste management, and community development.

RDO’s flagship **Innovative Resilient Agriculture (IRA) Programme**, supported by the Supraja Foundation, promotes natural farming and climate-resilient practices among small and marginal farmers, including Irula and Kurumba tribes in the Nilgiris. The **Green Women Compost Production Company** empowers women sanitation workers to become entrepreneurs in compost manufacturing, linking waste management with sustainable agriculture. Through **Integrated Waste Management**, RDO works with households and Panchayats to build cleaner, eco-friendly communities. Its **Women’s Empowerment initiatives** strengthen Self-Help Groups through financial literacy and enterprise support. Under the **ITC Mission Sunehra Kal**, RDO enhances sanitation, school infrastructure, nutrition, and maternal health in rural Coimbatore. Additionally, the Trust is developing **Integrated Tribal Development Models** with NABARD to promote sustainable livelihoods and natural resource management among tribal populations.

The Trust focuses on the Thrust areas as under:

- A. Sanitation & Health
- B. Circular Economy
- C. Livelihood for tribal and rural communities

OUR INITIATIVES IN THE PAST

Innovative Resilient Agriculture

The Innovative Resilient Agriculture (IRA) project, in partnership with the **Supraja Foundation**, successfully completed its second year of interventions from June 2024 to June 2025. The project's primary objective is to empower farming communities in the Nilgiris by promoting sustainable, natural farming practices. Over the year, the project's activities focused on two key clusters: Kadanad and Dhavanai, encompassing 19 villages. The IRA team conducted extensive training, formed self-governing Farmers' Groups, established demonstration farms, and implemented various community and educational initiatives. The project reached over 1,350 farmers through village awareness training programs and facilitated the formation of 27 farmers' groups with 540 members, marking significant progress toward its goals of fostering a resilient, farmer-led agricultural movement.

Baseline Survey

The second phase of the project commenced with a comprehensive baseline data collection. A total of 1,533 farmers from all 19 villages in the Kadanad and Dhavanai clusters were surveyed to establish a foundation for measuring future impact.

INNOVATIVE RESILIENT AGRICULTURE		
Kadanad Cluster		
Sl.	Name of Village	No of Farmers in Baseline Data
1.	Mel-Dhavanai	80
2.	Kil-Dhavanai	110
3.	Mel-Mallikorai	91
4.	Kil-Mallikorai	55
5.	Jakkalorai	56
6.	Kakeri	30
7.	Kilinjamora ,Nanthantty	23

8.	SakthiNagar	55
9.	Odaikadu	105
		605
Dhavani Cluster		
1	Odaiyatty	82
2	Odayaratty	77
3	Mavukal	48
4	Manathalatty	93
5	Battakorai	56
6	Kadaiyatty	58
7	Naduhatty	79
8	Kadanad	283
9	Kavilorai	130
10	Moththalatty	22
		928
	Total	1533

Village Awareness Training Programmes

The IRA project conducted village awareness training programs in collaboration with the KVK- Nilgiris and Horticulture Department in the following villages:

The one-day training programs focused on the following key topics:

- **Project Overview:** Participants were introduced to the objectives, activities, and expected outcomes of the Innovative Resilient Agriculture (IRA) program.
- **Farmer Involvement:** The importance of active farmer participation in the program was emphasized to ensure its success.
- **Complementary Schemes:** The Horticulture Department's supporting schemes were discussed to provide farmers with additional resources and benefits.
- **Movement Building:** Strategies for transforming the IRA program into a widespread movement in the Nilgiris were explored.
- **Bio-input Production:** Detailed information was provided about the production of natural fertilizers like panchakavya, jeevamrutham, and meenamulam. These natural fertilizers increase crop yield, improve soil health, and are environmentally friendly.

By covering these topics, the training programs aimed to empower farmers and build a strong foundation for the implementation of the IRA project in the region.

Date	Village	No. of farmers
01-07-2024	Mel Dhavanai	40
09-07-2024	Sakthinagar	50
15-07-2024	Mavukal	40
22-07-2024	Odayatty	70
29-07-2024	Battakorai	45
05-08-2024	Mel Mallikorai	23
12-08-2024	Kil Mallikorai	25
19-08-2024	Odayaratty	44
26-08-2024	Kadaihaty	29
28-08-2024	Kil Dhavanai	30
31-08-2024	Mel Mallikorai	40
02-09-2024	Kil Dhavanai	43
03-09-2024	Jakkalorai	18
09-09-2024	Manthalatty	22
16-09-2024	Manthalatty	36
30-09-2024	Kavilorai	45
16-10-2024	Kadanad	36
21-10-2024	Odakadu	27
28-10-2024	Hallaty-Naduhatty	30
05-11-2024	Kilinchimora Nandhatty	26
13-11-2024	Kil Mallikorai	32
26-11-2024	Odakkadu	67
30-11-2024	Kakkeri	22
09-12-2024	Kavilorai	42
23-12-2024	Odayaratty	51

04-02-2025	Mel Dhavanai	41
18-04-2025	Kavilorai	25
24-04-2025	Kavilorai	23
29-05-2025	Kadanad	58
30-05-2025	Kil Dhavanai	49
30-05-2025	Mel Mallikorai	23
02-06-2025	Manthalatty	25
03-06-2025	Manthalatty	46
03-06-2025	Kavilorai	23
10-06-2025	Jakkalorai	39
13-06-2025	Kadaihatty	36
16-06-2025	Naduhatty	49
	Total	1370



Formation of Farmers' Groups

To empower farmers and foster community-based initiatives, the RDO conducted agricultural extension activities in various villages within the Nilgiris district. These activities involved interacting with farmers, mobilizing them to form Farmers' Groups, and providing comprehensive training and support.

Sl. No.	Name of Village	No of Farmers in Baseline Data	Farmers group	No. of farmers
Kadanad Cluster				
1.	Mel-Dhavanai	80	1	20
2.	Kil-Dhavanai	110	2	40
3.	Mel-Mallikorai	91	2	40
4.	Kil-Mallikorai	55	2	40
5.	Jakkalorai	56	1	20
6.	Kakeri	30	1	20
7.	Kilinjamora ,Nanthantty	23	1	20
8.	SakthiNagar	55	1	20
9.	Odaikadu	105	1	20
		605	12	240
Dhavani Cluster				
1	Odayatty	82	3	60
2	Odayaratty	77	1	20
3	Mavukal	48	2	40
4	Manathalatty	93	1	20
5	Battakorai	56	2	40
6	Kadaiyatty	58	1	20
7	Naduhatty	79	1	20
8	Kadanad	283	2	40
9	Kavilorai	130	1	20
10	Moththalatty	22	1	20
		928	15	300

Selection & Establishment of Demonstration Farms

During the project period, a total of 16 demonstration plots were established to showcase sustainable agriculture practices:

- Nine plots were established in the first season.
- Seven additional plots were established in the second season.

In these plots, farmers successfully cultivated various crops using bio-inputs and climate-smart techniques.

An analysis of the entire cost-benefit of the nine Demo Plots yielded the following encouraging results.

	Expense	Income	Increase/Decrease	
Total Cost	4,84,550	4,27,270	57,280	11.82%
Yield	26,750	23,150	3,600	13.46%
Income	4,68,950	5,08,790	39,840	8.50%

- ❖ Reduction in Input cost - Cultivation cost
- ❖ Reduction in yield during the conversion from Conventional to Natural Farming
- ❖ Though there was a decrease in yield, there was an increase in income due to an improved quality of the vegetables grown that fetched a better procurement price

1st Season:

Sl. No.	Name of the farmer	Village	Demo Crop	Demo farm status
1	Sumathi/Raju	Mel Dhavanai	Carrot	Harvested
2	Malathi/Ravi	Mavukal	Carrot	Harvested
3	Gundan/Indira	Kadanad	Garlic	Harvested
4	Naveen/Ashwini	Mel Mallikorai	Carrot	Harvested
5	Malathi/Kannan	Kil Mallikorai	Carrot	Harvested
6	Rajammal/Lakshmanan	Jakkalorai	Carrot	Harvested
7	Yasodha/Devaraj	Manthalatty	Beetroot	Harvested
8	Nandhini/Sivakumar	Manthalatty	Beetroot	Harvested
9	Mani/Gangadharan	Manthalatty	Broccoli/Red Cabbage	Harvested



2nd Season:

Sl. No.	Name of the farmer	Village	Demo Crop	Demo farm status
1	Kumar/Chithra	Kavilorai	Garlic	80 days
2	Raju/Nanjayya	Odayaratty	Garlic	80 days
3	Radha/ Raman	Kil Dhavanai	Garlic	80 days
4	Jayanthi/Arjunan	Odayatty	Beetroot	60 days
5	Nirmala/Srikanth	Naduhatty	Beetroot	77 days
6	Kaliammal/Gundan	Kilinjimora	knool khol	Harvested
7	Chandran/J.Rangan	Battakorai	Black carrot	40 days



Farmer's Field School

1st Season: In partnership with TNAU-KVK, Farmer Field School on “Organic Carrot Cultivation” was conducted in Malathi/Kannan’s field of Kil Mallikorai village. This seven-week program was designed as a seven-module training and took place from November 13th to December 27th. Twenty-four farmers actively and regularly participated, along with the other farmers, and all were awarded participation certificates at the end.



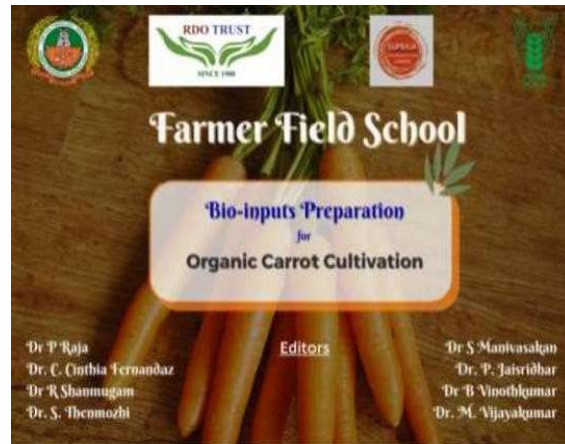
2nd Season: Farmer's Field Schools are currently being conducted at all demonstration plots, as a continued Farmer to Farmer extension methodology. For each crop it is planned to undertake 3 FFSs: 1. Land preparation & Initial cultural activities during sowing, 2. Cultural operations – Pest and Disease management. 3. Crop yield and Income realized.



IEC Materials

IEC materials emphasizing the need to adopt more appropriate and alternative cultivation practices have been developed and distributed to farmers' groups. These materials highlight the benefits of transitioning away from conventional farming and utilizing bio-inputs. In collaboration with the Krishi Vigyan Kendra (KVK), an IEC material on Bio Inputs Preparation for Organic Carrot Cultivation have been developed and distributed to the farmers who attended Farmer Field Schools. A Case study on the IRA activities in the Masinagudi cluster was also developed and distributed.





School awareness programme

Mrs. Roopa has been leading the school awareness program in first-year schools. This program aims to educate young students about sustainable agriculture practices and the importance of preserving the environment. By engaging students at an early age, the program seeks to cultivate a sense of environmental responsibility and inspire future generations to participate in sustainable farming initiatives.

1. Government Tribal Residential High School – Bokokapuram
2. Government Middle School – Solada
3. Government Middle School – Hullathi

As part of school awareness program World Environment Day was celebrated in GTR High School, Bokokapuram on June 6, 2025. The festivities included a drawing and speech competition, with prizes awarded to the winners. A tree planting program was also held to mark the occasion.



Exposure Visit

A training program on Hill Vegetables Cultivation and Disease Prevention Methods was conducted at the Horticulture Research Station, Vijayanagaram, Ooty. Thirty farmers participated, learning about sustainable agriculture practices, organic inputs, and disease management. The program aimed to empower farmers and promote sustainable farming in the Nilgiris region.

Farmers from Mel Dhavanai and Kil Dhavanai village were taken to Codissia, Coimbatore on 28th September as part of the farmer's day celebration held by Tamil Nadu Agricultural University.

Farmers from the Masinagudi area visited the Open Shell Farm of Swayyam NGO in Yelachetti, Bandipur.

Farmers from the Dhavanai and Kadanad clusters were taken to the Nammazhvar Organic Farming Research Centre in Coimbatore. During their visit, they were taught various natural farming methods and received a certificate of participation.



Selection of Cattle-sheds for improvement

Cattle sheds were selected for improvement as follows: In the Kadanad cluster, one cattle shed from Kavilorai was selected. In the Dhavanai cluster, four cattle sheds in Mel Mallikorai village and three in Jakkalorai village were selected.

Village	Farmer Name	No. of Cows
Jakkalorai	Indira/Shanmugam	2
	Salivan/Mallama	2
	Kannagi/Murugan	4
Mel Mallikorai	Vimala/Rangan	2
	Kannamal/Bheeman	4
	Kalavathi/Haridas	4
	Parvathi/Gandhi	3
Kavilorai	Ramesh	12



Production of Panchakavya – Jeevamirtham, etc

The farmers who were provided support for the improved cattle-sheds were trained on Enriched Farm Yard Manure and preparation of bio-inputs. Our Green Women Compost Production Company has been procuring and marketing the Bio-inputs produced by the Cattle shed farmers in Kurumbarpallam, Kadanad and Dhavanai.



Lab Testing of Co-compost

The co-compost produced by our Women Green Workers Compost Production Company at Ketti which is one of the main inputs used by our adoption farmers of the IRA Programme was sent for analysis four times during the reporting period.

Monitoring of pollutants in surface/ groundwater in the downstream

The water samples collected from the streams in the Dhavanai- Mallikorai region were submitted to the Erode Krishi Vigyan Kendra (KVK) for comprehensive analysis.

Soil and Water Conservation

The Agriculture Engineering Department was engaged to provide technical support for micro- catchment work in Dhavanai I, Dhavanai II, and Kavilorai. A joint field visit to these micro- catchments was conducted with their team. The department undertakes soil conservation work and the renovation/construction of water harvesting structures, with support from the project. However, there's been a delay in the department commencing this work. Additionally, the team also participated in a visit to Masinagudi concerning lift irrigation.



Production and sales of Vermicompost & Panchakavya by Tribal farmers of Masinagudi cluster

The continued production and sales of Vermicompost and Panchakavya by the Tribal farmers of Kurumbarpallam have been a very encouraging activity. A total quantity of 3 tons of vermicompost valued Rs.21,000 and 50 lts of panchakavya valued Rs.3,500 was procured from the 7 tribal farmers and marketed by Green Women Compost Production Company.



Block Demonstration

Ploughing operations are currently in progress for 49 farmers, covering approximately 49 acres across the villages of Kurumbarpadi, Kurumbarpallam, Thottlingi, and Thakkal. This is part of the ongoing Block Demonstration program in Masinagudi. Farmers in these areas are preparing their land to cultivate a variety of crops, including Tomato, Potato, Ragi, Beans, Garlic, and Lablab.



ITC MISSION SUNEHRA KAL: Comprehensive Community Development Programme

Solid Waste Management Initiatives

As part of our ongoing commitment to sustainable environmental practices, RDO Trust implemented Solid Waste Management (SWM) programs across seven Panchayats during the reporting year. These initiatives focused on three core components: Source Segregation, Home Composting & Cluster Composting.

A key objective was to build local capacity and foster long-term behavioral change in waste handling. To this end, we conducted 15 training and awareness sessions, reaching a total of 281 participants, including:

- Panchayat Green Workers
- Panchayat Officials
- Village Residents

These sessions emphasized the importance of waste segregation at the household level, composting of organic waste, and the proper management of recyclable and non-recyclable materials.

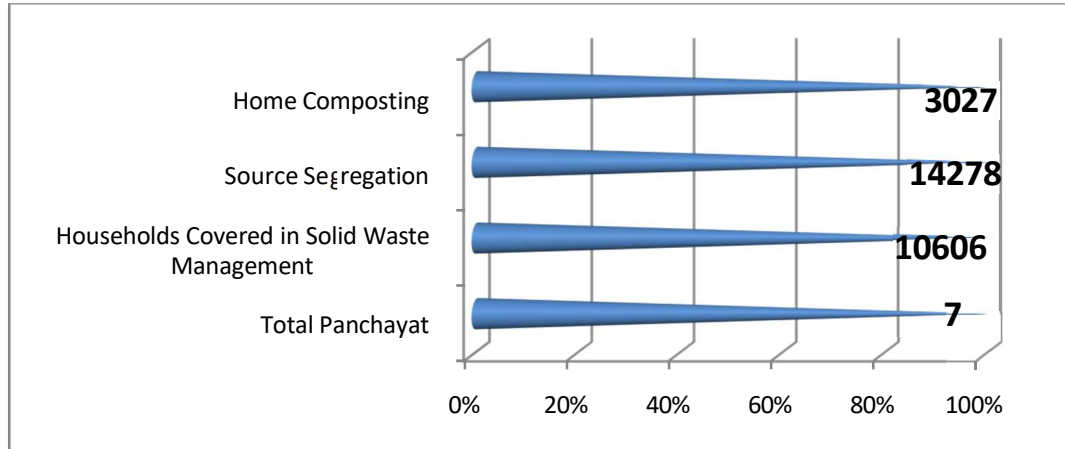
Through sustained community engagement, we reached 10,606 households, offering education and hands-on guidance in sustainable waste management practices. Our efforts led to the following key outcomes:

- 3,027 households adopted home composting techniques
- Cluster composting centers were established and strengthened to meet community needs
- Source-level segregation practices were implemented and improved in 14,278 households

These initiatives have resulted in a significant reduction in landfill dependency and have contributed to the creation of cleaner, healthier, and more environmentally responsible communities.



Environmental Impact of Sustainable Waste Management Practices



Health & Sanitation Meetings:

As part of our continued efforts to enhance public health and hygiene, 41 Health & Sanitation meetings were conducted across seven Panchayats during the reporting period. These sessions focused on raising awareness and educating community members on key topics, including:

- Toilet construction and proper usage
- Personal hygiene practices
- Solid waste management

A total of 490 participants took part in these meetings, comprising village residents, frontline health workers, and local leaders. Designed to be interactive, the sessions provided a valuable platform for discussing practical solutions, sharing best practices, and reinforcing the critical role of sanitation in community health.

These initiatives have led to increased awareness, positive behavioral change, and greater community participation in local sanitation efforts. These efforts have contributed to increased awareness, behavioral change, and greater participation in local sanitation initiatives.



School Infrastructure Development and Soft Components:

As part of our commitment to enhancing educational environments and promoting student well-being, we implemented a series of school infrastructure and soft component initiatives across 18 government schools in seven Panchayats, directly benefiting 2,677 students, with a primary focus on supporting girls' education.

Key Highlights

Community and Student Governance Engagement

- Conducted 28 School Management Committee (SMC) meetings and 27 Child Cabinet meetings.
- These sessions introduced project objectives and clarified the roles and responsibilities of SMCs and Child Cabinets in the development and maintenance of schools.

Awareness through Creative Activities

- Organized drawing, essay writing, and oral competitions to actively engage students and raise awareness on solid waste management and environmental responsibility.

Major Infrastructure Improvements

- Construction and renovation of toilets to enhance sanitation facilities.
- Upgrades to dining halls to improve the mid-day meal experience.
- Renovation of classrooms to create a more conducive learning environment.
- Installation of handwashing units to promote hygiene practices among students.
- Provision of incinerators for the safe disposal of sanitary waste.
- Application of roof cooling paint to regulate classroom temperatures and improve comfort.

These integrated efforts have led to significant improvements in both physical infrastructure and the overall learning atmosphere. They have also fostered a sense of ownership, responsibility, and active participation among students and school governance bodies.

These integrated efforts have led to significant improvements in both physical infrastructure and the overall learning atmosphere. They have also fostered a sense of ownership, responsibility, and active participation among students and school governance bodies.

Promoting Model Schools

As part of our commitment to fostering child-friendly, sustainable, and inclusive learning environments, we implemented a series of targeted interventions aimed at transforming government schools into model institutions. Of the seven schools selected for this initiative, four have been successfully developed into fully functional model schools, while the remaining three are progressing steadily as emerging schools.

Key Focus Areas

- **Nutrition Gardens:** Supported the development of nutrition gardens to enhance mid- day meals and educate students on sustainable agriculture and healthy eating habits.
- **Waste Management:** Introduced solid and liquid waste management systems within school campuses to promote environmental responsibility and improve hygiene standards.
- **Handwashing and Hygiene Promotion:** Installed functional handwashing units and conducted regular hygiene awareness sessions to instill safe practices among students.
- **Infrastructure Development:** Upgraded essential facilities including toilets, drinking water systems, classrooms, and play areas, creating a safer, healthier, and more engaging school environment.

Inclusive Governance: Child Cabinets and School Management Committees (SMCs)

- Child Cabinets played an active role in organizing cleanliness drives, leading awareness campaigns, and representing student voices, thereby nurturing leadership skills.
- SMCs were strengthened through regular meetings and training, ensuring effective community involvement and oversight in school development.

These integrated efforts have laid the foundation for holistic, community-driven education reform. The four model schools now serve as exemplary learning environments, while the three emerging schools are on a strong trajectory toward achieving the same standards.



Anganwadi Infrastructure Development and Soft Components:

In line with our goal of strengthening early childhood care and education, we implemented a series of infrastructure upgrades and soft component interventions across four Anganwadicenters in four Panchayats, directly benefiting 64 children.

Key Interventions

- **Infrastructure Development:** Upgraded physical facilities to create safe, child-friendly, and hygienic environments, fostering optimal conditions for early childhood development.
- **Community Engagement:** Strengthened four Mothers' Committees to promote active community participation and local ownership. These committees play a crucial role in:
 - Monitoring service delivery
 - Supporting child nutrition and hygiene
 - Facilitating regular feedback between parents and Anganwadi workers

These initiatives have significantly enhanced the quality of services delivered through Anganwadis while deepening community involvement in early childhood care and education.

Mother and Child Health

As part of our ongoing efforts to improve maternal and child well-being, we conducted targeted health and nutrition training sessions for 1,000 mothers across the project area.

Objective:

To prevent malnutrition and anemia among children and mothers by promoting nutritional awareness, early health interventions, and linkages to government health schemes.

Key Components:

- Educating mothers on the importance of balanced diets for themselves and their children
- Promoting early detection and management of anemia and growth delays
- Providing guidance on exclusive breastfeeding, weaning foods, and age-appropriate nutrition
- Raising awareness about iron and folic acid supplementation and routine health check-ups
- Facilitating access to government nutrition and maternal health programs

These trainings have empowered mothers with the knowledge and skills to make informed decisions about their own health and their children's nutrition—contributing to healthier families and more resilient communities.



SHG Formation & Adoption Programmes:

As part of our ongoing commitment to women's economic empowerment, we facilitated the formation and strengthening of Self-Help Groups (SHGs) and supported them through targeted adoption and income generation programs.

Key Achievements

- A total of ₹36.10 lakhs was mobilized from ICICI Bank to support income-generating activities, directly benefiting 115 SHG members.
- The financial assistance enabled women to start or scale up small enterprises, leading to increased household income and greater financial independence.

Financial Literacy & Scheme Linkage Training

To further build SHG capacity and promote responsible financial practices, we organized a comprehensive Financial Literacy and Scheme Linkage Training Program.

Program Highlights

- The training reached 658 women from various SHGs, equipping them with essential financial knowledge.
- Sessions were collaboratively conducted by RDO and ITC, with active participation from:
 - TNSRLM Panchayat Coordinators
 - Panchayat Presidents
 - PLF Cluster Coordinators
- Each participant received a Financial Literacy Handbook, designed as both a learning tool and long-term reference.

Core Training Topics

- Budgeting and expenditure planning
- Savings and investment strategies
- Responsible borrowing and debt management
- Accessing credit, insurance, pensions, and government financial services

The program was met with overwhelmingly positive feedback from participants and officials alike, highlighting its relevance, practicality, and impact.

By enhancing financial literacy, we are empowering low-income women to make informed financial decisions—leading to greater economic resilience, self-reliance, and sustainable livelihoods.



Green Temple Initiative:

The Green Temple Initiative was launched to promote environmental sustainability and waste management practices within temple premises and among devotees. The program aimed to transform temples into models of ecological responsibility by integrating eco-friendly practices into their daily operations and rituals.

