

ANNUAL REPORT ON CORPORATE SOCIAL RESPONSIBILITY (CSR) ACTIVITIES

1. Brief outline on CSR Policy of the Company.

Dhanlaxmi Bank Limited is grateful to the society for the support and encouragement in the Bank's growth and development. The Bank believes that no organization can make sustainable development without the patronage from the society. The Bank is committed in the integration of social and environmental concerns in its business operations and also in the interactions with its stakeholders. The Bank shall continue to have among its objectives, the promotion and growth of the national economy and shall continue to be mindful of its social and moral responsibilities to customers, shareholders, employees and society. The Bank is committed to financing the economic and developmental activities of the nation with concern for human rights and environment. The Bank's CSR mission is to contribute to the social and economic development of the community. Through a series of interventions, the Bank seeks to mainstream economically, physically and socially challenged groups and to draw them into the cycle of growth, development and empowerment. The Bank's strategy is to integrate its activities in community development, social responsibility and environmental responsibility and encourage each business unit or function to include these considerations into its operations whether directly or in participation or in association with or jointly with NGOs of repute, trusts, partnership, corporates or any other organization as the Bank deems fit.

2. Composition of CSR Committee:

S. No.	Name of the Director	Designation/ Nature of Directorship	Number of Meetings	
			Held During The Tenure	Attended
1	Dr.(Capt.) Suseela Menon R, Chairperson of the Committee	Independent Director	1	1
2	Sri. Shivan J.K	Managing Director& CEO	1	1
3	Sri. Gopinathan C.K	Director	1	1

3. Provide the web-link(s) where Composition of CSR committee, CSR Policy and CSR projects approved by the board are disclosed on the website of the company.

Composition of committee: https://www.dhanbank.com/pdf/bod_committees.pdf

Policy: <https://www.dhanbank.com/pdf/corp-social-responsibility-policy.pdf>

4. Provide the executive summary along with the weblink(s) of Impact Assessment of CSR Projects carried out in pursuance of sub-rule(3) of rule 8, if applicable

Not applicable

- 5.
- (a) Average net profit of the company as per section 135(5). **Rs 33.46 Crore**
- (b) Two percent of average net profit of the company as per section 135(5) **Rs 66,91,394/-**
- (c) Surplus arising out of the CSR projects or programmes or activities of the previous financial years. **NIL**
- (d) Amount required to be set off for the financial year, if any: **NIL**
- (e) Total CSR obligation for the financial year (b+c-d). Rs 66,91,394/-
6. (a) Amount spent on CSR Projects (both Ongoing Project and other than Ongoing Project). **Rs. 66,92,000**

(b) Amount spent in Administrative Overheads. **NIL**

(c) Amount spent on Impact Assessment, if applicable. **NIL**

(d) Total amount spent for the Financial Year [(a)+(b)+(c)]. **Rs.66,92,000**

(e) CSR amount spent or unspent for the financial year:

Total Amount Spent for the Financial Year. (in Rs.)	Amount Unspent (in Rs.)				
	Total Amount transferred to Unspent CSR Account as per section 135(6).		Amount transferred to any fund specified under Schedule VII as per second proviso to section 135(5).		
	Amount Rs.	Date of transfer	Name of the Fund	Amount Rs	Date of transfer
40,40,557	26,51,443	31.03.2022	NIL	NIL	NIL

Details of CSR amount spent against on-going projects for the financial year:

(1)	(2)	(3)	(4)	(5)		(6)	(7)	(8)	(9)	(10)	(11)	
Sr. No	Name of the project	Item from the list of activities in Schedule VII to the Act	Local area (Yes/No)	Location of the Project		Project duration (In Months)	Amount allocated for the project (in Rs.)	Amount spent in the current financial Year (in Rs)	Amount transferred to Unspent CSR Account for the project as per Section 135(6) (in Rs)	Mode of Implementation - Direct (Yes/No)	Mode of Implementation - Through Implementing Agency	
				State	District						Name	CSR Registration number
1.	Sparsh Services for Persons with disabilities in Wayanad	Promoting Education	No	Kerala	Wayanad	12	4,44,000	1,86,000	2,58,000	No	Shreyas, Wayanad CSR00002489	
2	CDS Thrissur Municipal Corporation	Women Empowerment	Yes	Kerala	Thrissur	24	3,18,943	1,50,000	1,68,943	Yes	No	
3	Thrissur Municipal Corporation	Environmental sustainability	Yes	Kerala	Thrissur	36	21,60,000	20,000	21,40,000	Yes	No	
4	Smart Class Room & facilities upgradation to Govt. Junior Basic School	Promoting Education	Yes	Kerala	Palakkad	24	2,24,500	2,00,000	24,500	Yes	No	

