



DALMIA BHARAT FOUNDATION
ANNUAL REPORT
2024-25





Guided by the ethos of Together for Progress and Shared Prosperity and in alignment with the United Nations' Sustainable Development Goals, Dalmia Bharat Foundation has made significant strides toward achieving its social objectives from previous years.

| Overview

Grounded in Sustainability, Driven by Inclusivity

The Dalmia Bharat Foundation (DBF) serves as the dedicated Corporate Social Responsibility (CSR) arm of the esteemed Dalmia Bharat Group. Established as a non-profit organization in 2009 under the Indian Trust Act of 1882, DBF embodies the Group's profound and enduring commitment to giving back to society. Our mission is to channel the Group's vast resources, deep industry expertise, and pioneering spirit of innovation to promote sustainable and inclusive development.

Guided by a vision of a skilled and empowered India, DBF is driven by the core belief that true progress is measured not merely by economic metrics, but by the holistic well-being of people and the health of our planet. We go beyond traditional philanthropy to forge deep, collaborative partnerships designed to empower communities, build resilience, and create shared value for all our stakeholders.

Our approach is strategically structured around three interconnected pillars: **Sustainable Livelihoods, Climate Action (with a focus on Soil & Water Conservation), and Social Infrastructure.**

This model ensures our interventions create a powerful multiplier effect, working in synergy to build self-reliant communities that are economically vibrant, environmentally secure, and socially equitable.

Building upon the Dalmia Bharat Group's rich 80-year legacy, DBF continues this tradition of impactful intervention. Our work, which spans **21 districts across 13 states** in India, strategically focuses on satellite zones and communities around our operations that face unique challenges and require specialized support. At the heart of our methodology is the application of modern technologies and sustainable practices. By harnessing innovative, cutting-edge solutions, we strive to address the root causes of social issues and catalyse long-lasting, positive change.





About Report

This document is the **Annual Report for the Financial Year 2024-25 (1st April 2024 to 31st March 2025)**, published by the Dalmia Bharat Foundation (DBF). It provides a comprehensive account of our corporate social responsibility (CSR) journey over the past year, reflecting our commitment to transparency, accountability, and impact.

Report Scope and Boundary

The report encompasses the **pan-India operations** of DBF, covering all CSR projects and initiatives implemented across our 19 operational locations. It includes interventions under our three strategic focus areas: **Sustainable Livelihoods, Climate Action (Soil & Water Conservation), and Social Infrastructure**. Both direct implementation and partner-led programs are included, ensuring a holistic view of our footprint and contribution.

Reporting Principles and Methodology

Our reporting follows a **robust and participatory methodology** designed to capture both quantitative outcomes and qualitative impact.



Data Collection

The data presented is sourced from DBF's structured **internal monitoring systems**, verified **project reports** from implementation teams and partners, and **field-level validation** through periodic reviews and audits. A combination of digital data trackers, beneficiary surveys, and case studies forms the evidence base.



Focus on Outcomes

Beyond tracking outputs (e.g., number of trainings, structures built), we emphasize **outcome-level reporting** (e.g., income increase, water table improvement, behavioural changes). This is achieved through regular field assessments and **impact sampling**.



Stakeholder-Centricity

The report reflects priorities identified through ongoing **stakeholder engagement**—including community consultations, meetings with the CSR Stakeholder Committee, and dialogue with government and NGO partners. Key material issues for our stakeholders have informed the content and depth of disclosure.

Report Structure and Navigation

To provide clarity and coherence, the report is organized into thematic sections that align with our strategic pillars:



Sustainable Livelihoods:

Details our flagship programs (DIKSHA, Gram Parivartan), skilling initiatives, support for micro-enterprises, Farmer Producer Organisations (FPOs), and specialized projects like Bamboo as Biofuel and handicraft promotion.



Climate Action (Soil & Water Conservation):

Covers our work in integrated watershed management, water harvesting structures, soil health initiatives, and climate-resilient agricultural practices.



Social Infrastructure:

Documents our interventions in healthcare, education, drinking water, and community asset creation, highlighting their role in enabling holistic development.



Governance, Strategy & Stakeholder Engagement:

Presents our governance framework, leadership, financial commitment, and the collaborative approach that underpins all our work.



Forward-Looking Statement

This report also incorporates our **aspirations and strategic direction** for the coming years, outlining how we plan to scale successful models, deepen impact, and adapt to emerging community needs.

We invite you to explore the subsequent sections to gain a deeper understanding of our **strategy in action, the partnerships that amplify our reach, and the human stories of transformation** that lie at the heart of our mission to build a skilled, empowered, and resilient Bharat.

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WHO WE ARE: OUR PURPOSE & OUR PROMISE

Our Vision, Mission & Values



Mission

To facilitate the stakeholders, hasten their social, economic and environmental progress through effective management of human and natural capital.

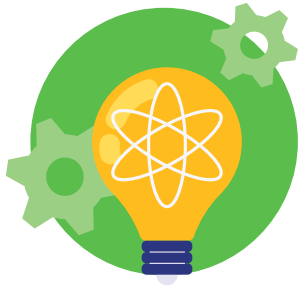


Vision

Creating opportunity for every stakeholder to reach their potential.

We operate at the intersection of ethical responsibility and strategic development, guided by a foundational belief that a society's true progress is measured by its ability to empower all its stakeholders. The Mission—to accelerate social, economic, and environmental progress through the effective stewardship of human and natural capital—serves as our operational blueprint. It translates into deliberate programs that build sustainable livelihoods, enhance environmental resilience, and strengthen social infrastructure. This is wholly supported by our Vision of creating opportunities for every stakeholder to reach their full potential, which acts as the long-term horizon for all initiatives. Building upon this belief, these guiding principles are embedded within the organization's strategic DNA. Our every action, from grassroots partnership to national-level strategy, is a step towards promoting self-reliance, inclusive growth, and building a regenerative future where both people and the planet can thrive in harmony.





Values

The Foundation of our Purpose-Oriented Endeavours..



Integrity



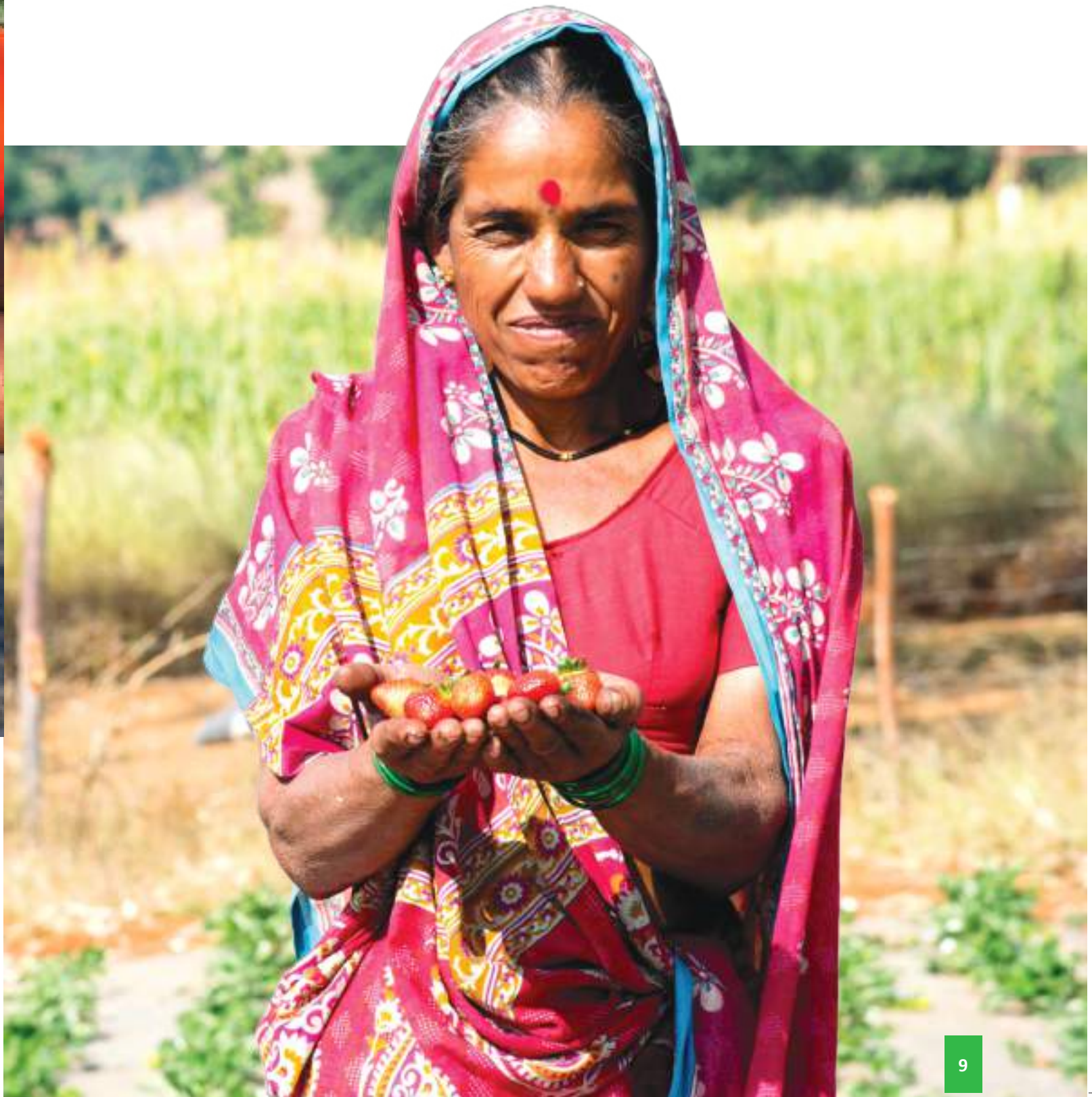
Humility



Trust & Respect



Commitment



Our journey

FY 2010

Dalmia Bharat Foundation registered on **31/12/ 2009**



FY 2011

Worked on MDGs through National Level NGOs - **90 villages, 6 locations, 1.3 Lakhs**



FY 2012

Executed its first partnership project with NABARD for watershed development in **6 locations**.



FY 2013

Began building an in-house talent pool to directly execute **community development** programs.



FY 2016

Expanded operations eastward and secured major national partnerships with **NSDC** and **NABARD**.



FY 2015

Received **national recognition** for outstanding contributions to sanitation and sustainable development.



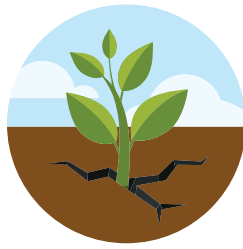
FY 2014

Aligned with **Section 135** of the Companies Act and expanded its reach to North-East India.



FY 2025

Accelerated grassroots transformation through **strengthened & accelerated growth** of DIKSHa and Gram Parivartan.



FY 2024

Expanded DIKSHa in Northeast, Scaled Gram Parivartan Program across all **19 locations** and promoted sustainable agriculture.



FY 2017

Launched the flagship **DIKSHa skilling program** and formalized a consolidated CSR strategy.



FY 2018

Initiated the holistic **Gram Parivartan rural development program** and major water conservation projects.



FY 2023

Institutionalized impact by strengthening **FPOs and expanding digital** and environmental infrastructure.

FY 2019

Scaled DIKSHa programs and began integrated **watershed management** with a women empowerment focus.



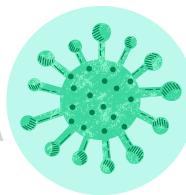
FY 2022

Launched innovative partnerships for **bamboo biofuel project** and scaled DIKSHa and tribal development project.



FY 2020

Intensified climate action and launched **digital literacy** and handicraft revival initiatives.



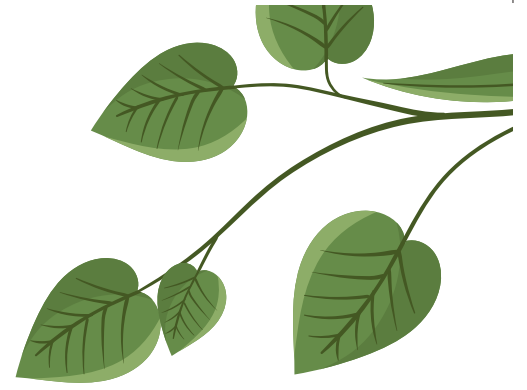
FY 2021

Pivoted to provide extensive **COVID-19 relief** and adapted programs for hybrid delivery.



Our Approach

The Holistic Development Model



A Vision for Prosperity fuelled by Sustainable Synergy

Our approach to sustainability goes beyond creating livelihoods. It aims to empower communities with viable development solutions that benefit current and future generations while preserving the planet's precious resources.

Sustainability is the ability to develop viable solutions for both current and future generations without significantly depleting natural resources. It stands on three pillars:



Economic Sustainability

Achieving long-term economic growth by creating opportunities for self-reliance, sustainable livelihoods, and value generation for communities.



Environmental Sustainability

Conserving natural resources and reducing environmental impact for future generations.



Social Sustainability

Building inclusive and resilient communities by addressing social needs, promoting equity, and empowering individuals.



At the heart of Dalmia Bharat Foundation lies a profound commitment to sustainability. This commitment is central to all initiatives we undertake, contributing to the long-term growth and well-being of society.

Through our consistent efforts in creating sustainable livelihoods, developing social infrastructure, and conserving natural resources, we have made a lasting impact in the regions we serve. These efforts have sparked positive transformations in farm and non-farm sectors across India, particularly in regions burdened by poverty and inadequate infrastructure.

Over the past year, our programs have reached communities across the country, bringing hope, resilience, and the promise of growth to those who need it most. Together, we are building a future where prosperity is shared, and sustainability is at the core of every success.



MESSAGE FROM THE TRUSTEE

Reflections From Our Trustees

Empowering Communities, Deepening Impact

Dear Friends,

As we present the Dalmia Bharat Foundation (DBF) Annual Report for FY 2024–25, we remain guided by our Hon'ble Prime Minister's vision of Sabka Saath, Sabka Vikas, Sabka Vishwas, Sabka Prayas and his focus on strengthening livelihoods, enhancing employability, and preparing a skilled workforce for **Viksit Bharat@2047**. Skill development is central to India's transition into a developed nation—ensuring that every citizen, especially our youth, can learn, earn, and thrive. Our work continues to align with this national agenda and the United Nations Sustainable Development Goals, with DBF contributing to **13 of the 17 SDGs**, reflecting our commitment to inclusive and sustainable progress.

Creating Pathways to Economic Resilience

Sustainable livelihoods remain the foundation of our development philosophy. **DIKSHa**, our flagship skilling initiative, continues to empower youth across the country. Recognizing the pressing need for skill development in the North East, we established **three new DIKSHa centers** in Assam and Meghalaya this year. To date, DIKSHa has trained **22,600+ young individuals**, maintaining a robust **75% settlement rate**, with **women forming over half of all trainees**. Looking ahead, we have set an ambitious yet achievable roadmap—to train **1 lakh youth over the next five years**, scaling our annual capacity to **30,000 youth**.



Gautam Dalmia



Puneet Dalmia

Gram Parivartan continues to transform rural households by strengthening agricultural practices, livestock management, micro-enterprises, and community institutions. Now active in **20 locations** and reaching **84,000+ households**, the programme has placed women at the center of development, with **40% of all interventions** benefiting them directly. Our convergence with government schemes across agriculture, horticulture, rural development, and social welfare further ensured that households could leverage public resources effectively. Under Gram Parivartan, every household continues to be supported in accessing key social security schemes, building resilience and security for the future.

Community collectives such as **FPOs and SHGs** remain integral to our strategy. More than **8,000 individuals** benefited from livelihood training this year, helping diversify income sources. Traditional handicrafts—an important source of identity and income for rural women—also received renewed focus. Alongside the ongoing **Sarayan Craft** initiative in Uttar Pradesh, we partnered with **Jaipur Rugs Foundation** to train **64 women** in rug weaving, equipping them with market-linked skills and sustainable livelihood opportunities.