We organized a programme to inaugurate the Green Temple activity, which was officially launched by the District Collector. During the event, we presented the objectives of the Green Temple initiative and flagged off a vehicle carrying drums meant for waste segregation and installation in temples.

Key Achievements:

- **Baseline Assessment:** Collected baseline data from 201 temples to understand existing practices, infrastructure, and opportunities for green interventions.
- **Devotee Engagement:** Conducted orientation sessions for 3,540 devotees, raising awareness on the importance of environmental stewardship in religious spaces.
- **Reward & Recognition:** A Reward & Recognition program was held in three districts to honor the contributions of Donors, Temple Officials, Master Trainers, and Volunteers who actively supported waste management in temples. Certificates and tokens of appreciation were presented to acknowledge their efforts and encourage continued community participation in the Green Temple Initiative.
- **Capacity Building:** Provided targeted training to 296 temple officials & 264 community volunteers. These sessions focused on sustainable waste management, water conservation, plastic reduction, and energy efficiency within temple operations.
- **Leadership Development:** Identified and empowered 112 Master Trainers to lead local implementation and act as resource persons. Additionally, 117 donors were engaged to support the initiative through financial and in-kind contributions.
- **Program Rollout:** successfully initiated the Green Temple model in 370 temples, embedding environmentally responsible practices in their routine activities and festivals.



Light House Initiative:

The Light House Initiative was launched with the objective of transforming select Panchayats into model communities for integrated sanitation and waste management. The program emphasizes localized, sustainable solutions, community participation, and capacity building to drive long-term impact.

Key Activities

- **Baseline Survey:** A comprehensive baseline survey was conducted to assess existing sanitation infrastructure, waste generation patterns, and community practices—providing a foundation for targeted interventions.
- **Installation of Liquid Waste Management (LWM) Plants:** Four LWM plants were installed in Sundakaraiputhur Village, Velliyankadu Panchayat, to treat and manage liquid waste efficiently and reduce environmental impact.
- **Information, Education, and Communication (IEC):** IEC materials were distributed widely to raise awareness on: Sanitation, Solid Waste Management (SWM), Liquid Waste Management (LWM) and Faecal Sludge Management (FSM)
- **Community Education on Faecal Manure Use:** Residents were educated on the safe and beneficial reuse of treated faecal sludge as manure in kitchen gardens and farming, promoting a circular sanitation approach.

Key Achievements

- **Widespread Awareness Generation:** Awareness campaigns successfully reached 17 Panchayats in the Karamadai Block, focusing on source segregation and proper waste management practices.
- **Capacity Building for Governance:** A Block-level stakeholders' meeting was organized under the Swachh Bharat Mission Phase II (SBM II). It provided training for Panchayat Secretaries and Block Development Officials to strengthen local sanitation governance.
- **Low-Cost Grey Water Treatment Model:** A low-cost Grey Water Treatment Plant (GWTP) was established in Sundakaraiputhur Village, serving as a replicable, affordable model



Other Activities

A. Swachhta Hi Seva 2024

As part of the Swachhta Hi Seva (SHS) 2024 campaign, a series of community-led initiatives were organized across the Panchayats to promote cleanliness, sanitation, and environmental awareness. These activities emphasized collective action and fostered a shared sense of responsibility toward building cleaner and healthier communities.

Key Activities

- **Mass Campaign and Cleanliness Rally:** A large-scale cleanliness rally and mass campaign were conducted to eliminate black spots and clean public spaces. The events witnessed enthusiastic participation from community members, volunteers, school children, and local leaders, all united in their commitment to environmental sanitation.
- **Medical Camp and Felicitation of Green Workers:** A dedicated medical camp was organized for Panchayat Green Workers to ensure their health and safety. During the event, the workers were honoured for their tireless service and provided with essential protective materials including gloves, masks, and coats.
- **Village-Level Awareness Campaigns:** Awareness activities were conducted at the village level to sensitize residents about solid waste management and sanitation practices.
 - Community members took a pledge to adopt responsible waste disposal habits.
 - Tree planting drives were also carried out to encourage environmental conservation and enhance village green cover.

These concerted efforts significantly strengthened community engagement, improved local sanitation standards, and fostered a long-term culture of cleanliness, respect for green workers, and environmental responsibilities.



B. World Hand Wash Day

To promote hygiene awareness and encourage healthy habits among children, World Hand Wash Day was celebrated in five schools, engaging 176 students in meaningful learning experiences.

Key Highlights

- **Interactive Sessions:** Students participated in engaging discussions on the importance of proper hand hygiene for preventing illness and maintaining overall health. The sessions encouraged active dialogue and reinforced key hygiene messages.
- **Live Demonstrations:** Practical demonstrations were conducted to teach students the correct handwashing techniques using soap and water. Special emphasis was placed on critical moments for handwashing—before meals and after using the toilet.



This initiative helped cultivate lifelong hygiene practices among schoolchildren and underscored hand washing as a simple yet highly effective method for disease prevention and overall well-being.



C. World Toilet Day:

World Toilet Day was observed in two schools, engaging 28 students in activities aimed at raising awareness about the importance of sanitation and access to safe toilets.

Key Activities

Drawing, Essay, and Oral Competitions: Students participated in creative competitions that explored themes of proper sanitation, personal hygiene, and global challenges related to toilet access. These activities encouraged critical thinking and provided a platform for students to express their ideas through art, writing, and speech.

This observance served as a valuable opportunity to educate the younger generation about the vital role sanitation plays in ensuring health, dignity, and sustainable development, while fostering advocacy for improved hygiene practices in their communities.



D. International Women's Day:

International Women's Day was celebrated with a strong emphasis on empowering women through financial literacy and capacity building. The event brought together 270 Self-Help Group (SHG) members from various Panchayats.

Key Highlights

- Theme: *Financial Literacy for Women's Empowerment*
- Objective: To enhance SHG members' knowledge of financial planning, savings, access to credit, and government welfare schemes focused on women's economic advancement.

The program featured interactive sessions, expert-led discussions, and the distribution of financial literacy materials, creating a dynamic platform for women to engage, learn, and build confidence in financial decision-making.

This celebration not only recognized the invaluable contributions of women but also reinforced the importance of economic independence, helping participants take more active roles in both their households and communities.



E. GW-CPC

Building on the groundbreaking success of the "Green Women Compost Production Company Pvt. Ltd.," we are proud to announce a significant expansion of our factory this year. Thanks to **REPCO Home Finance** for their financial support of Rs.25, 00,000 to construct a factory. The 40 dedicated women who transformed from sanitation workers to thriving entrepreneurs have now scaled their operation, proving that this model is not only sustainable but also replicable and scalable.

The Green Women Compost Production Company has successfully expanded its factory, significantly increasing its production capacity. They are now producing more than one ton of high-quality, nutrient-rich compost daily, double their initial output. This enhanced production directly benefits a greater number of local farmers, providing a much-needed alternative to chemical fertilizers and further promoting organic farming practices. The compost a unique blend of human waste, cow dung, processed tea waste, wet waste, and bio inputs is enriching the soil and helping to create healthier, more sustainable agricultural ecosystems.

The success of this project continues to attract international attention. Following the praise from NITI Aayog and the visits from officials in Bangladesh, Kenya, Uganda, Tanzania, and Ethiopia, we have hosted additional delegations this year. These visits underscore the global significance of this circular economy model, which addresses critical issues of waste management, public health, and sustainable agriculture simultaneously.

This expansion is a testament to the power of empowering women entrepreneurs. The journey of these women, from door-to-door sanitation workers to leaders of a scaled-up, first-of-its-kind enterprise, continues to inspire. Their success not only provides a sustainable solution for waste management but also creates economic opportunities and a powerful blueprint for other communities to follow.



F. Integrated Waste Management in Ketty Town Panchayat



Building on our legacy of community-centric development, RDO Trust is now strengthening its integrated waste management initiatives in Ketty Town Panchayat. Our goal is to create a replicable model for waste management, focusing on recycling various types of waste to reduce landfills and their negative environmental impact. This initiative, a partnership with **Micro-Land Foundation**, takes a holistic approach to waste management.

A key element of our strategy is a "Circular Economy in Sanitation for Agriculture". This concept has already been successful in other projects, which involved recycling faecal sludge and grey water, and institutionalizing women sanitation workers into a social enterprise. The enterprise produces and sells co-compost, while farmers' producer companies focus on agri- business and act as the main outlet for marketing the co-compost. Our past work has also included the construction of Faecal Sludge Treatment Plants in partnership with two Town Panchayats, including Ketty, to streamline the recycling of biodegradable waste and faecal sludge into high-nutrient co-compost. This compost has been used by farmers to increase their yield and income, while also reducing their reliance on chemical fertilizers.

As part of the planning phase for the Ketty initiative, we conducted a two-month-long data collection and stakeholder consultation process. This included a meeting with the Chairperson and Ward members of the Ketty Town Panchayat to brief them on the data collection and the vision of making Ketty a model Panchayat. An exposure visit was also organized for key stakeholders from Ketty to the Resource Recovery Park in Perinaickanpalayam Town Panchayat to observe successful Solid Waste Management (SWM) practices firsthand.



Our data collection, conducted using the digital platform Kobo Collect, provided crucial insights into the waste management scenario in Ketty. The survey found that Ketty Town Panchayat generates a total of 6002.49 kg of mixed household waste per day. Of this, organic waste constitutes the largest fraction at 50.06%, followed by plastic waste at 35.50%. The data also showed that a significant portion of household waste is organic (36%), followed by plastic (35%), with paper/cardboard and glass making up smaller fractions. The collected data will inform a tailored and sustainable SWM strategy for the Panchayat.

G. Championing Rural Women's Empowerment and Financial Independence

Since its inception in 1980, the Rural Development Organisation (RDO) has been a steadfast champion for rural women's empowerment, focusing on their educational, economic, and social upliftment. Our journey began with the formation of village-level women's associations, creating platforms for collective action and advocacy. This foundational work paved the way for a pivotal collaboration with the Tamil Nadu State Corporation for Women Development in 1999, which has since brought over a million women into the fold of our Self Help Groups (SHGs). We have continued to dedicate significant effort to inclusively mobilize women from traditionally isolated communities, including Badaga and SC/ST women, ensuring their full participation in this empowerment process.

Recognizing that financial independence is key to lasting change, RDO has played a crucial role in linking these SHGs with a wide network of financial institutions. Our partnerships, including those with **ICICI Bank** and **Sangamithra MFI**, as well as with commercial and cooperative banks, ensure that rural women have robust access to the financial resources needed to launch and grow their entrepreneurial endeavors.

The fiscal year 2024-2025 has been a landmark year, showcasing the remarkable economic potential unlocked through these efforts. We are proud to announce a significant milestone: a staggering sum of Rs. 8.25 Crore was disbursed to SHGs. This substantial increase in capital is a powerful testament to the collective strength and self-sufficiency of the women we serve, empowering them to become agents of profound change within their communities. This legacy of empowerment continues to shape a brighter future for rural women in India.



H. Capacity Building on CSR to the NGOs in the Nilgiris

In a significant effort to enhance community development initiatives, a training session on Corporate Social Responsibility (CSR) fund mobilization was successfully held at the RDO's office. The training, led by renowned CSR professional Mr. Krishnasamy, was attended by representatives from 32 non-governmental organizations (NGOs) across the Nilgiris district. This capacity-building program aimed to equip local NGOs with the necessary skills and knowledge to effectively attract and manage CSR funds, ensuring a greater impact on grassroots-level projects and sustainable development in the region.

IMPACT ASSESSMENT

The Innovative Resilient Agriculture (IR) program has significant potential for positive social impact, particularly in empowering small and marginal farmers to address environmental challenges on agriculture. We have followed a detailed potential framework for conducting the impact assessment which included:

- 1. Participant Feedback and Testimonials:** We have gathered feedback from past participants about their experiences in the program which provided us valuable insights into its impact and we have raised queries focused on how the program has influenced their understanding of agricultural issues, their leadership skills, and their ability to effect change in their communities.
- 2. Longitudinal Studies:** Tracking the progress of program participants over time have served us to assess the longer-term impact of the program and to understand how participants' involvement in IRA has influenced their productivity, cost-benefit, and income.
- 3. Community-Level Impact:** We have tried to assess the impact of IRA on the communities where participants live and work to provide insights into its broader social effects.

We have looked into the initiatives undertaken by participants in their communities including various workshops, campaigns, training sessions, climate change awareness and further it had published various handbooks, booklets on food and nutrition, medicinal Plants and thematic posters. As a result, participants involved in the programs got to witness various resourceful information on sustainability indeed which was been adopted in their day to day living as well.

- 4. Partnership and Collaboration:** Examining the partnerships and collaborations that RDO has formed with collaboration with Supraja Foundation, and other supporting organizations helped us to assess the effectiveness in leveraging resources and amplifying its impact.

We have observed that this program witnessed a participation of prominent research institutions like ICAR and KVK, Public Policy Experts and many other prominent representatives from agricultural and environmental institutions and universities, this helped the program to reach vividly and RDO abled to achieve the desired outcome from the collaborations and Participations.

1 STRATEGIC INTENT AND PLANNING

1.1 Social & Environmental Challenge

Challenge Area	Baseline Condition (2023)	Consequences Pre-Intervention
Chemical dependence	80 % farmers used synthetic fertilisers & pesticides	Soil degradation, rising input costs, health risks
Climate vulnerability	Erratic rainfall & water stress	Crop failure, livestock loss
Livelihood insecurity	Average land holding < 2 acres; low market access	Debt cycles & distress migration
Gender inequity	Women in agri-decision < 15 %	Unpaid labour, limited agency
Health & nutrition	Chemical residues in food	Malnutrition & chronic illness

Problem Statement:

Farmers in Nilgiris were caught in a cycle of chemical-intensive, high-risk farming that undermined ecological balance and economic security. The IRA project addresses this through natural farming, women-led collectives, climate adaptation, and youth sensitisation.

1.2 Approach & Change Mechanism

Component	Activities Executed	Change Intended
Farmer Capacity Building	15 sessions (10 IDIs, 5 FGDs); KVK trainings on panchagavya & composting	Farmers gain skills & confidence in organic methods
Women's Empowerment	SHG clusters, leadership in demo plots	Women emerge as agri-entrepreneurs
Ecological Restoration	Bio-inputs, livestock integration, inter-cropping	Improved soil health & biodiversity
Climate Resilience	Rainwater harvesting, step cultivation	Reduced climate risk
Youth Engagement	3 schools as "Green Ambassadors"	Inter-generational awareness
Market Access	FPO aggregation and value addition	Fair pricing & income stability

1.3 Target Segments

Dimension	Profile
Income group	Small & marginal farmers (< ₹1.5 lakh / year)
Geography	Nilgiris District – 7 villages (Kurumbarpallam, Mallikorai, Kavaratty, Kulisolai, Kadanad, Udhagamandalam, Hullathi)
Demography	Tribal (Baduga) communities, women SHGs, rural youth
Secondary stakeholders	KVK, ICAR, local panchayats, buyers

1.4 Theory of Change

Inputs	Outputs	Short-Term Outcomes (1-2 yrs)	Medium-Term (3-5 yrs)	Long-Term Impact (>5 yrs)
Training, bio-inputs, school gardens, demo farms	350 farmers trained, 3 schools involved	Adoption of natural inputs, cost savings	Stronger FPOs, women-led enterprises	Sustainable livelihoods & regenerative agriculture

2 APPROACH

2.1 Baseline & Situation Analysis

Indicator	Status (2023)
Chemical fertiliser use	> 150 kg/acre
Household debt	65 % in informal credit

Indicator	Status (2023)
Women decision role	15 %
Soil organic carbon	< 0.5 %
Rainfall pattern	Erratic two consecutive failures

2.2 Past Performance Trend

RDO has a two-decade record in rural livelihood promotion. Prior programs proved effective in SHG mobilisation and institutional convergence—experience used to design the IRA model.

2.3 Implementation & Sustainability

Phase	Duration	Key Activities	Sustainability Mechanism
I	2023-25	Training, bio-input production, school gardens	Peer mentors & lead farmers
II	2025-26	Market linkage & value addition	FPO revolving fund
III	2026 →	Community ownership	Self-governed eco-enterprise

2.4 Alignment to SDGs / Policies

SDG / Policy	Project Contribution
SDG 1 – No Poverty	Income enhancement via reduced inputs
SDG 2 – Zero Hunger	Organic nutrition & household food security
SDG 5 – Gender Equality	55 % women leaders
SDG 12 – Responsible Consumption	Waste-to-manure model
SDG 13 – Climate Action	Rainwater harvesting, soil restoration
NMSA / TN Natural Farming Mission	Full programmatic alignment

2.5 Stakeholder Feedback

Group	Key Feedback	Action Taken
Farmers	Better yields and lower cost	Expanded demo plots
Women	Higher confidence & mobility	Formed SHG leadership teams
Institutions (KVK/ICAR)	Scientific validation	Added soil testing component
Students	Requested more practice plots	Scaled garden program
Non-participants	Curious but risk-averse	Introduced open field days

2.6 Risk & Mitigation

Risk	Impact	Mitigation
Market volatility	Low profit	FPO aggregation and buyer contracts
Labour burden	Drop in participation	Collective rotational labour
Climate shock	Crop loss	Water storage & seed diversity
Knowledge attrition	Practice erosion	Lead farmer network
Initial yield dip	Adoption hesitation	Demonstration plots & incentives

3 IMPACT SCORECARD

Dimension	Indicators & Metrics	Baseline (2023)	Current Status (2025)	Change / Trend
Reach	Households engaged	0	350 HH (≈ 1,500 people / 7	Expanded steady reach

Dimension	Indicators & Metrics	Baseline (2023)	Current Status (2025)	Change / Trend
			villages)	
	Farmers trained through KVK	0	> 300 farmers	85 % adopted bio-inputs
	Schools covered	0	3 Govt. Schools	Green Ambassadors network created
Depth of Impact	% reporting improved livelihood	–	68 % “very much improved”, 24 % “slightly”	High depth impact
	Average input cost per acre	₹ 10,000	₹ 4,500	↓ 55 %
	Perceived health improvement	Low awareness	> 70 % families note better health	Positive shift
Inclusion & Equity	Women participation	15 %	55 % of trained participants	↑ 40 pp
	Youth participation	Nil	100 students trained	Emergent youth leadership
	Tribal household coverage	Scattered	30 % of beneficiaries	Improved equity
Environmental Impact	Chemical use	High	Reduced > 60 %	Cleaner soil & water
	Soil organic carbon trend	< 0.5 %	~ 0.9 % (avg.)	+80 % gain
	Water harvesting structures	0	> 50 constructed	Adaptive capacity ↑
Sustainability Outlook	FPOs strengthened	1 nascent	3 active collectives	Market resilience ↑

Impact Depth Score (qualitative index): *High Depth – High Inclusion – Medium Reach (Phase I)*

3.2 Key Highlights / Achievements

- **Economic:** Input cost ↓ 55–80 %; some farmers report 2–3× return within season.
- **Social:** Women co-leading production and finance decisions.
- **Health:** 72 % households report less fatigue & better nutrition.
- **Environmental:** Organic carrots fetching premium from Bangalore buyers.
- **Youth:** Students influencing family crop choices.
- **Institutional:** KVK & ICAR endorse soil quality gains scientifically.

3.3 Beneficiary Validation

Evaluation Question	Findings / Quotes
What if project did not exist?	“We would still feed our land poison.” – Farmer, Kurumbarpallam
How much change due to project?	> 70 % credit RDO training for adoption
Unintended impacts?	Short-term yield drop, extra labour – resolved via group work
Net perception of value	“Now our soil breathes and so do we.” – Woman Farmer

4 CONCLUSION AND WAY FORWARD

4.1 Impact Summary

Domain	Transformation Observed (Phase I)
Economic	Lower input cost → higher net income
Social	Women and youth lead change
Environmental	Restored soil fertility and biodiversity
Health	Improved nutrition and reduced chemical exposure
Institutional	Trusted partnership network established

4.2 Lessons Learnt

- Demonstration and peer trust drive behavioural change.
- Women’s collectives accelerate uptake and ensure continuity.
- Climate adaptation must be integrated into every farming cycle.
- Market linkages and branding are vital for organic price realisation.

4.3 Recommendations for Next Phase

Focus Area	Action Plan 2025-26
Market Development	Create Organic Market Hub & branding initiative
Financial Inclusion	Launch micro-credit for women farmers
Climate Infrastructure	Expand rainwater and solar irrigation
Digital Extension	Mobile advisory for weather & pest alerts
Education Scaling	10 new schools under “Green Ambassador” programme

4.4 Sustainability Outlook

Pillar	Post-Project Mechanism
Institutional	Community-run FPOs with RDO advisory
Financial	Revolving fund and organic produce revenue
Social	SHGs and youth eco-clubs
Environmental	Regenerative soil cycles self-sustain inputs

4.5 Closing Statement

“From dependence to dignity — the farmers of the Nilgiris are reclaiming their soil, their health, and their future.”

Quantitative Metrics:

Dimension	Indicators & Metrics	Baseline (2023)	Current Status (2025)	Change / Trend
Reach	Households engaged	0	350 HH (\approx 1,500 people / 7 villages)	Expanded steady reach
	Farmers trained through KVK	0	> 300 farmers	85 % adopted bio-inputs
	Schools covered	0	3 Govt. Schools	Green Ambassadors network created
Depth of Impact	% reporting improved livelihood	–	68 % “very much improved”, 24 % “slightly”	High depth impact
	Average input cost per acre	₹ 10,000	₹ 4,500	↓ 55 %
	Perceived health improvement	Low awareness	> 70 % families note better health	Positive shift
Inclusion & Equity	Women participation	15 %	55 % of trained participants	↑ 40 pp
	Youth participation	Nil	100 students trained	Emergent youth leadership
	Tribal household coverage	Scattered	30 % of beneficiaries	Improved equity
Environmental Impact	Chemical use	High	Reduced > 60 %	Cleaner soil & water
	Soil organic carbon trend	< 0.5 %	~ 0.9 % (avg.)	+80 % gain
	Water harvesting structures	0	> 50 constructed	Adaptive capacity ↑
Sustainability Outlook	FPOs strengthened	1 nascent	3 active collectives	Market resilience ↑

Sustainability and Scalability:

- The project designed for its implementation through capacity building of farmers in addition to project staff of RDO.
- The trainings and agricultural practices will build the capacities and attitudes and belief systems of farmers. This will continue over a long period even after the closure of the project and the culture of practice of climate- resilient and environment friendly practices will continue.
- The farmers connect emotionally to the activities such as plantation and its nurturing/ protecting and develop compassionate attitudes and dispositions and will continue lifelong.
- The successful implementation of the programs and its impacts will be disseminated through social media like newspapers, WhatsApp groups, with a motivating and inspiring factor for other schools both public and private.
- The organisation may upscale the program to other villages and districts once they receive positive feedback and see the tangible outcomes.

Community & Network Engagement of IRA

To enhance the IRA proposal, it would be valuable to include detailed information on institutional arrangements, particularly with agricultural research institutions and allied organizations. These partnerships can bring scientific rigor, practical expertise, and long-term sustainability to agricultural activities.

Proposed Institutional Arrangements:

1. Partnership with Agricultural Research Institutions:

- Collaborate with renowned agricultural and horticultural research institutions, such as ICAR (Indian Council of Agricultural Research), KVK and forest research institutes.
- These institutions can provide guidance on:
 - Selecting crop species suited to local agro-climatic conditions.
 - Climate Resilient crops
 - GM- crops
 - Soil health analysis and site preparation.
 - Sustainable plantation techniques and best practices.

2. Demonstration and Training Centers:

- Establish demonstration plots in collaboration with agricultural institutions to train farmers and local stakeholders.
- Use these centres to showcase:
 - Effective plantation methods.
 - Techniques for enhancing growth and survival rates.
 - Sustainable pest and disease management practices.

3. Expert Involvement in Pest and Disease Management:

- Engage entomologists, pathologists, and botanists to provide training on identifying and managing common pests and diseases.
- Develop integrated pest management (IPM) plans, emphasizing eco-friendly solutions such as bio-pesticides and companion planting.

4. Variety Selection and Seed Procurement:

- Work with research institutions like ICAR to identify crop varieties with high survival rates, ecological benefits, and economic value (e.g., medicinal plants, fruit-bearing trees, or native species).
- Source high-quality seeds or saplings from certified nurseries affiliated with agricultural or forestry institutions.

