

Annexure – C

Annual Report on CSR for FY 2025-26

1. A brief outline on the CSR policy of the Company

The CSR Policy utters the Company's approach and commitment to sustainable development by improving the quality of life of the communities where it serves. Inclusive development, by engaging and empowering rural communities is the cross-cutting theme of the various projects initiated under the project Aatmanirbhar, namely, Dharti (Agriculture and allied activities), Jeevandhara (Education), Sanjeevani (Health), Shakti (Women Empowerment) and other supporting activities to the rural development like project Harit (Plantation) and project Swechha (Cleaning). The project Aatmanirbhar is a flagship program which aims to build self-reliant villages that deals with Agriculture, Education, Health, Women Empowerment and emphasizes on community participation and contribution, and works on long term projects for sustainable outcomes. The CSR policy has been uploaded on the website of your Company at <https://www.sudlife.in/csr-initiatives>

2. Composition of CSR Committee

Composition, Attendance and Meetings of Corporate Social Responsibility Committee (CSR) during FY 2025-26 is as under:

Sr. No.	Name of Director	Nature of Directorship	Designation	Number of meetings of CSR Committee held during the year	Number of meetings of CSR Committee attended during the year
1	Manjari Singh	ID	Chairperson	2	2
2	Abhay Tewari	MD & CEO	Member	2	2
3	Sharda Bhushan Rai	NED	Member	2	1
4	Ashutosh Pednekar	ID	Member	2	2
5	Rajiv Kumar Jha	NED	Member	2	2

ID - Independent Director, NED - Non-Executive Director, MD & CEO - Managing Director and Chief Executive Officer

3. The web-link where Composition of CSR Committee, CSR Policy and CSR projects approved by the board are disclosed on the website of the Company is: <https://www.sudlife.in/csr-initiatives>

4. The executive summary along with web-link(s) of Impact Assessment of CSR Projects carried out in pursuance of sub-rule (3) of Rule 8 of the Companies (Corporate Social Responsibility Policy) Rules, 2014.

As the annual contribution of CSR was only ₹ 3.50 Crore, it is not obligatory for your Company to undertake impact assessment by an independent agency. However, as per direction of the CSR Committee, the internal team must do impact assessment of interventions once in a year and once in a three year by an independent agency. For FY 2025-26 the internal team has done impact assessment. For FY 2025-26, the impact assessment by the Internal Team has been completed and the executive summary of the report is enclosed herewith as **Annexure I**. The budget has been utilized 100% in FY 2025-26.

5. (a) Average net profit of the Company as per Section 135(5) –

₹ 14836 Lakhs

(b) Two percent of average net profit of the Company as per Section 135(5) –

₹ 296 Lakhs

(c) Surplus arising out of the CSR projects or programs 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 (5b+5c+5d) –

₹ 296 Lakhs

6. (a) Amount spent on CSR Projects (both ongoing project and other than ongoing projects):

Sr. No	Category	Amount (₹ in Lakh)
1.	Ongoing project	338.89
2.	Other than ongoing project	0

(b) Amount spent in Administrative Overheads –

₹ 10.54 Lakhs

(c) Amount spent on Impact Assessment, if applicable –

Nil

(d) Total amount spent for the Financial Year (6a+6b+6c) -

₹ 349.43 (Lakhs)

(e) CSR amount Spent or Unspent for the Financial Year 2025-26:

Total Amount Spent for the Financial Year (in Lakhs)	Amount Unspent (₹ in Lakh)				
	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	Date of transfer	Name of the Fund	Amount	Date of transfer
349.43	-	-	-	-	-

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

(1)	(2)	(3)
Sr. No.	Particulars	Amount (₹ in Lakh)
(i)	Two percent of average net profit of the Company as per sub-section (5) of section 135	296
(ii)	Total amount spent for the financial year	349.43
(iii)	Excess amount spent for the financial year [(ii)-(i)]	53.43
(iv)	Surplus arising out of the CSR projects or programs or activities of the previous financial years, if any	-
(v)	Amount available for set off in succeeding financial years[(iii)-(iv)]	-

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

1.	2.	3.	4.	5.	6.	7.	8.
Sr. No.	Preceding financial years	Amount transferred to Unspent CSR Account under section 135 (6) (in ₹)	Balance amount in Unspent CSR Account under section 135 (6) (in ₹)	Amount spent in the financial year (in ₹)	Amount transferred to a fund specified under Schedule VII as per section 135(5), if any	Amount remaining to be spent in succeeding financial years. (in ₹)	Deficiency, if any
					Amount (in ₹)	Date of transfer	
1.	FY:1 2024-25	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
2.	FY 2: 2023-24	N.A.	24,98,425	24,98,425	N.A.	N.A.	-
3.	FY 3: 2022-23	N.A.	96,59,120	71,60,695	N.A.	N.A.	24,98,425
	TOTAL	-	1,21,57,545	96,59,120	-	-	24,98,425

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.

0

Furnish the details relating to such asset(s) so created or acquired through Corporate Social Responsibility amount spent in the Financial Year: 2025-26

(1)	(2)	(3)	(4)	(5)	(6)		
Sr. No.	Short particulars of the property or asset(s) [including complete address and location of the property]	PIN code of the property or asset(s)	Date of Creation	Amount of CSR amount spent	Details of entity/ Authority/ beneficiary of the registered owner		
					CSR Registration Number, if applicable	Name	Registered address
	Nil	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.

(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):

N.A.

Date: August 7, 2026
Place: Mumbai

Manjari Singh
Chairperson, CSR Committee
DIN: 07571501

Abhay Tewari
Managing Director & CEO
DIN: 08921750

Certification for Utilization of CSR Fund of FY 2025-26

I, Yuichi Nishi, Dy. CEO & Chief Financial Officer of the Company, be and is hereby certify that the CSR Fund of the Company for FY 2025-26 has been judicially utilized in the manner approved by the Board for CSR activities of the Company and nothing has been concealed and suppressed.