	(GJBS), Peruvamba										
5	Waste management system to Community Health Centre, Nemmara	Healthcare/ Water and Sanitation	Yes	Kerala	Palakkad	12	1,40,000	80,000	60,000	Yes	No
							32,87,443	6,36,000	26,51,443		

Details of CSR amount spent against other than on-going projects for the financial year:

(1)	(2)	(3)	(4)	(5)		(6)	(7)	(8)	
Sr. No	Name of the project	Item from the list of activities in Schedule VII to the Act	Local area (Yes/ No)	Location of the Project		Amount spent in the current financial Year (in Rs)	Mode of Implementation - Direct (Yes/ No)	Mode of Implementation through Implementing Agency	
				State	District			Name	CSR Registration number
1	Smart Class Room facility to Government High School, Mupliyam	Promoting Education	Yes	Kerala	Thrissur	2,48,550	Yes	NA	
2	Smart Class Room facility to Govt LP School, Pirayiri	Promoting Education	Yes	Kerala	Palakkad	2,00,000	Yes	NA	
3	Facility Upgrations -Govt LP School, Kodunthirappilly	Promoting Education	Yes	Kerala	Palakkad	1,23,000	Yes	NA	
4	Facility Upgrations - Anganwadi, Kallekkad, Kodunthirapully	Promoting Education	Yes	Kerala	Palakkad	8,250	Yes	NA	

5	Facility Upgrations - Govt LP School, Haripad	Promoting Education	Yes	Kerala	Alappuzha	15,000	Yes	NA
6	Smart Class Room facility to Vocational Higher Secondary School, Kanichikulangara	Promoting Education	Yes	Kerala	Alappuzha	1,49,500	Yes	NA
7	Smart Class Room facility to Girls High School, Kanichikulangara	Promoting Education	Yes	Kerala	Alappuzha	1,15,440	Yes	NA
8	Smart Class Room facility to St. Joseph International School, Kumbalam	Promoting Education	Yes	Kerala	Kollam	1,45,000	Yes	NA
9	Smart Class Room facility to CA Higher Secondary School, Peruvamba	Promoting Education	Yes	Kerala	Palakkad	1,50,000	Yes	NA
10	CCTV Cameras & Traffic Barricades, Vijayawada	Promoting Education	Yes	Andhra Pradesh	Vijayawada	3,70,382	Yes	NA
11	CCTV Cameras-for police surveillance at Anna Salai location	Promoting Education	Yes	Tamil Nadu	Chennai	1,53,000	Yes	NA
12	Video wall for traffic awareness –Bengaluru City	Promoting Education	Yes	Karnataka	Bengaluru	1,39,830	Yes	NA
13	Facility upgradation to Chinnasemur Govt Elementary School, Erode	Promoting Education	Yes	Tamil Nadu	Erode	21,400	Yes	NA
14	Library to Govt. School and distribution of seeds & plants to school children, Vazhaipandal	Promoting Education/ environmental sustainability	Yes	Tamil Nadu	Ranipet	16,825	Yes	NA

15	Facility upgradation to St. Anne's School for differently abled children, Namakkal	Promoting Education	Yes	Tamil Nadu	Namakkal	15,000	Yes	NA
16	Medical Aids and equipment for the usage at HOSPICE UNIT – ABHAYAM , unit of Chennai Pain and Palliative Care (CPPC),	Health care	Yes	Tamil Nadu	Chennai	1,19,380	Yes	NA
17	Support for setting up of Gymnasium to Police Dept- Kukatpally	Health care	Yes	Telangana	Medchal- Malkajgiri	1,97,900	Yes	NA
18	Covid preventive items Kerala Police force, Kunnankulam	Health care	Yes	Kerala	Thrissur	11,890	Yes	NA
19	Raincoats to Police Personnel - Thiruvananthapuram	Healthcare	Yes	Kerala	Thiruvananthapuram	79,000	Yes	NA
20	Public Awareness programme on Blood Donation during Covid Pandemic	Healthcare	No	Kerala	All Kerala	73,790	Yes	NA
21	Covid Prevention Items to Schools in Manjeri Municipality	Healthcare	Yes	Kerala	Malappuram	1,00,000	Yes	NA
22	ICU beds and AC Units to Medical College, Nephrology Unit Thrissur	Healthcare	Yes	Kerala	Thrissur	1,30,000	Yes	NA
23	R O water purifier to Govt school, Panchayath union primary school, Adiramapattinam	Healthcare/ Safe Drinking Water and Sanitation	Yes	Tamil Nadu	Thanjavur	8,400	Yes	NA