5. Monitoring and Advisory Services:

- Set up a network of advisors from partner institutions to provide ongoing support during and after the project.
- Leverage their expertise for periodic assessments and troubleshooting.

6. Collaborations with Local Krishi Vigyan Kendras (KVKs):

- Partner with KVKs to conduct community-level workshops on plantation care, water conservation, and nutrient management.
- Use their existing infrastructure and outreach for knowledge dissemination and technical support.

7. Knowledge Exchange Programs:

- Organize cross-learning opportunities where farmers can visit research institutions to understand advanced techniques and successful models of plantation management.

Benefits of Institutional Partnerships:

- Scientific Rigor: Ensures evidence-based practices are employed.
- Enhanced Survival Rates: Increases the likelihood of long-term plant health and productivity.
- Capacity Building: Equips farmers and local communities with valuable skills.
- Sustainability: Strengthens local ownership and ecosystem resilience.
- Replicability: Creates a scalable model for future conservation efforts.

Integrating these institutional arrangements into the IRA will elevate its impact and ensure its alignment with global best practices in climate resilient agriculture.

Outcomes

Farmer's Field School

1st Season: In partnership with TNAU-KVK, Farmer Field School on “Organic Carrot Cultivation” was conducted in Malathi/Kannan’s field of Kil Mallikorai village. This seven-week program was designed as a seven-module training and took place from November 13th to December 27th. Twenty-four farmers actively and regularly participated, along with the other farmers, and all were awarded participation certificates at the end.

2nd Season: Farmer's Field Schools are currently being conducted at all demonstration plots, as a continued Farmer to Farmer extension methodology. For each crop it is planned to undertake 3 FFSs: 1. Land preparation & Initial cultural activities during sowing. 2. Cultural operations – Pest and Disease management. 3. Crop yield and Income realized.

Activities:

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

The Rural Development Organisation (RDO) Trust, through its Innovative Resilient Agriculture (IRA) project, is addressing a complex set of interlinked social and environmental challenges in the Nilgiris District of Tamil Nadu. These include chemical dependence in farming, climate vulnerability, livelihood insecurity, gender inequity, and poor health and nutrition outcomes. In 2023, 80% of farmers relied on synthetic inputs, leading to soil degradation and health risks, while erratic rainfall and small landholdings exacerbated economic instability and distress migration.

Women’s participation in agricultural decision-making was below 15%, and tribal communities faced systemic exclusion. The IRA project tackles these issues through natural farming practices, women-led self-help groups, climate-adaptive infrastructure, and youth engagement.

Over the past year, the situation has evolved significantly. By 2025, the project has reached 350 households across seven villages, with over 300 farmers trained and 85% adopting bio-inputs. Chemical usage has dropped by more than 60%, and soil organic carbon has improved by 80%. Women now constitute 55% of trained participants, and youth leadership is emerging through school-based “Green Ambassador” programs.

These shifts indicate that while the core challenges remain relevant, the severity and nature of the problems have begun to change—moving from acute vulnerability to a phase of recovery and resilience. The project’s adaptive strategies and community-driven mechanisms have catalyzed a transition toward sustainable livelihoods and ecological restoration.

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

The RDO Trust is addressing the multifaceted challenges in Nilgiris through a holistic, community-driven model under the IRA project. Their approach integrates farmer capacity building, women’s empowerment, ecological restoration, climate resilience, youth engagement, and market access. In Phase I (2023–2025), they conducted 15 participatory training sessions, promoted bio-inputs and composting, formed SHG clusters, and introduced rainwater harvesting and school gardens. These activities were designed to build local skills, reduce chemical dependence, and foster inclusive leadership. The project also aligned with national policies like the TN Natural Farming Mission and global goals such as SDGs 1, 2, 5, 12, and 13.

Over the past year, the organization has evolved its strategy based on stakeholder feedback and field learnings. For instance, they expanded demonstration plots and added soil testing based on farmer and institutional input. Youth engagement deepened through the “Green Ambassador” initiative, and open field days were introduced to engage non-participants. The sustainability outlook has also matured, with plans for FPO-led market hubs, micro-credit for women, and digital advisory services. These shifts reflect a transition from foundational training to scaling, institutionalization, and resilience-building—

marking a significant evolution in how RDO attends to the challenges it set out to solve.

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

The IRA project by RDO Trust primarily targets small and marginal farmers in the Nilgiris District, especially those earning less than ₹1.5 lakh annually and holding less than two acres of land. The initiative focuses on tribal Baduga communities, women-led self-help groups (SHGs), and rural youth across seven villages. These groups were previously vulnerable to chemical-intensive farming, climate shocks, and limited market access. Secondary stakeholders include agricultural institutions (KVK, ICAR), local panchayats, and buyers who support implementation and scale.

Over the past year, the reach and inclusivity of the project have expanded significantly. From a baseline of zero households in 2023, the project now engages 350 households, with 30% tribal representation and 55% women participation—up from just 15%. Youth involvement has grown through school-based programs, training over 100 students as “Green Ambassadors.” This shift reflects a deepening of impact not only in numbers but also in equity, with women and youth emerging as co-leaders in agricultural transformation. The project’s inclusive design has successfully broadened its footprint while deepening its social relevance.

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

The IRA program by the Rural Development Organisation seeks to develop both immediate and long-term impacts on participants, communities, and the broader agricultural landscape.

Positive Outcomes

- i. **Economic**
 - a. **Reduced input costs:** Farmers report a 55–80% drop in input expenses, with some achieving 2–3× returns within a season.
 - b. **Improved market access:** FPO aggregation and value addition have enabled fair pricing and income stability.
 - c. **Financial resilience:** Plans for revolving funds and micro-credit for women farmers are strengthening financial inclusion.
- ii. **Social**
 - a. **Women’s empowerment:** Women now lead 55% of agri-initiatives, transitioning from unpaid labor to agri-entrepreneurship.
 - b. **Youth leadership:** Over 100 students trained as “Green Ambassadors,” influencing household farming choices.
 - c. **Community cohesion:** SHGs and eco-clubs foster peer learning and collective action.
- iii. **Environmental**
 - a. **Soil restoration:** Soil organic carbon improved from
 - b. **Reduced chemical use:** Over 60% reduction in synthetic inputs has led to cleaner soil and water.
 - c. **Climate adaptation:** Rainwater harvesting and step cultivation have enhanced resilience to erratic rainfall.
- iv. **Health**
 - a. **Improved nutrition:** 72% of households report better health and reduced fatigue due to chemical-free produce.
 - b. **Food safety:** Lower chemical residues in food contribute to long-term wellness.
- v. **Institutional**
 - a. **Scientific validation:** KVK and ICAR endorse soil quality gains, strengthening credibility.
 - b. **Policy alignment:** Full compliance with TN Natural Farming Mission and SDG targets ensures scalability and replication.

Potential Unintended Negative Outcomes:

- i. **Short-term yield dip**
 - a. Transitioning from chemical to organic methods initially led to lower yields, causing hesitation among farmers. This was mitigated through demonstration plots and incentives.
- ii. **Labor burden**
 - a. Organic practices required more manual effort, which risked reducing participation. RDO responded with collective rotational labor models.
- iii. **Knowledge attrition**
 - a. Without ongoing support, there was a risk of farmers reverting to old practices. The lead farmer

- network was introduced to sustain knowledge transfer.
- iv. **Market volatility**
 - a. Organic produce faced inconsistent demand and pricing. Buyer contracts and FPO strengthening were used to stabilize returns.
 - v. **Exclusion risk**
 - a. Non-participant farmers were initially hesitant or risk-averse. Open field days and peer-led outreach helped bridge this gap.

Conclusion

The IRA project by RDO Trust has demonstrated that regenerative agriculture, when rooted in community leadership and ecological wisdom, can transform vulnerable farming systems into resilient, inclusive, and sustainable livelihoods. Over the course of Phase I, the initiative has not only reduced chemical dependence and improved soil health, but also empowered women and youth to become agents of change. The integration of climate adaptation, market access, and institutional partnerships has laid a solid foundation for long-term impact.

As the project transitions into its next phase, the emphasis on market development, financial inclusion, and digital extension will be critical to deepening gains and scaling success. The journey from dependence to dignity echoed in the voices of farmers reclaiming their soil and future underscores the power of participatory, locally-driven models. With continued support and strategic evolution, IRA stands poised to become a replicable blueprint for sustainable agriculture across India's hill regions and beyond.

HISTORY AND MAIN OBJECTS

Corporate profile

Rural Development Organisation (“Trust” or “Issuer”) was registered on February 1, 1984 as a Trust pursuant to a certificate of registration issued by the Sub-Registrar of Assurances, Coonoor, vide registration no 6/1984 under the Indian Trusts Act, 1882. For more information about our Trust, please refer “General Information” and “History and Main Objects” on pages 16 and 90, respectively of this Draft Fund-Raising Document.

Registered Office and Communication address of our Trust

The Registered Office and Communication Address of our Trust is located at 313, Gramya Bhavan, Aruvankadu, The Nilgiris, Tamil Nadu, India- 643202

The Background

The Rural Development Organization Trust (RDO Trust) was founded by Mr. N.K. Perumal Community Development worker in 1980. The Trust is committed to serve the rural community by promoting innovative solutions and advocates collective responsibilities. The organisation facilitates solutions by establishing and reinforcing relationships among stakeholders, indulges in capacity building, supports livelihood diversification to cope with climate change, and influences policy decisions at district, state, and national levels through practical ideas and networking of various systems.

RDO Trust has expanded its path-breaking activities across India and has penetrated deep into the villages touching a number of livelihoods of the rural masses. The RDO team comprising dedicated and competent and well-trained professionals and volunteers, through their exemplary work in education, women empowerment, water and sanitation, advocacy and lobbying, waste and faecal management have put different forms of sustainable livelihoods within the reach of the villagers. Due to such achievements and accomplishments, the RDO over a period of four decades has earned the respect of the community and successive Governments at the centre and states.

Objects of our Trust inter alia includes:

The RDO Trust is committed to serving the rural community by promoting innovative solutions and advocating collective responsibilities.

We facilitate lasting solutions by:

- Providing quality and value education to children.
- Strengthening the earning capacity for women self-help groups (SHGs)
- Facilitating on-farm and off-farm diversified income generation activities for rural people.
- Striving for the overall health and well being of the community.
- Influencing policy decisions at district, state, and national levels.

For more information about our Trusts, please refer “*Key Provisions of Trust Deed*” on pages 159 of this Fund-Raising Document.

Accreditations and Testimonials

Some of the recent accreditations bagged by the Trust

F.Y.	Accreditation
2020	RDO Trust featured by ‘The Better India’ in their documentary video titled “Painting the Blue Hills Green”
2022	Mr. Valentine, CEO of WASTE, The Netherlands disbursed 11000000 (\$120,000) to farmers as loan through Sangamithra MFI
2022	World Water Day celebration organized by RDO Trust with the collaboration of N.S.Iyah Memorial higher secondary school at Ketti Palada
2022	Organic vegetables marketing center opened at RDO center at Aruvangadu
2023	Hon’ble Justice K. Jothimani Chairman of Green Tribunal visited the FSTP built by RDO Trust

2023	Minister of Tourism Hon'ble K. Ramachandran visited KRRP, Faecal Sludge Treatment Plant
2023	Signed an MoU with the Consul General of Japan in Chennai on School Sanitation Project
2023	Received best NGO Award from Hon'ble Governor of Tamil Nadu at Raj Bhavan, Chennai.
2023	Thiru S.P.Amruth IAS, Collector of The Nilgiris Visited our compost unit at ketti
2023	The first Refrigerator truck of Women FPO was flagged off by the District Collector Mr. S.P. Amrith IAS at Ooty
2024	3000 Toilets are being built in Karamada block with the help of ITC. 1.2 Million toilets are built in 10 states with the collaboration of FINISH Mondeal.
2024	Ethiopian Team Vist to RDO Trust to Study the Operation of Faecal Sludge Treatment plant and Waste Management
2024	RDO Team presented at Niti Ayog, New Delhi, regarding circular economy in sanitation for agriculture
2025	Outstanding contribution to sanitation from His Excellency Ambassador of the Netherlands
2025	Excellency Award from Rotary Club of Ooty.
2025	Registered with Social Stock Exchange Platform of Bombay Stock Exchange

OUR MANAGEMENT

Board of Governing Body Members

As of the date of this Fund-Raising Document, Management consists of 6 (Six) Members on the on Governing Body

Sr. No.	Name, Age, Designation, Date of Appointment and Address	Other Directorships / Trusteeship in other NGOs/NPOs
1.	Name: N.K. PERUMAL Age:76 Designation: Managing Trustee PAN: AICPP3698M Email: nkperumal10@gmail.com Address: 313, Gramya Bhavan, Aruvankadu- 643202, The Nilgiris, TN	NA
2.	Name: D. PAUL JOSEPH Age:51 Designation: Trustee PAN: AWFPP9832Q Email: jeomohan@gmail.com Address: 10/364 A, Annai Indra Nagar, Kanickraj Nagar, Aruvankadu, Nilgiris, TN	NA
3.	Name: S. RAJKUMAR Age:73 Designation: Trustee PAN: ADMPR8115N Email: Sampath_rajkumar@yahoo.com Address: 13/15, Blossom, Mount Pleasant, Coonoor- 643102, TN	NA

4.	<p>Name: VINOD KUMAR Age: 52 years Designation: Trustee</p> <p>PAN: AFFPV1384N Email: vinod7i@yahoo.com</p> <p>Address: 52/C Ram Nagar, Rasipuram, 637408, Namakkal District</p>	NA
5.	<p>Name: S. PRIYADHARSHINI Age:27 Designation: Trustee</p> <p>PAN: RYZPS7986F Email: priyadharshinisundar30@gmail.com</p> <p>Address: 8/312, Athiragatty, Coonoor The Nilgiris 643203</p>	NA
6.	<p>Name: DEEPA PATHIBAN Age:55 Designation: Trustee</p> <p>PAN: CDDPP9788A Email: deepaparthiban@yahoo.com</p> <p>Address: W/o Partibhan Manoharan 3/114, Bharathi Nagar, Namakkal- 637001</p>	NA

Appointment and Performance Appraisal Process:

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

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

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

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

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

Volunteers are guided and supervised by the respective project managers.

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

Performance Appraisal:

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

Interest of the Governing Body Members


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

Other understanding and confirmations

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

OUR FOUNDER

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

 A portrait of N.K. Perumal, a middle-aged man with a shaved head, wearing a blue vest over a light blue shirt. He is looking directly at the camera with a neutral expression.	<p>Name: N.K. PERUMAL Age: 76 PAN: AICPP3698M Designation: Managing Trustee Email: nkperumal10@gmail.com Address: 313, Gramya Bhavan, Aruvankadu- 643202, The Nilgiris, TN</p>
--	---

For additional details on the background, experience of our Trust, see 'Our Management' on page 92 of this Fund-Raising Document.

FINANCIAL STATEMENTS

FINANCIAL INFORMATION

(The remainder of this page is intentionally left blank)



M.SIVALINGAM. B.Com., F.C.A,DISA

CHARTERED ACCOUNTANT

7, Y.B.A BUILDING

WENLOCK ROAD

OOTACAMUND – 643 001

Nilgiri District

Tamil Nadu

OFF: 0423 2449523

INDEPENDENT AUDITOR'S REPORT

Opinion

I have audited the financial statements of **M/s. Rural Development Organisation, Grmaya Bhavan, Aruvankadu-643202, The Nilgiris, Tamil Nadu** which comprise the Balance Sheet as on **31st March, 2025**, Income and Expenditure and Receipts and Payments for the period from **1st April, 2024 to 31st March, 2025**.

In my opinion, the accompanying financial statements give a true and fair view of the financial position of the entity as at **31st March, 2025** and of its financial performance and receipts and payments for the period then ended in accordance with the Accounting Standards issued by the Institute of Chartered Accountants of India (ICAI).

Basis for Opinion

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

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

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

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

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



.....2

(2)

Auditor's Responsibilities for the Audit of the Financial Statements

My objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes my 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 scepticism throughout the audit. I 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 my 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, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control.
- 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 entity's ability to continue as a going concern. If I conclude that a material uncertainty exists, I am required to draw attention in my auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify my opinion. My conclusions are based on the audit evidence obtained up to the date of my auditor's report. However, future events or conditions may cause the entity to cease to continue as a going concern.

I 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 I identify during my audit.



.....3

(3)

Report on Other Legal/Contractual Requirements


I further report that:

- a. I have obtained all the information and explanations, which to the best of my knowledge and belief were necessary for the purposes of my audit;
- b. In my opinion, proper books of accounts as required have been kept by the NGO so far as appears from my examination of those books;
- c. the Balance Sheet and Income and Expenditure dealt with by this report are in agreement with the books of account;

I confirm that:

- a. I have verified and endorsed all the vouchers (cent percent) pertaining to the period.
- b. Duly attested the books of accounts as required.

Place : Aruvankadu
Date : 20.05.2025


M. SIVALINGAM, B.Com. F.C.A. DISA
CHARTERD ACCOUNTANT
M.No. 205561
Y.B.A BUILDINGS WENLOCK ROAD
OOTY, THE NILGIRIS 643 001

RURAL DEVELOPMENT ORGANISATION

"Gramya Bhavan", Aruvankadu-643 202, The Nilgiris. TN

(CONSOLIDATED)

BALANCE SHEET AS ON 31st MARCH 2025

LIABILITIES		Rs.P	ASSETS		Rs.P
General Fund	45215694.76		Fixed Asset - Schedule I		9372054.33
Add : Excess of Income Over Income Exp.	2023272.44				
	47238967.20		LOANS ADVANCES AND DEPOSIT:		
Less: Amount Written off for the year	1369824.00	45869143.20	Mutual Funds	4100000.00	
			Advances Others	23402048.60	27502048.60
			CASH AND BANK BALANCES:		
			I.Foreign Contribution A/c		
			Cash in Hand		2500.00
			State Bank of India-Delhi -115588-(FC DB)	2387.12	
			Canara Bank-5230 (Main)	2187242.36	
			Axis Bank Coonoor-3662 (Supplementary)	424.00	
			Axis Bank, Ooty - 6002 (Supplementary)	2052.63	
			Canara Bank -7969 (Supplementary)	18751.00	
			South Indian - 1812 (Supplementary)	17140.20	2227997.31
			I.Local A/c		
			Cash in Hand		672.00
			Cash at Bank:		
			Axis Bank,Coonoor -6601	274848.76	
			Canara Bank Yedakkadu -11180	2205.00	
			Child Line-23311 Canara Bank	3026.50	
			ICICI Bank Ltd.- 0037	762444.69	
			Indian Bank Ooty-463106817	4455.52	
			Canara Bank-8431	1902.47	
			Syndicate Bank Gudalore-7760	8573.50	
			Canara Bank Yeallahanalli 18647	71518.65	
			Canara Bank Yeallahanalli 5446	5343.00	
			Axis Bank Coonoor-6501845 ITC	5527805.93	
			South Indian Bank - 1797	492.00	
			ESAF Bank-5513	101254.94	6763870.96
TOTAL Rs.		45869143.20	TOTAL Rs.		45869143.20
PLACE: ARUVANKADU			As Per Books of accounts made available verified		
DATE : 20.05.2025			and found correct		



For Rural Development Organisation

(Signature)
Managing Trustee

(Signature)
M. SIVALINGAM, B.Com. F.C.A. DISA
CHARTERD ACCOUNTANT

M.No. 205561
Y.B.A. BUILDINGS WENLOCK ROAD
OOTY, THE NILGIRIS 643 001

RURAL DEVELOPMENT ORGANISATION						
"Gramya Bhavan", Aruvankadu-643 202, The Nilgiris. TN						
(CONSOLIDATED)						
Income and Expenditure Account for the year ended 31.03.2025						
Expenditure	Sate	Rs. Ps		Income		Rs.Ps
EXP INCURRED ON FC ACCOUNT :				Foreign Contribution Received From		
Foreign Contribution account	1		5733841.88	Sup-Supraja Foundation - Donation	5257557.00	
EXPENSES INCURRED ON LOCAL ACCOUNT FROM :				WC-Westchester-Donation	170577.00	
ITC Limited Project Expenses	2	21576853.17		WE4F-Donation	41303.00	5469437.00
Childline India Foundation Expenses	3	617.00		LOCAL RECEIPTS FROM:		
Local Donation	4	3849468.99		ITC Limited	21679000.00	
Microland Revenue Expenses	5	280166.00		Childline India Foundation	0.00	
Repeco Foundation Revenue Exp	6	2500000.00	28207105.16	Local donations	992084.00	
Depreciation			1022841.61	Rental Income	2935000.00	
				Microland Donation	500000.00	
				Repeco Home Finance	2500000.00	
				Local donations -Institution fees	1336140.00	29942224.00
				Bank Interest received-FC	73321.00	
				Bank Interest received-Local	1502079.09	1575400.09
Excess of Income over Expenditure			2023272.44			
TOTAL RS.			36987061.09	TOTAL RS.		36987061.09
PLACE: ARUVANKADU				As Per Books of accounts made available verified and found correct		
DATE : 20.05.2025						



For Rural Development Organisation

[Signature]
Managing Trustee

[Signature]
M. SIVALINGAM, B.Com F.C.A DISA
CHARTERD ACCOUNTANT
M.No. 205561
Y.B.A BUILDINGS WENLOCK ROAD
OOTY, THE NILGIRIS 643 001

RURAL DEVELOPMENT ORGANISATION

"Gramya Bhavan", Aruvankadu-643 202, The Nilgiris. TN

(CONSOLIDATED)

Receipt and Payment Account for the year ended 31.03.2025

Receipts	Rs. Ps	Rs. Ps	Payments	Stat	Rs.Ps
Opening Balance			EXP INCURRED ON FC ACCOUNT :		
I.Foreign Contribution A/c			Foreign Contribution account	1	5733841.88
Cash in Hand		4638.00	EXPENSES INCURRED ON		
State Bank of India-Delhi -115588-(FC DB)	4918.00		LOCAL ACCOUNT FROM :		
Canara Bank-5230 (Main)	3129228.36		ITC Limited Project Expenses	2	21576853.17
Axis Bank Coonoor-3662 (Supplementary)	424.00		Childline India Foundation Expenses	3	617.00
			Local Donation	4	3849468.99
Axis Bank, Ooty - 6002 (Supplementary)	2052.63		Microland Revenue Expenses	5	280166.00
Canara Bank -7969 (Supplementary)	18751.00		Repco Foundation Revenue Exp	6	2500000.00
South Indian - 1812 (Supplementary)	17140.20	3172514.19			28207105.16
			CAPITAL EXPENSES:		
I.Local A/c			ITC-Computer		25220.00
Cash in Hand		1121.60			25,220.00
Cash at Bank:			INVESTMENTS		
Axis Bank,Coonoor -6601	14136.51		Mutual Funds		4000000.00
Canara Bank Yedakkadu -11180	2205.00				
Child Line-23311 Canara Bank	128433.50		Loans and Advances		6113985.20
ICICI Bank Ltd.- 0037	53807.69				
India. Bank Ooty-463106817	4455.52		CASH AND BANK BALANCES:		
Canara Bank-8431	1902.47		I.Foreign Contribution A/c		
Syndicate Bank Gudalore-7760	8573.50		Cash in Hand		2500.00
Canara Bank Yeallahanalli 18647	5511.56		State Bank of India-Delhi -115588-(FC DB)		2387.12
Canara Bank Yeallahanalli 5446	5343.00		Canara Bank-5230 (Main)		2187242.36
Axis Bank Coonoor-6501845 ITC	5146316.30		Axis Bank Coonoor-3662 (Supplementary)		424.00
South Indian Bank - 1797	492.00		Axis Bank, Ooty - 6002 (Supplementary)		2052.63
ESAF Bank-8813	88680.58		Canara Bank -7969 (Supplementary)		18751.00
Corpus Fund	7450000.00	12909857.63	South Indian - 1812 (Supplementary)		17140.20
					2227997.31
			I.Local A/c		
Foreign Contribution Received From			Cash in Hand		672.00
Sup-Supraja Foundation - Donation	5257557.00		Cash at Bank:		
WC-Westchester-Donation	170577.00		Axis Bank,Coonoor -6601		274848.76
WE4F-Donation	41303.00	5469437.00	Canara Bank Yedakkadu -11180		2205.00
			Child Line-23311 Canara Bank		3026.50
LOCAL RECEIPTS FROM:			ICICI Bank Ltd.- 0037		762444.69
ITC Limited	21679000.00		Indian Bank Ooty-463106817		4455.52
Childline India Foundation	0.00		Canara Bank-8431		1902.47
Local ations	992084.00		Syndicate Bank Gudalore-7760		8573.50
Rental Income	2935000.00		Canara Bank Yeallahanalli 18647		71518.65
Microland Donation	500000.00		Canara Bank Yeallahanalli 5446		5343.00
Repco Home Finance	2500000.00		Axis Bank Coonoor-6501845 ITC		5527805.93
Local donations -Institution fees	1336140.00	29942224.00	South Indian Bank - 1797		492.00
			ESAF Bank-5513		101254.94
			Corpus Fund		0.00
Bank Interest received-FC	73321.00				6763870.96
Bank Interest received-Local	1502079.09	1575400.09			
TOTAL RS.		53075192.51	TOTAL RS.		53075192.51