Place: Mumbai
Date: August 7, 2026

Yuichi Nishi
Dy. CEO & CFO



A joint venture of



Impact Assessment Report Corporate Social Responsibility

Activities in FY 2025-26



Impact Assessment of CSR Projects FY 2025-26

Introduction

SUD Life's FY 2025-26 Corporate Social Responsibility (CSR) impact assessment report highlights its sustainable, impact-driven initiatives aligned with the United Nations 17 Sustainable Development Goals and the legal mandate under Companies Act, 2013. The major objectives of the CSR Policy of the company are agricultural development, quality infrastructure in education sector, environment conservation, eradicating hunger, poverty, promoting & preventive health care, sanitation, availing safe drinking water, promoting education, empowering women & youth.

Under 'Project Aatmanirbhar', the Company expanded its community-development interventions into Maharashtra, Jharkhand, and Rajasthan, focusing on integrated development of the village. The initiatives focused on contributing towards the small- and large-scale needs of the community members and were fully supported by CSR of Star Union Dai-ichi Life Insurance Company Limited. In all our CSR endeavor is a local attempt to achieve sustainable global objective.

The present assessment study was executed to evaluate the impact of the CSR projects by engaging with the beneficiaries and stakeholders. The objectives were to gauge the overall impact on the stakeholders and beneficiaries, document their feedback and views on the same and understand gaps / limitations. The approach adopted for the evaluation included five key principles namely relevance, effectiveness, efficiency, impact, and sustainability

Executive Summary

This report takes account of CSR activities carried out in FY 2025-26 adopting sustainable approach. The assessment and implementation objective of the SUD Life's CSR is earmarked based on 17 Sustainable Development Goals (SDGs) which are to be globally achieved by 2030. SUD Life is stepping forward in this direction successfully and utilizing its CSR budget as prescribed by Companies Act, 2013.

The year is remarkable for rolling out projects in expanded geographical locations as per adopted expansion strategy in FY 2024-25. CSR activities are being implemented in 3 states Maharashtra, Jharkhand and Rajasthan under the thematic umbrella of 'Project Aatmanirbhar' (Self Reliant). The Company's CSR interventions have expanded to village Morwad in Beed district from Jalna district within Maharashtra in FY 2024-25 and continued in the assessing year. Gumla district of Jharkhand and Udaipur & Rajsamand district of Rajasthan also benefited with activities limiting to the educational infrastructural development with core focus on integrated rural development in the endeavor

of expansion. The interventions worked under the project's sub thematic areas towards supporting farmers to increase their per capita income under project Dharti, access to quality education through building basic infrastructure under project Jeevandhara, accessibility to health services under project Sanjeevani and empowering women and youth through project Shakti.

The assessing year is to be accoladed for creation of green covers under project Harit with 'SUD Life Parks' at two sites in Morwad & Mangu Jalgaon. The present assessment study was executed to evaluate the impact of the CSR projects by engaging with the beneficiaries and various stakeholders. The objectives were to gauge the overall impact on the stakeholders and beneficiaries to assess the scope of improvisation.

SUD Life is a socially responsible Company with a vision to actively engage in social, economic, and environmental development of the communities through its CSR initiatives primarily around work locations, especially meeting the priority needs of socially / economically backward, marginalized and vulnerable communities, and making them self-reliant. CSR activities are undertaken by SUD Life directly or through its SUD Life Foundation adhering to Schedule VII of Companies Act 2013 and amendments thereof. SUD Life is committed to Corporate Social Responsibility through its various initiatives. It utilizes its resources and expertise to provide social, economic and environmental benefits to the communities. It supplements the efforts of the local institutions/ NGOs / local Government agencies in the field of Agriculture and Allied Activities, Education, Health and Women Empowerment etc. to meet priority needs of the beneficiary communities. These efforts are being undertaken preferably in the local area and areas around our project sites.

Development of educational infrastructure of Government Schools in rural areas is essential and that has been prioritized in FY 2025-26. The significant initiative of constructing a library is completed and made fully functional. It is being used as an incubation center for preparation of competitive exams, opening avenue to vista of knowledge and wisdom for wholesome development of village. Needs of villagers to provide good school infrastructure where school statures are dilapidated is addressed along with need to provide safe and secure educational environment through construction of wall compounds.

24X7 digital education has been supported by SUD Life in Gumla district of Jharkhand. The initiative aims to improve the passing percentage of science students studying in class 11th and 12th of Government Schools. Under the Employee Engagement

Programme, the employee participation has supported to mitigate teachers' student's ratio and remedial support to learn through digital classroom.

Project-wise impact assessment is carried out to provide pragmatic and viable scope of improvisation as recommendation to CSR activities of SUD Life carried out in FY 2025-26.

Thematic Areas under Project Aatmnirbhar

Project Dharti: Supported farmers in adopting sustainable techniques to increase their per-capita income advancing irrigation in drought prone areas.

Project Jeevandhara: Enhanced access to quality education by building basic infrastructure, including school toilets, libraries and wall compounds for government schools and providing digital educational support to the most vulnerable children in remotest villages.

Project Sanjeevani: Improved accessibility to local health services and hygiene facilities in rural areas.

Project Shakti: Focused on empowering women and youth through skill-building and self-reliance initiatives.

Project Harit: Environmental sustainability by creating green cover and SUD Life Parks in Morwad and Mangu Jalgaon

Project Swachhata: Cleanliness and Sanitation of Village.