Warm Regards,

Gautam Dalmia & Puneet Dalmia

Trustees

Enabling Healthy, Educated, and Resilient Communities

Beyond livelihoods, we continued to invest in community well-being through initiatives in **water conservation, public health, education, and infrastructure development**. Efforts ranged from restoring water bodies and conducting health and eye-care camps to enhancing school environments and strengthening public facilities—ensuring that communities have access to essential services that support daily life.

Together, these initiatives bring us closer to our vision of nurturing **self-reliant, thriving communities**.

Looking Ahead

As we enter the next year, our focus remains on deepening our impact, expanding our reach, and leveraging innovation to drive meaningful change. We extend our heartfelt gratitude to our team, partners, and communities for their trust and collaboration. Together, we remain committed to shaping a future where opportunity is accessible to all, growth is inclusive, and prosperity is shared across generations.



MESSAGE FROM THE CEO

From the Desk of the CEO

Driving Transformation, Enabling Prosperity

*(Prosperous villages, empowered youth,
healthy families)*

Dear Stakeholders,

It gives me great pleasure to present the Dalmia Bharat Foundation (DBF) Annual Report for FY 25—a year marked by meaningful progress, deeper community engagement, and expansion across our core programmes. Guided by the belief that sustainable change begins when people have the right opportunities and ecosystems to thrive, we continued to advance inclusive development in rural India.

Our initiatives in livelihoods, water conservation, health, education, and community infrastructure strengthened everyday life for **thousands of households**. FY 25 was especially transformative as we scaled programmes, built strong institutional partnerships, and introduced innovative livelihood models tailored to local needs. Our work remains aligned with national development priorities and contributes to **13 of the 17 UN SDGs**, reinforcing our role as a catalyst for sustainable and equitable growth.

Driving Livelihood Transformation Through Gram Parivartan & DIKSHa

Our two flagship livelihood programmes—**Gram Parivartan** and **DIKSHa**—continued to anchor our mission of strengthening rural incomes and enhancing employability across our locations. Through Gram Parivartan, we covered **55,000+ households** with more than **1 lakh interventions** spanning farm, off-farm, and non-farm sectors. Convergence with government schemes remained central to our approach, ensuring every household and trainee is enrolled in at least one social security scheme such as **PMSBY, PMJJBY, or Ayushman Bharat**.



Ashok Kumar Gupta

Women continued to remain at the forefront of our livelihood efforts. On **Founders' Day (Sewa Diwas)**, more than **1,700 sewing machines** were distributed across 20 locations to support home-based enterprises. Over **13,500+ non-farm livelihood units** were also supported, reflecting our growing focus on off-farm income generation. Community institutions were further strengthened through the creation of **13 Cluster-Based SHG Associations across 8 locations**, comprising **1,231 members**, each supported with ₹4 lakh to initiate enterprises and expand credit access.

Alongside these efforts, DIKSHa continued to create strong employment pathways for rural youth. With three new centres operationalized this year, DIKSHa now operates **23 centres**, expanding our annual training capacity to over **7,300 youth**. This enabled us to train **6,925 young people**—our highest achievement in a single year.

Our strategic partnerships have been instrumental in this success. This year, we welcomed support from **Schneider Electric, National Institute of Social Defence, Saint-Gobain**, and **Karur Vysya Bank**, who contributed to both capex upgrades and operational strengthening across centers. These collaborations helped upgrade training labs, introduce new trades, and expand livelihood opportunities for rural youth.

Strengthening Rural Prosperity Through Agriculture, Water & Handicrafts

Agriculture is a cornerstone of rural prosperity, and our strategic initiatives have strengthened this foundation. Partnerships with NABARD support eight Farmer Producer Organizations (FPOs) with 3,602 shareholders specializing in cotton, paddy, and Bengal gram cultivation. In Assam, the Tribal Development Project has doubled annual household incomes, benefiting 500 families. A new Integrated Farming System (IFS) project was launched in Ariyalur with NABARD, benefiting over 500 farmers through diversified and climate-resilient farming practices.

Water conservation remained a priority, with the creation and rejuvenation of multiple water structures across locations. We are happy to share that DBF is now **water positive** across its cement locations—an important milestone aligned with the Jal Jeevan Mission and our commitment to environmental stewardship.

Our focus on handcraft-based livelihoods also grew stronger. Through our partnership with **Jaipur Rugs Foundation**, 64 women artisans were trained in rug weaving, opening opportunities for steady income without migration. Our **Sarayan Craft** initiative continued its excellence, earning the prestigious **RevolutioNari Award**, further validating the impact of women-led enterprises.

Holistic Development Through Learning, Health and Community Assets

We believe that the holistic development of rural communities depends on strong foundations in **education, health, and community infrastructure**. In FY 25, our education initiatives significantly strengthened the learning ecosystem, reaching and positively impacting **over 1 lakh children** through classroom support, value-based learning, and digital education. The HP World on Wheels programme further enabled **7,500+ individuals** to build digital literacy and livelihood-oriented skills, bridging critical knowledge gaps.

Health remained central to our mission of community well-being, with more than **53,000 people** benefiting from health camps, eye-care services, mobile medical units, and awareness programmes. Additionally, safe drinking water access was ensured for **19,000+ individuals**, improving overall public health. We also strengthened community infrastructure by upgrading schools, anganwadis, community halls, sanitation facilities, and shared public spaces—enhancing access to essential services while promoting environment that support learning, health, social cohesion, and long-term community resilience.

Commitment to Excellence

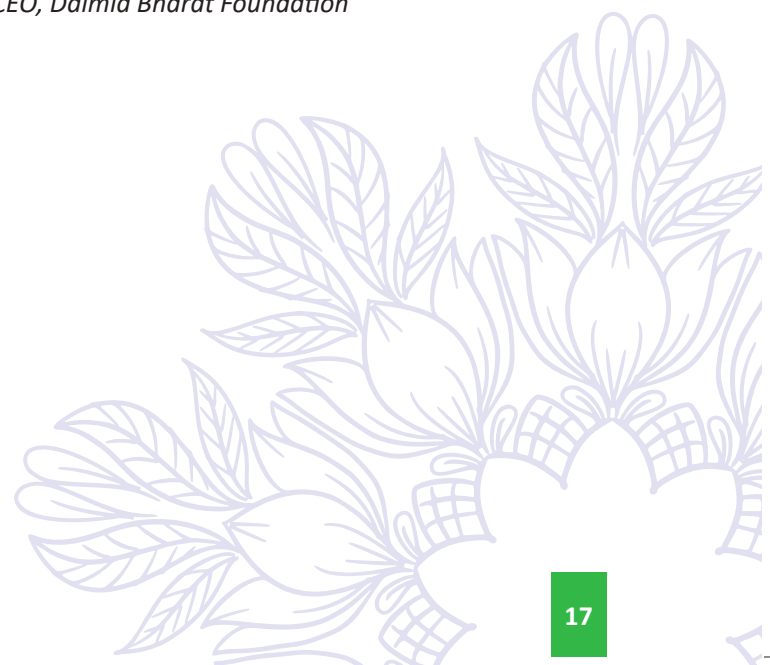
To benchmark our systems and governance, DBF underwent an external assessment by CRISIL and was awarded the **VO1 A rating**—the highest rating for a voluntary organization. This recognition reflects our strong processes, accountability, and commitment to transparency.

Looking Ahead

As we move forward, our focus will remain on expanding opportunities, strengthening partnerships, and scaling high-impact initiatives. We are deeply grateful to our team, communities, partners, and supporters for their firm commitment. Together, we will continue to build a future where communities thrive, youth are empowered, and growth is both inclusive and sustainable.

Warm Regards,
Ashok Kumar Gupta

CEO, Dalmia Bharat Foundation



Our Focus Area



**Sustainable
Livelihood**



**Water and Soil
Conservation**

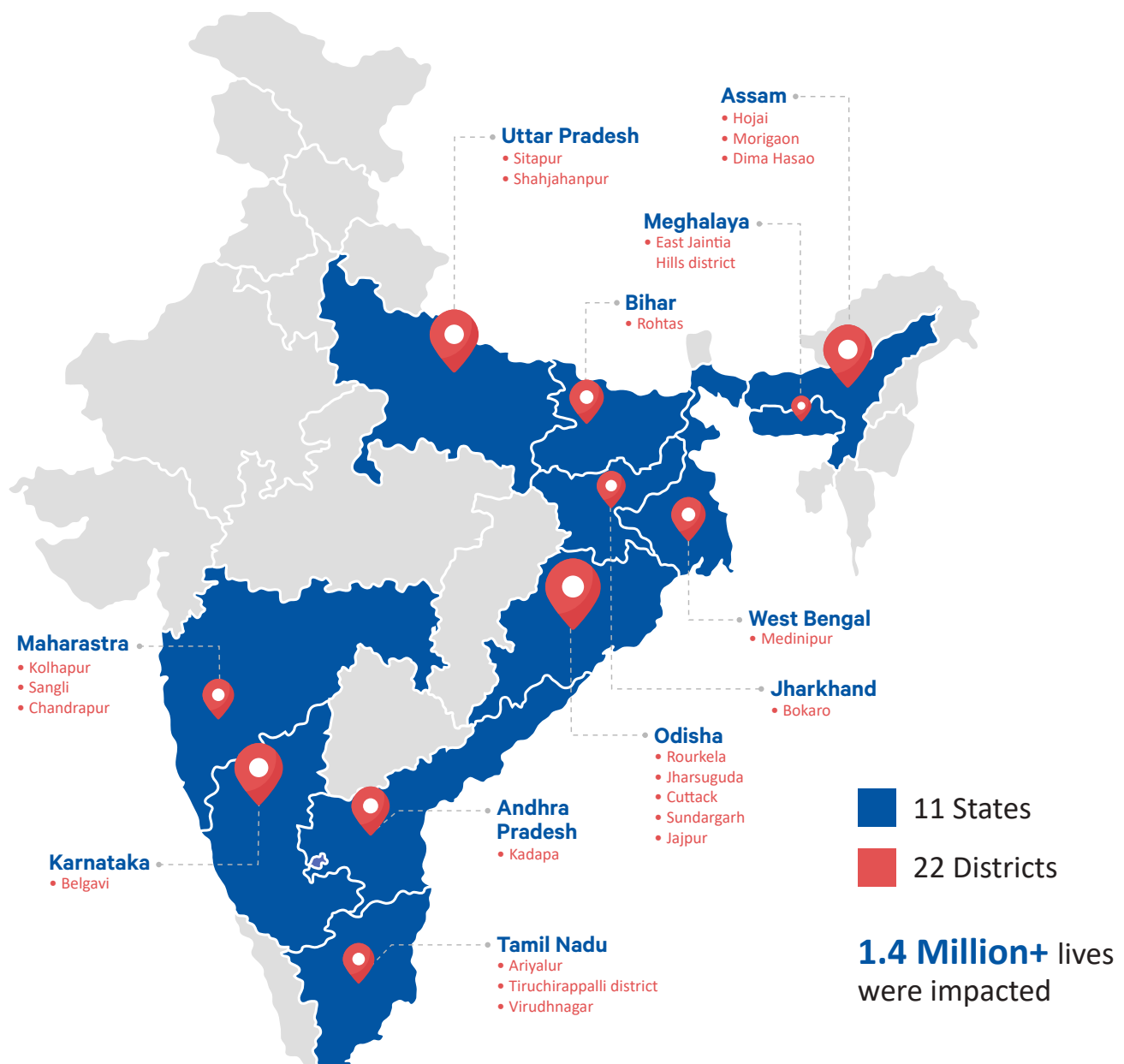


**Social
Infrastructure**

In these priority areas, our harmonized approach connects local action with global aspirations, paving the way for a sustainable and inclusive future.

We follow the Government of India's robust frameworks and the Ministry of Corporate Affairs' guidelines, anchoring our initiatives in the country's socio-economic development goals. Simultaneously, we align our strategies with the **United Nations Sustainable Development Goals (UNSDGs)**, ensuring our impact extends globally.

Our Growing Footprint



Empowering Change Envisioning Inclusivity

At DBF, we are committed to the belief that every life can be uplifted, and every community can thrive. Guided by the Sustainable Development Goals set by the United Nations, our passionate team of change-makers is on a mission to create a sustainable, lasting impact in the communities we serve. Our goal is clear: to build a more inclusive and prosperous society where everyone has the opportunity to succeed.

Our strategy for creating a regenerative society is centered around three carefully selected pillars:



Livelihoods

01



Sustainability

02



Environmental
Transformation

03



Alignment with Sustainable Development Goals (SDGs)

At DBF, we believe a society's true wealth lies in the optimal use of resources. Our mission is to empower communities and create a sustainable future where everyone contributes and benefits.

This year's annual report highlights our performance, strategies, and the impact of our initiatives. Aligned with 13 of the 17 United Nations Sustainable Development Goals (SDGs), our actions address societal challenges and embrace sustainability opportunities. We are committed to being a key player in the nation's journey toward these goals, turning plans into tangible outcomes that enhance livelihoods and protect the environment. At DBF, we are shaping a more inclusive and prosperous world.



Empowering Change Through Strategic Partnerships

Our mission to rebuild societies and develop communities through sustainable solutions thrives on the strength of our partnerships. We understand that meaningful progress is a collective effort, and our enduring collaborations with like-minded organizations are integral to our success.

Our partners are catalysts for growth, amplifying the scale and impact of our development initiatives. We proudly collaborate with a diverse network, including Central and State Government Departments, District-level agencies, Non-Governmental Organizations, Corporates, and both National and International Development Organizations.



BAIF

Solidaridad

giz

Deutsche Gesellschaft
für Internationale
Zusammenarbeit (GIZ) GmbH



seekho sikho



bsi.



WOCKHARDT

AkzoNobel



Schneider Electric



Convergence With Govt Schemes

P & RD Department

Panchayat
Institutions



Ujjwala Scheme



Offices of District Industries Centre (DIC)



Offices of Rural Self Employment Training Institutes (RSETI)



State Chapters of National Rural Livelihood Mission

(NRLM)



Health Department

Various State
Governments



Pension Scheme

Various State
Governments



Agriculture Department

Various State
Governments



Animal Husbandry Department

Various State
Governments



Insurance Schemes



Food Security Mission

Jal Jeevan Mission

Ministry of
Jalshakti



SHAHI



Flipkart



L&T Finance

TRENDS



**INDU Piles Speciality
Laser Clinic**



**KADRA HOME CARE
FROM TRICITY
Grand Regency**



**GLOBAL
HEALTH CITY**
more to life





A STORY OF SHARED VALUE

Input	Value Creation Process	Outputs, Outcomes and Impacts
LIVELIHOODS Non-Farm Based Projects • DIKSHa + ITIs • Gram Parivartan Project Building Community Based Organizations • DIKSHa + ITIs • Gram Parivartan Project Income Generation Activities • Reviving Traditional Crafts • Micro Enterprises Farm Based Projects • Tribal Development Project • Breed Improvement • Integrated Farming System 	 Mission, Vision and Values  Community Development  Partnership  Resources Key Enablers • People Centric Implementation • Governance Framework • Stakeholder Engagement Process • Materiality Assessment	23 DIKSHa and 4 ITIs 32,600+ Youth underwent formal training 50,000+ Households benefitted under Gram Parivartan program through 1.2Lakh+ Interventions. 1,779 SHG women members empowered 21,000+ SHGs Members were supported with Credit Linkage 1000+ SHGs were supported with Credit Linkage. 10+ CRORE Loan availed by SHG Members for Income generation activities 8 FPO consisting 3,422 stakeholders

Climate Action

Water and Soil Conservation

- Integrated Watershed Management Program
- Water Harvesting Initiatives
- Drip Irrigation
- Check Dams Development

Water and Soil Conservation

- Solar Lights
- Bamboo as Biofuel

Social Infrastructure

Education

- World on Wheels
- Seekho Sikhao Project
- Common Service Lab
- Blue Orb Project

Rural Infrastructure Community Development



2.5Lakh+ people
benefited from Health,
Education and Rural
infrastructure initiatives

Progress in FY 25

10,000

individuals trained in various
livelihood trainings out of
which 6,500 are women

35,532

beneficiaries covered in
farm and non-farm income
generation activities.