24	Water Storage Tank at KV Kuppam Village	Healthcare/ Water and Sanitation	Yes	Tamil Nadu	Vellore	17,500	Yes	NA
25	Cold storage unit to medical dispensary of school, Sree Narayana Mission Senior Secondary School, West Mambalam, Chennai	Healthcare	Yes	Tamil Nadu	Chennai	12,500	Yes	NA
26	Water Tank and Push cart for Reverse Osmosis Plant (R O plant) Vivekananda Kendram, Rameswaram	Healthcare/ Water and Sanitation	Yes	Tamil Nadu	Ramanathapuram	26,350	Yes	NA
27	Water storage tanks - Latheri Village, Latheri Grama Panchayath	Healthcare/ Water and Sanitation	Yes	Tamil Nadu	Vellore	14,000	Yes	NA
28	Phrozen sonic mini 3D scanning machine to PMS College of Dental Science & Research, Vattappara	Healthcare	Yes	Kerala	Thiruvananthapuram	75,670	Yes	NA
29	IMA Thiruvananthapuram-Public Health Brigade, TOT programme	Preventive Healthcare	Yes	Kerala	Thiruvananthapuram	2,50,000	Yes	NA
30	Gurukulam Foundation-New Delhi	Art & Culture	No	NCT of Delhi	South West Delhi	2,00,000	Yes	NA
31	Facility upgradation to Kudumbasree Mission -Thrissur	Women Empowerment	Yes	Kerala	Thrissur	1,57,000	Yes	NA
32	Thrissur District Cricket Association Sports Kit to Women Cricket Players	Sports	Yes	Kerala	Thrissur	60,000	Yes	NA
						34,04,557		

(f) Excess amount for set-off, if any:

Sl. No	Particular	Amount (in Rs)
(i)	Two percent of average net profit of the company as per section 135(5)	66,91,393
(ii)	Total amount spent for the Financial Year	66,92,000
(iii)	Excess amount spent for the financial year [(ii)-(i)]	607
(iv)	Surplus arising out of the CSR projects or programmes or activities of the previous financial years, if any	Nil
(v)	Amount available for set off in succeeding financial years [(iii)-(iv)]	Nil

(7) Details of Unspent CSR amount for the preceding three financial years:

Sl. No	Preceding Financial Year	Amount transferred to Unspent CSR Account under section 135 (6) in Rs.	Amount spent in the reporting Financial Year (in Rs.)	Amount transferred to any fund specified under Schedule VII as per Section 135(6), if any			Amount remaining to be spent in succeeding financial years.(in Rs.)
				Name of the Fund	Amount (in Rs).	Date of transfer	
01	2020-21	20,25,320	1,67,600	NIL	NIL	NIL	18,57,720
02	2019-20	NA	0	0	0	0	0
03	2018-19	NA	0	0	0	0	0

(b) Details of CSR amount spent in the financial year for ongoing projects of the preceding financial year(s):

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
S. No.	Project ID.	Name of the Project.	Financial Year in which the project was commenced.	Project duration (in Months)	Total amount allocated for the project (in Rs)	Amount spent on the project in the reporting Financial Year (in Rs)	Cumulative amount spent at the end of reporting Financial Year. (in Rs)	Status of the project - Completed / Ongoing
01	01/2020-21	TMA Education Scholarships	2020-21	48	4,00,000	1,00,000	2,00,000	Ongoing
02	02/2022	Punkunnam Jn. Central Median development and upkeep	2020-21	48	17,92,000	67,600	1,34,280	Ongoing

8. Whether any capital assets have been created or acquired through Corporate Social Responsibility amount spent in the Financial Year:

YES NO

If Yes, enter the number of Capital assets created/ acquired

Not Applicable

Furnish the details relating to such asset(s) so created or acquired through Corporate Social Responsibility amount spent in the Financial Year:

Sl.No	Short particulars of the property or asset(s) [including complete address and location of the property]	Pincode of the Property or asset(s)	Date of creation	Amount of CSR Amount spent	Details of entity/ Authority/ beneficiary of the registered owner		
(1)	(2)	(3)	(4)	(5)	(6)		
					CSR Registration Number, if applicable	Name	Registered address
Not Applicable							

(All the fields should be captured as appearing in the revenue record, flat no, house no, Municipal Office/Municipal Corporation/ Gram panchayat are to be specified and also the area of the immovable property as well as boundaries)

9. Specify the reason(s), if the company has failed to spend two per cent of the average net profit as per section 135(5).
 Due to the Second wave of Covid-19 Pandemic and regulatory restrictions imposed by the state authorities during the first half of financial year, opportunities for on-the-spot assessment/evaluation of projects was limited. To the extent possible, projects were either implemented or identified as on-going projects for completion in the subsequent financial year.

Sd/-
 SHIVAN J K
 Managing Director & CEO

Sd/-
 C K Gopinathan
 Chairman of the CSR Committee