As Per Books of accounts made available verified and found correct

PLACE: ARUVANKADU
DATE: 31.03.2025

For Rural Development Organisation

M. SIVALINGAM, B.Com., FCA, DIPA
CHARTERED ACCOUNTANT
M.No. 205561
Y.B.A. BUILDINGS WENLOCK ROAD
OOTY, THE NILGIRIS 643 001



Managing Trustee

RURAL DEVELOPMENT ORGANISATION

"Gramya Bhavan", Aruvankadu-643 202, The Nilgiris. TN

(CONSOLIDATED)

(Y.E-31.03.2025)

Foreign Contribution Expenses				Statement-1
Supraja Foundation Project Expenses:				
Sup - Revenue Expenses				
Sup - Accountant Salary	183000.00			
Sup - Audit Fees	100000.00			
Sup - Bank Charges	2033.00			
Sup - Capacity Building / Training Farmers	154600.00			
Sup - Client Farmer Data	75000.00			
Sup - Demo Farms and Training Centre	307500.00			
Sup - Exposure Visit-FPOs Farmers	89850.00			
Sup - Farmer Field School-Demo Farms	352500.00			
Sup - Field Coordinator Salary	995078.00			
Sup - Field Personnel Travel Costs	87998.00			
Sup - FPO Assistant Salary	173000.00			
Sup - FPO Coordinator Salary	180000.00			
Sup - FPOs Strengthening	800000.00			
Sup - IEC Training Material	89044.00			
Sup - Improved Cattle Shed / Prod Co Compost	740000.00			
Sup - Lab Testing of Co-Compost	25904.00			
Sup - Miscellaneous	50146.00			
Sup - Monitoring of Pollutants in Surface	10000.00			
Sup - Partnership with TNAU KVK	178000.00			
Sup - Prod of Panchakavya, Meen Amilan, Jeevamritam	29460.00			
Sup - Project Officer Salary	480000.00			
Sup - Resource Persons Travel Costs	58263.00			
Sup - School Children Awareness	26966.00			
Sup - Soil & Water Conservation Work	41070.00			
Sup - Staff Training	13525.00			
Sup - Vehicle Fuel Costs	188830.00	5431767.00		
WE4F-Revenue Expenses				
We4f-Admin Charges	6853.00			
We4f - Audit Fees	22000.00			
We4f - Bank Charges	2886.88			
WE4F-Field Staff Outside Travel	41238.00			
We4f - Office Rent Utilities and Maintenance	149694.00			
We4f - Salaries and Wages	62500.00	285171.88		
FM-Revenue Expmses				
FM-Admin Expenses	4400.00	4400.00		
WC- Revenue Expenses				
CS -Bank Charges'	3.00			
CS -Salaries and Wages	12500.00	12503.00	5733841.88	



For Rural Development Organisation

[Signature]
Managing Trustee

[Signature]
M. SIVALINGAM, B.Com, FCA, DISA
CHARTERD ACCOUNTANT
M.No. 205561
Y.B.A BUILDINGS WENLOCK ROAD
OOTY, THE NILGIRIS 643 001

Rdoloc-Revenue Expenses				Statement-4
Rdoloc - Bank Charges	1330.79			
Rdoloc - Computer Maintenance	6715.90			
Rdoloc - Electricity Charges	142373.00			
Rdoloc - EPF	115536.00			
Rdoloc - Incentive to Staff	177550.00			
Rdoloc - Insurance	190378.00			
Rdoloc - Office Expenses	706388.50			
Rdoloc - Office Rent	38000.00			
Rdoloc-Postage and Courier	456.00			
Rdoloc - Printing and Stationery	32254.00			
Rdoloc - Repaires and Maintenance	93457.00			
Rdoloc - Salaries and Wages	1166723.00			
Rdoloc - Sponsorship	150000.00			
Rdoloc - Staff Welfare	93565.00			
Rdoloc - Telephone Charges	53126.00			
Rdoloc - Travelling Expenses	820756.80			
Rdoloc - Vehicle Runing and Maintenance	60859.00	3849468.99		
Microland - Revenue Expenses				Statement-5
RdoML - Audit and Miscellaneous Expenses	40000.00			
RdoML - Data Collection and Software Development	188616.00			
RdoML - Exposure Visit	51550.00	280166.00		
Repeco Foundation Revenue Exp				Statement-6
Repeco - Renovation Work at GWPC	2500000.00	2500000.00	28207105.16	
Grand Total Rs.			33940947.04	

For Rural Development Organisation


Managing Trustee


M. SIVALINGAM, B.Com. FCA DISA
CHARTERD ACCOUNTANT
M.No. 205561
Y.B A BUILDINGS WENLOCK ROAD
OOTY THE NILGIRIS 643 001



Rural Development Organisation (24-25)-LC

Fixed Assets

Particulars	1-Apr-24 to 31-Mar-25						
	Opening Balance-01.04.24	Additions	Deletions	Total	Dep Rate	Depreciation	WDV as on 31.03.2025
Budha Statue	1800.00			1800.00	15%	270.00	1530.00
Building	12669.92			12669.92	5%	633.50	12036.42
Const of IYH First Floor	87782.91			87782.91	5%	4389.15	83393.76
Const of R&D Centre	21225.47			21225.47	5%	1061.27	20164.20
Construction of Godown	1243.27			1243.27	5%	62.16	1181.11
Construction of Latrine	1314.60			1314.60	5%	65.73	1248.87
Construction of Nursery Shed	765.21			765.21	5%	38.26	726.95
Construction of Revetment	89845.45			89845.45	5%	4492.27	85353.18
Fc - Furniture and Fittings	86485.99			86485.99	10%	8648.60	77837.39
Fc - Hond Activa	64736.00			64736.00	15%	9710.40	55025.60
Fc - Mahindra Scorpio TN 43 L 4534	835498.32			835498.32	15%	125324.75	710173.57
Fc - Maruthi Ecco Van	82768.75			82768.75	15%	12415.31	70353.44
Fc - Prefabricated Building Extension	1692300.28			1692300.28	5%	84615.01	1607685.27
Happy Home Realtors	202400.00			202400.00	0%	0.00	202400.00
HSBC - Fc Projector	2027.25			2027.25	15%	304.09	1723.16
Industrial Shed	614.84			614.84	5%	30.74	584.10
Int - Furniture	35159.42			35159.42	10%	3515.94	31643.48
Int - Bta 800 Ahuja Portable Pa System	16022.50			16022.50	15%	2403.38	13619.13
ITC - Computer	42600.64			42600.64	15%	6390.10	36210.54
ITC - Cube Mould	16341.43			16341.43	15%	2451.21	13890.22
ITC - HP 22 DF Desktop	38122.50			38122.50	15%	5718.38	32404.13
ITC - Mat and Carpets	10404.00			10404.00	15%	1560.60	8843.40
ITC - Office Furniture	69092.25			69092.25	10%	6909.23	62183.03
ITC - Printer and Scanner	10716.80			10716.80	15%	1607.52	9109.28
Itc Canon MF244DW Laser Printer		25220.00		25220.00	15%	3783.00	21437.00
KAC - Furniture	20519.75			20519.75	10%	2051.98	18467.78
Land	718960.00			718960.00	0%	0.00	718960.00
LCD Projector	15011.39			15011.39	15%	2251.71	12759.68
Mahindra Jeep TN 43 P 7453	876449.45	500000.00	300000.00	1076449.45	15%	161467.42	914982.03
Notice Board	3410.20			3410.20	15%	511.53	2898.67
Rabit Shed	867.94			867.94	5%	43.40	824.54
Rdochl - Furniture	680.00			680.00	10%	68.00	612.00
Rdodl - Computers Laptop	16382.18			16382.18	15%	2457.33	13924.85
Rdodl FM21 - Printers	4688.74			4688.74	15%	703.31	3985.43
Rdodl FM - Computers and Laptop	45650.30			45650.30	15%	6847.55	38802.76
Rdodl FM - Inverter	28560.00			28560.00	15%	4284.00	24276.00
Rdodl - Furniture and Fixures	10721.89			10721.89	10%	1072.19	9649.70
Rdoloc - Computer	15895.00			15895.00	15%	2384.25	13510.75
Rdoloc - Eicher Vehicle TN 43 P 0212	1658348.47			1658348.47	15%	248752.27	1409596.20
Rdoloc-Furniture & Fixures	168648.33			168648.33	10%	16864.83	151783.50
Rdoloc- Lava Mobile	530.40			530.40	15%	79.56	450.84
Rdoloc - Mobile(Zenfone3s)	404.60			404.60	15%	60.69	343.91
Rdoloc - Motor Pump	8500.00			8500.00	15%	1275.00	7225.00
Rdoloc - Samsung Galaxy A34 Phone	25500.00			25500.00	15%	3825.00	21675.00
Rdoloc - Solar System	223550.00			223550.00	15%	33532.50	190017.50
Rdoloc - TN 43 H 4093	6915.40			6915.40	15%	1037.31	5878.09
Rdoloc - TN 43 H 4117	6915.40			6915.40	15%	1037.31	5878.09
Rdoloc - Water Aquagrاند Plus	652.80			652.80	15%	97.92	554.88
Roof Top Shed	1493574.10			1493574.10	5%	74678.71	1418895.40
Toyato Glance Car TN 43 P 7962	976536.95			976536.95	15%	146480.54	830056.41
UPS and Battery	27194.87			27194.87	15%	4079.23	23115.64
Women Resource Centre	384029.98			384029.98	5%	19201.50	364828.48
WVS - T	8640.00			8640.00	15%	1296.00	7344.00
Grand Total	10169675.94	525220.00	300000.00	10394895.94		1022841.61	9372054.33



(Signature)
Managing Trustee

CHARTERED ACCOUNTANT
M.No. 205561
Y.B.A. BUILDINGS WENLOCK ROAD
OOTY, THE NILGIRIS 643 001



M.SIVALINGAM. B.Com., F.C.A,DISA

CHARTERED ACCOUNTANT

7,Y.B.A BUILDING

WENLOCK ROAD

OOTACAMUND – 643 001

Nilgiri District

Tamil Nadu

OFF: 0423 2449523

LC
23-24

INDEPENDENT AUDITOR'S REPORT

Opinion

I have audited the financial statements of **M/s. Rural Development Organisation, Grmaya Bhavan, Aruvankadu-643202, The Nilgiris, Tamil Nadu** which comprise the Balance Sheet as on **31st March, 2024**, Income and Expenditure and Receipts and Payments for the period from **1st April, 2023 to 31st March, 2024**.

In my opinion, the accompanying financial statements give a true and fair view of the financial position of the entity as at **31st March, 2024** and of its financial performance and receipts and payments for the period then ended in accordance with the Accounting Standards issued by the Institute of Chartered Accountants of India (ICAI).

Basis for Opinion

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

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

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

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

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



.....2

(2)

Auditor's Responsibilities for the Audit of the Financial Statements

My objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes my 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 scepticism throughout the audit. I 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 my 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, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control.
- 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 entity's ability to continue as a going concern. If I conclude that a material uncertainty exists, I am required to draw attention in my auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify my opinion. My conclusions are based on the audit evidence obtained up to the date of my auditor's report. However, future events or conditions may cause the entity to cease to continue as a going concern.

I 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 I identify during my audit.



.....3

(3)

Report on Other Legal/Contractual Requirements

I further report that:

- a. I have obtained all the information and explanations, which to the best of my knowledge and belief were necessary for the purposes of my audit;
- b. In my opinion, proper books of accounts as required have been kept by the NGO so far as appears from my examination of those books;
- c. the Balance Sheet and Income and Expenditure dealt with by this report are in agreement with the books of account;

I confirm that:

- a. I have verified and endorsed all the vouchers (cent percent) pertaining to the period.
- b. Duly attested the books of accounts as required.

Place : Aruvankadu
Date : 20.06.2024


M. SIVALINGAM, B.Com, FCA, DISA
CHARTERD ACCOUNTANT
M.No. 205561
Y.B.A BUILDINGS WENLOCK ROAD
OOTY, THE NILGIRIS 643 001

RURAL DEVELOPMENT ORGANISATION				
<i>"Gramya Bhavan", Aruvankadu-643 202, The Nilgiris. TN</i>				
(CONSOLIDATED)				
BALANCE SHEET AS ON 31st MARCH 2024				
LIABILITIES	Rs.P		ASSETS	Rs.P
General Fund	40087358.72		Fixed Asset - Schedule I	10169675.94
Add : Excess of Income Over Income Exp.	5128336.04	45215694.76		
			LOANS ADVANCES AND DEPOSIT:	
			Mutual fund -Axis Bank	100000.00
			Advances others	18857887.40
				18957887.40
			Cash and Bank Balance:	
			I.Foreign Contribution A/c	
			Cash in Hand	4638.00
			State Bank of India-New Delhi -115588-(FC DB)	4918.00
			Canara Bank-5230 (Main)	3129228.36
			Axis Bank Coonoor-3662 (Supplementary)	424.00
			Axis Bank, Ooty - 6002 (Supplementary)	2052.63
			Canara Bank -7969 (Supplementary)	18751.00
			South Indian - 1812 (Supplementary)	17140.20
				3172514.19
			I.Local A/c	
			Cash in Hand	1121.60
			Cash at Bank:	
			Axis Bank,Coonoor -6601	14136.51
			Canara Bank Yedakkadu -11180	2205.00
			Child Line-23311 Canara Bank	128433.50
			ICICI Bank Ltd.- 0037	53807.69
			Indian Bank Ooty-463106817	4455.52
			Canara Bank-8431	1902.47
			Syndicate Bank Gudalore-7760	8573.50
			Canara Bank Yeallahanalli 18647	5511.56
			Canara Bank Yeallahanalli 5446	5343.00
			Axis Bank Coonoor-6501845 ITC	5146316.30
			South Indian Bank - 1797	492.00
			ESAF Bank-8813	88680.58
			Corpus Fund	7450000.00
				12909857.63
TOTAL Rs.		45215694.76	TOTAL Rs.	45215694.76
PLACE: ARUVANKADU			As Per Books of accounts made available verified	
DATE : 20.06.2024			and found correct	

For Rural Development Organisation

[Signature]
Managing Trustee

[Signature]
M. SIVALINGAM, B.Com. FCA DISA
CHARTERD ACCOUNTANT
M.No. 205561
Y.B.A. BUILDINGS WENLOCK ROAD
OOTY, THE NILGIRIS 643 001



RURAL DEVELOPMENT ORGANISATION			
<i>"Gramya Bhavan", Aruvankadu-643 202, The Nilgiris. TN</i>			
(CONSOLIDATED)			
(Y.E-31.03.2024)			
Foreign Contribution Expenses			Statement-1
Sup-Revenue Expenses			
Sup-Accountant Salary	157500.00		
Sup-Capacity Building / Training Farmers	88546.00		
Sup-Client Farmer Data	75000.00		
Sup-Demo Farms and Training Centre	294473.00		
Sup-Exposure Visit-FPOs Farmers	25375.00		
Sup-Field Coordinator Salary	715000.00		
Sup-Field Personnel Travel Costs	34005.00		
Sup-FPO Assistant Salary	174500.00		
Sup-FPO Coordinator Salary	210000.00		
Sup-FPOs Strenthening	138000.00		
Sup-IEC Training Material	55740.00		
Sup-Improved Cattle Shed / Prod Co Compost	750000.00		
Sup-Lab Testing of Co-Compost	32275.00		
Sup-Miscellaneous	36133.00		
Sup-Partnership with TNAU KVK	178000.00		
Sup-Prod of Panchakavya, Meen Amilan	3710.00		
Sup-Project Officer Salary	420000.00		
Sup-Resource Persons Travel Costs	60950.00		
Sup-School Children Awarness	39878.00		
Sup-Soil & Water Conservation Work	6185.00		
Sup-Staff Training	39290.00		
Sup-Vehicle Fuel Costs	115350.00	3649910.00	
WE4F-Revenue Expenses			
WE4F-OfficRent Utlilites and Maintenance	254934.00		
WE4F-Improment of FSTP Centre	826000.00		
WE4F-Inegration on Composting RRP	100000.00		
WE4F-Soil Crops,Circular Economy	4100.00	1185034.00	
Bank Charges	1673.00	1673.00	4836617.00
Local Account Expenses:			
Rdo Chl-Revenu Expenses			Statement-2
Rdochl-Admin Cost	50757.00		
Rdochl-Client Related Exp.	10120.00		
Rdochl- Staff Salary	302000.00		
RdoCHL-Bank Charges	874.00		
Rdochl-Travel(Out Reach)	4500.00	368251.00	



Rdo ITC-Revenue Expenses			Statement-3
ITC-Community Toilet & IHHT Training			
Ite - Community Toilet	5260760.00		
Ite-LHI Phase -II Demo	225000.00		
Ite-Bio Gas Unit & Composter Unit	100271.00		
ITC Awarnes/Training/Workshop GT	229539.00		
ITC Community Event /Public Function	98042.00		
ITC Exposure Visit NGO Staff and Village Institions	12750.00		
ITCMeeting NGO Staff	11938.00		
Ite-Singnages/Didplay Boards	69624.00		
Ite-Training -Groups	6244.00		
Ite-Training-NGO Staff	42466.00		
ITC-Villageboard/wall Painting	117002.00		
ITC-Village Level Meeting	15286.00		
Ite-Community Organisor	717594.00		
Ite-Community Organisor Travel	192000.00		
ITC Green Temple Super Trainee	1348632.00		
Ite-GT / SWM Super Trainer Travel	368000.00		
ITC Hygiene Educator Salary	193500.00		
ITC Hygiene Educator Travel	25200.00		
Ite-LHI Supervisor Salary	40000.00		
Ite-LHI Supervisor Travel	8000.00		
Ite-Project Coordinator	559020.00		
Ite-Project Coordinator-Trvel	56700.00		
ITC Project Engineer Salary	252000.00		
Ite Project Engineer Travel	33000.00		
ITC SHG Mobilisation Travel	25200.00		
ITC SHG Mobilistaion Salary	132000.00		
Ite-Accountant	252000.00		
Ite-Accountant Travel	33000.00		
ITC Asset Maintenance & Repair	44412.00		
ITC-Bank Charges	5.90		
Ite-Communication	75596.00		
Ite-Miscellaneous	59961.00		
Ite-NGO Director's Honororium	239580.00		
Ite-NGO Director Travel	105600.00		
Ite-Office Rent and Maintnanance	133148.00		
Ite-Printing and Stationary	35989.00		
Ite-Staff Welfare/PF Emp Cont.	275760.00		
ITC-Events for Children (Anganwadi & Schools)	17907.00		
ITC Government School Supported-New Schools	10324887.00		
Ite- Govt School Supported- New Anganwadi (Const.)	5504.00		
ITC Model School	115045.00		
Ite - Promotion/Strengthening SDMCand Child Cabinet	36090.00		
Ite-Baseline Surveys	66000.00		
Women Empowerment	137384.00	22097636.90	




Rdoloc-Revenue Expenses				Statement-4
Rdoloc:Management Contribution to PF	19285.00			
Rdoloc-Bank Charges	1557.42			
Rdoloc-Computer Maintanance	31278.00			
Rdoloc-Electricity Charges	83248.00			
Rdoloc - EPF	88477.00			
Rdoloc-Function and Meeting Exp	67067.00			
Rdoloc-Incentive to Staff	226125.00			
Rdoloc-Insurance and Taxes	118662.00			
Rdoloc-Office Expenses	116000.00			
Rdoloc- Office Rent	67500.00			
Rdoloc-Printing and Stationery	102234.00			
Rdoloc-Professional Charges	7500.00			
Rdoloc-Repairs and Maintanance	862449.00			
Rdoloc-Salaries and Wages	1816890.00			
Rdoloc-Sponsorship	84500.00			
Rdoloc-Subcribtions	8133.00			
Rdoloc-Telephone Charges	57365.00			
Rdoloc-Travelling Expenses	149960.00			
Rdoloc-Travel(Out Reach)	64127.00			
Rdoloc-Vehicle Maintanance	14410.00			
Rdoloc-Vehicle Runing & Maintenance	4500.00			
RDOLoc - Website maintanance	30000.00	4021267.42		
Rdoloc - Revenue Account				Statement-5
Rdoloc-Donation for Purchase of Ambulance	400000.00	400000.00	26887155.32	
Grand Total Rs.			31723772.32	

For Rural Development Organisation


Managing Trustee




M. SIVALINGAM B.Com. F.C.A. DISA
CHARTERD ACCOUNTANT
M.No. 205561
Y.B.A. BUILDINGS WENLOCK ROAD
OOTY, THE NILGIRIS 643 001

Rural Development Organization - Local

Gramya Bhavan

1-Apr-23 to 31-Mar-24

Particulars	Fixed Assets						
	Rural Development Organization - Local						
	1-Apr-23 to 31-Mar-24						
	Opening		Total Rs.P	Dep Rate %	Depreciation	Closing Balance	
Balance	Additions	Deletion/Sale					
KAC-Furniture	22799.72			22799.72	10%	2279.97	20519.75
Rdochl-Furniture	800.00			800.00	15	120.00	680.00
WVS- TV	9600.00			9600.00	10	960.00	8640.00
ITC-Computer	50118.40			50118.40	15	7517.76	42600.64
ITC-Office Furniture	81285.00			81285.00	15	12192.75	69092.25
ITC-Printer and Scanner	12608.00			12608.00	15	1891.20	10716.80
ITC-Bta 800 Ahuja Portable Pa System	18850.00			18850.00	15	2827.50	16022.50
ITC-Cube Mould	19225.21			19225.21	15	2883.78	16341.43
ITC-HP 22 DF Desktop		44850.00		44850.00	15	6727.50	38122.50
ITC-Mat and Carpets	12240.00			12240.00	15	1836.00	10404.00
Rdoloc-Motor Pump		10000.00		10000.00	15	1500.00	8500.00
Rdoloc-Samsung Galaxy A34 Phone		30000.00		30000.00	15	4500.00	25500.00
Budha Statue	1800.00			1800.00	0	0.00	1800.00
Building	13336.76			13336.76	5	666.84	12669.92
Const. of IYH First Floor	92403.06			92403.06	5	4620.15	87782.91
Const of R&D Centre	22342.60			22342.60	5	1117.13	21225.47
Construction of Godown	1308.70			1308.70	5	65.44	1243.27
Construction of Latrine	1383.79			1383.79	5	69.19	1314.60
Construction of Nursery Shed	805.48			805.48	5	40.27	765.21
Construction of Revetment	94574.16			94574.16	5	4728.71	89845.45
Ecosport Ford	176755.20		176755.20	0.00	0	0.00	0.00
Fc-Honda Activa	76160.00			76160.00	15	11424.00	64736.00
FC-Mahindra Scorpio-TN43L 4534	982939.20			982939.20	15	147440.88	835498.32
Fc - Maruthi Ecco Van	97375.00			97375.00	15	14606.25	82768.75
Fc-Prefabricated Building Extension	634432.50	1356509.00		1990941.50	15	298641.23	1692300.28
Furniture and Fittings-Fc	96095.54			96095.54	10	9609.55	86485.99
Happy Home Realtors	202400.00			202400.00	0	0.00	202400.00
HSBC-FC Projector	2385.00			2385.00	15	357.75	2027.25
Industrial Shed	647.20			647.20	5	32.36	614.84
Int-Furniture	39066.02			39066.02	10	3906.60	35159.42
Land	718960.00			718960.00	0	0.00	718960.00
Lc-Balero Jeep-TN43J 1350	84247.80		84247.80	0.00	0.00	0.00	0.00
LCD Projector	17660.46			17660.46	15	2649.07	15011.39
Notice Board	4012.00			4012.00	15	601.80	3410.20
Rabit Shed	913.62			913.62	5	45.68	867.94
Rdodl-Computers Laptop	19273.15			19273.15	15	2890.97	16382.18
RdodlFM21-Printers	5516.16			5516.16	15	827.42	4688.74
RdodlFM-Computers and Laptop	53706.24			53706.24	15	8055.94	45650.30
RdodlFM-Inverter	33600.00			33600.00	15	5040.00	28560.00
Rdodl-Furniture and Fixures	11913.21			11913.21	10	1191.32	10721.89
Rdoloc-Computers	18700.00			18700.00	15	2805.00	15895.00
Rdoloc - Eicher Vehicle TN43P 0212	1950998.20			1950998.20	15	292649.73	1658348.47
Rdoloc-Furniture & Fixures	187387.03			187387.03	10	18738.70	168648.33
Toyota Glance Car TN 43 P 7962		1148867.00		1148867.00	15	172330.05	976536.95
Rdoloc- Lava Mobile	624.00			624.00	15	93.60	530.40
Mahindra Jeep TN 43 P 7453		1031117.00		1031117.00	15	154667.55	876449.45
Rdoloc-Mobile(Zenfone3s)	476.00			476.00	15	71.40	404.60
Rdoloc-Solar System		263000.00		263000.00	15	39450.00	223550.00
Rdoloc- TN 43 H 4093	8135.76			8135.76	15	1220.36	6915.40
Rdoloc-TN 43 H 4117	8135.76			8135.76	15	1220.36	6915.40
Rdoloc- Water Aquagrand Plus	768.00			768.00	15	115.20	652.80
Roof Top Shed		1757146.00		1757146.00	15	263571.90	1493574.10
UPS & Battery	31994.00			31994.00	15	4799.10	27194.90
Wenlock Resdng Center (JP)	404242.09			404242.09	5	20212.11	384029.98
	6325000.02	5641489.00	261003.00	11705486.02		1535810.083	10169675.94



For Rural Development Organisation

[Signature]
Managing Trustee

[Signature]
M. SIVANIGAM, B.Com FCA DISA
CHARTERED ACCOUNTANT
M.No. 205561
YBA BUILDINGS WENLOCK ROAD
QOTY, THE NILGIRIS 643 001



M.SIVALINGAM. B.Com., F.C.A,DISA

CHARTERED ACCOUNTANT

7,Y.B.A BUILDING

WENLOCK ROAD

OOTACAMUND – 643 001

Nilgiri District

Tamil Nadu

OFF: 0423 2449523

INDEPENDENT AUDITOR'S REPORT

Opinion

I have audited the financial statements of **M/s. Rural Development Organisation, Grmaya Bhavan, Aruvankadu-643202, The Nilgiris, Tamil Nadu** which comprise the Balance Sheet as on **31st March, 2023**, Income and Expenditure and Receipts and Payments for the period from **1st April, 2022 to 31st March, 2023**.