Project wise Impact Assessment

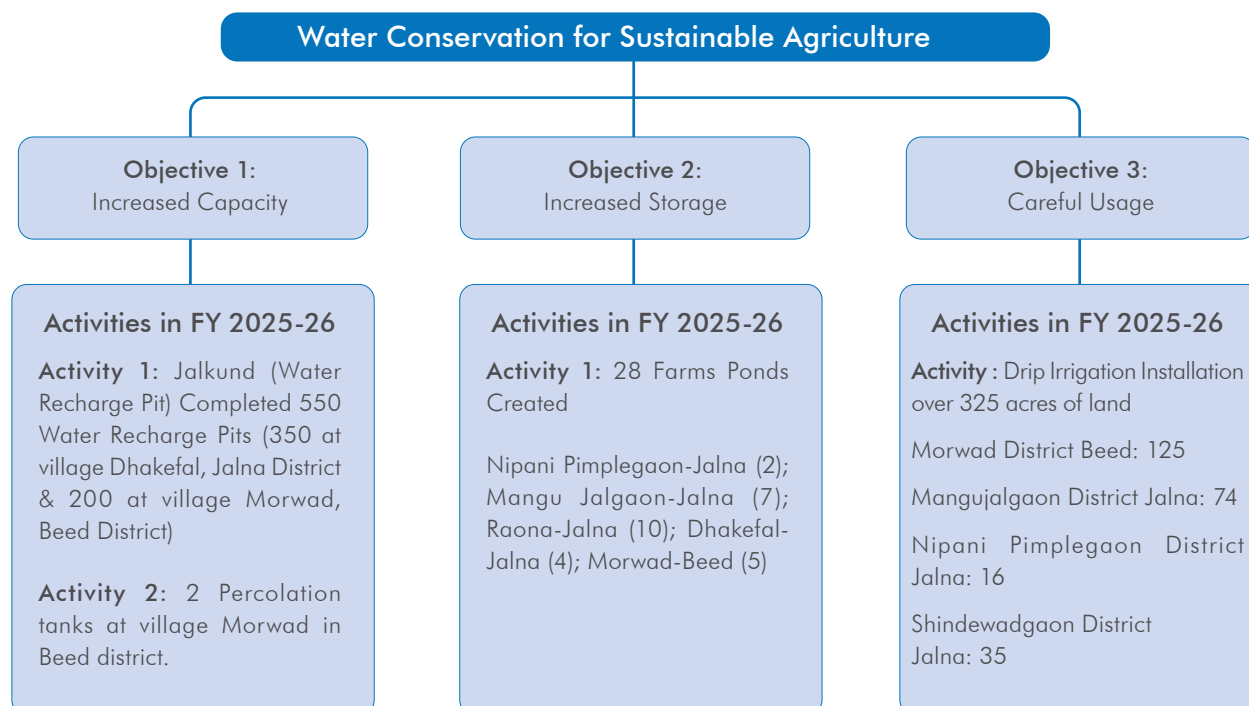
1. Project Dharti- A refined version of irrigation and allied activities



The necessity of human being is dependent on agriculture, and it is the reason of existence of 80% Indian population. In this direction SUD Life has determined to extend support to farmers by various ways. Water is major aspect for agriculture, as uneven proportion of monsoon creates hindrance for agricultural productivity. In view of such situation, our focus point is to adopt various methodology of water conservation and climate resilient farming. New technology, which is helpful in improving the productivity of land, the Company under CSR, provides the support to the farmers to adopt new technology in their farming as well as good quality of seeds, fertilizers, advanced farming techniques etc. resulting into improved productivity of the land. Under project Dharti, SUD Life extend the support to the farmers for training at Krishi Vigyan Kendra (KVK) or other similar institution to understand the new techniques of farming.

To achieve the goals, water conservation activities were focused on sustainable agriculture.

Chart :1 Concept of Water Conservation Activities



Other thematic projects such as Project Harit & Shakti are also interwoven with project Dharti to achieve holistic development of selected villages as need assessed. Accordingly, training was given to women and farmers. The table below provides the details of activities and their benefit as impact assessed. This is an adopted ESG approach for activities carried out in FY 2025-26.

Table 1: Details of Activities Completed under Project Dharti in FY 2025-26 and Assessed Impact of ESG Approach

Activities	As on March 31, 2025 (A)	April 1, 2025 to March 31, 2026						Target vs. Achievement for FY 25-26 (B)	Total as on March 31, 26(A+B)	Benefit
		Nipani Pimplegaon	Mangu Jalgaon	Raona	Morwad	Dhakefal	Shinde Vadgaon			
Drip Irrigation (Acres) (80:20)	1534	16	74	29	125	46	35	300/(325)	1859	People 9,295, Area 1859 Acres Productivity: 3 times.
Farm Pond (No of farmers) (50:50)	68	2	7	10	5	4	–	20/(18)	96	Long term water storage and 3 crops in a year
Nulla Deepening (In km) (80:20)	48.5	3	4.5	–	–	–	–	9/0)	48.5	Improves water table. Could not complete 1.5 km due to pipeline was going through that nulla
Shade Nets (In Nos.	20	–	–	–	–	–	–	–	20	4 Crops in a year and double the income. Created employment at local level
Jalkund (In Nos.) (75:25)	12.40	–	–	–	840	350		500/(1190)	2430	Increases water table and benefits 12,150people
Tree Plantation (In Nos.) Project Harit (90:10)	8860	–	3500	–	5000			7300/(8500)	17160	Reduces carbon footprints & generating extra oxygen
Farmers Training at KVK (Project Shakti)	48	–	–	–	–	–	–	–	48 (including 12 women)	Training on, water management, new technology and innovation in Agriculture, livelihood etc
Percolation Tank/Check Dam (In Nos) (9010)	–	–	–	–	2	–	–	6/(2)	2	Water body constructed to collect and store rainwater, allowing it to percolate (seep) into the ground to recharge groundwater. The entire village will get benefit to the agricultural land

Impact Assessment of 2 Water Percolation Activities - Water Recharge Pits and Percolation Tanks

A. Impact Assessment of Water Recharge Pit (Jalkund)

This is the activity which aims to percolate maximum water to increase ground water level. As the activity supports to water storage such as farm pond or other form of water storage to be utilised for agriculture. Jalkund is simple mechanism as a pit (Size: 10Ft WidthX10Ft Length X 6Ft Hight) filled with porous materials (Qty: 5 Brass) such as stone and top is levelled with soil. This structure helps to percolate maximum ground water.