4000+

Water structures created
& rejuvenated

500+

Lakh KL water conservation and
harvesting capacity created

- 12x Water Positive

Progress in FY 25

24

New water harvesting
structures created

1 LAKH+

Student Impacted

4000+

Schools Covered

EDUCATION

60,000+

benefitted through
Health Initiatives

HEALTH

40,000+

supported through
community
infrastructure
support

COMMUNITY INFRA

Building Societies through Sustainable Approach

We integrate strategic thinking and meticulous planning into every aspect of our work. Our approach is designed to deliver value across the board — be it to the communities we serve, our partners, or the broader society. With a focus on sustainable practices, we are committed to building a future where every stakeholder can thrive, ensuring that our actions today create a brighter tomorrow.

Our Value Creation Journey incorporates primarily three plans of action:



Empowering communities to become self-reliant

Since our inception, DBF has taken a proactive approach to understanding the local communities' unique challenges and opportunities. By meticulously analysing and identifying growth areas, we tailor our projects to be people-centric, focusing on empowering individuals and transforming communities. Our initiatives are designed to uplift society by enabling sustainable livelihoods, revitalizing social infrastructure, and addressing the pressing challenges of climate change. The development of human capital is at the core of our efforts, ensuring adequate tools and opportunities with individuals to thrive.



Holistic people welfare

Our holistic approach to people welfare is rooted in our deep understanding of both the short-term and long-term needs of the communities we serve. Our dedicated team strategizes, prioritizes, and implements targeted projects that promote community ownership and beneficiary participation. By fostering a sense of collective responsibility, we ensure that our initiatives are sustainable and that the benefits are felt across generations.



Building enduring partnerships

We recognize that our impact is amplified through collaboration. Our strong partnerships with corporates, non-profits, and government entities enhance our reach and effectiveness. Together, we work towards building stronger, more resilient communities by leveraging shared resources, expertise, and a common vision for the future.





SUSTAINABLE LIVELIHOOD





Livelihoods are the lifeline of any economy—particularly the rural economy, where communities aspire for better living conditions, education, health, and dignity of work. Whenever an industry sets up in a rural area, the foremost expectation of the surrounding communities is employment. However, in an era of industrial modernization and automation, it is increasingly difficult for industries alone to absorb the entire local workforce. This makes it imperative to equip communities with new skills, diverse income opportunities, and sustainable alternatives to secure their future.

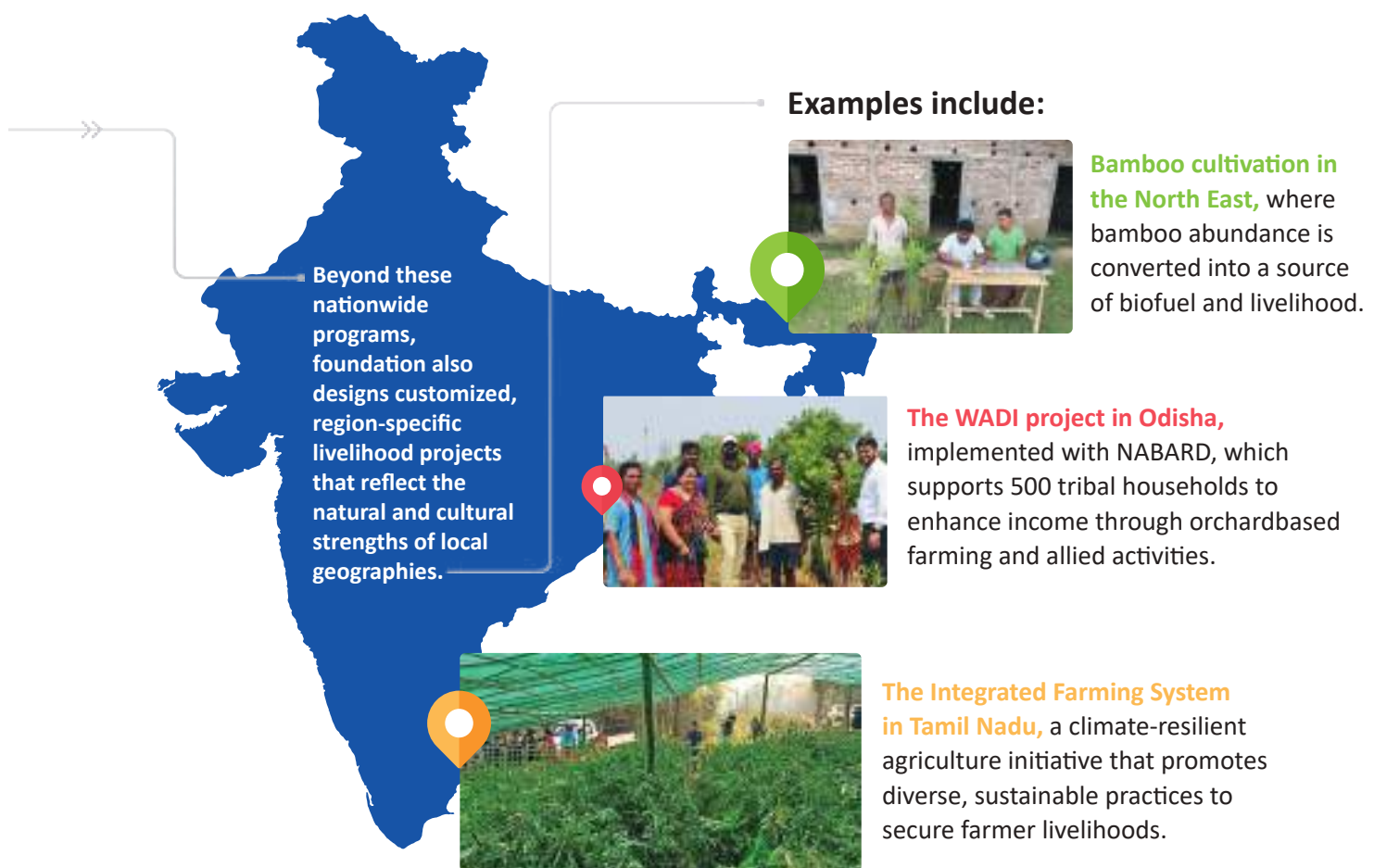
Recognizing this, **Sustainable Livelihoods has emerged as one of the most important focus areas of the Dalmia Bharat Foundation a(DBF).** Our approach ensures that livelihood interventions are **income-generating, socially equitable, and ecologically sustainable**, enabling individuals and communities to thrive in a rapidly changing environment.

At the heart of this work are our **two flagship programs DIKSHa**, which equips rural youth with industry-relevant skills and connects them with placement opportunities across India and **Gram Parivartan**, which focuses on increasing household income through farm and off-farm activities, including agriculture, livestock, water management, horticulture, and micro-enterprises.

To strengthen long-term livelihood pathways, we also manage and supports **four ITIs**, offering technical education and linking graduates to employment through industry partnerships.

At the same time, we recognize that community collectives such as **Farmer Producer Organizations (FPOs)** and **Self-Help Groups (SHGs)** are crucial for creating impact at scale, promoting solidarity, and enabling rural communities to access resources, markets, and institutional support more effectively. By nurturing these collectives, we ensure that change is not only individual but also communitydriven and sustainable.





Equally important is the preservation and promotion of **traditional handicrafts**, which hold deep cultural value in rural societies and command strong market demand. Handicrafts not only serve as a vital source of supplementary income but also provide opportunities for women and artisans to achieve financial independence while keeping heritage skills alive. In this spirit, We has been supporting initiatives such as **Sarayan & Rug Weaving in Uttar Pradesh**, and **Palm Leaf Basket Making in Tamil Nadu**, enabling artisans to access markets, improve quality, and earn sustainable livelihoods from their craft.

Through these diverse interventions, DBF is not only helping people **earn more** but also enabling them to **build resilience, self-reliance, and confidence**. By guiding communities through **skill development, collective action, and innovative projects**, the Foundation is contributing to the transformation of villages into **selfsufficient and thriving societies**—where livelihoods **spin the wheel of prosperity for generations to come**.

SDGs Impacted



Dalmia Institute of Knowledge & Skill Harnessing (DIKSHa)

The Catalyst for Skilled Transformation of Communities

With the concept of “Giving back to Society” the DIKSHa program, a flagship CSR initiative of Dalmia Bharat Foundation, was initiated in 2016 with the vision of providing alternative livelihood opportunity for the community especially Youth around us. This reflects our shared vision of empowering individuals with valuable skills and **enhancing employability**. The conceptualization and design of the program were driven by a comprehensive analysis of prevailing skill gaps and industry demands for the trained youth in different trades. Our mission is clear to reach and uplift every young individual within the vicinity of our business operations.

DIKSHa was initiated in partnership with the **National Skill Development Corporation (NSDC)**. The broad roles of Dalmia Bharat Foundation and NSDC were integral to the development and implementation of DIKSHa. We took the lead in shaping the program’s direction by identifying **high-demand trades**, setting up **modern training centers**, and ensuring a community-centric approach. This ensured that the program met the needs of the local population while offering relevant skills. Our strong network of industry partners enabled us to link trainees with organized sector job opportunities. NSDC played an instrumental role by offering insights into skill development, designing the curriculum, and aligning in with national standards, particularly the **National Skills Qualifications Framework (NSQC)**. Regular evaluations ensure continuous improvement in the program’s implementation.



23 Training Courses

Wide range of skillbased programs to boost employability.



Upskilling Rural Youth

Helps youth enhance or upgrade skills for better opportunities.



Target: Youth & Women

Supports unemployed or seasonally employed individuals.



40–50% of rural jobs face a skilled workforce gap. DIKSHa bridges this gap through targeted, industry-aligned skill training for youth.

According to the **National Skill Development Corporation (NSDC)**, there is a critical shortage of skilled workers in rural areas, with a gap as wide as 40-50%. DIKSHa addresses this challenge head-on by providing targeted skill training that equips the youth with the expertise required by various industries. This not only meets the growing demand for skilled labour but also stimulates local economies and enhances employability.

DIKSHA offers 23 comprehensive training courses designed to upskill and re-skill rural youth, focusing on industries such as healthcare, retail, beauty & wellness, textile & apparel, IT, and power. Our programs prioritize short-term training for unemployed or seasonally employed youth and women, ensuring they gain the skills needed to secure sustainable livelihoods.



Sector	Trade / Job role name	Duration in the course	Duration in Hours
✓ Apparel	Self Employment Tailor	2 Months	270
✓ Beauty and Wellness / BPO	Assistant Beauty Therapist	3 Months	300
✓ BFSI	Business Correspondent	2 Months	150
✓ Construction	Assistant Electrician	4 Months	400
✓ Capital Goods	Fitter Mechanical Assembly	4 Months	500
✓ Green jobs	Solar PV Maintenance Technician	2 Months	200
✓ Health Care	Home Health Aid	3 Months	360
✓ Health Care	General Duty Assistant	3 Months	420
✓ IT/TIES	CRM Domestic Non-Voice	3 Months	400
✓ IT/TIES	Data Entry Operator	3 Months	400
✓ IT/TIES	CRM Domestic Voice	3 Months	400
✓ IT/TIES	Customer Relationship Management	4 Months	400
✓ Power	Electrician Domestic Solution	3 Months	350
✓ Security	Unarmed Security Guard	2 Months	160
✓ Retail	Retail Sales Associate	2 Months	280

Our objective is to equip young individuals with the skills needed to achieve financial independence, enabling them to thrive in both employment and self-employment landscapes.

Major Trades:



General Duty Assistant



Home Health Aide (HHA)



Assistant Electrician



Assistant Beautician Therapist



Self Employment Tailor



CRM Domestic Non-Voice



Customer Relationship Management (CRM)



Domestic Data Entry Operator



Electrician Domestic Solutions



Business Correspondent

DIKSHa Outreach



2016

year of Inception



23

DIKSHa Centers



7300

Annual Training Capacity



22,625

Trained

17,079

Placed



100%

Job opportunities for the trained youth



11

states were reached



04

Industrial Training Institute

75% +

Placement achieved

50% +

Women Participation

Progress made in FY25



6,925

Trained

5,345

Placed



23

Diverse Courses

Key Partnerships

01 Partnership for Specialized Geriatric Care Training

In FY 25, we entered a strategic partnership with the **National Institute of Social Defence (NISD)**, under the Ministry of Social Justice and Empowerment, Government of India under which we have received a **formal sanction order for ₹56.7 lakhs** in funding to implement a specialized project conducting 12 batches of **Geriatric Caregiver training** across our 8 **DIKSHa centers**.



This collaboration serves a **dual purpose**: it addresses a pressing national need for trained elderly care professionals and creates valuable high-demand employment pathways for the youth in our communities. The partnership stands as a powerful validation of **DIKSHa's operational excellence and establishes a sustainable model for expanding our social impact through external alliances**.

02 Empowering Youth with Renewable Energy Skills: Partnership with Schneider Electric Foundation

In line with our commitment to equip young people with future-ready skills, we entered into a strategic partnership with **Schneider Electric Foundation**, signing an MoU worth ₹1.03 crore to strengthen and modernize our skilling infrastructure under the **DIKSHa** program. This collaboration represents a significant step forward in preparing India's youth for emerging opportunities in the fast-evolving energy and electrical sectors — particularly in renewable and solar technologies, which are set to drive the next wave of industrial growth.

Through this partnership, **state-of-the-art solar and electrical laboratories** will be established at our two Industrial Training Institutes (ITIs) in **Dalmiapuram** and **Rajgangpur**, providing students with hands-on training on advanced equipment and real-world applications. Additionally, **five existing DIKSHa centers** will undergo refurbishment and upgradation of their electrical labs, ensuring that training facilities remain aligned with



current industry standards.

A **dedicated solar equipment lab** — featuring rooftop systems, off-grid units, hybrid inverters, and solar water pumps — will also be set up at our **Lanka DIKSHa center**, expanding learning opportunities in one of the most in-demand skill areas of the future.

This partnership not only enhances the quality and relevance of skill training offered through DIKSHa but also builds a skilled workforce capable of contributing to India's clean energy transition.

Through this partnership, advanced solar and electrical laboratories will be **established at our ITIs in Dalmiapuram and Rajgangpur**, while electrical labs at five DIKSHA centres will be upgraded to meet current industry standards. A dedicated solar equipment lab will also be set up at the Lanka DIKSHA centre.

Together, these initiatives enhance the quality of training and support the development of a skilled workforce aligned with India's clean energy transition.



04 MoU with Karur Vysya Bank: A Banking Partnership for Multi-Sectoral Skilling

In a joint effort to strengthen rural employability and promote sustainable livelihoods, we signed an **MoU with Karur Vysya Bank (KVB)** to skill and empower **400 youth across Tamil Nadu, Andhra Pradesh, and Karnataka**. The partnership focuses on delivering short-term, industry-relevant training in diverse sectors such as **apparel manufacturing, construction, healthcare, IT-enabled services, and beauty & wellness**, ensuring that young people from rural and semi-urban backgrounds gain access to quality skilling opportunities.

By combining DBF's grassroots implementation expertise with KVB's commitment to social development, this collaboration aims to bridge the gap between education and employment, improve job readiness, and open up new pathways for income generation. The initiative not only addresses the immediate need for skilled manpower in **high-demand sectors** but also contributes to building self-reliant communities by enabling youth to secure stable jobs or start their own enterprises.