In my opinion, the accompanying financial statements give a true and fair view of the financial position of the entity as at **31st March, 2023** and of its financial performance and receipts and payments for the period then ended in accordance with the Accounting Standards issued by the Institute of Chartered Accountants of India (ICAI).

Basis for Opinion

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

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

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

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

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

.....2

(2)

Auditor's Responsibilities for the Audit of the Financial Statements

My objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes my 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 scepticism throughout the audit. I 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 my 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, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control.
- 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 entity's ability to continue as a going concern. If I conclude that a material uncertainty exists, I am required to draw attention in my auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify my opinion. My conclusions are based on the audit evidence obtained up to the date of my auditor's report. However, future events or conditions may cause the entity to cease to continue as a going concern.

I 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 I identify during my audit.



.....3

(3)

Report on Other Legal/Contractual Requirements


I further report that:

- a. I have obtained all the information and explanations, which to the best of my knowledge and belief were necessary for the purposes of my audit;
- b. In my opinion, proper books of accounts as required have been kept by the NGO so far as appears from my examination of those books;
- c. the Balance Sheet and Income and Expenditure dealt with by this report are in agreement with the books of account;

I confirm that:

- a. I have verified and endorsed all the vouchers (cent percent) pertaining to the period.
- b. Duly attested the books of accounts as required.

Place : Aruvankadu
Date : 25.05.2023


M. SIVALINGAM B.Com. FCA. DISA
CHARTERD ACCOUNTANT
M.No. 205561
Y.B.A BUILDINGS WENLOCK ROAD
OOTY, THE NILGIRIS 643 001

RURAL DEVELOPMENT ORGANISATION

"Gramya Bhavan", Aruvankadu-643 202, The Nilgiris. TN

(CONSOLIDATED)

BALANCE SHEET AS ON 31st MARCH 2023

LIABILITIES	Rs.P	ASSETS	Rs.P
General Fund	48731622.33	Fixed Asset - Schedule I	6325000.02
Less: Excess of Expenditure Over Income	7365320.41		
	41366301.92	LOANS ADVANCES AND DEPOSIT:	
Add: Relating to Previous year	0.00	Advances others	32295684.68
	41366301.92		32295684.68
Less: Relating to previous year	0.00	Cash and Bank Balance:	
	41366301.92	I.Foreign Contribution A/c	
		Cash in Hand	4638.00
Loans and Advances	3506388.00	State Bank of India-New Delhi -115588-(FC	29831.00
		Canara Bank-5230 (Main)	13448.36
		Axis Bank Coonoor-3662 (Supplementary)	418.00
		Axis Bank, Coonoor - 6002 (Supplementary)	2052.63
		Bank of India-0008 (Supplementary)	33428.00
		Canara Bank -7969 (Supplementary)	18751.00
		South Indian - 1812 (Supplementary)	17140.20
			115069.19
		I.Local A/c	
		Cash in Hand	1121.60
		Cash at Bank:	
		Axis Bank,Coonoor -6601	504522.51
		Canara Bank Yedakkadu -11180	2205.00
		Child Line-23311 Canara Bank	14445.50
		ICICI Bank Ltd.- 0037	1078797.69
		Indian Bank Ooty-463106817	4455.52
		Canara Bank-8431	1902.47
		Syndicate Bank Gudalore-7760	8573.50
		Canara Bank Yeallahanalli 18646	55646.04
		Canara Bank Yeallahanalli 5446	5343.00
		Axis Bank Coonoor-6501845 ITC	204793.20
		South Indian Bank - 1797	492.00
		Corpus Fund	4250000.00
			6131176.43
TOTAL Rs.	44872689.92	TOTAL Rs.	44872689.92
PLACE: ARUVANKADU		As Per Books of accounts made available verified	
DATE :25.05.2023		and found correct	

For Rural Development Organisation

(Signature)
Managing Trustee

(Signature)
M. SIVALINGAM, B.Com F.C.A DISA
CHARTERD ACCOUNTANT
M.No. 205561
Y.B.A BUILDINGS WENLOCK ROAD
OOTY THE NILGIRIS 643 001



RURAL DEVELOPMENT ORGANISATION

"Gramya Bhavan", Aruvankadu-643 202, The Nilgiris. TN

(CONSOLIDATED)

Income and Expenditure Account for the year ended 31.03.2023

Expenditure	Sate	Rs. Ps		Income		Rs.Ps
EXP INCURRED ON FC ACCOUNT :				For Rural Development From:		
Foreign Contribution account	1		6129784.00	Water Energy For Food	298704.00	298704.00
EXPENSES INCURRED ON LOCAL ACCOUNT FROM :				LOCAL RECEIPTS FROM:		
Childline India Foundation Expenses	2	1435797.00		Childline India Foundation	1339428.00	
ITC Limited Project Expenses	3	15151754.20		ITC Limited	11907983.00	
Local Donation	4	3904349.50		Local donations	899850.00	
Carin India limited	5	750854.99	21242755.69	Rental Income	2325640.00	
				SBI Mutual fund	2200000.00	
				Sangamithra Rural Financial Service	755000.00	
Depreciation			1656668.46	Local donations -Institution fees	1536670.00	20964571.00
Excess of Income over Expenditure			0.00	Bank Interest received-FC	46614.00	
				Bank Interest received-Local	353998.74	400612.74
				Excess of Expenditure Over Income		7365320.41
TOTAL RS.			29029208.15	TOTAL RS.		29029208.15

PLACE: ARUVANKADU

As Per Books of accounts made available verified and found correct

DATE :25.05.2023

For Rural Development Organisation

Managing Trustee



M. Sivalingam
M. SIVALINGAM B.Com FCA DISA
 CHARTERD ACCOUNTANT
 M.No. 205561
 Y.B.A BUILDINGS WENLOCK ROAD
 OOTY, THE NILGIRIS 643 001

RURAL DEVELOPMENT ORGANISATION

"Gramya Bhavan", Aruvankadu-643 202, The Nilgiris. TN

(CONSOLIDATED)

Receipt and Payment Account for the year ended 31.03.2023

Receipts	Rs. Ps	Rs. Ps	Payments	Stat	Rs.Ps
Opening Balance			EXP INCURRED ON FC ACCOUNT :		
I.Foreign Contribution A/c			Foreign Contribution account	1	6129784.00
Cash in Hand		4638.00	EXPENSES INCURRED ON		
State Bank of India-New Delhi -11558	6039228.00		LOCAL ACCOUNT FROM :		
Canara Bank-5230 (Main)	-223709.64		Childline India Foundation Expenses	2	1435797.00
Axis Bank Coonoor-3662 (Supplement)	16346.00		ITC Limited Project Expenses	3	15151754.20
Axis Bank, Ooty - 6002 (Supplementa	2052.63		Local Donation	4	3904349.50
Bank of India-0008 (Supplementary)	33428.00		Carin India limited	5	750854.99
Canara Bank -7969 (Supplementary)	18217.00				21242755.69
South Indian - 1812 (Supplementary)	17140.20	5902702.19	CAPITAL EXPENSES:		
			Rdoloc: Eicher Lorry TN43P 0212		22,95,292.00
I.Local A/c			ITC: Ahuja Portable Speaker		18,850.00
Cash in Hand		1103.60	Rdoloc: Furniture		30000.00
Cash at Bank:					23,44,142.00
Axis Bank,Coonoor -6601	1047220.50		I.Foreign Contribution A/c		
Canara Bank Yedakkadu -11180	2205.00		Cash in Hand		4638.00
Canara Bank Yellanhalli -5446	5343.00		State Bank of India-New Delhi -115588-(FC DB)		29831.00
Child Line-23311 Canara Bank	102619.50		Canara Bank-5230 (Main)		13448.36
ICICI Bank Ltd.- 0037	2007382.27		Axis Bank Coonoor-3662 (Supplementary)		418.00
Indian Bank Ooty-463106817	4455.52		Axis Bank, Coonoor - 6002 (Supplementary)		2052.63
Canara Bank-8431	1830.47		Bank of India-0008 (Supplementary)		33428.00
Syndicate Bank Gudalore-7760	8573.50		Canara Bank -7969 (Supplementary)		18751.00
Canara Bank Yeallahanalli 18647	105346.00		South Indian - 1812 (Supplementary)		17140.20
Axis Bank Coonoor-6501845 ITC	453451.00				115069.19
Central Bank of India-5034	4476.30		I.Local A/c		
South Indian Bank - 1797	492.00		Cash in Hand		1121.60
Corpus Fund	3720000.00	7463395.06	Cash at Bank:		
			Axis Bank,Coonoor -6601		504522.51
For Rural Development From:			Canara Bank Yedakkadu -11180		2205.00
Water Energy For Food	298704.00	298704.00	Child Line-23311 Canara Bank		14445.50
			ICICI Bank Ltd.- 0037		1078797.69
LOCAL RECEIPTS FROM:			Indian Bank Ooty-463106817		4455.52
Childline India Foundation	1339428.00		Canara Bank-8431		1902.47
ITC Limited	11907983.00		Syndicate Bank Gudalore-7760		8573.50
Local donations	899850.00		Canara Bank Yeallahanalli 18646		55646.04
Rental Income	2325640.00		Canara Bank Yeallahanalli 5446		5343.00
SBI Mutual fund	2200000.00		Axis Bank Coonoor-6501845 ITC		204793.20
Sangamithra Rural Financial Servi	755000.00		South Indian Bank - 1797		492.00
Local donations -Institution fees	1536670.00	20964571.00	Corpus Fund		4250000.00
					6131176.43
Bank Interest received-FC	46614.00				
Bank Interest received-Local	353998.74	400612.74			
Loans and Advances		932960.32			
TOTAL RS.		35968686.91	TOTAL RS.		35968686.91

PLACE: ARUVANKADU

DATE :25.05.2023

As Per Books of accounts made available verified and found correct

For Rural Development Organisation



Managing Trustee

M. SIVALINGAM, B.Com. F.C.A. DISA
 CHARTERED ACCOUNTANT
 M.No. 205561
 YB A BUILDINGS WENLOCK ROAD
 OOTY THE NILGIRIS 643 002

RURAL DEVELOPMENT ORGANISATION			
<i>"Gramya Bhavan", Aruvankadu-643 202, The Nilgiris. TN</i>			
(CONSOLIDATED)			
(Y.E-31.03.2023)			
Rdodl- New Delhi Revenue Expenses (Waste)			Statement-1
RDODL-Community Mobilizer-Cure	100000.00		
Rdodl- Consultancy Fee - T &S	4988.00		
Rdodl-Honorarium	240000.00		
Rdodl-Traveling and Convoyance	7400.00	352388.00	
FM Revenue Account			
Fm-Computer Maintance	1630.00		
Fm Salary	20000.00		
FM-Training [Rogram Expencess	15300.00		
Fm- Vechicle & Maintance	65418.00	102348.00	
Rdodlfex-Revenue Account			
Rdodlfex-Consultancy Fees-Trainees Finish Ex	220500.00	220500.00	
Rdodlphilips Revenue Account			
Rdodl- Philips- Project Development Exp.	173629.00	173629.00	
WE4F-Revenue Expenses			
WE4F - Indirect Cost			
WE4F - Audit Fees	20000.00		
We4f - Bank Charges	12138.00		
WE4F-Communication	54258.00		
WE4f - Computer Maintenance	131741.00		
WE4F Documendation	20000.00		
WE4F-Field Staff Outside Travel	119923.00		
WE4F-Fringe Benefit EPF and Insurance	62560.00		
WE4F-OfficRent Utilites and Maintenance	292449.00		
WE4F - Printing and Stationary	5145.00		
WE4F-Salary Accountant	113000.00		
WE4F-Stationary and Postage	24960.00		
WE4F-Vehicle Maintenance and Fuel	85400.00	941574.00	
WE4F-Other Direct Cost			
WE4F-Capacity Building	1143227.00		
WE4F-Demo Farm Expenses	33302.00		
WE4F-Farmers Agriculture Practice	13880.00		
WE4F-Inegration on Composting RRP	179816.00		
WE4F-Soil Crops,Circular Economy	50000.00	1420225.00	
WE4F-Project Implimentaion Team			
WE4F-Overseas Consultant/experts	168875.00		
WE4F-Salary Cocompost Supervisor	86400.00		
WE4F-Salary Communication Manager	122960.00		
WE4F- Salary Director- Training	155185.00		
WE4F-Salary Feild Co-Ordinators	225500.00		
WE4F-Salary Green Workers	743500.00		
WE4F-Salary Marketing Manager	162400.00		
WE4F-Salary PIT Consultancy	120000.00		
WE4F-Salary PIT Head	134000.00		
WE4F-Salary Production Manager	165800.00	2084620.00	
WE4F- Supply and Equipments	834500.00	834500.00	6129784.00



Rdo chl-Revenu Expenses				Statement-2
Rdochl-Admin Cost	179697.00			
Rdochl-Client Related Exp.	199823.00			
Rdochl- Staff Salary	912000.00			
RdoCHL-Bank Charges	1477.00			
Rdochl-Travel(Out Reach)	142800.00	1435797.00		
Rdo ITC-Revenue Expenses				Statement-3
ITC-Community Toilet & IHHT Training	3105954.00			
Itc - Green Temple	119476.00			
ITC-Mobilisation and Other Cost A	604253.59			
ITC-Mobilisation Cost-B	2630000.00			
ITC-Overhead and Administration	1180483.61			
ITC Support to Education	7314323.00			
ITC-Survey	26854.00			
ITC-Women Empowerment	40410.00			
Itc IHHT Sigenage	130000.00	15151754.20		
Rdoloc-Revenue Expenses				Statement-4
RDO - Local Account	14000.00			
Rdoloc:Management Contribution to PF	11697.00			
Rdoloc-Bank Charges	207.50			
Rdoloc-Eletricity Charges	39252.00			
Rdoloc - EPF	108034.00			
Rdoloc-Function and Meeting Exp	10028.00			
Rdoloc- Honorarium	1400000.00			
Rdoloc-Incentive to Staff	55810.00			
Rdoloc-Insurance and Taxes	62727.00			
Rdoloc -Lakshmi Narayan Stores	13119.00			
Rdoloc-Newspaper and Periodicals	1480.00			
Rdoloc- Office Rent	3500.00			
Rdoloc-Postage and Courier	205.00			
Rdoloc-Printing and Stationery	44990.00			
Rdoloc-Professional Charges	151000.00			
Rdoloc - Property Tax	30580.00			
Rdoloc-Repaires and Maintanance	155789.00			
Rdoloc-Salarries and Wages	1480120.00			
Rdoloc-Sponsorship	99500.00			
Rdoloc - Staff Fuel Expns	500.00			
Rdoloc-Staff Welfare	45858.00			
Rdoloc-Telephone Charges	31857.00			
Rdoloc-Training Prog Exp	5380.00			
Rdoloc - Transportation Charges	22.00			
Rdoloc-Travel(Out Reach)	1300.00			
Rdoloc-Vehicle Maintanance	61894.00			
Rdoloc-Vehicle Runing & Maintenance	30000.00			
RDOLOC - Website maintanance	45500.00	3904349.50		
Rdodl Loc-Revenu Expenses				Statement-5
Cairns India - Revenue Account	638454.99			
Rdocilro - Electricity Charges	2500.00			
Rdocilro - Mobile Allowance	300.00			
Rdocilro - Rent	45000.00			
Rdocilro - Salary	64600.00	750854.99	21242755.69	



For Rural Development Organisation

Managing Trustee

pan
M. SIVALINGAM B.Com F.C.A. DISA
 CHARTERD ACCOUNTANT
 M.No. 205561
 Y.B.A. BUILDINGS WENLOCK ROAD
 OOTY, THE NILGIRIS 643 001

Rdo Chl-Revenu Expenses				Statement-2
Rdochl-Admin Cost	179697.00			
Rdochl-Client Related Exp.	199823.00			
Rdochl- Staff Salary	912000.00			
RdoCHL-Bank Charges	1477.00			
Rdochl-Travel(Out Reach)	142800.00	1435797.00		
Rdo ITC-Revenue Expenses				Statement-3
ITC-Community Toilet & IHHT Training	3105954.00			
Itc - Green Temple	119476.00			
ITC-Mobilisation and Other Cost A	604253.59			
ITC-Mobilisation Cost-B	2630000.00			
ITC-Overhead and Administration	1180483.61			
ITC Support to Education	7314323.00			
ITC-Survey	26854.00			
ITC-Women Empowerment	40410.00			
Itc IHHT Sigenage	130000.00	15151754.20		
Rdoloc-Revenue Expenses				Statement-4
RDO - Local Account	14000.00			
Rdoloc:Management Contribution to PF	11697.00			
Rdoloc-Bank Charges	207.50			
Rdoloc-Elctricity Charges	39252.00			
Rdoloc - EPF	108034.00			
Rdoloc-Function and Meeting Exp	10028.00			
Rdoloc- Honorarium	1400000.00			
Rdoloc-Incentive to Staff	55810.00			
Rdoloc-Insurance and Taxes	62727.00			
Rdoloc -Lakshmi Narayan Stores	13119.00			
Rdoloc-Newspaper and Periodicals	1480.00			
Rdoloc- Office Rent	3500.00			
Rdoloc-Postage and Courier	205.00			
Rdoloc-Printing and Stationery	44990.00			
Rdoloc-Professional Charges	151000.00			
Rdoloc - Property Tax	30580.00			
Rdoloc-Repaires and Maintanance	155789.00			
Rdoloc-Salarries and Wages	1480120.00			
Rdoloc-Sponsorship	99500.00			
Rdoloc - Staff Fuel Expns	500.00			
Rdoloc-Staff Welfare	45858.00			
Rdoloc-Telephone Charges	31857.00			
Rdoloc-Training Prog Exp	5380.00			
Rdoloc - Transportation Charges	22.00			
Rdoloc-Travel(Out Reach)	1300.00			
Rdoloc-Vehicle Maintanance	61894.00			
Rdoloc-Vehicle Runing & Maintenance	30000.00			
RDOLOC - Website maintanance	45500.00	3904349.50		
Rdodl Loc-Revenu Expenses				Statement-5
Cairns India - Revenue Account	638454.99			
Rdocilro - Electricity Charges	2500.00			
Rdocilro - Mobile Allowance	300.00			
Rdocilro - Rent	45000.00			
Rdocilro - Salary	64600.00	750854.99	21242755.69	



For Rural Development Organisation

Managing Trustee

pan
M. SIVALINGAM B.Com F.C.A. DISA
 CHARTERD ACCOUNTANT
 M.No. 205561
 Y.B.A. BUILDINGS WENLOCK ROAD
 OOTY, THE NILGIRIS 643 001

LCD Projector	15	30889.59			30889.59	4633.44	26256.15
Modi Xerox 5825	15	1352.02			1352.02	202.80	1149.22
Motor Bike- TN 43 D5211	15	20023.54			20023.54	3003.53	17020.01
Notice Board	15	4720.00			4720.00	708.00	4012.00
Office Equipment	15	4144.24			4144.24	621.64	3522.60
Rabit Shed	10	6370.70			6370.70	637.07	5733.63
Rdodl-Air Conditioner	15	130640.00			130640.00	19596.00	111044.00
Rdodl-Camara	15	63369.60			63369.60	9505.44	53864.16
Rdodl-Computers Laptop	15	414927.00			414927.00	62239.05	352687.95
RdodIFM21-Printers	15	9193.60			9193.60	1379.04	7814.56
RdodIFM-Computers and Laptop	15	89510.40			89510.40	13426.56	76083.84
RdodIFM-Inverter	15	56000.00			56000.00	8400.00	47600.00
Rdodl-Furniture and Fixures	10	39277.70			39277.70	3927.77	35349.93
RdodlOXU-Computer and Laptop	15	108768.00			108768.00	16315.20	92452.80
RdodlOXU-Printer	15	10240.00			10240.00	1536.00	8704.00
Rdoloc-Computers	15	22000.00			22000.00	3300.00	18700.00
Rdoloc-Furniture & Fixures	10	211160.80	30000.00		241160.80	24116.08	217044.72
Rdoloc- Lava Mobile	15	4160.00			4160.00	624.00	3536.00
Rdoloc-Mobile(Zenfone3s)	15	29440.00			29440.00	4416.00	25024.00
Rdoloc-Motorcycle	15	37782.00			37782.00	5667.30	32114.70
Rdoloc- TN 43 H 4093	15	54238.40			54238.40	8135.76	46102.64
Rdoloc-TN 43 H 4117	15	54238.40			54238.40	8135.76	46102.64
Rdoloc- TV	15	11600.00			11600.00	1740.00	9860.00
Rdoloc- UPS & Battery	15	29600.00			29600.00	4440.00	25160.00
Rdoloc- Water Aquagrand Plus	15	18720.00			18720.00	2808.00	15912.00
Rdoloc-Eicher Lorry TN43P 0212	15		2295292.00		2295292.00	344293.80	1950998.20
Renolt Duster SUV-TN 43 E	15	561490.05		561490.05	0.00	0.00	0.00
Roof Top Shed	15	540000.00			540000.00	81000.00	459000.00
Round Off	0	-0.12			-0.12	0.00	-0.12
Safety Locker	15	221.66			221.66	33.25	188.41
Samsung Mobile Phone-Fc	15	15974.40			15974.40	2396.16	13578.24
Sony Camara	15	9830.40			9830.40	1474.56	8355.84
Training Cum Guest Room	15	41952.86			41952.86	6292.93	35659.93
UPS & Battery	15	37640.00			37640.00	5646.00	31994.00
Video Camera	15	52.97			52.97	7.95	45.02
Waid-Computers	15	23993.60			23993.60	3599.04	20394.56
Waid-LCD Projector	15	22080.00			22080.00	3312.00	18768.00
Waid-Printer	15	16920.00			16920.00	2538.00	14382.00
Water Heater	15	924.42			924.42	138.66	785.76
Water Pump	15	64.08			64.08	9.61	54.47
Water Purifier	15	461.83			461.83	69.27	392.56
Depre Reserve		0.00			0.00	0.00	0.00
Grand Total		6199016.53	2344142.00	561490.05	7981668.48	1656668.46	6325000.02



For Rural Development Organisation

Managing Trustee

M. SIVALINGAM, B.Com. FC A. DISA
 CHARTERD ACCOUNTANT
 M.No. 205561
 Y.B.A BUILDINGS WENLOCK ROAD
 OOTY, THE NILGIRIS 643 001

MATERIAL DEVELOPMENTS

Since March 31, 2025 till the date of filing this Draft Fund-Raising Document, there has been no material event/ development or change having implications on the operations of the Trust/ Trust at the time of the Issue which may affect the Issue or the investor's decision to invest / continue to invest in the ZCZP Instruments.