Water Recharge Pit (Jalkund) created in FY 2025-26

Total Jalkunds Created in the Following Villages: 1190

Dhakefal Village (Dist.-Jalna): 350

Morwad Village (Dist.-Beed): 840

Impact Assessment of Water Recharge Pit (Jalkund)

Impact Indicator	Measuring Indicator	Impact Assessed
Coverage	Size and Expansion	Commenced with 1 village - Raona in Jalna district and expanded to 5 villages and continue to expand in other geographical areas in Beed district.
Use of Water Structure	Space Utilization	It is intact underground structure, and farmers can continue farming over the land used for Jalkund. 100 Sq. ft. land is used to percolate maximum water up to 1,20,000 liters for Ground water Recharge. Total 6 Cr litres of water capacities Jalkunds have been created in FY 2025-26.
Resource Utilization	Use available resources and additional resources.	Unutilized stones of wells are used and filling material.
Benefited Wells & Borewells	Increased Ground Water and accessibility	As Jalkunds 520 were completed in summer of 2025 last year in Morwad. Farmers reported that they found ground water increased in summer of 2026. Farmers reported that they could use the electric suction pumps till month of April 2026 prior to this they were able to use suction pump till mid-March for wells- and borewells. It indicates increased ground water level.
Increasing Ground Water Level	Long lasting availability of Accessible Ground Water	Ground Water lasted long till April 2026. Ground water used to be available till month Mid- March before creations of Jalkunds.
Effect on Lay of Land	Increased abundance for agriculture	Due to Jalkunds, excess water immediately drains which helps farmers to cultivate maximum available land. As they were unable to cultivate in areas where access water accumulates. It is best resulted in best in unseasonal extended rainfall in October-November 2025.

Progress Analysis of Jalkund Activity	Progress in FY 2023-24	Progress in FY 2024-25	Progress in FY 2025-26
Total Jalkunds Created in FY 2025-26	340 Jalkunds Created in FY 2023-24 137.35% more	800 Jalkunds completed. Out of which 520 Jalkunds were completed in Morwad.	Additional 200 Jalkunds completed in village Morwad and 350 Jalkunds completed in village Dhakefal.
Total Jalkunds Created in FY 2025-26 at Nipani Pimpalgaon	Completed as supportive activity of 3.2 Km nalla deepening	120 Jalkunds completed	Not repeated Jakunds activity as village remained tanker free and found Rabbi cultivation.
Total Jalkunds created in FY 2025-26 Raona	Completed as supportive activity of 5 Km nalla deepening competed in FY 2021-22.	115 Water level maintained and remained available till monsoon.	Not repeated Jakund activity as village remained tanker free in summer of 2025 and found Rabbi cultivation.
Average water level in project implemented area	Average water level high in implemented area was 10.07 Ft I last year.	9 Ft water level achieved	Average water level maintained as last year to 9Ft despite increased solar pumps and electric suction pumps.
Average water level in Nipani Pimpalgaon in Ft	Average water level reduced by 1.8 Ft as supportive activity to Nalla Deepening.	8 Ft water level achieved	Average Water level maintained
Average water level in Raona in Ft	Average water level maintained. No depletion recorded due to additional Jalkunds.	8.21 Ft water level achieved	Average Water level maintained
Average water Level in Morwad in Ft	—	13.5 Ft water level achieved	Average Water level maintained

Recommendation and scope for improvisation:

- Scientific study can be carried out by Geologist to assess the exact impact on water level.
- Before implementing Jalkund project, need situational analysis by Geologist and after implementation of the project, the scientific comparative analysis can be done.
- Size and Shape can be modified as per the soil conditions.
- Porous material other than black basalt stone to be explored preferencing ecofriendly material.



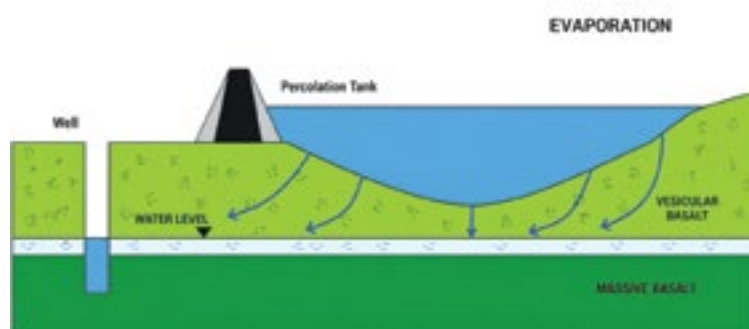
Water Recharge Pit (Jalkund)



B. Impact Assessment of Percolation Tanks, Morwad, District-Beed

Under project Dharti, SUD Life created 2 Percolation Tanks in Morwad Village in Beed district. A percolation tank is an artificial surface reservoir constructed across a stream or natural drainage channel to capture rainwater runoff. Its primary purpose is to hold water temporarily so that it can gradually seep (percolate) into the ground, recharging underground water and raising the local water table.

Percolation tanks are heavily utilized in semi-arid and agricultural regions to combat water scarcity. They are a vital component of sustainable watershed management and traditional rainwater harvesting practices.



How Percolation Tank Works

- **Collection:** During the monsoon season, the tank traps surface runoff and impounds it over a large, highly permeable land area.
- **Seepage:** The accumulated water slowly passes through the porous soil and rock layers beneath the reservoir.
- **Depletion:** By the end of the rainy season (or early winter), the tank typically runs dry. This prevents the water from being lost to evaporation during the hot summer months.

Expected Key Benefits

- **Groundwater Recharge:** Replenishes depleted water tables, making surrounding wells and boreholes more reliable sources of water.
- **Drought Mitigation:** Provides a sustainable, long-term water supply by banking excess monsoon water underground.
- **Soil Conservation:** Helps mitigate soil erosion by controlling the speed of surface water runoff.

Two Percolation Tanks Details at Morwad:

Percolation Tanks Created in FY 2025-26	Size and Dimensions
Percolation Tank 1	Length 48.80 M X Width 12.20 M X height 7 M
Percolation Tank 2	Length 90.00 M X Width 12.20 M X height 7 M

Recommendation and scope for improvisation:

- Scientific study can be carried out by Geologist to assess the exact impact on water level.
- Before implementing Jalkund project, need situational analysis by Geologist and after implementation of the project, the scientific comparative analysis can be done.

- Piped connection can be developed for irrigation or other usage.
- Size and Shape can be modified as per the soil conditions.

C. Impact Assessment of Farm Pond

Farm Pond Creation - On the backdrop of drought, creating infrastructure for storage of water was essential for farmers. In FY 2025-26, SUD Life has created total 28 Farm Ponds. All the Farm Ponds are created under the adopted PPP (Public, Private and People) model. Excavation of these Farm Ponds were done by farmers, and SUD Life has extended support to finalize the structure and make those functional. Till the month of March 2026, all the farm ponds were completed so the farmers could fill it before extreme depletion of ground water before summer.