03 Building Skills for the Construction Industry: Partnership with Saint-Gobain India

To address the growing demand for skilled professionals in the fast-evolving construction and interior solutions industry, we entered into a strategic **MoU with Saint-Gobain India Pvt. Ltd. (Gyproc Business)**. Through this partnership, a specialized training program in Drywall and False Ceiling systems will be introduced at the DIKSHA center in **Rajgangpur, Odisha**. Saint-Gobain will cover 100% of the capital expenditure for setting up the state-of-the-art training facility, while DBF will bear the operational costs, ensuring sustained program delivery and quality outcomes.

The collaboration merges Gyproc's industry-leading technical expertise with DIKSHA's structured skilling framework to **train and certify around 120 youth annually**. By offering practical, demand-driven training aligned with current market requirements, this initiative will help bridge the existing skill gap in the construction sector, enhance youth employability, and create pathways for sustainable livelihoods through employment and entrepreneurship opportunities.





The total number of DIKSHa centers now stands at 23, strengthening our nationwide footprint and enabling more youth to access structured training, industry linkages, and sustainable livelihood opportunities.

Program Spotlight: Empowering Entrepreneurs on World Youth Skills Day

On the occasion of **World Youth Skills Day**, DIKSHa, in partnership with **Schneider Electric Foundation**, distributed **electrical tool kits** to self-employed students trained at our centers. The initiative aimed to strengthen practical skills and support independent work for trainees. The event was conducted simultaneously at eight centers, with **25 kits handed out at each location**, benefiting a **total of 200 trainees**.

Recognizing Top Performers

In addition, DIKSHa recognized outstanding achievement by awarding **one trainee from each trade of FY 24** across all centers who secured the **best placement in the entire year**. The awardees were felicitated in the presence of distinguished guests, ongoing trainees, and community members. The ceremony was hosted on **Independence Day (15th August 2024)**, celebrating both the spirit of national pride and the exceptional dedication of our young achievers.

40 candidates awarded as Top Achievers

This event underscores DIKSHa's holistic approach to skilling: we don't just educate; we enable. By equipping our youth with both the skills and the tools for success, we are actively promoting a new generation of micro-entrepreneurs who will drive local economic development and inspire their communities.

Expanding Footprint: New DIKSHa Centers in the North East

Recognizing the growing demand for skill development and employment opportunities in India's North Eastern region, **three new DIKSHa centers were operationalized in FY 2024–25** across **Assam and Meghalaya**, adding an **annual training capacity of 330 youth**. The region, rich in natural resources but often constrained by limited access to quality skilling infrastructure, requires focused interventions to harness its demographic potential and connect young people to mainstream employment.

The expansion of DIKSHa into the North East reflects DBF's commitment to bridging regional skill gaps and promoting inclusive growth. With these new centers, the **total number of DIKSHa centers now stands at 23**, strengthening our nationwide footprint and enabling more youth to access structured training, industry linkages, and sustainable livelihood opportunities.

Post Placement Tracking

- Post placement follow-up for 1 year
- Create database for data management

Placement of Certified Candidates

- Industry interactions for placing students
- Resume preparation and career guidance

Assessment & Certification

Each candidate given certification of course completion after assessment

Identify Skilling Requirement Based on

research, follow sector skills curriculum & content identified skills (with domain experts)

Counseling, Screening & Onboarding of Candidates

- Help potential candidates understand longterm benefits of jobs
- Register selected candidates for courses

Delivery of Training at Skill Centers

Implementation Methodology

Empowering Change Through Strategic Partnerships

Our mission to rebuild societies and develop communities through sustainable solutions thrives on the strength of our partnerships. We understand that meaningful progress is a collective effort, and our enduring collaborations with like-minded organizations are integral to our success.

Our partners are catalysts for growth, amplifying the scale and impact of our development initiatives. We proudly collaborate with a diverse network, including Central and State Government Departments, Districtlevel agencies, Non-Governmental Organizations, Corporates, and both National & International Development Organizations.



Our Placement Partners



Case studies

01 Balambal – Empowering a mother, Strengthening a Family

Balambal, a dedicated mother of two from Vandalaikudalur village in **Trichy, Tamilandu** saw her family struggle with financial instability due to her husband's irregular income as a daily wage laborer. Eager to contribute to her family's well-being and secure her children's education, she recognized the need for sustainable skills to break the **cycle of uncertainty**.

Her journey transformed when she enrolled in the **Home Health Aid training** course at the **DIKSHA Dalmiapuram center**. The program equipped her with essential healthcare skills, practical knowledge, and a certification that opened doors to formal employment. Shortly after completing her training, Balambal **secured a Job with Easy Home Care**.

Today, she earns a stable annual income of **Rs 2,16,000**, which has brought financial security to her family and enabled her to invest in her children's future. Beyond economic stability, Balambal has gained confidence and independence, emerging as an inspiring role model in her community and demonstrating the life-changing impact of skill development.



Balambal transformed her life through DIKSHA Dalmiapuram's Home Health Aid training, securing a stable job with Easy Home Care.



02

From Rourkela to Hyderabad: A Journey of Resilience and Renewal

Suchitra Kandi is a single parent from Kesharinagar village, Rourkela, Odisha. She lost her husband at an early age and has since been solely responsible for raising her six-year-old daughter. To support her child, she was engaged in household work. She came to know about the free placement-linked training program sponsored by Dalmia Bharat Foundation and decided to enroll. She joined the General Duty Assistant (GDA) trade and successfully completed the training with a good score.

With placement support provided through the program, Suchitra secured a position as a General Duty Assistant at KIMS Hospital, Hyderabad. Within a few months of joining, her dedication and performance helped her earn a promotion to Assistant Supervisor, with an annual salary of Rs 3,12,000. Today, Suchitra is able to provide quality education to her daughter by enrolling her in a private school. She expresses her heartfelt gratitude to Dalmia Bharat Foundation for the training, placement assistance, and continuous support that transformed her life.



Suchitra Kandi, a single mother from Odisha, gained stable employment through Dalmia Bharat Foundation's GDA training and now earns ₹3.12 lakh annually, securing a better future for her daughter.



Akshay Kumar Kakade, a B.Com graduate from Maharashtra, gained industry-ready skills through DIKSHA's Assistant Electrician course and secured a job at COFORGE with an annual salary of ₹3 lakh, becoming financially independent.

03

Bridging the Gap: Akshay's Leap from Graduate to Professional

Akshay Kumar Kakade, a 26-year-old B.Com graduate from **Kolhapur, Maharashtra** discovered that his academic degree alone was not enough to secure stable employment. Despite his qualifications, he faced repeated rejections due to a lack of practical skills. Determined to turn his situation around, he enrolled in the **Assistant Electrician** course at the **DIKSHA Center in Kolhapur**.

The program's hands-on training and industry-aligned curriculum equipped him with the technical expertise he needed. Soon after completing the course, Akshay received a job offer from **COFORGE** with an **annual salary of ₹3,00,000**.

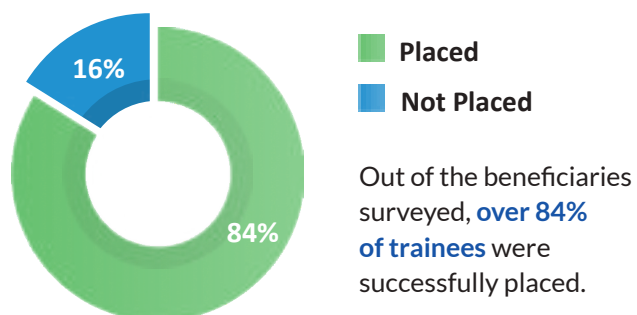
Today, he is financially independent and actively supporting his family. Akshay's transformation from an unemployed graduate to a skilled professional underscores how targeted skill development can create crucial pathways to employment, especially for educated youth seeking meaningful opportunities.

Impact assessment study Carried out by KPMG India

(Dalmia Institute of Knowledge & Skill Harnessing)

Major Findings

PLACEMENT PERCENTAGE OF SURVEYED BENEFICIARIES



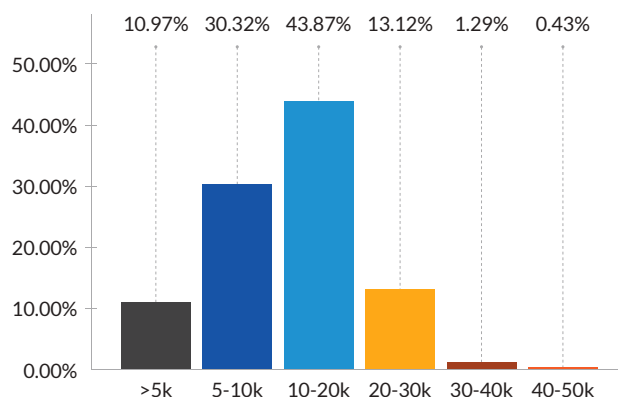
Approximately

91%

Beneficiaries reported high levels of satisfaction with the placements and salaries offered to them through DIKSHa.

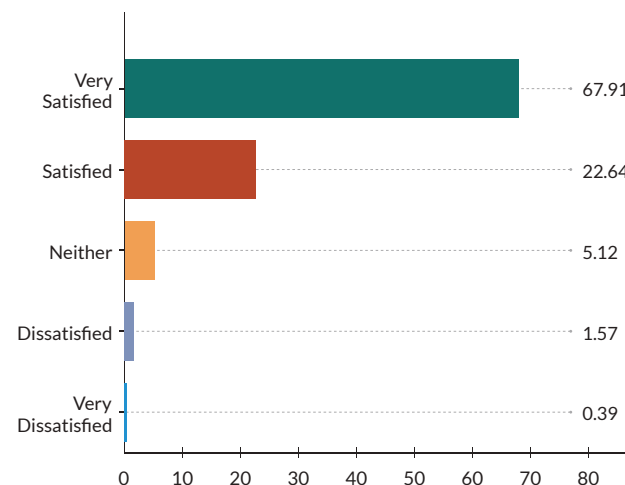


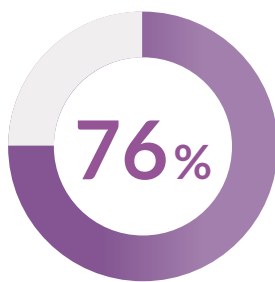
CURRENT MONTHLY INCOME OF BENEFICIARIES (in INR)



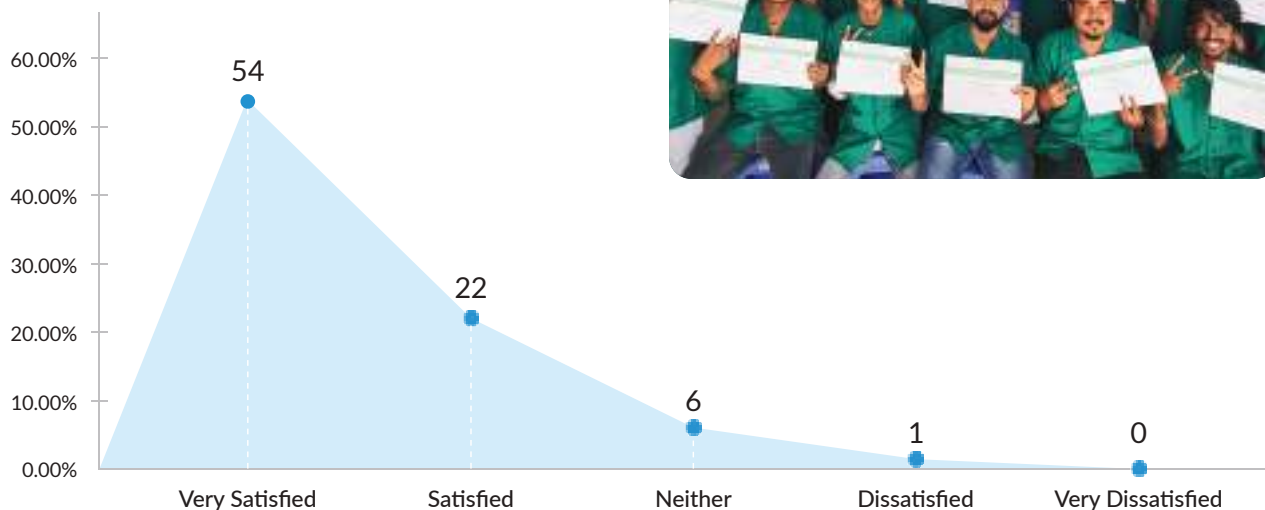
Currently, over 56% of the trainees are earning a monthly income ranging from 10,000 Rs to 30,000 Rs.

SATISFACTION OF PLACED BENEFICIARIES WITH PLACEMENT AND SALARY





of the trainees were satisfied/very satisfied with the post placement support.



SROI Ratio : 7.76 : 1.00

The SROI for the project was estimated to be 7.76, i.e., for every 1 Indian rupee of investment by the stakeholders, INR 7.76 of the social value attributable to the programme was created.

Program Strengths

Carried out by KPMG India

► Post-Placement Support

A unique feature of the program relates to providing post-placement support to all candidates for at least a year, which is higher than PMKVY mandated 3 months (90 days) period monitoring.

► Demographic Profile Gender

66.72% of the surveyed beneficiaries were females who received training from DIKSHA between 2016–2023 while 33.28% were males

66.72% Females

33.28% Males



► Focus on Women Empowerment

It was observed through the stakeholder consultations, that women beneficiaries had experienced financial security and independence as a result of the trainings. By being successfully placed, they were less financially dependent on their spouses and gained freedom to make independent career choices. It was also seen that women could now hold greater purchasing power, which could be utilized not just on themselves but even on their family (children, husband, and the in-laws).

Industrial Training Institutes (ITIs)

Industrial Training Institutes (ITIs) serve as a cornerstone in India's vocational training landscape, bridging the gap between education and industry. These institutes are instrumental in shaping a skilled workforce, addressing unemployment, and driving economic growth. At Dalmia Bharat Foundation (DBF), our firm commitment to supporting ITIs is rooted in our vision of a society where skill development leads to self-reliance and sustainable livelihoods.

Our vision for adopting and supporting ITIs is to promote an inclusive society where every individual can achieve self-reliance through the acquisition of the right skills for employability in various industries.

ITIs offer long-duration courses aimed at empowering the youth to secure skill-based jobs and expand their income-generating opportunities. These courses encompass training to become a Fitter,



Mechanic, Welder, and Electrician. Presently, the Foundation supports **two ITIs in Dalmiapuram and Rajgangpur**, while it manages **two ITIs in Chandrapur and Kalyanpur** operating under the public-private partnership (PPP) model through Institute Management Committee.

These ITIs offer a wide array of long-duration courses tailored to meet the evolving demands of the industry. **Beyond foundational trades like Fitter, Electrician, Welder, and Mechanic (Motor Vehicle)**, we have introduced unique and future-ready programs to enhance employability.

Some specialized courses include:

Solar Technician (Electrical)
Equipping youth for careers in the growing renewable energy sector.

Instrument Mechanic
Providing specialized training for precision based industrial roles.

Computer Operator & Programming Assistant (COPA)
Building foundational skills in IT and software.

Impact Highlights

Total Candidates Trained	10,786	Total Candidates Placed	4,325
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ITI Location	Established / Supported Since	Candidates Trained	Candidates Placed	Courses / Trades Offered
ITI Dalmiapuram	Established in 1992	1892	1532	Manufacturing, Automotive, Instrumentation
ITI Rajgangpur	Established in 1995	5091	2157	Fitter, Electrician, Solar Technician
ITI Kalyanpur	Supported since 2018	2808	525	14 NCVT trades incl. Foundryman, Auto Body Repair
ITI Chandrapur	Supported since 2022-23	995	111	Job-aligned skill roles

Through these efforts, we continue to strengthen the vocational training ecosystem, creating pathways to sustainable livelihoods and contributing to the nation's skilled workforce.