SECTION VI – LEGAL AND OTHER INFORMATION

OUTSTANDING LITIGATION

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

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

DETAILS OF DEFAULT AND NON-PAYMENT OF STATUTORY DUES

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

DETAILS OF PENDING PROCEEDINGS INITIATED AGAINST THE TRUST FOR ECONOMIC OFFENCES

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

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

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

OTHER REGULATORY AND STATUTORY DISCLOSURES

Issuer's Absolute Responsibility

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

Authority for the Issue

At the meeting of the Governing Body of our Trust held on October 7, 2025 the Board of Trustees approved the issuance of ZCZP Instruments to the public.

The ZCZP Instruments will be issued on terms and conditions as set out in this Draft Fund-Raising Document, the issue of which is being made as decided by the Board of Trustees

Eligibility of our Trust for the Issue

1. Development Organisation ("Trust" or "Issuer") was registered on February 1, 1984 as a Trust pursuant to a certificate of registration issued by the Sub-Registrar of Assurances, Coonoor, vide registration no 6/1984 under the Indian Trusts Act, 1882..
2. Our Trust and our Governing Body have not been debarred from accessing the securities market by SEBI.
3. None of officers of the Governing Body of our Trust is a promoter or director or member of another entity/Trust which has been debarred from accessing the securities market or dealing in securities by SEBI.
4. Our Trust and our Governing Body members have not been categorized as a Wilful Defaulter.
5. None of our Governing Body members have been declared as a fugitive economic offender, under Section 12 of the Fugitive Economic Offenders Act, 2018.
6. Our Trust is eligible to undertake this Issue in compliance with Regulation 292E (2)(a)(v) of the SEBI ICDR Regulations, which has been summarized as follows:
 - a) Our Trust is engaged in education, women empowerment and SHG mobilisation, sanitation, natural farming, livelihood creation, enterprise incubation, rural development
 - b) The target population of the Trust are tribal communities, Under privileged children in villages, Small and Marginal Farmers and Rural Women; and
 - c) The Trust shall have at least 67% of its activities, qualifying as eligible activities to the target population, to be established through one or more of the following:
 - i. at least 67% of the immediately preceding 3-year average of revenues comes from providing eligible activities to members of the target population.
 - ii. at least 67% of the immediately preceding 3-year average of expenditure comes from providing eligible activities to members of the target population.

(in ₹)

Financial Year	Total expenditure incurred as per Income & Statement	Expenditure incurred for providing eligible activities to members of the target population	%
2021-22	29029208	29029208	100
2022-23	33259582	33259582	100
2023-24	34963768	34963768	100
Total	97252558	97252558	
Eligibility criteria Average expenditure (Total / 3)	32417519	32417519	100

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

7. M. SIVALINGAM. Chartered Accountants, pursuant to their certificate dated October 10, 2025 have confirmed the eligibility of our Trust under Regulation 292E of the SEBI ICDR Regulations and SSE Framework Circular.
8. The annual spending of our Trust during Fiscal 2024-2025 was ₹3.69 Crores.
9. The annual funding received by our Trust during Fiscal 2023-2024 was ₹3.54 Crores.

Other Confirmation

Our Trust confirms that:

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

DISCLAIMER CLAUSE OF SEBI

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

DISCLAIMER CLAUSE OF BSE

AS REQUIRED, A COPY OF THIS FUND-RAISING DOCUMENT HAS BEEN SUBMITTED TO BOMBAY STOCK EXCHANGE LIMITED (HEREINAFTER REFERRED TO AS BSE). BSE HAS GIVEN VIDE ITS LETTER [●] DATED [●], PERMISSION TO THE ISSUER TO USE THE EXCHANGE’S NAME IN THIS FUND-RAISING DOCUMENT AS THE STOCK EXCHANGES ON WHICH THIS ISSUER’S SECURITIES ARE PROPOSED TO BE LISTED. THE EXCHANGE HAS SCRUTINIZED THIS FUND-RAISING 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 BSE SHOULD NOT IN ANY WAY BE DEEMED OR CONSTRUED THAT THE FUND RAISING DOCUMENT HAS BEEN CLEARED OR APPROVED BY BSE; NOR DOES IT IN ANY MANNER WARRANT, CERTIFY OR ENDORSE THE CORRECTNESS OR COMPLETENESS OF ANY OF THE CONTENTS OF THIS FUND RAISING 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 COBSEQUENT TO OR IN CONNECTION WITH SUCH SUBSCRIPTION /ACQUISITION WHETHER BY REASON OF ANYTHING STATED OR OMITTED TO BE STATED HEREIN OR ANY OTHER REASON WHATSOEVER.

DISCLAIMER IN RESPECT OF JURISDICTION

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

DISCLAIMER STATEMENT FROM THE ISSUER

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

UNDERTAKING BY THE ISSUER

INVESTORS ARE ADVISED TO READ THE RISK FACTORS CAREFULLY BEFORE TAKING AN INVESTMENT DECISION IN THIS ISSUE. FOR TAKING AN INVESTMENT DECISION, INVESTORS MUST RELY ON THEIR OWN EXAMINATION OF THE ISSUER AND THE ISSUE INCLUDING THE RISKS INVOLVED. THE SECURITIES HAVE NOT BEEN RECOMMENDED OR APPROVED BY ANY REGULATORY AUTHORITY IN INDIA, INCLUDING THE SECURITIES AND EXCHANGE BOARD OF INDIA (“SEBI”) NOR DOES SEBI GUARANTEE THE ACCURACY OR ADEQUACY OF THIS DOCUMENT. SPECIFIC ATTENTION OF INVESTORS IS INVITED TO THE STATEMENT OF THE “RISK FACTORS” CHAPTER ON PAGE 12 OF THIS FUND-RAISING DOCUMENT.

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

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

Listing

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

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

Consents

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

Minimum Subscription

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

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

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

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

Trust shall plan to proportionately reduce the number of schools or district base on the alternate funding arrangement, if any as may be decided by the governing body to be covered under the said project.

Underwriting

The Issue is not required to be underwritten.

Issue Related Expenses

The expenses of the Issue include, inter alia, fees payable to the Registrar to the Issue, printing and distribution expenses, legal fees, advertisement expenses and listing fees. The Issue expenses and listing fees are part of the net issue size and will be included as Issue Related Expenses.

Utilisation of Issue Proceeds

Our Governing Body certifies that:

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

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

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

Revaluation of Assets

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

Mechanism for redressal of investor grievances

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

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

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



Bigshare Services Private Limited

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

Tel: +91 022 6263 8389

Email: sse.ipo@bigshareonline.com

Investor Grievance

Email: investor@bigshareonline.com

Website: www.bigshareonline.com

Contact Person: Babu Rapheal

SEBI Registration No.: INR000001385
CIN: U99999MH1994PTC076534

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

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

Details of Auditor to the Issuer:

Name of the Auditor	Address
M. Sivalingam	7, Y.B.A Building, Wenlock Road, Ootacamund, Nilgiri District, Tamil Nadu-643001

Change in auditors of our Trust

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

Year	Name of the Auditor	Details of change
2023	M. Sivalingam	No Change
2024	M. Sivalingam	No Change
2025	M. Sivalingam	No Change

Auditors' Remarks

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

Trading

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

Disclaimer in respect of Jurisdiction

Exclusive jurisdiction for the purpose of the Issue is with the competent courts of jurisdiction in Chennai, Tamil Nadu, India.

SECTION VII - ISSUE RELATED INFORMATION

ISSUE STRUCTURE

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

Issuer	Rural Development Organisation
Type/ Nature of instrument	Zero Coupon Zero Principal Instruments ('ZCZP')
Mode of the Issue	Public Issue
Depositories	NSDL and CDSL
Registrar	Bigshare Services Private Limited
Issue	Public issue of ZCZP instruments of our Trust of face value of ₹1/- each aggregating up to ₹ 23.80 Crores, on the terms and in the manner set forth herein.
Minimum Subscription	Minimum subscription is 75% of the Issue, i.e., upto ₹ 17.85 Crores
Issue Size	Upto ₹ 23.80 Crores
Eligible Investors	Please see " <i>Issue Procedure – Who can apply?</i> " on page 140 of this Fund-Raising Document
Objects of the Issue	Please see " <i>Objects of the Issue</i> " on page 20 of this Fund-Raising Document.
Details of Utilization of the Proceeds	Please see " <i>Objects of the Issue</i> " on page 20 of this Fund-Raising Document.
Tenor	The tenure of the ZCZP Instruments will be the date on which the objects of the Issue have been met or 15 months from the date of listing, whichever is earlier For further details, please see " <i>Objects of the Issue</i> " on page 20 of this Fund-Raising Document.
Face Value	₹ 1/- per ZCZP Instrument
Issue Price	₹ 1/- per ZCZP Instrument
Minimum Application size	₹ 1,000 (i.e. One Thousand ZCZP Instruments) or such other amount as may be permitted under extant regulation and in multiples of ₹ 1.
Market Lot / Trading Lot	The ZCZP Instruments are not tradable in the secondary market.
Listing	The ZCZP Instruments are proposed to be listed on the Stock Exchange. The ZCZP Instruments shall be listed within 10 (ten) trading days from the Issue Closing Date. BSE 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 134 of this Fund-Raising Document.
Issuance mode of the Instrument	In dematerialised form only
Issue opening date	[●]
Issue closing date*	[●]
Issue Documents**	This Draft Fund-Raising Document, the Offer Document, read with any notices, corrigenda, addenda thereto and other documents, if applicable, and various other documents/ agreements/ undertakings, entered or to be entered by our Trust with the other intermediaries for the proposed issue
Deemed Date of Allotment	The date on which the Governing Body approves the Allotment of the ZCZP Instruments for the Issue or such date as may be determined by the Board of Directors and the BSE SSE. The actual Allotment of ZCZP Instruments may take place on a date other than the Deemed Date of Allotment
Risk factors pertaining to the Issue	Please see section titled " <i>Risk Factors</i> " on page 12 of this Fund-Raising Document.
Governing law and Jurisdiction	The governing law and jurisdiction for the purpose of the Issue shall be Indian law, and the competent courts of jurisdiction in Chennai, respectively.

Notes:

* The subscription list shall remain open at the commencement of banking hours and close at the close of banking hours for the period as indicated, with an option for early closure or extension by such period, as may be decided by the Governing Body of our Trust. Applications Forms for the Issue will be accepted only from 10:00 a.m. till 5.00 p.m. (Indian Standard Time) or such extended time as may be permitted by the Stock Exchange, on Working Days during the Issue Period. On the Issue Closing Date, Application Forms will be accepted only from 10:00 a.m. till 3.00 p.m. (Indian Standard Time). For further details please see "*General Information*" on page 16 of this Fund-Raising Document.

** For the list of documents executed/ to be executed, please see "*Material Contracts and Documents for Inspection*" on page 163

Terms of payment of Application Amount

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

Escrow Account Details:

Bank Name: [●]

Account No.: [●]

Account Name: [●]

IFSC Code: [●]

Account Type: [●]

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

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

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

Applications made using the ASBA Application Forms

The entire face value per ZCZP applied for will be blocked in the relevant ASBA Account maintained with the SCSB or under UPI mechanism (only for Category IV Investors, i.e. the retail individual investors), as the case may be, in the bank account of the Applicants that is specified in the ASBA Form at the time of the submission of the Application Form. In the event of Allotment of a lesser number of ZCZP than applied for, our Company shall unblock the additional amount blocked upon application in the ASBA Account, in accordance with the terms specified in “Terms of the Issue” on page 137.

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

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

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

Maturity

The tenure of the ZCZP Instruments will be the date on which the Objects of the Issue have been met or 18 months from the date of listing, whichever is earlier, being the timeline for completion of the Objects of the Issue. For further details, please see “*Objects of the Issue*” on page 20 of this Fund-Raising Document

Lock-in

The ZCZP Instruments cannot be transferred and the Bidders (including corporates) will continue to hold them till maturity. For further details, please see “Risk Factors - *There is no secondary market for ZCZP Instruments as ZCZP Instruments listed on the BSE SSE issued by non-profit organisations are not tradable.*” and “Terms of the Issue- Form of Allotment and Denomination of ZCZP Instruments” on page 12 and 137 of this Fund-Raising Document.

Termination of listing of the ZCZP Instruments

The tenure of the ZCZP Instruments will be the date on which the Objects of the Issue have been met or 18 months from the date of listing whichever is earlier. For further details, please see “*Objects of the Issue*” on page 20 of this Fund-Raising Document.

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

TERMS OF THE ISSUE

Authority for the Issue

At the meeting of the Governing Body of our Trust held on October 7, 2025 the Governing Body approved the issuance of ZCZP Instruments of the face value ₹ 1 each, for an amount up to ₹ 23.80 Crores.

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

Principal Terms & Conditions of the Issue

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

Face Value

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

ZCZP Instrument Holder not a Member

The ZCZP Holders will not be entitled to any of the rights and privileges available to the members of our Trust, except to rights prescribed thereunder and the SEBI Listing Regulations.

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

Jurisdiction

Exclusive jurisdiction for the purpose of the Issue is with the competent courts of jurisdiction in Chennai, Tamil Nadu, India.

Application in the Issue

Applicants shall apply in the Issue by way of the Physical Application Form or the ASBA Application Forms.

Form of Allotment and Denomination of ZCZP Instruments

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

For details of allotment refer to chapter titled "*Issue Procedure*" beginning on page 140 of this Fund-Raising Document.

Lock-in

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

Transfer/Transmission of ZCZP Instruments

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

Title

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

Succession

In the event of demise of the sole or first holder of the ZCZP Instruments, our Trust will recognise the executors or administrator of the deceased ZCZP Instrument Holders, or the holder of the succession certificate or other legal representative as having title

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

Joint holders

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

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

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

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

Period of subscription

ISSUE SCHEDULE	
ISSUE OPENS ON	[●]
ISSUE CLOSES ON	[●]
PAY IN DATE	Application Date. The entire Application Amount is payable on Application
DATE OF ALLOTMENT/DEEMED DATE OF ALLOTMENT	The date on which the Governing Body approves the Allotment of the ZCZP Instruments for the Issue or such date as may be determined by the Governing Body thereof and the Stock Exchange.

Application Forms for the Issue will be accepted only between 10.00 a.m. and 5.00 p.m. (Indian Standard Time) or such extended time as may be permitted by the Stock Exchange, during the Issue Period as mentioned above on all days between Monday and Friday (both inclusive barring public holiday). On the Issue Closing Date, Application Forms will be accepted only between 10.00 a.m. to 3.00 p.m. (Indian Standard Time). For further details please refer to “*Issue Procedure*” on page 140 of this Fund-Raising Document.

Mode of payment of Interest to ZCZP Instrument Holders

The Issue, being an issue of zero coupon zero principal instruments in terms of Chapter X-A of the SEBI ICDR Regulations, there is no coupon rate, or redemption amount applicable. All the instruments offered through the issue are without coupon/interest and no principal amount is payable at its maturity

Application Size

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

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

Pre-closure

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

Minimum subscription

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

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

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

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

Trust shall plan to proportionately reduce the number of schools or district base on the alternate funding arrangement, if any as may be decided by the governing body to be covered under the said project.

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

Utilisation of Application Amount

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

Utilization of Issue Proceeds

- a) All monies received pursuant to the issue of ZCZP Instruments to public shall be transferred to a separate bank account;
- b) Our Trust shall submit to the Stock Exchange a statement in respect of utilization of the Net Proceeds and balance amount remaining unutilized, until the utilization of the Net Proceeds in accordance with this Fund-Raising Document;
- c) Our Trust confirms that the unutilized amounts from the Net Proceeds shall be kept in a separate bank account and shall not be co – mingled with other funds;
- d) Our Trust shall utilize the Issue proceeds only up on (i) receipt of minimum subscription; and (ii) receipt of listing approval from Stock Exchange;

Listing

The ZCZP Instruments offered through this Fund-Raising Document are proposed to be listed on the Bombay Stock Exchange. Our Trust has obtained 'in-principle' approval for the Issue from BSE vide its letter ref. no. [●] dated [●]. For the purposes of the Issue, BSE Social Stock Exchange shall be the Designated Stock Exchange.

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

Monitoring and Reporting of Utilisation of Issue Proceeds

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

ISSUE PROCEDURE

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

ASBA Applicants and Applicants applying through the Direct Online Application Mechanism (as defined hereinafter) should note that the ASBA process and the Direct Online Application Mechanism involve application procedures that are different from the procedure applicable to all other Applicants. Please note that all Applicants are required to pay the full Application Amount or ensure that the ASBA Account has sufficient credit balance such that the entire Application Amount can be blocked by the SCSB while making an Application. Further in terms of the BSE March 2025 Circular, retail individual investor may use the Unified Payment Interface (“UPI”) to participate in the public issue for an amount up to ₹500,000 through the app/web interface of the Stock Exchange or through the Designated Intermediaries.

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

Please note that this section has been prepared based on the BSE Norms, BSE March 2025 Circular, and the notifications issued by BSE in relation to the UPI Mechanism, each as amended, from time to time

OUR TRUST SHALL NOT BE RESPONSIBLE OR LIABLE FOR ANY ERRORS OR OMISSIONS ON THE PART OF THE REGISTRAR TO THE ISSUE IN CONNECTION WITH THE COLLECTION OF APPLICATION FORMS IN RESPECT OF THE ISSUE. FURTHER, THE REGISTRAR TO THE ISSUE WILL BE RESPONSIBLE FOR ADDRESSING INVESTOR GRIEVANCES ARISING FROM APPLICATIONS. FURTHER, OUR TRUST IS NOT LIABLE FOR ANY ADVERSE OCCURRENCES’ COBSEQUENT TO THE UPI MECHANISM FOR APPLICATION IN THE ISSUE.

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

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

The copies of this Draft Fund-Raising Document, the Offer Document, together with Application Forms may be obtained from our Registered Office and the Registrar to the Issue. Additionally, the Offer Document and the Application Forms will be available for download on the website of BSE at <http://www.bsesocialstockexchange.com/> A unique application number (“UAN”) will be generated for every Application Form downloaded from the website of the Stock Exchange i.e at <http://www.bsesocialstockexchange.com/>.

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

Who can apply?

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

Category I Investors

- Public financial institutions, scheduled commercial banks, Indian multilateral and bilateral development financial institutions which are authorised to invest in ZCZP Instruments ;
- Provident funds and pension funds each with a minimum corpus of ₹250 million, superannuation funds and gratuity funds, which are authorised to invest in the ZCZP Instruments;
- Alternative Investment Funds, subject to investment conditions applicable to them under the Securities and Exchange Board of India (Alternative Investment Funds) Regulations, 2012, which are authorised to invest in the ZCZP Instruments;
- Resident Venture Capital Funds registered with SEBI, which are authorised to invest in the ZCZP Instruments;

- Insurance companies registered with the IRDAI, which are authorised to invest in the ZCZP Instruments;
- State industrial development corporations, which are authorised to invest in the ZCZP Instruments;
- Insurance funds set up and managed by the army, navy, or air force of the Union of India, which are authorised to invest in the ZCZP Instruments;
- Insurance funds set up and managed by the Department of Posts, the Union of India, which are authorised to invest in the ZCZP Instruments;
- Systemically important non-banking financial companies, which are authorised to invest in the ZCZP Instruments;
- 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, which are authorised to invest in the ZCZP Instruments; and
- Mutual funds registered with SEBI, which are authorised to invest in the ZCZP Instruments.

Category II Investors

- Companies within the meaning of Section 2(20) of the Companies Act, 2013, which are authorised to invest in the ZCZP Instruments;
- Statutory bodies/ corporations and societies registered under the applicable laws in India and authorised to invest in the ZCZP Instruments;
- Co-operative banks and regional rural banks, which are authorised to invest in the ZCZP Instruments;
- Trusts including public/private charitable/religious trusts which are authorised to invest in the ZCZP Instruments;
- Scientific and/or industrial research organisations, which are authorised to invest in the ZCZP Instruments;
- Partnership firms in the name of the partners, which are authorised to invest in the ZCZP Instruments; and
- Limited liability partnerships formed and registered under the provisions of the Limited Liability Partnership Act, 2008 (No. 6 of 2009), which are authorised to invest in the ZCZP Instruments.
- Association of Persons, which are authorised to invest in the ZCZP Instruments; and
- Any other incorporated and/ or unincorporated body of persons, which are authorised to invest in the ZCZP Instruments.

Category III Investors

- Resident Indian individuals or hindu undivided families through the karta applying for an amount aggregating to above ₹10,00,000 for ZCZPs, which are authorised to invest in the ZCZP Instruments;

Category IV Investors

- Resident Indian individuals resident Indian individuals or hindu undivided families through the karta applying for an amount aggregating up to and including ₹10,00,000 for ZCZP Instruments in the Issue and shall include Retail Individual Investors, who have submitted bid for an amount not more than ₹5,00,000 in any of the bidding options in the Issue (including HUFs applying through their karta and does not include NRIs), which are authorised to invest in the ZCZP Instruments though UPI Mechanism.

Foreign investors are not permitted to participate in the Issue.

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

APPLICATIONS BY VARIOUS APPLICANT CATEGORIES

Applications by Mutual Funds

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

Application by Scheduled Commercial Banks

Scheduled Commercial Banks can apply in the Issue based upon their own investment limits and approvals. Applications by them for Allotment of the ZCZP Instruments must be accompanied with the certified true copies of (i) memorandum and articles of association/charter of constitution; (ii) power of attorney; (iii) a board resolution authorizing investment; and (iv) a letter of

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

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

Application by Insurance Companies

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

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

Applications by Alternative Investments Funds

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

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

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

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

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

Applications by Trust

In case of Applications made by Societies, settled under the Indian Societies Act, 1882, as amended, or any other statutory and/or regulatory provision governing the settlement of Societies in India, must submit a (i) certified copy of the registered instrument for creation of such Trust, (ii) power of attorney, if any, in favour of one or more Governing Body Members thereof, (iii) such other documents evidencing registration thereof under applicable statutory/regulatory requirements. Further, any Societies applying for the ZCZP Instruments pursuant to the Issue must ensure that (a) they are authorized under applicable statutory/regulatory requirements and their constitution instrument to hold and invest in ZCZP Instruments, (b) they have obtained all necessary approvals, consents or other authorisations, which may be required under applicable statutory and/or regulatory requirements to invest in ZCZP Instruments, and (c) Applications made by them do not exceed the investment limits or maximum number of ZCZP Instruments that can be held by them under applicable statutory and or regulatory provisions.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Applications by National Investment Funds

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

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

Applications by Systematically Important Non-banking financial companies

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

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

Applicants are advised to ensure that Applications made by them do not exceed the investment limits or maximum

number of ZCZP Instruments that can be held by them under applicable statutory and or regulatory provisions.