Village wise Farm Ponds Details:

Nipani Pimplegaon	Mangu Jalgaon	Raona	Morwad	Dhakefal	Total Farm Ponds Created in FY 2025-26
2	7	10	5	4	28
7 Acres of area benefited	24.5 acres of area benefited	35 acres of area benefited	17.5 acres of area benefited	14 acres of area benefited	Total 98 acres of area benefits

All the farm ponds have been completed by the month of March 2026 which has helped them to fill. As the farm pond is an asset created for farmers to store water especially during the summer season and use it for the agricultural purposes, it has wide impact ensuring availability of water in summer for Rabbi crops. The table below gives the impact over land size in acres which has ensured irrigation for commercial farming.

Impact Assessed

All the farm ponds have been completed by the month of March 2026 which has helped them to fill those before rain. Farmers have observed the following impact of farm ponds.

- Horticulture such as Mosambi gardens are saved.
- It has created a long-term water structure asset for farmers.
- Psychological relief to the farmers on the backdrop of drought.
- Scope for commercial usage of water is created.

As the farm pond is an asset created for farmers to store water especially during the summer season and use it for the agricultural purposes, it has wide impact ensuring availability of water in summer for Rabbi crops.

Recommendation and Scope of Improvisation

- Need to encourage more farmers to create farm ponds for commercial usage.
- Farmers are facing difficulty in accessing government scheme subsidy (DBT) hence, SUD Life can revise community contribution and Company's contribution.
- Farmers can develop water management plan, especially, during the drought situation or in summer to ensure equitable water distribution.
- Approximately 15% to 20% storage of Farm Pond fills with rainwater however, for 100% filling the farm pond, 80% to 85% must rely on extraction from ground water using source of borewell or well. Filling of farm pond from surface water like dams, river, springs etc or harvested rainwater is to be increased reducing dependency on ground water extraction.
- Efforts to reduce evaporation of stored water in farm pond to be promoted.
- Over 5 years the fibre sheet used to create farm pond expires in life. Reuse of the same and environment friendly disposal of it to be ensured.



Farm Pond

D. Impact Assessment of Drip Irrigation System Installation

Total 325 Drip Irrigation Systems have been installed covering 325 acres of land extending micro irrigation facility for climate resilient agriculture in FY 2025-26.

Beneficiary farmer has contributed 20% of the total amount and 80% cost has been borne by SUD Life. The micro irrigation system is significant method used for the mixed crops cultivation without excessive use of water. One drip irrigation unit is used for 1 acre of land.

The following impact was measured till March 31, 2026. The table below gives the impact assessed for the activity of drip irrigation carried out in FY 2025-26.

Details of Distributed Drip Units in FY 2025-26	In Count		In Percentage %	
Total No. of Drip Units distributed	325		100%	
Total No. of Drip Units distributed in Raona	29		8.93%	
Total No. of Drip Units distributed in Nipani Pimpalgaon	16		4.93%	
Total No. of Drip Units distributed in Mangu Jalgaon	74		22.76%	
Total No. of Drip Units distributed in Shindewadgaon	35		10.76%	
Total No. of Drip Units distributed in Dhakefal	46		14.16%	
Total No. of Drip Units distributed in Morwad	125		38.46%	
Source of Water for Drip Irrigation in Mangu Jalgaon	Well	Borewell	Well	Borewell
Source of Water for Drip Irrigation in Mangu Jalgaon	87	33	72.5%	27.5%



Installation of Drip Irrigation System

E. Check Dam Construction

At village Lawabar, Panchayat Khetali, Block Dumari, District Gumla Jharkhand.

The Check Dam will retain the water at all seasons from running stream. Water will be supplied to the nearby village through piped water using gravitational force and micro irrigation techniques. It is expected that 5-7 nearby villages will be benefited out of activity for all season irrigation for agricultural and allied activities.

Impact Assessed

- Increased productivity of agricultural land in terms of Rabbi cultivation.
- Production cost of agriculture has increased as electric consumption has increased. It has increased the cost of production, but farmers started cultivating cash crops such as sugarcane, horticulture.
- Due to the increased production cost, farmers have increased their income.
- Drip delivers water directly to the root of the plants, drip irrigation helped to maintain soil structure, improve aeration, and reduce soil compaction.
- Use of soluble fertilizers increased.

Recommendation and Scope of Improvisation

- Decentralized pipeline can help the farmers to step into multi crop patterns.
- Awareness creation is vital among the PVGT community to change their behaviour.
- Need government support to encourage farmers for their livelihood.
- Village people will have to be accountable to monitor the project and ensure usage of water.
- Need to provide training to the farmers to encourage them towards advanced agricultural practices.

F. Impact Assessment of Project Jeevandhara



Project Jeevandhara focuses on improvement in education by enabling institutions through facilitation in infrastructure and innovative implementation of teaching aids to address identified needs. This report takes an account of implemented CSR activities and its impact.

a) Installation of Games and Development of Playground Area

At the CSR site in three locations school playground areas are developed focusing on engaging and recreational activities of school going children. It has provided scope for the children (age 3-8 years) to be physically active enjoying cheerful play time which is necessary to actively engage them in academics.

Along with play area, Gnana Udyan is also created in Navi Mumbai Municipal School at Seawoods. At Gnana Udyan plantation was done with creation of play area.

Details of Activities and Locations

Activities	Location
Installation of Play Area	Zilla Parishad School Nipani Pimplaggoan – Ghanswangi Taluka District Beed
Installation of Play Area	Zilla Parishad School Morwad- Wadawani Taluka- District Beed
Installation of Play Area	Zilla Parishad School Raona – Ghanswangi Taluka District Beed
Installation of Play Area and Creation of Gnana Udyan	Navi Mumbai Municipal School at Seawoods

Impact Assessment of Installation of Games and Development of Playground Areas

Impact Indicator	Measuring Indicator	Impact Assessed
Coverage	Size and Expansion	It is available for all the students at Zillah Parishad Schools where play areas are developed.
Developing Enthusiasm in Learning Environment	Attendance and Activeness of Students	- Attendance of students increased by 15% and students are willing to come to school with enthusiasm. - Created interest in sports and physical activities for better growth of children.
Resource Utilization	Use available resources and additional resources.	It is being used as resource for value addition to school.
Fulfilment of Government Criteria for Physical Activities	It is one of the criteria for model schools as the play area provides opportunities for physical and recreational activity. It encourages students to participate in competitions	

Recommendation and Scope of Improvement:

Usage and maintenance of play area to be monitored.