Gram Parivartan

The Gram Parivartan program is a transformative initiative launched with a steadfast commitment to uplift rural communities by creating sustainable livelihoods that are economically viable, ecologically responsible, and socially inclusive. **The Gram Parivartan initiative was initially launched in the Sendurai (Ariyalur) district of Tamil Nadu**, where it achieved great success in improving livelihoods, particularly in agriculture and livestock-related activities. The program includes **field demonstrations, training, convergence, and credit linkages** to support the farming community.

Through a combination of individual and group interventions, and by leveraging government schemes, we are generating a holistic impact that resonates throughout the communities we serve. The program's framework is built on empowering farmers, women, and youth alike. From field demonstrations that introduce **modern agricultural techniques to skillbuilding workshops at DIKSHa centres and ITIs** for rural youth, every facet of the initiative is designed to create lasting change. Women, traditionally seen as homemakers, are now trained to step into entrepreneurial roles, gaining financial independence.

Farmers are equipped with knowledge about improved farming methods, while cattle-rearing families receive breeding support to boost livestock productivity.

At the heart of this initiative is a carefully structured livelihood intervention model that follows a strategic process: **selecting core villages, gathering household data, planning interventions collaboratively, building capacity, promoting partnerships**, and ultimately increasing income levels.

► Program Objectives

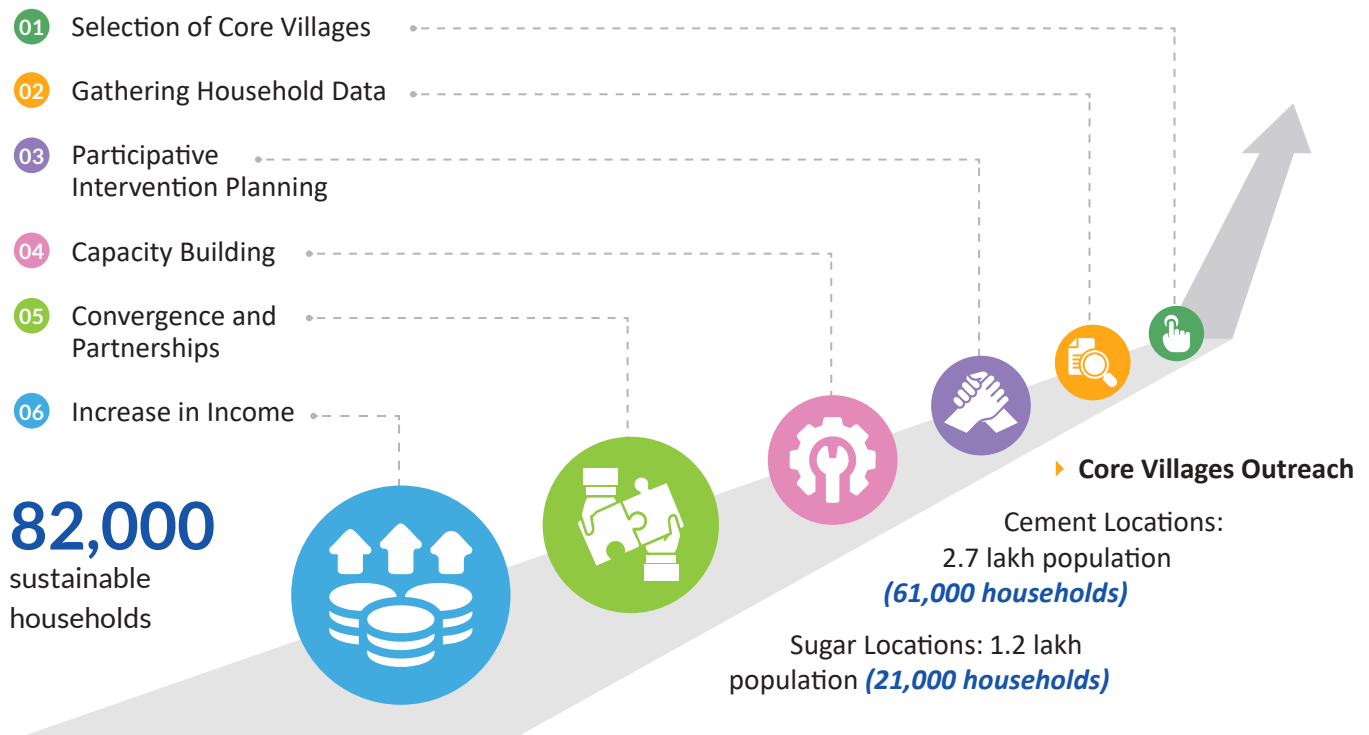


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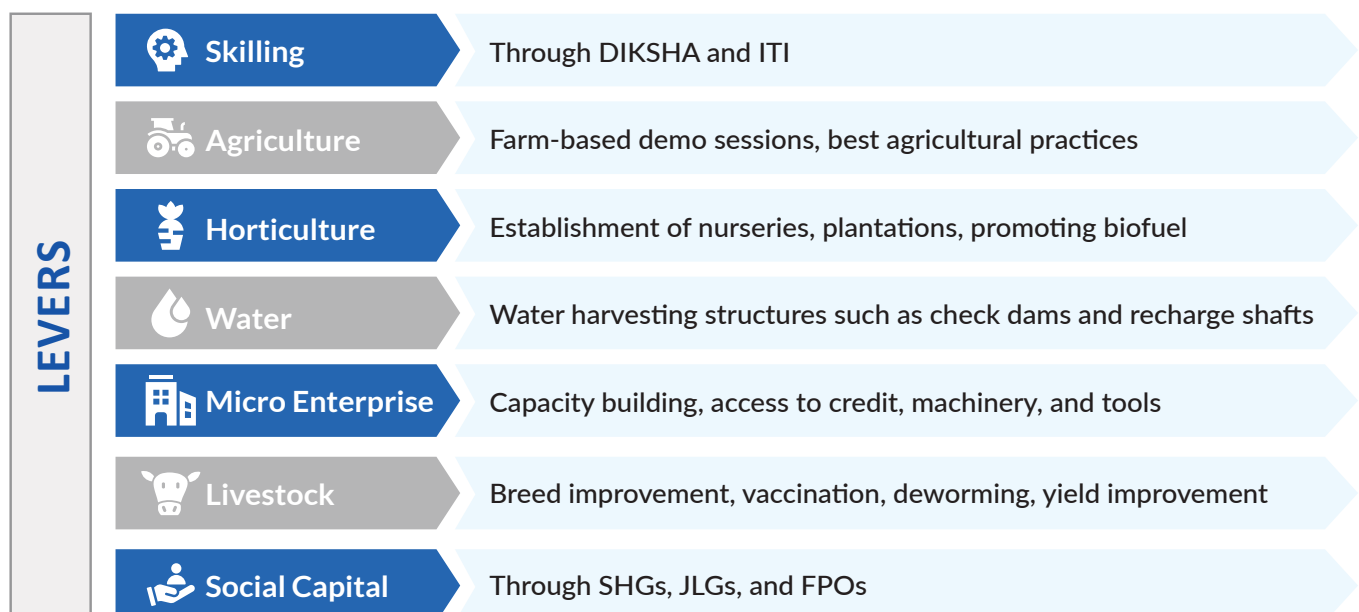
Livelihood Intervention Model



The core pillars of Gram Parivartan are deeply rooted in its diverse intervention strategies. In **agriculture**, the program promotes best practices through demonstration sessions and on-the-ground training. **Horticulture** initiatives have led to the establishment of nurseries and plantations, furthering the use of biofuel as an environmentally conscious alternative. **Water management** is another critical focus, with rainwater harvesting and the responsible use of surface and groundwater playing key roles in promoting ecological balance.

Micro-enterprises are nurtured through access to tools, machinery, and credit, enabling beneficiaries to pursue entrepreneurial ventures. In the **livestock sector**, farmers are supported with techniques for cost-effective management, yield optimization, and improving the fertility and survival rates of their animals. Leveraging the power of social capital through **Self-Help Groups (SHGs)**, Joint Liability Groups (JLGs), Farmer Producer Groups (FPGs), and other community organizations, Gram Parivartan ensures that no one is left behind on the path to prosperity.

Levers of Gram Parivartan Project



We aim to create 82,000 sustainable households in 19 locations, each with an annual income of ₹1.5 lakh, further solidifying our commitment to creating a positive impact on the communities we serve.



HOUSEHOLD		INTERVENTIONS	
Mapped	Covered	Planned	Completed
73,750	55,885	1,00,453	88,608

Our comprehensive livelihood program is designed to promote self-reliance and financial independence, aligning with the vision of a self-reliant Bharat. We focus on a multi-pronged approach that includes

micro-enterprise development, agricultural enhancement, and skill-based training, specifically tailored for households with marginal landholdings and landless farmers.

Key Initiatives

01 Microenterprises

Microenterprises play a vital role in rural development by driving economic growth, creating employment, reducing poverty, and empowering local communities. As the backbone of rural economies, they promote inclusive development and sustainable livelihoods through activities such as **grocery and cosmetic shops, barber services, vegetable vending, fast food outlets, agro-processing, handicrafts, and tailoring**, while also fostering innovation and skill development.

In FY25, the establishment and expansion of over **187 microenterprise** units directly empowered more than **200 individuals and their families**, laying a strong foundation for sustainable economic growth and entrepreneurship. Collectively, these enterprises are projected to generate over **₹1.8 crore** in annual income, enabling households to earn between **₹1,00,000 and ₹1,80,000 per year** and creating a positive economic ripple effect across rural and semi-urban communities.



In FY25, over 187 microenterprises empowered 200+ individuals and families, strengthening rural livelihoods and entrepreneurship. These ventures are projected to generate over ₹1.8 crore annually, creating sustained income and economic growth across communities.

Microenterprise Type	Units Supported	Key Locations	Est. Annual Income (Rs)
✓ Retail Shops (Grocery, Cosmetic, General Store, etc.)	40+	Ariyalur, Jawaharpur, Kalyanpur, Rajgangpur, Kadapa	48,000 – 2,00,000
✓ Food & Beverage Stalls (Tea, Snacks, Fast Food, Tiffin, Village Hotel)	35+	Lanka, Lumshnong, Ramgarh, Dalmiapuram, Medinipur	50,000 – 2,00,000
✓ Agriculture & Food Processing (Rice Sheller, Badi Making, Vegetable Selling, Dairy)	28	Cuttack, Medinipur, Chandrapur, Kalyanpur	48,500 – 1,50,000
✓ Skill-Based Services (Beauty Parlour, Tailoring, Barber Shop, Soft Toys)	25+	Kolhapur, Dalmiapuram, Nigohi, Ninaidevi, Lanka	48,500 – 1,80,000
✓ Digital & Equipment-Based Services (Photocopy/Printing, Xerox, Studio)	11	Bokaro, Cuttack, Medinipur	60,000 – 1,50,000
✓ Other Enterprises (Pottery, Carpentry, Blacksmithing, Online Services)	8+	Jawaharpur, Medinipur	1,50,000 – 2,00,000
TOTAL	187+		

Key Achievements & Impact



Women Empowerment: Over 40% of the supported enterprises are women-led, particularly in sectors like beauty parlours, soft toy making, and food processing



Income Enhancement
Beneficiaries have seen income increases ranging from 50% to 200% compared to their previous earnings



Geographical Spread
Successful implementation across 16 different locations demonstrates the replicability of the model





A. Power Sprayer Pump:

Manual pesticide and fertilizer spraying is a labour intensive and costly process for farmers, often requiring equipment rental and hired labour, which **reduces profits and limits crop protection efficiency**. To address this, beneficiaries are equipped with battery or fueloperated sprayers.

This year, this **initiative supported 3,234 farmers**. The intervention enhances crop protection and generates substantial economic benefits; by eliminating rental fees and reducing labour costs, each household can earn an additional annual income of **₹12,000 to ₹52,000**. To ensure sustainable use, beneficiaries receive training in operation and maintenance, guidance on the **safe application of agrochemicals**, and encouragement to create micro-enterprises by offering spray services to others.

B. Yellow Sticky Trap:

The Yellow Sticky Trap initiative introduces an ecofriendly pest management solution to address the high costs and environmental impact of chemical pesticides. This non-toxic method effectively controls pests while safeguarding soil health, beneficial insects, and overall crop quality, making it a sustainable alternative for farmers.

In FY25, the **program reached 312 farmers**, leading to a significant reduction in pest damage and improved crop yields. As a result, farmers earned an additional annual income of **₹8,000 to ₹20,000** through lower input costs and access to premium markets for chemicalfree produce. Beyond immediate financial gains, the initiative encourages safer farming practices, reduces dependency on chemicals, and strengthens **long-term agricultural resilience** and environmental sustainability.



In FY25, 3,546 farmers benefited from improved crop protection solutions. Power Sprayer Pumps helped 3,234 farmers save labour costs and earn ₹12,000–52,000 annually, while 312 farmers using Yellow Sticky Traps gained ₹8,000–20,000 through eco-friendly pest control and higher yields.

C. Tarpaulin Sheet

The distribution of tarpaulin sheets provides a critical shield against post-harvest losses, a major vulnerability for smallholder farmers. This simple yet effective intervention protects harvested crops and brooms from sudden rain and ground moisture, which traditionally cause significant spoilage. By ensuring the quality and dryness of their produce, farmers can avoid distress sales and command higher market prices.

This year **2,160 farmers** were supported with these sheets. This direct protection of their harvest enables each beneficiary to secure an additional annual income of **₹10,000 to ₹33,600**, transforming a routine agricultural challenge into a source of greater financial resilience.



This direct protection of their harvest enables each beneficiary to secure an additional annual income of ₹10,000 to ₹33,600



D. High Yield Seed Support:

The High-Yield Seed Support initiative addresses the core challenge of low crop productivity by providing farmers with quality seeds for potato, onion, and vegetables. This intervention is strengthened through complementary inputs such as trellis systems, organic manure, and targeted capacity-building training, enabling farmers to adopt more productive, efficient, and climate-resilient cultivation practices.

During the year, the program brought over **115 acres** under improved cultivation and supported more than **2,900 households**. The result has been a substantial improvement in crop health, harvest quality, and marketable yields. These gains have translated into meaningful economic benefits, allowing each beneficiary to generate additional annual income ranging from **₹9,500 to ₹80,000**, while reinforcing long-term farm sustainability and livelihood security.

E. CO5 Stem support:

The CO5 Stem Support initiative addresses the challenge of costly, low-nutrition cattle feed by providing high-yield, nutrient-rich CO5 fodder stems to **300 cattle-rearing households** in Ariyalur. This sustainable alternative improves animal health and milk yield while significantly reducing dependence on commercial feed. As a result of lower input costs and higher dairy output, each participating farmer earns an **additional annual income of ₹35,000**, strengthening household economic resilience.





F. Mushroom Cultivation

Mushroom cultivation has been introduced as a low-investment, high-return livelihood option in regions such as **Rajgangpur, Kalyangur, Lumshnong, and Medinipur**. Designed especially for women and landless families, it efficiently utilizes small spaces and limited resources. A total of **956 households** received training and essential inputs including mushroom spawn and cultivation materials. Depending on production scale and cycles, households can earn **₹12,000 to ₹50,000 annually**. The initiative strengthens income security, encourages agricultural diversification, and promotes sustainable, resilient farming practices.



G. Kitchen Gardening

Kitchen gardening has been adopted as a practical solution to improve food security, nutrition, and household income using minimal space and resources. Especially beneficial for women and marginalized families, it promotes self-sufficiency through access to fresh, organic vegetables and surplus sales. During the year, over **1,710 beneficiaries across locations** such as **Cuttack, Rajgangpur, Lumshnong, and Medinipur** received seeds, organic inputs, and technical guidance. Each household is expected to earn **₹8,000–₹25,000** annually while reducing food expenses and strengthening nutritional resilience.