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

Escrow Mechanism for Applications made through the Physical Application Form

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

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

How to apply?

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

Method of Application

Applicants shall apply in the Issue (a) in physical form, through a Physical Application Form filled in by the Applicant along with attachment, as applicable which shall be submitted to the Registrar to the Issue, or (b) by way of bids submitted through the web-based e-IPO Platform through the ASBA facility, or (c) by way of bids submitted through the UPI Mechanism in accordance with the BSE March 2025 Circular.

Accordingly, an application (whether physical or electronic) may be submitted to subscribe to the ZCZP Instruments offered pursuant to the Issue may be made by (a) submission of a Physical Application Form, or (b) submission of a valid ASBA Application Form and authorizing an SCSB to block the Application Amount in the ASBA Account, or (c) blocking the Application Amount using the UPI Mechanism, where the Bid Amount will be blocked upon acceptance of UPI Mandate Request by retail investors for an Application Amount of up to ₹500,000; which will be considered as the application for Allotment in terms of this Fund-Raising Document.

Applications made using the Physical Application Forms

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.

Applications made using the ASBA Application Forms

In accordance with the BSE March 2025 Circular, application may also be submitted through the web interface developed by BSE wherein the Application is automatically uploaded onto the Stock Exchange bidding platform. Applicants may also submit the Application Form to the self-certified syndicate banks (“SCSBs”) and the syndicate members with (3-in-1 account) registered on the electronic-IPO Platform of BSE.

Applicants intending to subscribe in the Issue shall submit a duly filled Application form to any of the Designated Intermediaries.

Designated Intermediaries (other than SCSBs) shall submit/deliver the Application Form (except the Application Form from a

Retail Individual Investor bidding using the UPI mechanism) to the respective SCSB, where such investor has a bank account and shall not submit it to any non-SCSB bank or the Escrow Collection Bank.

The relevant Designated Intermediaries, upon receipt of physical Application Forms from Applicants, shall upload the details of these Application Forms to the online platform of the Stock Exchange and submit these Application Forms with the SCSB (except Application Form from RIBs using the UPI Mechanism) with whom the relevant ASBA Accounts are maintained.

In accordance with the BSE February 2025 Circular, for retail individual investors using UPI Mechanism, the BSE shall share the bid details (including UPI ID) with the Sponsor Bank on a continuous basis to enable the Sponsor Bank to initiate UPI Mandate Request to the Category IV Investors for blocking of funds. For retail individual investors using UPI Mechanism, BSE shall share the bid details (including UPI ID) with the Sponsor Bank on a continuous basis to enable the Sponsor Bank to initiate UPI Mandate Request retail individual investors for blocking of funds.

An Applicant shall submit the Application Form, in physical form, the Application Form shall be stamped at the relevant Designated Branch of the SCSB. Application Forms in physical mode, which shall be stamped, can also be submitted to be the Designated Intermediaries. The SCSB shall block an amount in the ASBA Account equal to the Application Amount specified in the Application Form. Further, the Application may also be submitted through the app or web interface developed by the Stock Exchange wherein the Application is automatically uploaded onto the Stock Exchange bidding platform and the amount is blocked using the UPI mechanism, as applicable.

For Applicants who submit the Application Form, in physical mode, the Application Form shall be stamped at the relevant Designated Branch of the SCSB. Application Forms in physical mode, which shall be stamped, can also be submitted to be the Designated Intermediaries at the Specified Locations. The SCSB shall block an amount in the ASBA Account equal to the Application Amount specified in the Application Form.

Our Trust, the Governing Body, affiliates, associates and their respective directors and officers, and the Registrar to the Issue shall not take any responsibility for acts, mistakes, errors, omissions and commissions etc. in relation to ASBA Applications accepted by the Designated Intermediaries, Applications uploaded by SCSBs, Applications accepted but not uploaded by SCSBs or Applications accepted and uploaded without blocking funds in the ASBA Accounts. It shall be presumed that for Applications uploaded by SCSBs, the Application Amount has been blocked in the relevant ASBA Account. Further, all grievances against Designated Intermediaries in relation to the Issue should be made by Applicants directly to the relevant Stock Exchange. Designated Intermediaries (other than SCSBs) shall not accept any ASBA Form from a retail individual investor who is not Bidding in the Issue.

Application Size

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

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

Applications cannot be made by:

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

Terms of Payment

Applications made using the Physical Application Form

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.

Applications made using the ASBA Application Form

The entire issue price for the ZCZP Instruments applied for will be blocked in the relevant ASBA Account maintained with the SCSB or under UPI mechanism (only for retail individual investors), as the case may be, in the bank account of the Applicants that is specified in the ASBA Form at the time of the submission of the Application Form. In case of allotment of lesser number of ZCZP Instruments than the number applied, our Company shall unblock the additional amount blocked upon application in the ASBA Account, in accordance with the terms specified in this Fund-Raising Document.

Payment instructions for Applicants

Physical application

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

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

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

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

All cheques / demand drafts enclosed to the application should be crossed “*A/c payee only*”

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

ASBA

An Applicant shall specify details of the ASBA Account Number in the Application Form and the relevant SCSB shall block an amount equivalent to the Application Amount in the ASBA Account specified in the Application Form.

An Applicant may submit the completed Application Form to designated intermediaries along with details of his/her bank account for blocking of funds. The intermediary shall upload the bid on the Designated Stock Exchange bidding platform and forward the application form to a branch of a SCSB for blocking of funds.

An Applicant (belonging to Category IV) may also submit the Application Form with a SCSB, or the intermediaries mentioned above and use his / her bank account linked UPI ID for the purpose of blocking of funds, if the application value is ₹5 lakh or less. The intermediary shall upload the bid on the Stock Exchange bidding platform. The application amount would be blocked through the UPI Mechanism once the mandate request has been successfully accepted by the Applicant in this case.

An Applicant may submit the Application Form through the App or web interface developed by Stock Exchange wherein the bid is automatically uploaded onto the Stock Exchange bidding platform and the amount is blocked using the UPI Mechanism once the mandate request has been successfully accepted by the Applicant.

For ASBA Applications submitted directly to the SCSBs, the relevant SCSB shall block an amount in the ASBA Account equal to the Application Amount specified in the ASBA Application, before entering the ASBA Application into the electronic system of the Stock Exchange. SCSBs may provide the electronic mode of application either through an internet enabled application and banking facility or such other secured, electronically enabled mechanism for application and blocking of funds in the ASBA Account.

Applicants should ensure that they have funds equal to the Application Amount in the ASBA Account before submitting the ASBA Application to the trading Members of the Stock Exchange, as the case may be, at the Specified Cities or to the Designated Branches of the SCSBs. An ASBA Application where the corresponding ASBA Account does not have sufficient funds equal to the Application Amount at the time of blocking the ASBA Account is liable to be rejected.

Payment mechanism for Direct Online Applicants

In the event the Direct Online Application facility is implemented by the Stock Exchanges, relevant “know your customer” details of such Applicants will be validated online from the Depositories, on the basis of the DP ID and Client ID provided by them in the Application Form. On successful submission of a Direct Online Application, the Applicant will receive a system generated unique application number (“UAN”) and an SMS or an email confirmation on credit of the requisite Application Amount paid through the online payment facility with the Direct Online Application. On Allotment, the Registrar to the Issue shall credit ZCZP Instruments to the beneficiary account of the Applicant and in case of refund, the refund amount shall be credited directly to the Applicant’s bank account. Applicants applying through the Direct Online Application facility must preserve their UAN and quote their UAN in: (a) any cancellation/withdrawal of their Application; (b) in queries in connection with Allotment of ZCZP Instruments and/or refund(s); and/or (c) in all investor grievances/complaints in connection with the Issue.

Payment mechanism for Applicants using Physical Application Form

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: [●]

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.

Additional Instructions for retail individual investors using the UPI mechanism:

1. Before submission of the application form with the Designated Intermediary, a Retail Individual Investor shall download the mobile app for UPI and create a UPI ID (xyz@bankname) of not more than 45 characters with its bank and link it to his/ her bank account where the funds equivalent to the application amount is available.
2. The Retail Individual Investor shall fill in the bid details in the application form along with his/ her bank account linked UPI ID and submit the application with any of the intermediaries or through the stock exchange App/ Web interface.
3. The Designated Intermediary, upon receipt of form, shall upload the bid details along with the UPI ID on the Stock Exchange(s) bidding platform using appropriate protocols.
4. Once the bid has been entered in the bidding platform, the Stock Exchange(s) shall undertake validation of the PA and Demat account combination details of investor with the depository.
5. The Depository shall validate the aforesaid PAN and Demat account details on a near real time basis and send response to Stock Exchange(s) which would be shared by the Stock Exchange(s) with the Designated Intermediaries through its platform, for corrections, if any.
6. Once the bid details are uploaded on the Stock Exchange(s) platform, the Stock Exchange(s) shall send an SMS to the investor regarding submission of his / her application, at the end of day, during the bidding period. For the last day of bidding, the SMS may be sent the next Working Day.
7. Post undertaking validation with the Depository, the Stock Exchange(s) shall, on a continuous basis, electronically share the bid details along with investors UPI ID, with the Sponsor Bank appointed by our Company.
8. The Sponsor Bank shall initiate a mandate request on the investor i.e., request the investor to authorize blocking of funds equivalent to application amount and subsequent debit of funds in case of allotment.
9. The request raised by the Sponsor Bank, would be electronically received by the investor as a SMS / intimation on his / her mobile no. / mobile app, associated with the UPI ID linked bank account.
10. The investor shall be able to view the amount to be blocked as per his / her bid in such intimation. The investor shall be able to view an attachment wherein the bid details submitted by such investor will be visible. After reviewing the details properly, the investor shall be required to proceed to authorize the mandate. Such mandate raised by the Sponsor Bank would be a one-time mandate for each application in the Issue.
11. The investor is required to accept the UPI mandate latest by 5 pm on the third working day from the day of bidding on

- the stock exchange platform except for the last day of the Issue period or any other modified closure date of the Issue period in which case, he / she is required to accept the UPI mandate latest by 5 pm the next Working Day.
12. The investor shall not be allowed to add or modify the bid(s) of the application except for modification of either DP ID/Client ID, or PAN ID but not both. However, the investor can withdraw the bid(s) and reapply.
 13. For mismatch bids, on successful validation of PAN and DP ID/ Client ID combination during T+1 (T being the Issue Closing Date) modification session, such bids will be sent to Sponsor Bank for further processing by the Exchange on T+1 (T being the Issue Closing Date) day till 1 pm.
 14. The facility of Re-initiation/ Resending the UPI mandate shall be available only till 5 pm on the day of bidding.
 15. Upon successful validation of block request by the investor, as above, the said information would be electronically received by the investors' bank, where the funds, equivalent to application amount, would get blocked in investors account. Intimation regarding confirmation of such block of funds in investors account would also be received by the investor.
 16. The information containing status of block request (e.g., accepted / decline / pending) would also be shared with the Sponsor Bank, which in turn would be shared with the Stock Exchange(s). The block request status would also be displayed on the Stock Exchange(s) platform for information of the intermediary.
 17. The information received from Sponsor Bank, would be shared by Stock Exchange(s) with the Registrar to the Issue in the form of a file for the purpose of reconciliation.\
 18. Post closure of the Issue, the Stock Exchange(s) shall share the bid details with the Registrar to the Issue. Further, the Stock Exchange(s) shall also provide the Registrar to the Issue, the final file received from the Sponsor Bank, containing status of blocked funds or otherwise, along with the bank account details with respect to applications made using UPI ID.
 19. The RTA, based on information of bidding and blocking received from the Stock Exchange, shall undertake reconciliation of the bid data and block confirmation corresponding to the bids by all investor category applications (with and without the use of UPI) and prepare the basis of allotment.
 20. Upon approval of the basis of allotment, the RTA shall share the 'debit' file with Sponsor bank (through Stock Exchange) and SCSBs, as applicable. The Sponsor Bank, based on the mandate approved by the investor at the time of blocking of funds, shall raise the debit / collect request from the investor's bank account, whereupon funds will be transferred from investor's account to the Escrow Account and remaining funds, if any, will be unblocked without any manual intervention by investor or their bank.
 21. Upon confirmation of receipt of funds in the Escrow Account, the securities would be credited to the investor's account. The investor will be notified for full/partial allotment. For partial allotment, the remaining funds would be unblocked. For no allotment, mandate would be revoked and application amount would be unblocked for the investor.
 22. Thereafter, Stock Exchange will issue the listing and trading approval

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 this Fund Raising Document and the Application Form. Incomplete Application Forms are liable to be rejected. Applicants should note that the Registrar will not be liable for errors in data entry due to incomplete or illegible Application Forms.
3. Applications are required to be for a minimum of 1,000 ZCZP Instruments.
4. ASBA Applicants should ensure that their Application Form is submitted either at a Designated Branch of a SCSB where the ASBA Account is maintained or with the Members of the Syndicate or Trading Members of the Stock Exchange(s) at the Specified Cities, and not directly to the escrow collecting banks (assuming that such bank is not a SCSB) or to the Company or the Registrar to the Issue.
5. ASBA Applicants should ensure that the Application Form is signed by the ASBA Account holder in case the ASBA Applicant is not the account holder. ASBA Applicants should ensure that they receive an acknowledgement from the Designated Branch or the concerned Members of the Syndicate or Trading Members of the Stock Exchange(s), as the case may be, for the submission of the Application Form.
6. 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.
7. 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.
8. 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.
9. Applicants must ensure that their Application Forms are made in a single name.
10. The minimum number of Applications and minimum application size shall be specified in this Fund Raising Document. Applicants may apply for ZCZP Instruments Applied for in a single Application Form.
11. All Applicants are required to tick the relevant column in the "Category of Investor" box in the Application Form.
12. Applicants should correctly mention the ASBA Account number and UPI ID in case applying through UPI mechanism, and ensure that funds equal to the Application Amount are available in the ASBA Account before submitting the

Application Form and also ensure that the signature in the Application Form matches with the signature in Applicant's bank records, otherwise the Application is liable to be rejected.

13. Applicants must provide details of valid and active DP ID, UPI ID, Client ID and PAN clearly and without error. On the basis of such Applicant's active DP ID, UPI ID, Client ID and PAN provided in the Application Form, and as entered into the electronic Application system of Stock Exchanges by SCSBs, the Designated Intermediaries, the Registrar 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. If the ASBA Account holder is different from the Applicant, the Application Form should be signed by the ASBA Account holder, in accordance with the instructions provided in the Application Form. Not more than five Applications can be made from one single ASBA Account;

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

Applicants' PAN, Depository Account and Bank Account Details

ALL APPLICANTS APPLYING FOR ALLOTMENT OF THE ZCZP INSTRUMENTS SHOULD MENTION THEIR DP ID, CLIENT ID, PAN AND UPI ID (IN CASE APPLYING THROUGH UPI MECHANISM) IN THE APPLICATION FORM. APPLICANTS MUST ENSURE THAT THE DP ID, CLIENT ID PAN AND UPI ID GIVEN IN THE APPLICATION FORM IS EXACTLY THE SAME AS THE DP ID, CLIENT ID, PAN AND UPI ID AVAILABLE IN THE DEPOSITORY DATABASE. IF THE BENEFICIARY ACCOUNT IS HELD IN JOINT NAMES, THE APPLICATION FORM SHOULD CONTAIN THE NAME AND PAN OF BOTH THE HOLDERS OF THE BENEFICIARY ACCOUNT AND SIGNATURES OF BOTH HOLDERS WOULD BE REQUIRED IN THE APPLICATION FORM.

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

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

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

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

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

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

APPLICATIONS FOR ALLOTMENT OF ZCZP INSTRUMENTS IN THE DEMATERIALIZED FORM

Submission of Physical Application Forms

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 Trust has also provided a facility to submit applications in online mode. In accordance with the BSE March 2025 Circular, Application may also be submitted through the web interface developed by BSE wherein the Application is automatically uploaded onto the Stock Exchange bidding platform. Applicants may also submit the Application Form to the self-certified syndicate banks (“SCSBs”) and the syndicate members with (3-in-1 account) registered on the electronic-IPO Platform of BSE.

A UPI Investor may also submit the Application Form for the Issue, wherein the Application will be automatically uploaded onto the Stock Exchange’s bidding platform and an amount equivalent to the Application Amount shall be blocked using the UPI Mechanism.

Designated Intermediaries (other than SCSBs and the designated syndicate members) shall not accept any Application Form from a retail individual investor who is not Bidding in the Issue. For further details on the registration process and the submission of bids through the web interface, the Bombay Stock Exchanges has issued operational guidelines and circular available at BSE.

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 Fund-Raising Document, the Offer Document and the Application Form;
- Applicants must apply for Allotment in dematerialised form and must provide details of valid and active DP ID, Client ID and PAN clearly and without error. On the basis of such Applicant’s active DP ID, Client ID and PAN provided in the Application Form
- The minimum number of Applications and minimum application size shall be specified in the Offer Document.
- Applications should be in single name. If the depository account is held in joint names, the Application Form should contain the name and PAN of the person whose name appears first in the depository account and signature of only this person would be required in the Application Form. This Applicant would be deemed to have signed on behalf of joint holders and would be required to give confirmation to this effect in the Application Form;
- Applications should be made by Karta in case of HUFs. Applicants are required to ensure that the PAN details of the HUF are mentioned and not those of the Karta;
- Thumb impressions and signatures other than in English/Hindi/Gujarati/Marathi or any other languages specified in the 8th Schedule of the Constitution need to be attested by a Magistrate or Notary Public or a Special Executive Magistrate under his/her seal;

- No separate receipts will be issued for the money payable on the submission of the Application Form.
- Every Applicant should hold valid Permanent Account Number (PAN) and mention the same in the Application Form;
- All Applications where payment is being made by cheque / demand draft should be submitted to the Registrar to the Issue before the Issue Closing Date. Further, Applications where payment is being made by electronic bank transfer should reach the Registrar to the Issue within up to 3 (three) Working Days from the Issue Closing Date, provided that such extended time shall be available only if the Application Amount has been received in the Escrow Account prior to the Issue Closing Date.

Our Trust would allot the series of ZCZP Instruments, as specified in the Offer Document to all valid Applications.

B. Applicant's Beneficiary Account and Bank Account Details

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

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

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

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

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

C. Permanent Account Number ("PAN")

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

However, the exemption for the Central or State Government and the officials appointed by the courts and for investors residing in the State of Sikkim is subject to the Depository Participants' verifying the veracity of such claims by

collecting sufficient documentary evidence in support of their claims. At the time of ascertaining the validity of these Applications, the Registrar to the Issue will check under the Depository records for the appropriate description under the PAN field i.e., either Sikkim category or exempt category.

Electronic registration of Applications

- (a) The Designated Intermediaries will register the Applications using the on-line facilities of Stock Exchange. Our Trust, and the Registrar to the Issue are not responsible for any acts, mistakes or errors or omission and commissions in relation to (i) the Applications accepted by the Designated Intermediaries, (ii) the Applications uploaded by the Designated Intermediaries, (iii) the Applications accepted but not uploaded by the Designated Intermediaries, (iv) Applications accepted and uploaded by the SCSBs without blocking funds in the ASBA Accounts or (v) Applications accepted and uploaded by the Designated Intermediaries for which the Application Amounts are not blocked by the SCSBs.
- (b) The Stock Exchange will offer an electronic facility for registering Applications for the Issue. This facility will be available on the terminals of Syndicate Members and the other Designated Intermediaries during the Issue Period. On the Issue Closing Date, the Syndicate Members and the other Designated Intermediaries shall upload the Applications till such time as may be permitted by the Stock Exchange. This information will be available with the Syndicate Members and the other Designated Intermediaries on a regular basis. Applicants are cautioned that a high inflow of high volumes on the last day of the Issue Period may lead to some Applications received on the last day not being uploaded and such Applications will not be considered for allocation.
- (c) Based on the aggregate demand for Applications registered on the electronic facilities of the Stock Exchange, a graphical representation of consolidated demand for the ZCZP Instruments, as available on the websites of the Stock Exchange, would be made available at the Application centers as provided in the Application Form during the Issue Period.
- (d) At the time of registering each Application, the Designated Intermediaries, shall enter the details of the Applicant, such as the Application Form number, PAN, Applicant category, DP ID, Client ID, number and Option(s) of ZCZP Instruments applied, Application Amounts and any other details that may be prescribed by the online uploading platform of the Stock Exchange.
- (e) With respect to Applications submitted directly to the SCSBs at the time of registering each Application, other than Direct Online Applications, the Designated Branches of the SCSBs shall enter the requisite details of the Applicants in the on-line system including:
 - Application Form number
 - PAN (of the first Applicant, in case of more than one Applicant)
 - Investor category and sub-category
 - DP ID
 - Client ID
 - UPI ID (if applicable)
 - Number of ZCZP Instruments applied for
 - Price per ZCZP Instrument
 - Bank code for the SCSB where the ASBA Account is maintained
 - Bank account number
 - Application amount
- (f) With respect to Applications submitted to the Designated Intermediaries at the time of registering each Application, the requisite details of the Applicants shall be entered in the on-line system including:
 - Application Form number
 - PAN (of the first Applicant, in case of more than one Applicant)
 - Investor category and sub-category
 - DP ID
 - Client ID
 - UPI ID (if applicable)
 - Number of ZCZP Instruments applied for
 - Price per ZCZP Instructions
 - Bank code for the SCSB where the ASBA Account is maintained
 - Location
 - Application amount
- (g) A system generated Acknowledgement Slip will be given to the Applicant as a proof of the registration of his Application. It is the Applicant's responsibility to obtain the Acknowledgement Slip from the Syndicate Members or the other Designated Intermediaries, as the case may be. The registration of the Applications by the Designated Intermediaries does not guarantee that the ZCZP Instruments shall be allocated/ Allotted by our Company. Such Acknowledgement Slip will be non-negotiable and by itself will not create any obligation of any kind.
- (h) The permission given by the Stock Exchange to use their network and software of the online system should not in any way be deemed or construed to mean that the compliance with various statutory and other requirements by our Company are cleared or approved by the Stock Exchange; nor does it in any manner warrant, certify or endorse the correctness or completeness of any of the compliance with the statutory and other requirements nor does it take any responsibility for the financial or other soundness of our Company, the management or any scheme or project of our Company; nor does it

in any manner warrant, certify or endorse the correctness or completeness of any of the contents of this Draft Prospectus; nor does it warrant that the ZCZP Instruments will be listed or will continue to be listed on the Stock Exchanges.

- (i) In case of apparent data entry error by the Designated Intermediaries, in entering the Application Form numbers in their respective schedules, other things remaining unchanged, the Application Form may be considered as valid, or such exceptions may be recorded in minutes of the meeting submitted to the Designated Stock Exchange.
- (j) Only Applications that are uploaded on the online system of the Stock Exchange shall be considered for Allotment.

The Designated Intermediaries shall capture all data relevant for the purposes of finalizing the Basis of Allotment while uploading Application data in the electronic systems of the Stock Exchange. In order that the data so captured is accurate, Designated Intermediaries will be given up to one Working Day after the Issue Closing Date to modify/ verify certain selected fields uploaded in the online system during the Issue Period after which the data will be sent to the Registrar to the Issue for reconciliation with the data available with the NSDL and CDSL.