Children enjoying playground at Dargah ZP School, Jalna

b) Established Library through 'Gift a Book Campaign' among Employees

A library building was completed at village Raona in FY 2024-25. In the continuous endeavor to make it a reality as envisioned in 'Raona as a Model Village', a need appeared for creating an incubation center. This center would act as a village epicenter to facilitate students preparing for competitive examinations, along with creating a culture of reading among villagers. Keeping this in mind, SUD Life developed a library at the village, which is being maintained and administered by the local Gram Panchayat. The CSR team exercised an in-house activity- Gift a Book Campaign'. In the activity employees of SUD Life wholeheartedly participated and donated 415 books for library created at village Raona with CSR support. The books were in multiple languages Marathi, Hindi, English, Tamil, and Sanskrit ranging from kid's story books to mythology, science and novels to enrich literature. Upon the request of the villagers, Marathi books for competitive examinations were donated to the library out of CSR contribution along with the gifted books from SUD Life employees.

Tables, Chairs and Bookshelves were also donated to the library from the CSR budget for better administration of library. Local Gram Panchayat is looking after the maintenance of the library and maintains a register of all the borrowed and submitted books. Students preparing for competitive examinations are using the library as study room for focused and concentrated study as such facility is available in the village at their doorsteps.

Impact Assessed

1. Culture of reading is being developed.
2. Everyday evening compulsory homework for school-going children is the initiative of the Gram Panchayat which originated after creation of library in the village.
3. Students preparing for competitive examinations have got access to place for study along with study material at village level.
4. Access to library as knowledge source is created for school children which is inculcating habit of reading in school going children.

Recommendation and Scope of Improvement

1. Regular study circles to be organized such as collective reading activities to proliferate reading culture.
2. Government schemes for the library must be interwoven with help of Gram Panchayat to keep it developing and enriching as incubation center.



Library in Raona Village, Jalna



C) Gated Wall Compound of Zilla Parishad Schools

A Gated school wall compound is constructed at Zilla Parishad Vasti School in Mangu Jalgaon. The construction has created a sense of safety and security among the students, parents and teachers at the school as requested by the villagers. It has not only securitized the school but also made an educational environment to conduct teaching-learning exercise without disturbance reducing the ambient noise.

In FY 2024-25, School Wall Compound was completed and handed over to the Villagers.

Impact Assessed

1. A protected and securitized school campus is developed.
2. Protected playground was created to protect the campus from animals and socially ill activities.
3. School campus area is protected from illegal encroachment over school land.

Recommendation and Scope of Improvement:

1. Strong and sturdy material other than concrete to be explored for construction of wall compounds concerning environment.
2. Wall compounds to be used for educational purposes making 'Speaking Walls' or 'Bala painting'.



Gated Wall Compound of Zilla Parishad School

d) Construction of Classroom Cum Hall at Zilla Parishad Urdu School Darga

The school up to class 7th and class 8th was allotted along with 1 full time teacher by department of education. Henceforth the school and villagers had requested to construct a classroom cum hall so the class 8th can be started in school. The classroom was needed in the school as the students had to travel to Ambad for further education after class 7th. Many of the girl students had to leave education as the parents did not allow them to travel distance due to social stigma. Many of the students had to leave education due to extra burden of travel cost to travel to Ambad at distanced location.

The classroom was already completed at the end of FY 2024-25 in the month of May 2025 while summer vacations of the school were going on. The classroom cum hall was handed over and has been in use since the start of the academic year in June 2025. The following impact is assessed.

Impact Assessed

1. Class 8th is commenced from academic year 2025-26 retaining 32 students (13 Boyes & 19 Girls) passed class 7th in the same school.
2. Travel cost of the marginalised students is saved as they need not to travel to distant locations for further education after class 7th.
3. It is empowering women preventing the drop out of the girl students caused due to social stigmas and gender-based discrimination.

e) Construction of School Building at Okhergada School Jharkhand.

The village Okhaergada is in Karani Gram Panchayat of Dumari block, District Gumla in Jharkhand. The block is aspirational black notified by NITI Ayog. The village consists of population Primitive Vulnerable Tribe Groups (PVTG). The old school building in the village was in dilapidated condition and at any point of time the building would have collapsed. SUD Life received request from local administrative authorities and Gram Panchayat to construct the new building of size 2 classrooms + 1 Teachers Room and separate Toilet Block. The students attend the school from total 3 tribal hamlets Okhergada, Latapani and Asurtoli located approximately in 2.5 kilometres of periphery.

Impact Assessed

Impact Assessment of Construction of 2 classrooms + 1 Teachers Room and Separate Toilet Block		
Impact Indicator	Measuring Indicator	Impact Assessed
Coverage	Size and Expansion	It benefits Primitive Vulnerable Tribe Group of Jharkhand to avail mainstream education at remote locations covering 42 children up to class 5 th .
Developing Enthusiasm in Learning Environment	Attendance and Activeness of Students	Attendance of students increased by 15% and students are willing to come to school with enthusiasm. It also helped students to get protection from extreme heat, winds and rain.
Resource Utilization	Use available resources and additional resources.	It is being used as resource for value addition to school.

f) Repairing and Renovation of Sirmi School, Jharkhand

Total 32 Students in Sirmi school were sitting in the school building which was dilapidated and the floor of the school was damaged and causing physical injuries to the students. It was not possible for the students to provide proper seating arrangements to have required educational environment. The following repairing and renovation works have been done at Sirmi school.