A. Goat Rearing:

Goats serve as a valuable asset in rural communities, particularly for marginalized and landless households, due to their low maintenance requirements, ability to thrive on local vegetation, high reproductive rates, and adaptability to various climatic conditions. This initiative equips beneficiaries with goats and comprehensive support services, including training in goat rearing, healthcare, vaccination support, and marketing strategies, thereby enabling them to enhance their livelihoods. **This year**, the initiative expanded its reach significantly, **supporting 2,623 households across 14 locations** through diversified intervention models, including the “One/Two/Three/Four Goat Model” through this each household is expected to earn an **annual income ranging from Rs 15,000 to Rs 70,000 depending on the scale.**

To ensure the sustainability and health of the livestock, 5 specialized goat management trainings were conducted, benefiting 193 households. These sessions covered advanced topics such as breeding techniques, balanced feeding, disease prevention, and sustainable rearing practices. Complementing these efforts, **24 vaccination camps were organized in Lanka, where 3,143 goats** were vaccinated. In Kalyanpur, deworming drives for over 500 goats significantly improved herd health and reduced mortality rates. These health interventions are expected to bolster productivity and increase annual household incomes.

B. Poultry Farming

Poultry farming serves as a vital livelihood opportunity for rural households, **offering a scalable and low-investment source of income.** This initiative provides beneficiaries with poultry birds, essential equipment, and comprehensive training in scientific rearing practices, healthcare, and marketing strategies.

This year, the program supported over **3,000 households** across seven locations, **distributing 40,000+ chicks of improved varieties like country chicks, Sonali, etc.** Support included poultry cages, starter feed, and hands-on training in modern poultry management. Beneficiaries are expected to earn an **annual income ranging from ₹14,000 to ₹1,18,000**, depending on the scale and type of birds reared. These efforts collectively promote sustainable poultry enterprises and enhance economic resilience in rural communities.





C. Duck Rearing

Duck rearing offers a sustainable livelihood opportunity for rural households, leveraging low maintenance requirements and **high market demand for poultry products**. This initiative provides beneficiaries with ducklings, breeding units, and technical support in rearing practices, nutrition, and disease management.

This year, **499 households** were supported across Lanka and Lumshnong. In Lanka, **5,000 ducklings were distributed to 482 households**, with each household expected to earn an annual income of Rs 20,000. In Lumshnong, 17 households were assisted in establishing duckery breeding units, each projected to **generate an annual income of ₹25,000**. These efforts aim to enhance income diversification and promote resilient livelihoods in rural communities.



D. Fish Farming

Fish farming has been promoted as a **sustainable livelihood option for rural communities**, leveraging local water resources to generate stable incomes. This initiative supports beneficiaries through fingerling distribution, technical training in pisciculture, and collaborations with government departments for resource access.

This year, **599 households** were supported across **Lanka, Medinipur, and Rajgangpur**. In Lanka, 1,890 kg of fingerlings were distributed, while in Medinipur, each farmer received **800 catfish fingerlings**. In Rajgangpur, farmers gained access to Gram Panchayat tanks through partnerships with the Fisheries and Animal Resources Department. Households are expected to earn an annual **income ranging from ₹30,000 to Rs 50,000**, enhancing food security and economic resilience in these communities.



Flagship Initiatives under Gram Parivartan

■ Building a Network of Hope, Opportunities and Empowerment ■

Under the Gram Parivartan umbrella, we have a series of flagship initiatives- each crafted with a deep understanding of the unique challenges faced by rural communities. These initiatives are a step towards a future where every individual has the opportunity to thrive supported by a network of resources, skills, and opportunities.



01 Distribution of Sewing Machines

The distribution of sewing machines represents a strategic intervention designed **to empower women through skill-based livelihood opportunities**. This initiative was selected for its ability to address multiple challenges simultaneously: providing immediate income generation, promoting gender equality, and creating sustainable micro-enterprises with minimal infrastructure requirements. Sewing skills have particular significance in rural contexts as they leverage traditional knowledge while enabling women to work from home, balancing economic activities with domestic responsibilities.



On the occasion of **Dalmia Founders' Day**, **1,775 sewing machines** were distributed to women beneficiaries from villages across **20 locations** under the Gram Parivartan Program. This initiative, provided on a cost-sharing basis, ensures long-term sustainability by promoting ownership and accountability among beneficiaries. Each beneficiary is expected to earn an annual income ranging from **₹25,000 to ₹50,000**, depending on the scale of their operation.

08 locations covered nationwide

13 SHG associations members

107 Annual Training Capacity

1,231 women members benefited



02 Livelihood Promotion Fund

The Livelihood Promotion Fund was established to ensure exploitation-free, timely access to financial resources for marginalized women seeking to initiate or expand livelihood initiatives. Recognizing that limited access to capital poses a significant barrier for women entrepreneurs in rural areas, this initiative creates a supportive financial ecosystem that promotes women-led economic development.



The fund operates through associations of women members, structured with a framework similar to Self-Help Group (SHG) federations while maintaining its unique organizational identity. Each association receives financial support of up to ₹4.00 lakhs to promote micro-enterprises, support income-generating activities, and build financial resilience among women members.

Success Story: Ananthi's Journey from Small Loans to Big Dreams



Ananthi, a **31-year-old resident of Kovandakurichi village in Dalmiapuram**, had long aspired to contribute financially to her family. With her husband's income as the sole means of support, meeting daily household expenses and ensuring quality education for their children remained a constant challenge. Determined to ease this burden, **Ananthi turned to her SHG association**, supported by the **Livelihood Promotion Fund**.

She began her entrepreneurial journey with a **Rs 30,000 loan** to open a Grocery shop. As the business grew, she took another loan of **Rs 30,000** to start a battery-making unit, which was supported by her husband. The success over a period of time gave her the confidence to expand further. With an additional loan of **Rs 50,000**, she added a photocopy center, diversifying her sources of income. Through consistent loan repayment and strategic reinvestment, Ananthi now earns over **Rs 1,80,000 lakh annually**. This success has provided unprecedented financial stability for her family and established her as an inspiration for other women in her community, demonstrating the tangible impact of targeted financial inclusion.



Livelihood Trainings

10,000+ individuals trained in FY 25 under various livelihood interventions

01 Bamboo Jewellery Making

In our mission to generate sustainable self-employment in remote regions, we prioritize skill-based training that are both ecologically responsible and culturally resonant. Assam, with its rich bamboo resources, provides a strong foundation for such initiatives, as local artisans already possess a deep familiarity with the material. Our intervention builds upon this existing expertise by introducing specialized skill training focused on enhancing design, quality, and finishing. By adding this higher-value craftsmanship to traditional bamboo work—such as transitioning into intricate jewellery making—we enable artisans to create more refined, marketable products. This year, we conducted a specialized 6-day training program in Jagiroad, Assam in collaboration with TRIBAC (Tripura Bamboo and Cane Development Centre).



This initiative empowered 31 participants by equipping them with essential skills in designing and crafting jewellery from bamboo. By promoting this eco-friendly and traditional craft with contemporary designs, the training aimed to open new livelihood opportunities and promote financial independence for artisans in the region.

02 Palm Leaf and Bamboo Craft

For artisans in the Ariyalur region, enhancing traditional skills is key to creating sustainable and profitable self-employment opportunities. Our initiative recognizes that communities here have a long-standing practice of working with natural fibers like palm leaf. In FY 25, we conducted an intensive two-month training program in Ottakovil, Ariyalur for 40 women and 30 women in Dalmiapuram on the art of palm leaf basket making. This was complemented by a dedicated session on bamboo craft techniques.

Additionally, a skill-upgradation training in Thamaraiikulam for 30 experienced women basket-makers focused on refining their artistry and introducing contemporary designs. This targeted intervention enhanced the quality and finish of their products, transforming traditional craftwork into higher-value, market-ready goods to directly increase their income potential.





03 Masala Product Making

For women in rural communities, creating self-sustaining microenterprises is essential for enhancing household income and achieving economic independence. We selected masala production as a core training for its direct alignment with local culinary traditions and its proven, low-barrier entry into the food processing market. This skill offers a viable and profitable avenue for entrepreneurship by leveraging readily available local ingredients and existing household knowledge.

In FY 24-25, a specialized training program was conducted on masala product making for 33 women in Kayarlabath village, Ariyalur, in collaboration with RSETI-SBI. The comprehensive curriculum not only covered traditional techniques for crafting high-quality spice blends but also included crucial modules on entrepreneurship and self-employment.



By equipping participants with both production skills and business acumen, the initiative empowers them to establish their own ventures. Each woman trained has the potential to earn an annual income of approximately Rs. 35,000, promoting financial independence and contributing to the local economy.



04 Broom Making

In rural economies, household women—often seasonal agricultural laborers with limited landholdings—face significant periods of unemployment. To bridge this income gap, creating flexible, home-based opportunities is crucial for sustainable self-employment.

This Year, we implemented a targeted intervention in **Bhutkuru village, Bokaro, for 40 women** from such backgrounds. Recognizing their constraints of small land size and their primary role in household duties, the training in broom making was designed as a scalable, home-based enterprise. Promoted through a collaborative group model, the activity allows women to collectively source materials and manage production. The skill can be practiced flexibly for 3-4 hours daily, enabling them to generate a supplemental income without interfering with their existing responsibilities.



This group-based approach not only promotes a supportive ecosystem but also optimizes efficiency. It empowers each woman to earn an estimated supplemental annual income of ₹72,000.

05 Mushroom Cultivation

Mushroom cultivation has been established as a vital, high-yielding option for enhancing income generation. Its low space requirement and highprofit potential make it an ideal sustainable venture, particularly for women.

In FY 25 our efforts were concentrated in **Rajgangpur**, where **655 households** were trained in advanced mushroom cultivation techniques. The training curriculum provided comprehensive knowledge on cultivating various mushroom types, such as **Oyster, Spawn, and Paddy Straw mushrooms**. A key to ensuring immediate implementation was the provision of essential start-up kits post-training, which included mushroom spawns, polythene, and fungicides, effectively equipping women to kick-start their production units.

The program empowers women farmers with the potential to generate a substantial supplemental annual income, with projections ranging from **Rs 48,000 to Rs 1,20,000** per household.



06 Audio Video Van for Agriculture Support

To bridge the critical gap in agricultural support for remote farmers, the Audio video Van for Agriculture Support was launched. This initiative addresses the urgent need of farmers to access modern techniques, soil testing, and expert advice directly in their fields, overcoming the limitations of traditional extension services.

The van has made a significant impact, reached 657 villages and engaged 20,275 farmers in Jawaharpur, U.P. This unit serves as a direct link to essential resources, equipped with a team of specialists who provide services like on-the-spot soil testing, distribution of high-yield seeds, and crop advisory. This intervention is vital for enhancing productivity and sustainability. It empowers farmers with the latest knowledge and technology, leading to informed decision-making, increased yields, and higher incomes.



Case studies – Gram Parivartan

Breaking Barriers: How Support Enabled Kiran's Economic Independence

Kiran Amal Gumule, a member of the Savini SHG in Noranda village, struggled to sustain her family. As a **landless laborer's wife** with two school-going daughters, she sold vegetables door-to-door, earning only **₹150-200 per day**. Carrying her products on her head, she faced significant challenges—limited sales, lack of permanent selling spot, and difficulty in managing household expenses, including her children's education.

Recognizing her potential, we provided **capacity-building training, market linkage support, and financial assistance to purchase a wooden handcart**. This enabled her to sell a wider variety of vegetables, reach more households efficiently, and increase her income. With structured business support, **Kiran now earns ₹1 lakh annually**.



From Labourer to Shop Owner: Phuljhari's Inspiring Story of Resilience

Phuljhari Kunwar, a widow from Sanjari village, struggled to provide better foundations after losing her husband ten years ago. Working as a labourer in farming and construction, she endured physically demanding tasks. However, with age, her ability to continue such work declined, pushing her to seek a sustainable livelihood.

Phuljhari aspired to **start a grocery shop** but lacked the capital. During a household mapping exercise, she shared her vision with our team, who assessed the feasibility and guided her in securing financial support. She obtained ₹20,000 loan, added ₹20,000 from savings, and received ₹10,000 from DBF, thus able to open her shop in April 2024.

Now earning **₹8,000-10,000 per month**, Phuljhari provides grocery and sells fresh vegetables in the evening. She has thus secured a stable future for her family, inspiring other women in her village.



Empowering Rural Women Through Mushroom Cultivation

R Amudha, a 47-year-old woman from Kattupringam village, Ariyalur worked as an agricultural wage laborer, while her husband worked as a construction worker. She came across the Gram Parivartan initiative, where her needs were assessed and she was connected to **RSETI – Ariyalur**, where she underwent a **7-day training** in mushroom cultivation. We further supported her enterprise by facilitating the purchase of mushroom seeds, setting up a shed, offering technical guidance, and providing a weighing machine.

Amudha invested ₹25,000 to establish her mushroom unit, where she now cultivates 45 mushroom beds every month, harvesting around 75 kg of mushrooms. This initiative helped her **earn an annual income of ₹1,60,000**. Mushroom farming has proven to be a powerful means of empowering rural women like Amudha, enabling them to achieve economic independence.

Small Loan, Big Impact: How Shivilla Became a Kirana Store Owner

Shivilla Kenjol, a 36-year-old woman from Belagavi, Karnataka, worked as a daily wage laborer. With a meagre monthly income of Rs 4,000, she struggled to meet the basic needs of her family on a daily basis. Under the Gram Parivartan initiative, she received a loan of Rs 10,000 from her Unnathi Gram Abhivradhi Sangha (SHG Federation), through which she established a General Kirana store in her village. With continued support and guidance, her shop enabled her to significantly improve her income.

She now earns an **annual income between Rs 96,000 to Rs 1,20,000**. She now contributes to household expenses with dignity and serves as an inspiration for other women in her village to pursue self-employment and economic empowerment.



Convergence with Govt Schemes:

One of the key pillars of the Gram Parivartan program is its focus on convergence with government schemes. At Dalmia Bharat Foundation, we believe that the sustainability and long-term impact of livelihood interventions depend on alignment with public programs and policies.

By enabling rural households to access and leverage government schemes, we enhance the impact and sustainability of our livelihood initiatives while improving income security and social protection. Every year, central and state governments introduce multiple schemes across agriculture, horticulture, irrigation, Panchayati Raj, rural development, and social welfare. However, limited awareness and procedural complexities often restrict access for rural families. To address this, we work closely with communities and government departments to identify relevant schemes and facilitate timely enrolment.

This includes support for input subsidies, farm infrastructure, water harvesting, livestock assistance, market linkages, and other livelihood-related benefits. Aligning our interventions with government programs allows faster scaling, deeper impact, and avoids duplication of efforts. Beyond sector-specific schemes, we ensure that every household we work with is covered under at least one social security program such as PMJJBY or PMSBY.

This provides protection against unforeseen risks and strengthens household resilience. Through this convergence-led approach, Gram Parivartan integrates grassroots interventions with national priorities, mobilizes public resources effectively, and empowers communities to access their rightful entitlements—ensuring sustainable, inclusive, and long-term development.



27,000+

Individuals benefitted from **Central Govt.** Sponsored Schemes.



19,000+

Individuals benefitted from **State Govt.** Sponsored Schemes.



Community Based Organizations

Driving Grassroot Potential for Integrated Prosperity

Driving Grassroot Potential for Integrated Prosperity Community-based organizations (CBOs) are instrumental in driving rural development, particularly in regions facing significant challenges. These organizations serve as the cornerstone of community empowerment, mobilizing and engaging local members to spearhead initiatives that advance societal, economic, and environmental well-being. By channelling local voices, CBOs effectively represent and advocate for the needs and interests of their communities.

They are central to the development of human capital, offering a range of educational and skill-building opportunities to diverse community members, including youth, women, and farmers. Integral components of CBOs such as Self-Help Groups (SHGs), Joint Liability Groups (JLGs), and Farmer Producer Groups (FPOs) play crucial roles in this endeavor. We remain steadfast in our support for these grassroots organizations.

By investing in the development of local organizations and their members, we promote a cycle of growth and empowerment that strengthens entire communities. Our commitment to enhancing human capital through these initiatives underpins our broader goal of promoting sustainable and inclusive development.