Process for investor application submitted with UPI as mode of payment

- (a) Before submission of the application with the intermediary, the investor would be required to have / create a UPI ID, with a maximum length of 45 characters including the handle (Example: InvestorID@bankname).
- (b) An investor shall fill in the bid details in the application form along with his/ her bank account linked UPI ID and submit the application with any of the intermediaries or through the stock exchange App/ Web interface, or any other methods as may be permitted.
- (c) The intermediary, upon receipt of form, shall upload the bid details along with the UPI ID on the stock exchange bidding platform using appropriate protocols.
- (d) Once the bid has been entered in the bidding platform, the Stock Exchange shall undertake validation of the PAN and Demat account combination details of investor with the depository.
- (e) The Depository shall validate the aforesaid PAN and Demat account details on a near real time basis and send response to stock exchange which would be shared by stock exchange with intermediary through its platform, for corrections, if any.
- (f) Once the bid details are uploaded on the Stock Exchange platform, the Stock Exchange shall send an SMS to the investor regarding submission of his / her application, at the end of day, during the bidding period. For the last day of bidding, the SMS may be sent the next working day.
- (g) Post undertaking validation with the Depository, the Stock Exchange shall, on a continuous basis, electronically share the bid details along with investors UPI ID, with the Sponsor Bank appointed by the issuer.
- (h) The Sponsor Bank shall initiate a mandate request on the investor.
- (i) The request raised by the Sponsor Bank, would be electronically received by the investor as a SMS / intimation on his her mobile no. / mobile app, associated with the UPI ID linked bank account.
- (j) The investor shall be able to view the amount to be blocked as per his / her bid in such intimation. The investor shall be able to view an attachment wherein the public issue bid details submitted by investor will be visible. After reviewing the details properly, the investor shall be required to proceed to authorize the mandate. Such mandate raised by sponsor bank would be a one-time mandate for each application in the public issue.
- (k) An investor is required to accept the UPI mandate latest by 5 pm on the third working day from the day of bidding on the stock exchange platform except for the last day of the issue period or any other modified closure date of the issue period in which case, he / she is required to accept the UPI mandate latest by 5 pm the next working day.
- (l) An investor shall not be allowed to add or modify the bid(s) of the application except for modification of either DP ID/Client ID, or PAN ID but not both. However, the investor can withdraw the bid(s) and reapply.
- (m) For mismatch bids, on successful validation of PAN and DP ID/ Client ID combination during T+1 modification session, such bids will be sent to Sponsor Bank for further processing by the Exchange on T+1 day till 1 PM.
- (n) The facility of re-initiation/ resending the UPI mandate shall be available only till 5 pm on the day of bidding.
- (o) Upon successful validation of block request by the investor, as above, the said information would be electronically received by the investors' bank, where the funds, equivalent to application amount, would get blocked in investors account. Intimation regarding confirmation of such block of funds in investors account would also be received by the investor.
- (p) The information containing status of block request (e.g., accepted / decline / pending) would also be shared with the Sponsor Bank, which in turn would be shared with the Stock Exchange. The block request status would also be displayed on the Stock Exchange platform for information of the intermediary.
- (q) The information received from Sponsor Bank, would be shared by stock exchange with RTA in the form of a file for the purpose of reconciliation.
- (r) Post closure of the offer, the Stock Exchange shall share the bid details with RTA. Further, the Stock Exchange shall also provide the RTA, the final file received from the Sponsor Bank, containing status of blocked funds or otherwise, along with the bank account details with respect to applications made using UPI ID.
- (s) The RTA, based on information of bidding and blocking received from the Stock Exchange, shall undertake reconciliation of the bid data and block confirmation corresponding to the bids by all investor category applications (with and without the use of UPI) and prepare the basis of allotment.
- (t) Upon approval of the basis of allotment, the RTA shall share the 'debit' file with Sponsor bank (through Stock Exchange) and SCSBs, as applicable. The Sponsor Bank, based on the mandate approved by the investor at the time of blocking of funds, shall raise the debit / collect request from the investor's bank account, whereupon funds will be transferred from

investor's account to the Escrow Account and remaining funds, if any, will be unblocked without any manual intervention by investor or their bank.

- (u) Upon confirmation of receipt of funds in the Escrow Account, the securities would be credited to the investor's account. The investor will be notified for full/partial allotment. For partial allotment, the remaining funds would be unblocked. For no allotment, mandate would be revoked, and application amount would be unblocked for the investor.
- (v) Thereafter, Stock Exchange will issue the listing and trading approval.
- (w) Further, in accordance with circular issued by Bombay Stock Exchange of India Limited for Introduction of Unified

General Instructions

Do's

1. Check if you are eligible to apply as per the terms of this Fund Raising Document and applicable law;
2. Read all the instructions carefully and complete the Application Form in the prescribed form;
3. Ensure that you have obtained all necessary approvals from the relevant statutory and/or regulatory authorities to apply for, subscribe to and/or seek Allotment of ZCZP Instruments pursuant to the Issue;
4. Ensure that the DP ID and Client ID are correct and beneficiary account is activated for Allotment of ZCZP Instruments in dematerialized form. The requirement for providing Depository Participant details shall be mandatory for all Applicants;
5. Ensure that you have mentioned the correct ASBA Account number in the Application Form;
6. Ensure that you have funds equal to the Application Amount in the ASBA Account before submitting the Application Form to the respective Designated Branch of the SCSB, or to the Intermediaries, as the case may be.
7. Check if you are eligible to Apply under ASBA;
8. Ensure that your Application Form is submitted either at a Designated Branch of a SCSB where the ASBA Account is maintained or Trading Members of the Stock Exchange at the Specified Cities;
9. Ensure that the Application Form is signed by the ASBA Account holder in case the Applicant is not the account holder;
10. Ensure that you have funds equal to the Application Amount in the ASBA Account before submitting the Application Form and that your signature in the Application Form matches with your available bank records;
11. 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;
12. 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;
13. 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;
14. Ensure that the Demographic Details including PAN are updated, true and correct in all respects;
15. 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;
16. Investor using the UPI Mechanism should ensure that the correct UPI ID (with maximum length of 45 characters including the handle) is mentioned in the Bid cum Application Form;
17. Investors bidding using the UPI Mechanism should ensure that they use only their own bank account linked UPI ID to make an application in the issue and submit the application with any of the intermediaries or through the Stock Exchange App/ Web interface.
18. Retail Individual Investors submitting Application Form using the UPI Mechanism, should ensure that the: (a) bank where the bank account linked to their UPI ID is maintained; and (b) the Mobile App and UPI handle being used for making the Bid, are listed on the website of SEBI at www.sebi.gov.in/sebiweb/other/OtherAction.do?doRecognisedFpi=yes&intmId=40
19. Ensure that your Application Form is submitted with the Registrar to the Issue; and
20. Ensure that you have correctly ticked, provided or checked the authorisation box in the Application Form.

Don'ts:

1. Do not apply for lower than the minimum application size;
2. Do not fill up the Application Form such that the ZCZP Instruments applied for exceeds the Issue size and/or investment limit or maximum number of ZCZP Instruments that can be held under the applicable laws or regulations or maximum amount permissible under the applicable regulations;
3. Do not submit the GIR number instead of the PAN as the Application is liable to be rejected on this ground;
4. Do not submit incorrect details of the DP ID, Client ID and PAN or provide details for a beneficiary account which is suspended or for which details cannot be verified by the Registrar to the Issue;
5. Do not submit Applications on plain paper or on incomplete or illegible Application Forms;
6. Do not submit the Application Forms without ensuring that funds equivalent to the entire Application Amount are available for blocking in the relevant ASBA Account;

7. Payment of Application Amount in any mode other than through blocking of Application Amount in the ASBA Accounts shall not be accepted under the ASBA process;
8. Do not submit more than five Application Forms per ASBA Account;
9. Do not apply if you are not competent to contract under the Indian Contract Act, 1872;
10. 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;
11. Do not apply if you are a person ineligible to apply for ZCZP Instruments under the Issue;
12. Do not make an application of the ZCZP Instrument on multiple copies taken of a single form;
13. If you are a Retail Individual Investor who is submitting the ASBA Application with any of the Designated Intermediaries and using your UPI ID for the purpose of blocking of funds, do not use any third-party bank account or third-party linked bank account UPI ID;
14. Bidding through the UPI Mechanism using the incorrect UPI handle or using a bank account of an SCSB and/or mobile applications which are not mentioned in the list provided in the SEBI.
15. Kindly note that Applications submitted to the Designated Intermediaries will not be accepted if the SCSB where the ASBA Account, as specified in the Application Form, is maintained has not named at least one branch at that location for the Designated Intermediaries to deposit such Application Forms. (A list of such branches is available at <https://www.sebi.gov.in/sebiweb/other/OtherAction.do?doRecognised=yes>)

Depository Arrangements

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

In this context:

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

For further information relating to Applications for Allotment of the ZCZP Instruments in authorized form, please see the section titled "*Issue Procedure*" on page 140 of this Fund-Raising Document.

Communications

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

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

Undertaking by the Issuer

Statement by the Governing Body:

- (a) All monies received pursuant to the Issue of ZCZP Instruments to public shall be transferred to a separate bank account
- (b) Details of all monies utilized out of Issue referred to in sub-item (a) shall be disclosed under an appropriate separate head in our balance sheet indicating the purpose for which such monies had been utilized.
- (c) Details of all unutilized monies out of issue of ZCZP Instruments, if any, referred to in sub-item (a) shall be disclosed under an appropriate separate head in our Balance Sheet indicating the form in which such unutilized monies have been invested.
- (d) Our Trust shall submit to the Stock Exchange a statement in respect of utilisation of the Net Proceeds, on a quarterly basis, containing (a) category-wise amount of monies raised, (b) category-wise amount of monies utilized,

(c) balance amount remaining unutilized, until the utilization of the Net Proceeds in accordance with this Fund-Raising Document.

- (e) We shall utilize the Issue proceeds only after (a) receipt of the minimum subscription of 75% of the Issue Size; (b) completion of Allotment and refund process and (c) receipt of listing approval from the Stock Exchange.

Other Undertakings by our Trust

Our Trust undertakes that:

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

Rejection of Applications

As set out below or if all required information is not provided or the Application Form is incomplete in any respect, the Board of Directors of our Trust reserves its full, unqualified and absolute right to accept or reject any Application in whole or in part and in either case without assigning any reason thereof.

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

- Application by persons not competent to contract under the Indian Contract Act, 1872, as amended, (other than minors having valid Depository Account as per Demographic Details provided by Depositories);
- Applications by foreign investors;
- Applications not being signed by the sole Applicant;
- Application Amount blocked being higher or lower than the value of ZCZP Instruments Applied for. However, our Trust may allot ZCZP Instruments up to the number of ZCZP Instruments Applied for, if the value of such ZCZP Instruments Applied for exceeds the minimum application size;
- Applications where a registered address in India is not provided for the Applicant;
- In case of partnership firms (except LLPs), ZCZP Instruments applied for in the name of the partnership and not the names of the individual partners(s);
- DP ID and Client ID not mentioned in the Application Form;
- GIR number furnished instead of PAN;
- Applications for an amount below the minimum application size;
- Applications by persons who are not eligible to acquire ZCZP Instruments of our Trust in terms of applicable laws, rules, regulations, guidelines and approvals;\
- In case of Applications under power of attorney or by limited companies, corporate, Trust etc., submitted without relevant documents;
- Applications accompanied by Stock invest/cash;
- Signature of sole Applicant missing;
- Submission of more than ` ASBA Forms per ASBA Account;
- Application Forms not being signed by the ASBA Account holder if the account holder is different from the Applicant;
- If the signature of the ASBA Account holder on the Application Form does not match with the signature available on the SCSB Bank's records where the ASBA Account mentioned in the Application Form is maintained;
- ASBA Applications not having details of the ASBA Account to be blocked;
- Inadequate funds in the ASBA Account to enable the SCSB to block the Application Amount specified in the ASBA Application Form at the time of blocking such Application Amount in the ASBA Account or no confirmation is received from the SCSB for blocking of funds;
- If an authorization to the SCSB or Sponsor Bank for blocking funds in the ASBA Account or acceptance of UPI Mandate Request raised has not been provided;
- SCSB making an ASBA application (a) through an ASBA account maintained with its own self or (b) through an ASBA Account maintained through a different SCSB not in its own name or (c) through an ASBA Account maintained through a different SCSB in its own name, where clear demarcated funds are not present or (d) through an ASBA Account maintained through a different SCSB in its own name which ASBA Account is authorized solely for the purpose of applying in public issues;
- Authorization to the SCSB for blocking funds in the ASBA Account not provided
- Applications by persons debarred from accessing capital markets, by SEBI or any other regulatory authority.
- Date of Birth for first/sole Applicant for persons applying for Allotment not mentioned in the Application Form.
- In case no corresponding record is available with the Depositories that matches three parameters namely, DP ID, Client

- ID and PAN or if PAN is not available in the Depository database;
- Applications for amounts greater than the maximum permissible amount prescribed by the regulations and applicable law;
- Applications by persons prohibited from buying, selling or dealing in shares, directly or indirectly, by SEBI or any other regulatory authority;
- Applications by any person outside India;
- Applications by other persons who are not eligible to apply for ZCZP Instruments under the Issue under applicable Indian or foreign statutory/regulatory requirements;
- Applications uploaded after the expiry of the allocated time on the Issue Closing Date, unless extended by the Stock Exchange, as applicable;
- Application Forms not delivered by the Applicant within the time prescribed as per the Application Form and the Offer Document;
- Applications by Applicants whose demat accounts have been 'suspended for credit' pursuant to the circular issued by SEBI on July 29, 2010, bearing number CIR/MRD/DP/22/2010;
- Where PAN details in the Application Form are not as per the records of the Depositories;
- If an authorization to the SCSB or Sponsor Bank for blocking funds in the ASBA Account or acceptance of UPI Mandate Request raised has not been provided.
- The UPI Mandate Request is not approved by the Retail Individual Investor
- Applications providing an inoperative demat account number.
- Applications being received post the Issue Closing Date where the payment of Application Amount is being made by cheque / demand draft.
- Applications being received upon expiry of 3 (three) Working Days where the payment of the Application Amount is being done by way of electronic bank transfer, provided the Application Amount was received in the Escrow Account prior to the Issue Closing Date.

Mode of making refunds

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

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

1. Direct Credit

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

2. NACH

National Automated Clearing House which is a consolidated system of ECS. Payment of refund would be done through NACH for Applicants having an account at one of the centres specified by the RBI, where such facility has been made available. This would be subject to availability of complete bank account details including Magnetic Ink Character Recognition (MICR) code wherever applicable from the depository. The payment of refund through NACH is mandatory for Applicants having a bank account at any of the centres where NACH facility has been made available by the RBI (subject to availability of all information for crediting the refund through NACH including the MICR code as appearing on a cheque leaf, from the depositories), except where applicant is otherwise disclosed as eligible to get refunds through NEFT or Direct Credit or RTGS.

3. RTGS

Applicants having a bank account with a participating bank and whose refund amounts exceed ₹200,000, or such amount as may be fixed by RBI from time to time, have the option to receive refund through RTGS. Such eligible Applicants who indicate their preference to receive refund through RTGS are required to provide the Indian Financial System Code (“IFSC”) in the Application Form or intimate our Trust and the Registrar to the Issue at least seven days prior to the Record Date. Charges, if any, levied by the Applicant’s bank receiving the credit would be borne by the Applicant. In the event the same is not provided, refund shall be made through NACH subject to availability of complete bank account details for the same as stated above.

4. NEFT

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

IFSC of that particular bank branch and the payment of refund will be made to the applicants through this method.

Basis of Allotment

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

Issuance of Allotment Advice

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

Investor Withdrawals and Pre-closure

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

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

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

SECTION VIII – KEY PROVISIONS OF MEMORANDUM OF ASSOCIATION

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

MEMORANDAM OF THE ASSOCIATION OF RURAL DEVELOPMENT ORGANISATION

1. Name of the Trust:

The name of the Trust shall be **RURAL DEVELOPMENT ORGANISATION.**

2. Location of the Trust:

The Registered Office of the Trust shall be located at 313, Gramya Bhavan, Aruvankadu, Coonoor, The Nilgiris, Tamil Nadu, India. 643202

3. Aims and Objectives*:

The RDO Trust is committed to serving the rural community by promoting innovative solutions and advocating collective responsibilities.

We facilitate lasting solutions by:

- a) Providing quality and value education to children.
- b) Strengthening the earning capacity for women self-help groups (SHGs)
- c) Facilitating on-farm and off-farm diversified income generation activities for rural people.
- d) Striving for the overall health and well being of the community.
- e) Influencing policy decisions at district, state, and national levels.

4. Certificate:

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

5. Declaration

We, the undersigned persons in the Memorandum of Association have formed into an association and responsible to run the affairs of association and desirous of getting the Trust registered under Indian Trusts Act 1882.

DOCUMENT NO. II
RULES AND REGULATIONS
OF
RURAL DEVELOPMENT ORGANISATION

1. Name of the Trust

The name of the Trust shall be **RURAL DEVELOPMENT ORGANISATION.**

2. Location of the Trust:

The Registered Office of the Trust shall be located at 313, Gramya Bhavan, Aruvankadu, Coonoor, The Nilgiris, Tamil Nadu, India. 643202

3. Membership:

The member of the Trust shall consist of

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

4. Method to Become a Member:

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

5. Cessation of Membership:

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

6. General Body:

- i) All members enrolled as a member under Clause 4 above shall form the General Body of the Trust.
- ii) The General Body shall exercise general supervision over the working of the Trust.
- iii) Notwithstanding the generality of the powers vested in the General Body of the Trust all contracts, liabilities, debts, or any other matter involving monetary value exceeding Rs. 25 lakhs in each specific case shall be subject to approval of the General Body.
- iv) An Annual General Body meeting of the members shall be held in the month of June once in a year for the purpose of passing annual accounts and for transacting any other business that may come before the meeting at the Registered Office of the Trust unless otherwise determined by the Board of Governors.
- v) Special meeting may be called either by the President of the Board of Governors or by minimum 1/3rd of the members having voting rights by giving a notice in writing.
- vi) A notice in writing stating the place, day and hour of any meeting shall be sent to every member entitled to vote at such meeting not less than 10 days before the day of such meeting by the Board of Governors.

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

7. Board of Governors:

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

Managing Trustee – NK Perumal
Trustee– D. Paul Joseph
Trustee– S. Rajkumar
Trustee– S. Priyadharshini
Trustee– Deepa Pathiban
Trustee– Vinod Kumar

b) The Board of Governors shall meet at least once in 3 months to transact such business in connection with the management of the Trust as may be considered expedient and/or necessary for which requisite agenda shall be submitted to the members of the Board at least 7 days in advance of the meeting. The quorum for the Board of Governors meeting shall be 1/4th of its strength.

c) Without in any manner limiting the general powers of the Board of Governors to manage the affairs of the Trust for attainment of its objects, the Board of Governors shall also have the following powers:

- i. To acquire movable and immovable properties in the name of the Trust and hold the same as trustees.
- ii. To convert any property movable and/or immovable or any part of the Trust's fund into cash by selling or otherwise disposing of the same and thereafter re-invest the same in and security, properties, movable or immovable or otherwise.
- iii. To grant, convey, transfer, mortgage, charge, let out, gift, settle or otherwise deal with any immovable property belonging to the Trust for the purposes of the Trust in such a manner and on such terms as the Board of Governors may in their absolute discretion, fit.
- iv. To invest any surplus funds not needed for immediate scientific research work by the institute only in deposits of Nationalized Banks or Government securities or such other public investments approved specifically by the Authority, which shall be in accordance with the provisions of Sub-Section 5 of Sec.11 of the Income Tax Act, 1961 and other relevant provisions of the Income Tax Act, 1961.
- v. To operate or raise moneys or secure the payment of any moneys borrowed for the purposes of the Trust by pledge, hypothecation, charge, or mortgage of whole or any part of the movable or immovable properties comprised in the Trust's fund on such terms as the Board of Governors may in their absolute discretion think proper.
- vi. To sell by public auction or private contract or exchange, gift or transfer or assign or grant, lease or sub-lease for any terms however long or otherwise dispose of or permit to be used at such rent, compensation or fee all or any part of the Trust's fund including movable and immovable properties comprised therein and on such terms and conditions relating to title or otherwise and in all respects as they may think proper and to rescind or vary and contract for sale, mortgage, gift, assignment, lease or other disposition and to resell the same or enter into a fresh contract for sale, exchange, transfer, assignment, gift, lease or other disposition with any person.

d) The Board of Governors may meet from time to time as they may deem fit for which a notice of at least 7 days shall be given by the Secretary. Any urgent meeting can be called on a notice of 24 hours with the approval of the President. 1/4th of the total members shall form the quorum. Any office bearer fails to attend the meetings of the Board of Governors of the Academy three times successively without prior notice or obtaining leave of absence, the member will cease to be on the Board of Governors automatically and any other member may be co-opted in his place by the majority of the Board of Governors, should such a course be deemed necessary in the interest of the Trust.

e) Powers and Functions of the Office Bearers:

- i. President: The post of the President shall be honorary. He presides over all the meetings of both General Body and Board of Governors. The President under the control and direction of the Board shall manage the affairs of the Trust. In case of equality of the votes, the President can exercise a casting vote.
- ii. Vice-President: He will assist the President in discharging his duty function in the absence of the President he will perform the duty of the President entrusted to him.
- iii. Secretary-cum-Treasurer: The post of the Secretary shall be Honorary. He is the Chief Executive Officer of the Trust. Custodian to all records relating to the Trust and correspondent on behalf of the Trust. The Secretary shall be responsible for convening meetings, maintenance of minutes, correspondence and all matters assigned to him by the Board of Governors. He has to maintain accounts properly along with the vouchers. He has to prepare the budget and expenditure statement of the Trust with guidance of the Trust. He has to operate the

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

8. Funds:

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

9. Books & Records:

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

10. Amendments:

- a) No amendment or alteration shall be made in the purpose of the Association unless it is voted by 2/3rd of the members present at a Special Meeting convened for the purpose and without the prior approval of the Commissioner of Income Tax.
- b) The Memorandum of Association of the Trust and its rules and regulations may from time to time can be altered or abridged revoked or re-enacted by majority of vote at a meeting convened in accordance with the particular Provisions of the Indian Trusts Act 1882.

11. Financial Year:

The Financial Accounts of the first year shall close as on 31st March, 1985 and thereafter the accounting year of the Trust shall be from 1st April to 31st March, each year.

12. Bank Account:

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

13. Winding up:

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

SECTION IX – MATERIAL CONTRACTS AND DOCUMENTS FOR INSPECTION

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

MATERIAL CONTRACTS

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

MATERIAL DOCUMENTS


1. Certified true copy of Memorandum of Association of our Trust, as amended from time to time, as amended to date.
2. Copy of Registration Certificate issued under the Indian Trusts Act, 1882.
3. Copy of the resolution passed by the Governing Body on October 7, 2025 approving the issue of ZCZP Instruments.
4. Copy of the resolution passed by the Governing Body on [●] approving this Draft Fund-Raising Document.
5. Copy of the resolution passed by the Governing Body on [●] approving this Fund-Raising Document.
6. Registration certificate as a Not-for-Profit Organization with BSE.
7. Certificate issued under section 12A of the Income-tax Act, 1961.
8. Certificate of registration under the Foreign Contribution (Regulation) Act, 2010.
9. Consents of the Governing Body and Compliance Officer, Advisors to the Issue and Registrar to the Issue.
10. Consent dated October 10, 2025 from M. Sivalingam, Chartered Accountants to include their name in their capacity as our Statutory Auditors.
11. The Audited Financial Statements for the year ended March 31, 2025, March 31, 2024 and March 31, 2023.
12. In-principle listing approval from BSE by its letter no. [●] dated [●].

DECLARATION

We, the Governing Body of Rural Development Organisation, hereby certify that all applicable legal requirements in connection with the Issue, including provisions of Chapter X A of ICDR Regulations and amendments to SEBI (Issue of Capital and Disclosure Requirements) (Third Amendment) Regulations, 2022 ("ICDR Amendment Regulations") and SEBI Circular dated September 19, 2022 and December 22nd, 2023 and subject to other applicable laws, if any, under the Securities Contracts (Regulation) Act, 1956 and the rules made thereunder, the Securities and Exchange Board of India Act, 1992 and the rules and regulations made thereunder, each as amended, and the rules/ regulations/guidelines/ circulars issued by the Government of India, the Securities and Exchange Board of India and other competent authorities in this respect, from time to time, have been duly complied with and that no statement made in this Draft/Final Fund raising document contravenes any, such requirements.

We further certify that all the disclosures and statements made in this Draft /Final Fund raising document are true, accurate, correct and complete in all material respects, are in conformity with the applicable provisions of the aforesaid statutes mentioned above, and do not omit disclosure of any material information that may make the statements made herein, in the light of circumstances in which they were made, misleading and that this Draft/Final Fund raising document does not contain any misstatements and no information material to the subject matter has been suppressed or concealed and is as per the original records maintained by the members subscribing to the Memorandum of Association.

Signed by the Governing Body of Rural Development Organisation ("Trust")

SD/- 

N.K. PERUMAL

END OF DOCUMENT