New School Building and Toilet Block at Okhalgarah, Dumri, Jharkhand



Toilet Block for School Children, Okhalgarah School, Dumri, Jharkhand

1. Repairing and Renovation of 2 classrooms
2. Repairing and Renovation of Toilet Block
3. Borewell installation with 'Jalminar'(Water Storage Tower) aided by Solar Pump

Impact Assessment -Repairing and Renovation of School at Sirami		
Impact Indicator	Measuring Indicator	Impact Assessed
Coverage	Size and Expansion	It has covered 32 school children providing safe and secured environment
Developing Enthusiasm in Learning Environment	Attendance and Activeness of Students	- Attendance of students increased by 20% and students are willing to come to school with enthusiasm. - It has provided healthy environment by protecting students from extreme heat, winds and rain.
Resource Utilization	Use available resources and additional resources.	It is being used as resource for value addition to school. - Borewell with solar pump backed Jalminar has created source for water to maintain cleanliness and optimum utilization of toilet. - Fulfilled the Government criteria of functional water source on school campus.



Renovated Government School, Sirmi, Jharkhand



Jalminar

g) School wall paintings at Navi Mumbai Municipal Corporation (NMMC) School Seawoods Navi Mumbai

Upon the request of school administration and Department of Education NMMC the activity was undertaken to create the school as model school. To create the school as model school creation of speaking wall is the mandate given by the government of Maharashtra. SUD Life has stepped forward to develop the school as model school by supporting painting pictured walls with educative content as prescribed by the Government of Maharashtra.

Impact Assessed

1. **Enhanced Learning & Retention:** Visuals depicting mathematic formulas, history, geography, scientific concepts turned hallways and classrooms into continuous learning spaces.
2. **Improved Well-being:** Bright, uplifting colours and motivational quotes foster a welcoming atmosphere, reduce anxiety, and improve school behaviour.
3. **Community Building:** Student-involved mural projects and school brand-colored promote school spirit, inclusivity, and a sense of belonging.
4. **Better Focus & Creativity:** Specialized artwork stimulates critical thinking, while careful color choices can either soothe or stimulate student attention.
5. **Eco-Friendly Values:** Using low-volatile organic compound (VOC) paints improved indoor air quality while murals centered on nature can reinforce environmental awareness.

h) Installation of 15 class boards at NMMC School Navi Mumbai

Poorly maintained or cluttered boards were causing visual distractions and potentially making some students feel left out. Teachers had tried to arrange some black boards made up of papers, but it was not lasting long enough. In such scenario, school management requested SUD Life to provide class boards. After analysing the need SUD Life installed 15 class boards out of CSR. Following impacts were assessed after installation of class boards.

Impact Assessed

1. **Enhanced Engagement:** Interactive tools and teaching aid grab student attention and promote a two-way learning experience through quizzes and drag-and-drop exercises.
2. **Versatile Learning Styles:** Accommodates visual and tactile learners by displaying diagrams, videos, and interactive software.
3. **Time Efficiency:** Teachers can save notes for later review, eliminating time spent rewriting material on traditional chalkboards.
4. **Drawbacks:** High initial installation and maintenance costs. Teachers also require training to use the technology effectively.
5. **Student Motivation:** Visually displaying student progress or projects builds pride and self-esteem.
6. **Organization:** Class schedules, school announcements, and reading progress are kept visible, helping students stay organized.

i) 24x7 Digital education in Gumla district of Jharkhand

24x7 digital education has been supported by SUD Life in Gumla district of Jharkhand. The initiative aims to improve the passing percentage of science stream students studying in class 11th and 12th of Government Schools. SUD Life financially supported to mitigate teachers' students' ratio and remedial support to learn through digital classroom with special attention to students.

In a historic turnaround for public education in Jharkhand, a targeted CSR initiative has propelled the Gumla district from 20th place to the absolute top of the state's academic rankings. Driven by Star Union Dai-ichi Life Insurance Co. Ltd. (SUD Life) and implemented by EdTech platform Filo alongside the Gumla District Administration, the Sampurna Shiksha Kavach (SSK) program has successfully guided the district to secure the #1 rank in the 2026 JAC Board Class 10 examinations.

Gumla, a tribal-majority region classified as an Aspirational District by NITI Aayog, previously faced compounding learning deficits due to a lack of after-school academic support. To address this equity divide, SUD Life funded the deployment of the SSK programme across 20 government schools. The initiative provided 24x7 personal teachers, combining live 1:1 tutoring with AI-powered learning support to students.

The intervention yielded unprecedented results across multiple academic tiers:

- **Statewide Supremacy in Class 10:** Gumla achieved a near-perfect 99.32% pass percentage, a substantial leap from 87% in the previous year.
- **Surge in Academic Excellence:** The initiative fundamentally elevated the quality of education, with the number of students securing First Division surging from 45.8% to 74.5% - a 66% increase.

- **Historic Class 12 Science Transformation:** Gumla leaped from the 21st rank to secure the 2nd Rank statewide for Class 12 Science. The district's Class 12 Science pass percentage skyrocketed from a mere 50.2% in 2024 to an astounding 91% in 2026, all within just two academic cycles.
- **Unmatched Student Engagement:** Over the 12-month period, students voluntarily completed 19,313 learning sessions, demonstrating high adoption of the academic support system.

It is truly encouraging that Gumla District has moved from 20th rank to securing 1st rank in Jharkhand state in the JAC Board results through the support of the 24x7 online classes initiative under SUD Life's CSR in collaboration with District Administratio.

The SSK programme aligns directly with the UN's Sustainable Development Goal 4 (Quality Education), providing a rare example of outcome-led CSR where corporate funding translates into independently verified, district-wide academic transformation. By granting students access to top-tier educational resources typically unavailable in remote government schools, SUD Life and Filo have successfully bridged the gap between foundational challenges and state-topping excellence.

1. Ongoing Activities – Impact will be assessed in FY 2026-27

SUD Life is has already constructed a school building at village Mangu Jalgaon in Ghansawangi Tehsil of district Jalan in Marathwada region of Maharashtra. Toilet block construction is ongoing therefore the site is not handed over yet. Post completion of 100% work and handing over to the villager's following impact is expected;

Expected Impact

Immediate Educational Impacts

- **Reduced Absenteeism:** Eliminates multi-kilometre commutes that frequently cause children to skip classes.
- **Higher Female Retention:** Providing modern, private WASH facilities (separate girls' toilets) directly minimizes dropout rates among adolescent girls.
- **Enhanced Engagement:** Upgraded environmental factors—like proper ventilation, leak-free roofs, and natural lighting—statistically explain up to 16% of variations in student learning progress according to The World Bank.
- **Digital Literacy Integration:** Purpose-built structures can accommodate reliable power grids and computer labs, bridging the rural-urban technology divide.
- **Civic Hub Creation:** The school building establishes a vital geographical centre for community gatherings, adult literacy programs, and local voting centres.
- **Health and Nutrition Security:** Modern kitchens ensure a reliable delivery channel for clean, safe midday meal programs.
- **Teacher Retention:** Safe, well-equipped, and permanent workspaces attract and retain high-calibre educators who would otherwise avoid remote assignments.