Our targeted training and capacity-building programs equip SHG, JLG, and FPG members with essential skills in agriculture, entrepreneurship, and financial management.

By investing in the development of local organizations and their members, we promote a cycle of growth and empowerment that strengthens entire communities. Our commitment to enhancing human capital through these initiatives underpins our broader goal of promoting sustainable and inclusive development.



Self- Help Groups (SHGs)

Enabling Women for Collective Growth and Financial Independence

Women play a pivotal role in driving socio-economic change in rural communities through their diverse contributions. Promoting women's entrepreneurship is essential for diversifying household incomes and uplifting entire communities.



Self-Help Groups (SHGs) have emerged as powerful platforms for enabling economic self-sufficiency, social empowerment, financial inclusion, and sustainable development among rural women.

Dalmia Bharat Foundation (DBF) is committed to motivating and enabling women to engage in income-generating activities that enhance household incomes and long-term financial security. The SHGs formed and supported by **DBF focus on empowering women** through skill development, capacity building, and livelihood training. In FY 2024–25, women engaged in income-generating activities reported monthly income **increases ranging from ₹5,000 to ₹10,000. During the year, 44 new SHGs were formed**, comprising 458 members, creating pathways to sustainable livelihoods and financial independence.

Beyond income generation, DBF conducts financial literacy sessions to strengthen women's financial management skills and improve access to formal credit. **In FY 2025, specialized trainings were** introduced in bamboo jewellery making, palm leaf and bamboo crafts, masala production, broom making, and mushroom cultivation. These initiatives leverage local resources, offer annual earning potential of **₹35,000 to ₹1,20,000, and help bridge** seasonal income gaps.

DBF remains dedicated to strengthening SHGs as a cornerstone for inclusive growth and resilient rural communities.



A year of Robust Growth

New SHG Formed: **44**
Women members: **458**



Cumulative progress

SHG Formed: **1148**
Women members: **14,484**



Farmer Produce Organizations (FPOs)

Revolutionizing Farming with Organized Growth

Farmers are the backbone of our nation's food security, yet they often face challenges in receiving the fair compensation they deserve. At Dalmia Bharat Foundation, We are dedicated to reshaping this landscape through the empowerment of Farmer Producer Organizations (FPOs). These collectives are instrumental in enhancing agricultural productivity, uplifting farmers' livelihoods, and driving sustainable economic growth.

FPOs enable farmers to harness the power of collective bargaining, equipping them with the skills needed to negotiate better prices, access vital resources, and secure financial backing. By reducing dependency on intermediaries, FPOs ensure that a greater portion of profits reaches the farmers, thereby boosting their financial stability.



DBF supports 8 Farmer Producer Organizations (FPOs) in 5 locations. To date, there are 3422 shareholders and their cumulative turnover in FY25 was Rs 99,66,182.

Revamping the governance structure of companies

Strengthening Transparency and Accountability

Board committees play a crucial role in the governance and functioning of companies. They are established to address specific areas of responsibility and assist the Board of Directors in fulfilling its oversight duties effectively. In line with this ideology, We supported the FPOs in establishing Board Committees with relevant members of the Board of Directors, thereby promoting transparency in the overall operations of the companies. Board members are encouraged to adhere to best practices for efficient and accountable governance systems.



Highlights of FY 2024–25



Wide Reach: 8 FPOs operating in 5 locations across states – Tamil Nadu, Andhra Pradesh, Assam, and Uttar Pradesh.



Revenue Generation: Cumulative turnover of Rs 99.66 lakhs in FY25, reflecting growing commercial viability.



Income Enhancement 3,422 shareholder farmers actively participating across FPOs.



Women Empowerment: Activities range from agro-input sales, rice & cotton value addition, dairy, oil production, horticulture, and traditional moonj craft.

Name of Farmer Producer Company	Location	Governance Structure	No. of Shareholders	Major Business
Malaikottai Paddy Farmer Producer Company Limited	Dalmiapuram, Tamil Nadu	• Board of Directors • Purchase Committee • Marketing Committee • Public Relations Committee • Administration Committee	1035	Sale of Agro Inputs & value addition centre for rice
Dalmiapuram Cotton Farmers Producer Company Limited	Dalmiapuram, Tamil Nadu	Board of Directors	514	Sale of Agro Inputs through two outlets and cow feed production unit
Ariyalur District Vegetable Framers Producer Company Limited	Ariyalur, Tamil Nadu	• Board of Directors • Purchase Committee • Marketing Committee • Finance Committee	505	Oil Production
Dalmia Nawabpet Dairy Producer Company Limited	Kadapa, Andhra Pradesh	Board of Directors	627	Dairy
Dalmia Nawabpet Bengalgram Producer Company Limited	Kadapa, Andhra Pradesh	Board of Directors	556	Bengal Gram
Dalmia Chinnakomerla Cotton Producer Company limited	Kadapa, Andhra Pradesh	Board of Directors	135	Cotton Procurment
Umrangso Farmers Producer Company	Umrangso, Assam	Board of Directors	40	Horticulture and Bamboo
Sarayan Farmers Producer Organization	Ramgarh, Uttar Pradesh	Board of Directors	10	Moonj Craft

Through our support of governance structures, FPOs have significantly improved the livelihoods of farmers and have made substantial contributions to the agricultural sector and the socio-economic development of rural communities.

Breed Improvement

Enhancing Livelihoods through Advanced Dairy Husbandry

Dalmia Bharat Foundation (DBF), in partnership with BAIF Livelihoods Uttar Pradesh, successfully concluded a landmark project aimed at transforming the dairy sector in the rural pockets of Uttar Pradesh. Implemented from October 2017 to July 2024, the project, “Enhancement of Animal Population and Milk Production through Livestock Breed Improvement,” was designed to empower small and marginal farmers by increasing milk yield and, consequently, their income. This was achieved through the strategic establishment of Livestock Development Centres (LDCs) that provided doorstep access to advanced breeding technologies and comprehensive animal husbandry practices.



Objective

The primary objective was to enhance farmer incomes, especially for small and marginal families, by increasing the productivity of their dairy animals. The key strategies included:



Establishing LDCs for reliable, doorstep Artificial Insemination (AI) services



Introducing ground-breaking technologies like Sex-Sorted Semen to increase the proportion of high-yielding female calves.



Promoting scientific feeding and management practices for optimal animal health and productivity.

Expected Outcomes

The project aimed to create a sustainable impact through:



Increased number of trained rural youth as AI Technicians (AITs).



Creation of valuable livestock assets and a significant rise in farmer income.



A substantial increase in overall milk production in the project areas.



Widespread adoption of improved animal husbandry practices.

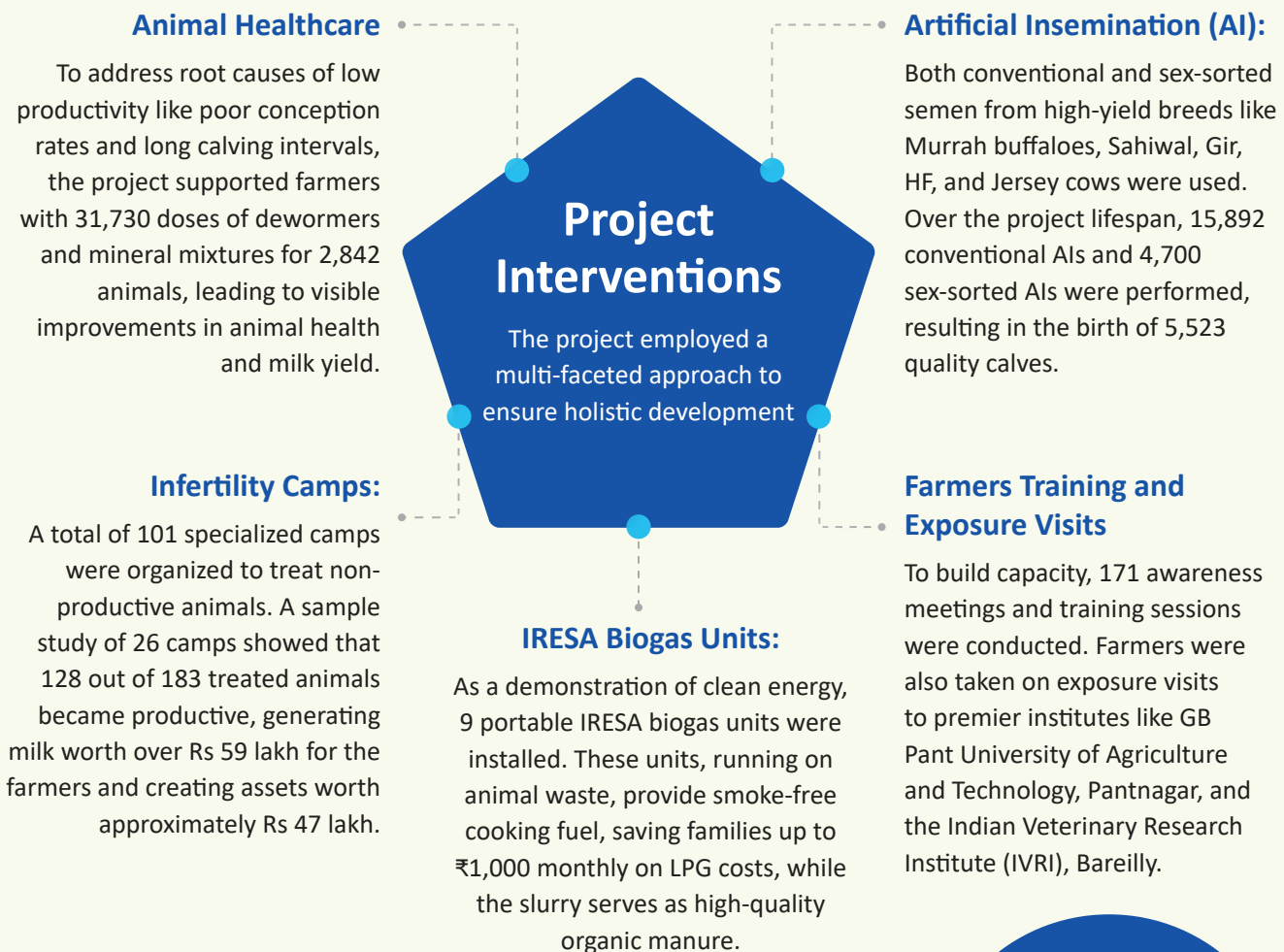


Enhanced farmer participation in scientific dairying.



Project Area

The project was initially launched in 43 villages across the Ramgarh and Jawaharpur in District Sitapur and Nigohi in District Shahjahanpur, Uttar Pradesh. Due to its remarkable success, the project was expanded in 2022 to include 185 additional villages, bringing the total outreach to 228 villages. Following a strategic review, the project concluded in July 2024, having laid a strong foundation for sustainable dairy development in the region.



Expansion to Kalyanpur, Bihar:

Building on the successful model from Uttar Pradesh, We initiated breed improvement activities in Kalyanpur, Bihar, in FY 25. A key intervention was the introduction of Sex-Sorted Artificial Insemination (AI) to increase the birth of female calves, thereby directly boosting future milk production and farmer incomes. In its initial phase:



124 sex-sorted AI doses were successfully administered.



124 households benefitted.



The program has already seen the birth of 70 female calves, ensuring long-term growth and sustainability for the local dairy sector.

Impact Analysis

An independent impact study by Score Livelihood Foundation and internal surveys confirmed the project's success.

■ Milk Production ■ Asset Creation ■ Gender Ratio ■ Technology Adoption



0.5 L

Average milk yield increased by 0.5 liters per animal per day resulting in..



10%

Rise in production for indigenous breeds and a **20-30%** increase for crossbred or improved breeds



20% GROWTH

in overall milk production is projected within the next two years, indicating a continuation of this positive trend.



₹3.09 CR.

worth of live assets were created through 1,033 milking and pregnant heifers, valued at ₹30,000 per animal.



92%

female calf birth rate was achieved through sex-sorted semen technology.



90%

Farmers reported improvements in animal health, milk yield, & reproductive efficiency through deworming, mineral mixture supplementation, & green fodder adoption.

Success Story: The Transformation of Mr. Ram Avatar Rathor

Mr. Ram Avatar Rathor, a smallholder farmer from Bhagwantapur village, Sitapur, with only 0.4 acres of land, exemplifies the project's impact. Before joining the program in 2019, he struggled with exploitative local providers who charged high fees for unreliable AI services. After connecting with the CDC Ramgarh, he adopted AI services, mineral mixtures, and dewormers for his animals. Today, he has four animals, all born through AI. His two milking buffaloes yield 18 litres of milk daily, giving him a net daily saving of ₹420 and a monthly income of Rs 12,600 enabling him to secure an annual income of Rs 1,51,000. The asset value of his livestock is now Rs 1,20,000. Motivated by this success, Mr. Rathor plans to expand his dairy enterprise, inspiring his fellow villagers to adopt scientific practices.



Scientific adoption:

Adopted AI, mineral mixtures, and deworming for better livestock outcomes.



Higher income:

Earns ₹12,600 per month with livestock assets worth ₹1.20 lakh.



Ripple effect:

Plans expansion and inspires other farmers to follow scientific practices.

Global Parli

Dalmia Bharat Foundation (DBF) partnered with Global Vikas Trust in FY 22 to implement a large-scale plantation project aimed at transforming the agricultural landscape in Maharashtra and Madhya Pradesh. Within a two-year timeframe, the project successfully planted 16 lakh trees, significantly impacting the lives of numerous farmers. This initiative encouraged farmers to transition from non-remunerative crops such as cotton and soyabean to more profitable fruit and vegetable trees. The success of this endeavour was evident in the remarkable improvement in annual income per acre, which surged from a minimum of Rs 30,000 to a substantial Rs 1 lakh per annum. This project not only boosted farmers' earnings but also promoted sustainable agricultural practices and environmental conservation.

The Global Parli Project has undertaken several key activities to address various challenges faced by farmers and ensure the success of the plantation initiative.



This direct protection of their harvest enables each beneficiary to secure an additional annual income of ₹10,000 to ₹33,600



Here is an overview of the identified risks and the corresponding actions taken to mitigate them.



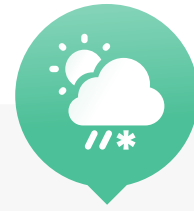
Availability of Saplings:

Flexibility in choosing the right crops is crucial. We assessed the soil and weather conditions of each farmer's land and provided them with suitable crop options. This tailored approach ensures optimal growth and productivity.



Water-Related Issues:

Adequate water supply is essential for crop growth. We supported farmers in constructing and maintaining water storage and distribution systems. Our water management efforts have ensured that farmers have sufficient water for their agricultural needs.



Weather Challenges:

Uncertain weather conditions pose a significant risk to agriculture. We provided farmers with adequate weather forecasts and training on how to deal with adverse weather conditions, enhancing their resilience and preparedness.



Farming-Related Issues:

Farmers often face pest and virus attacks that can threaten crop yields. To tackle this, agronomists were included in the ground-level team to regularly monitor crop health and implement corrective measures. Additionally, comprehensive training was provided to farmers to help them prevent and address these issues effectively.



Market Price-Related Issues:

Farmers often face exploitation by middlemen, which affects their profits. To address this, we facilitated direct connectivity between farmers and buyers, helping them secure the best prices for their produce and avoid intermediaries.

Best Practices

Many farmers were not following recommended agricultural practices, leading to suboptimal yields. We provided detailed training and information materials to promote best practices, with the support of Global Vikas Trust agronomists. Building on this success, DBF has again partnered with Global Vikas Trust in FY 24 to continue its mission of agricultural transformation and livelihood enhancement. In this phase, 3,210 saplings (Mango - Kesar: 2,360 and Sitaphal - Kalam: 850) were planted in clusters within Maharashtra, covering an 8-acre land area.