Long-Term Socioeconomic Transformations

- **Generational Poverty Reduction:** Broadening secondary educational access generates a pool of middle-skilled workers, eventually lifting local agricultural yields and expanding regional entrepreneurship.
- **Skills Parity:** Proper facilities help rural youth build the necessary articulation and technical capabilities required to compete for higher-paying, non-agricultural job markets

2. Impact Assessment of Project Pathshala



Construction of Two Toilet Blocks at Two Government Schools - Villages Jhor and Falasiya Rajsamand, Rajasthan

SUD Life Foundation has constructed two toilet blocks for the Government schools of villages Jhor and Falasiya supporting Young Ignited Minds Foundation. The existing toilet blocks were broken and dilapidated condition. Therefore, upon the request of the school SUD Life decided to construct new toilet block containing separate blocks for girls and boys.

Primary Objective of the initiative is to enhance the overall infra situation of the school by providing functional, clean and hygienic toilets. Secondary Objective as indicator against which impact assessed.

1. Targeted Beneficiaries

- **Mahatma Gandhi Government School, Falasiya, Block- Amet, Dist.- Rajsamand, Rajasthan:** Total students - 90 (Male 36, Female 54) plus Staff of 8.
- **Govt Senior Secondary School, Jhor, Block-Amet, Distt- Rajsamand, Rajasthan:** Total students - 190 (Male 93, Female 97) plus 15 staff.

2. Total Impacted Beneficiaries

- **Total Direct Beneficiaries:** 303 (with over 150 female beneficiaries)
- **No. of Indirect Beneficiaries:** Thus, assuming an average size of 4 family members, the number of indirect beneficiaries would be: $303 \times 4 = 1122$

3. Increased regular attendance by 15% as reported by teachers.

4. Support education with necessary physical infrastructure that creates conducive environment to underserved community.

5. Promote Health and Hygiene through clean toilets

6. Support Gender Equality: Construction of separate toilets for girls and boys has reduced stigmas empowering girl students having access to quality and compulsory education.

7. Enhance Overall Learning Environment: Access to toilet has provided mental relief to the beneficiary students which is helping them to focused on education.

8. Ensure Sustainable Infrastructure: Good and Quality construction is endured with water storage tanks to ensure cleanliness of toilet blocks.

Recommendation and Scope of Improvement

Beneficiaries' contribution to be taken to ensure people's further maintenance and appropriate utilization of created assets.



New Toilet Block at Jhor ZP School, Rajasthan

3. Impact Assessment of Project Harit



Creation of SUD Life Parks at village Morwad Tehasil Wadavani District Beed And Mangu Jalgaon Ghansawangi Tehasil District Jalna

1. SUD Life Park at Morwad

Sud Life Park is being developed under project Harit by SUD Life as CSR initiative to create green cover and increased biodiversity by increasing abundance of 'flora and fauna'. SUD Life Park is being developed over 5 acres of land with plantation of 4000 saplings. Variety of plants planted at SUD Life Park such as Mango, Jam, Mud Apple, Jambool amongst other fruit trees and Neem, Banyan Tree, Pimpal, Mohagani amongst others are the native forestry. The plantation was done during the beginning of the monsoon in 2025. SUD Life employees also enthusiastically participated in planation activities. Involvement of villagers in plantation created affection and affinity amongst villagers which leads them to take care of plants by weeding, watering and ensure growth in all odds.

Ensured Sustainability Plantation

To ensure sustainability of the plantation, SUD Life has created 2 farm ponds on hill tops. Water retention capacity of first and second farm ponds is 45 lakh liters and 55 lakh liters respectively. Location of the farm ponds are at high altitude help in watering plants with help of gravitational force saving electricity consumption. Customized drip units are also installed across 4 acres of plantation area to ensure sustainability through watering for plants at SUD Life Park.

2. SUD Life Park at Mangu Jalgaon

At village Mangu Jalgaon SUD Life Park is being developed over 5 acres of land. Native forest tress such as Baniyan Tress, Karanj, Neem, Pipal etc. amongst others are planted in total quantity of Nos.2200. Custommised drip irrigation unit is also installed to ensure sustainability through watering. Despite taking sustainable measures, survival percentage of the plants remained 20% only due to negligence of village administration of concerned Gram Panchayat.

Impact Assessment

Creating green cover with afforestation under project Harit is the prime objective behind the activity of creating SUD Life Park. As the given indicators below were set to assess the impact of the activity.

Objective	Indicator	Assessment	Impact Assed
Climate Regulation	Newly planted trees act as natural carbon sinks, actively absorbing atmospheric carbon dioxide (CO ₂) and mitigating global warming.	Biomass of the plant is very small to assess the quantitative impact at this juncture.	Certainly, scope to adsorb CO ₂) and mitigating global warming is increased
Soil Conservation	Tree root networks anchor the ground, which stabilizes the soil and prevents it from being washed away by heavy rainfall or blown away by the wind.	Biomass of the plant is very small to assess the quantitative impact at this juncture. As villagers reported run flow of soil is reduced	Scope of soil stabilization is increased
Biodiversity Restoration	Establishing forested habitats allows native flora and fauna to thrive, which boosts overall ecosystem resilience.	It is addition to the vividity of nature with varies verities of plants	Scope to grow forest habitation is created
Improved Water Quality	Forests act as natural filters that purify water as it moves through the root systems. They also reduce runoff and mitigate localized flooding.	Biomass of the afforestation is very small at this juncture to quantitatively assess.	It is expected to improve water quality. It is initiation to reduce water runoff which will help to combat drought prone situations.