We continued our's impactful partnership with Global Vikas Trust in FY 25 to further its mission of agricultural transformation and livelihood enhancement. This phase implemented a focused, high-density plantation project in the drought-prone Hingoli district of Maharashtra. The project successfully planted 8,450 saplings, exceeding its target and directly benefiting 6 farmer families across 4 villages.



This initiative encouraged a shift from traditional, low-yield crops to high-value Banana (G9 Tissue Culture) and Mulberry for sericulture, significantly boosting the potential annual income per acre from an average of Rs 30,000 to a projected Rs 1,00,000 lakh per annum.

This project exemplifies our commitment to a dual-bottom-line approach, where enhancing farmer livelihoods goes hand-in-hand with nurturing the planet. The initiative not only sets farmers on a path to prosperity but also helps build a more resilient and greener ecosystem for their communities.



Impact Highlights

- > **8,450 Saplings** Planted.
- > **6 Farmer Families** empowered across 4 Villages in Basmath and Kalamnuri talukas
- > **5.91 Acres of land** transformed into productive orchards.
- > Catalysed a projected **233% Increase** in Annual Income, from approximately **₹30,000 to ₹1,00,000 per acre**.
- > Promoted sustainable Sericulture (mulberry for silk production) as a diversified income source.

Taluka Wise Details Apr 2024 - Mar 2025

Taluka	Farmer Beneficiaries	Household Covered	Interventions Planned	Interventions Covered	No. of Acres
✓ Basmath	2	1,100	1,000	2,100	1.75
✓ Kalamnuri	4	6,350	0	6,350	4.16
✓ Grand Total	6	7,450	1,000	8,450	5.91

Crop Wise Details Apr 2024 - Mar 2025

Crop name	Farmer Beneficiaries	Fruit Plantation	Sericulture	Total Plantation	No. of Acres
✓ Mulberry - V-1	1	0	1,000	1,000	1.00
✓ Banana - G9 Tissue Culture	5	7,450	0	7,450	4.91
✓ Grand Total	6	7,450	1,000	8,450	5.91

The strategically chosen crops, Banana (G9 Tissue Culture) and Mulberry (V-1), are dual-purpose assets. They are high-yielding varieties designed to boost farmers' annual income from ₹30,000 to over ₹1,00,000 per acre, while simultaneously acting as efficient carbon sinks. Studies indicate that banana plantations can sequester approximately 80 tonnes of CO₂ per hectare, locking carbon into both the robust plant biomass and, more permanently, into the soil through sustainable post-harvest practices.



Horticulture enriches rural communities with fields of fortune

Horticulture has brought economic prosperity to rural areas. Cultivating fruits, vegetables, and ornamental plants in rural landscapes has become a vital source of income and livelihood. It offers employment, diversifies crops, alleviates poverty, and improves nutrition. Rural communities find fulfilment in tending to their gardens and orchards, reaping the rewards of their labour. Its multifaceted contributions make it a cornerstone of rural development strategies worldwide.



Harvesting Fields of Prosperity with the Tribal Development Program – The WADI Development Project

Nurturing Growth, Enabling Prosperity in Tribal Communities

Supporting tribal communities through the Tribal Development Program is crucial to addressing the socio-economic disparities prevalent in India. Often residing in remote and marginalized areas, these communities face numerous challenges, including poverty, limited access to education, and inadequate healthcare services.

The Tribal Development Project seeks to bridge these gaps by providing targeted assistance aimed at improving the overall well-being of tribal households. A key component of this initiative is the Integrated Tribal Development Project, which focuses on the potential of orchards, known as “WADI,” to enhance livelihoods and uplift the socio-economic status of tribal families.

With support from the **National Bank for Agriculture and Rural Development (NABARD)**, the project has been implemented in regions such as Umrangso, and Sundargarh.



Innovative technological interventions, like bottle irrigation and vermicompost production, have been integrated into the program to improve crop resilience, soil health, and overall productivity, contributing to long-term sustainability and food security for tribal farmers.

The Wadi Development Project in **15 villages** of Umrangso (Assam), which we have initiated in **2017 with the support of NABARD**, was successfully accomplished in **FY 23**. **Spanning** over 500 acres of agricultural land, the project developed **500 orchards**, directly benefiting 500 tribal families. Litchi and guava were the primary plantation varieties, while rice, pineapple, **seasonal vegetables**, and turmeric were cultivated as intercrops. This comprehensive approach nearly doubled the income of WADI farmers, increasing their annual earnings from approximately

₹30,000 to ₹55,000-₹60,000, showcasing the transformative impact of the WADI model on tribal **livelihoods**. Currently, a Wadi Development Project is operational in Rajgangpur, Odisha launched in partnership with NABARD for a five-year period starting from FY 23.

The NABARD-supported WADI project strengthens tribal livelihoods through orchard-based farming and sustainable practices. Implemented in Assam and Odisha, it has significantly improved income and resilience for tribal families.

This initiative aims to sustainably enhance the livelihoods of 500 tribal farmers, including 420 farmers with one acre land each and 80 landless farmers, through a range of activities:

- ✓ In FY 23, **142 acres of land** were developed, covering 1 household per acre. In FY 24, 278 acres of land were developed by planting **31,500 cashew** and mango plants, benefiting 278 households. Additionally, protective fencing across 420 acres has been completed.
- ✓ **80 landless farmers** were facilitated to initiate income-generating activities such as poultry rearing and apiculture (beekeeping).
- ✓ An MoU has been signed with **OAIC (Odisha Agro Industries Corporation)** for the installation of 20 Solar and Electric River lifts to irrigate 100 acres of land, out of **which 4 Electric and 12 solar river lifts** have already been installed. The project cost is **₹81.70 lakhs**.
- ✓ In **FY 25**, **20 borewells** were dug, bringing the cumulative total to 37 borewells to ensure water availability for WADI farmers.
- ✓ **46 solar and 11 electric water lifting devices** were installed in WADI fields.
- ✓ **For the first time dragon fruit cultivation** was introduced as a new initiative under this project, diversifying income streams.
- ✓ **58 beneficiaries** have been identified for poultry farming, each with a unit capacity of **100 Sonali birds**.
- ✓ **1,890 cashew and mango trees** were planted across 420 acres as part of the gap-filling effort in the third year of the program.
- ✓ To further support long-term sustainability, a **community nursery** was established at Alanda Village.



Integrated Farming System Project: Promoting Climate-Resilient Agriculture in Ariyalur

Strengthening Farmer Livelihoods through Sustainable, Climate-Resilient Farming Practices

Agriculture in India, particularly in regions like Ariyalur, Tamil Nadu, faces mounting challenges due to climate change, including erratic rainfall, prolonged droughts, and fluctuating temperatures. These climatic shifts threaten traditional farming practices, leading to reduced crop yields, soil degradation, and increased vulnerability for farmers. In response to these challenges, the Integrated Farming System (IFS) approach has emerged as a sustainable solution.

IFS integrates various agricultural components—such as crop cultivation, livestock rearing, agroforestry, and bee-keeping. —into a cohesive farming model. This diversification not only enhances resource efficiency but also mitigates risks associated with climate variability. By promoting biodiversity and optimizing land use, IFS aims to improve soil health, conserve water, and increase farm incomes. This system helps reduce vulnerability to climatic impacts, enhances soil health, ensures stable farm incomes, and supports environmental sustainability.



Recognizing the critical need to strengthen rural livelihoods in a sustainable manner, DBF in collaboration with National Bank for Agriculture and Rural Development (NABARD), launched the Climate Resilient IFS Project in Ariyalur, Tamil Nadu. The project aims to establish 70 integrated farm fields over the next two years, benefiting around 400 farmers across 42 villages.



Key Objectives

Enhance Climate Resilience

Reduce dependence on traditional mono-cropping by integrating diversified farming components to build resilience against erratic climate patterns.



Promote Sustainable Practices

Encourage organic farming, soil health management, water conservation, and natural pest control methods to improve long-term productivity.



Improve Farmer Incomes

Create multiple income streams by combining crop cultivation, livestock rearing, agroforestry, and beekeeping.



Capacity Building and Knowledge Transfer

Equip farmers with modern skills through on-site and residential training, exposure visits, and continuous advisory support.

Key Activities to be undertaken



Community Mobilization and Organization

Group formation and awareness generation to ensure farmer participation.



Training and Capacity Building

On-site and residential training programs covering crop cultivation, livestock management, organic practices, and allied activities.



Site Identification and Capacity Building

Demarcation of suitable sites and training farmers on integrated farming practices.



Monitoring and Harvesting

Regular monitoring of crops, livestock, and farm outputs, including post-harvest assessment.



Land Preparation and Development

Preparation and development of plots for implementing Climate Resilient IFS.



Implementation of Climate Resilient IFS

Establishment of integrated farming components with midterm corrections for optimization.



Sustainability and Upscaling

Strategies to sustain the IFS model and replicate it in other areas for wider adoption.



Our Approach & Progress

We have implemented the project using a farmer-centric model combining field-level interventions with capacity-building programs:

Model Farmer Support

20 model farmers received essential inputs including traditional seeds, solar light traps, fruit saplings, poultry chicks, Azolla, vermicompost bags, and honeybee boxes.

Technical Support

Collaboration with Krishi Vigyan Kendra (KVK) ensured expert guidance and hands-on training for farmers.

Training Programs

12 specialized programs were conducted covering paddy and maize cultivation, organic input production, beekeeping, vegetable cultivation, and dairy management.

Farmer Orientation and Training:

1,057 farmers were oriented on integrated farming, while 75 farmers underwent three-day residential training on organic and sustainable agriculture practices.

Exposure Visits:

Farmers visited Sree Lakshmi Organic Farm (Velankanni) and Vanagam – Nammalvar Ecological Foundation (Karur) to witness practical applications of sustainable farming.



Expected Outcomes



Enhanced Production and Income:

Doubling of production, 1.5 times increase in productivity, and 200% increase in income from per unit area.



Efficient Resource Utilization:

Effective recycling and utilization of farm resources, reducing costs and minimizing risks in agriculture



Employment Generation: Increased farm employment days for both farm families and local agricultural laborers.



Replicable Model: The IFS approach ensures sustainable productivity and a diversified income model, offering opportunities for upscaling in other regions.



SUSTAINABLE LIVELIHOODS



Handicrafts for Sustainable Livelihoods

Handicrafts represent a vital intersection of cultural heritage and sustainable livelihood generation in rural India. As a **home-based, non-farm enterprise**, this sector is uniquely positioned to provide economic empowerment, especially for women, allowing them to balance productive work with household responsibilities. By bringing dignified employment to their doorstep, we enable financial independence and foster grassroots leadership without necessitating migration.

Our initiatives are strategically designed to revive and sustain diverse craft traditions across the country, ensuring these valuable arts are preserved from extinction while creating market-driven opportunities. In Uttar Pradesh, we support Moonj grass product-making under the **SARAYAN project** and advanced **hand-knotted rug weaving** in partnership with **Jaipur Rugs**. In the south, we work with artisans in Tamil Nadu on **palm leaf basket making**, and in the North East, we promote the rich traditions of **bamboo handicrafts** and **handloom**.



This direct protection of their harvest enables each beneficiary to secure an additional annual income of ₹10,000 to ₹33,600

By linking these skilled artisans with contemporary markets, we ensure that inherited cultural wisdom is not only safeguarded but becomes a viable source of income, weaving together the threads of preservation and prosperity for resilient communities.

Moonj Grass Development Project: Sarayan

Weaving Hope with Threads of Resilience

Moonj Craft, a centuries-old art form native to Sitapur district, Uttar Pradesh, embodies the essence of traditional Indian craftsmanship. This intricate craft involves weaving Moonj grass into stunning items like wall mounts, fruit baskets, and flower vases, reflecting the rich cultural heritage of the region. To preserve and promote this legacy, Sarayan Craft was established as a brand under the Sarayan Farmer Producer Company Ltd., with support from the Foundation



Since 2018, the foundation has played a pivotal role in branding these crafts and training the FPO members to sustain and advance this traditional art. Situated in Ramgarh, along the Gomati and Sarayan rivers, Sarayan Craft serves as a beacon of cultural preservation and socio-economic transformation.

With a focus on empowering rural women artisans, Sarayan Craft has engaged 250 women who craft intricate items like wall mounts, fruit baskets, and flower vases using Moonj grass. These artisans work for 7-8 months annually, dedicating 2-3 hours daily, earning not only income but also self-confidence and social recognition.

About Moonj Grass

Moonj, a wild grass flourishing in northern India, particularly in Uttar Pradesh during October and November, plays a pivotal role in preserving traditional craftsmanship and empowering women artisans. For generations, women in rural communities have harnessed Moonj to create beautifully woven baskets, bridal trousseaus, and household products. These eco-friendly items serve practical purposes, such as dry storage, food storage, and even as stylish tote bags and wall decorations.

The craft begins with sun-drying the Moonj grass, after which it is tied into small knots called 'Balla' and stored in dark places. Using a variety of raw and natural dyes, artisans bring the grass to life with vibrant colors, crafting products that merge tradition with modern utility.

Sarayan Craft preserves the traditional Moonj craft of Sitapur by empowering 250 rural women artisans through training, branding, and market linkages, enabling sustainable livelihoods while safeguarding cultural heritage.



The Sarayan Craft initiative continues to provide a sustainable livelihood platform for rural artisans in Ramgarh, Uttar Pradesh. In FY 25, the project hosted Sarayan stalls at prominent events and locations, including the UP International Trade Show (Greater Noida), Akanksha Haat (Lucknow), Karol Bagh (Delhi), CDO Office, Vikas Bhawan (Sitapur), Avadh Shilpgram (Lucknow), and the Kumbh Mela (Prayagraj), thereby increasing visibility and market access for the artisans' products. The project achieved a remarkable milestone by receiving the "RevolutionNari Award 2024" for Economic Empowerment through FPOs, organized by PEPSICO and NITI Aayog. The award was presented at a ceremony in New Delhi, attended by Dr. Raj Bhushan Choudhary, Minister of State for Jal Shakti, and Smt. Smriti Irani, Former Minister of Women and Child Development, recognizing the project's contribution to empowering local artisans and strengthening community-based enterprises.



Empowering Women Artisans Through Hand-Knotted Rug Weaving

Creating a durable fabric of economic and social empowerment for women

Hand-knotted rug weaving is an ancient art form, representing a rich heritage of craftsmanship and cultural storytelling. This intricate process involves meticulously tying thousands of knots by hand to create durable textiles renowned for their unique designs and longevity. Beyond its artistic value, this craft is a powerful vehicle for sustainable economic empowerment, particularly for women, as a home-based and non-farm-based skill, it provides an opportunity for financial independence.

In rural areas like Sitapur district, Uttar Pradesh, opportunities are often scarce. Challenges such as limited non-farm employment, a low female literacy rate (53% as per the 2011 census), and significant outward migration persist. Our program, in partnership with the Jaipur Rugs Foundation, leverages this traditional craft to address these gaps directly. By establishing a market-driven, home-based skill initiative, we provide women with a viable and dignified source of livelihood.



This approach not only preserves a valuable art form from the threat of extinction but also fosters financial independence and grassroots leadership among women in underserved communities.

The specific goals include:

The project aimed to create a sustainable impact through:



Ensuring a minimum monthly income of **₹4,000–5,000 for trained artisans.**



Providing advanced skill development training in hand-knotted rug weaving to **64 women beneficiaries.**



Developing a cadre of community leaders (“Bunkar Sakhis”) to ensure the sustainability of the intervention.



Establishing four training-cum-production centers



Reducing forced migration by creating local employment opportunities

Project Footprint

This initiative has been successfully operationalized through the establishment of four dedicated training-cum-production centers in the villages of Rampur Gomidapur and Sidhauri, Ramgarh, directly benefiting **64 women artisans**.

Each center is equipped with four looms, creating a total of 16 operational looms. Here, women receive comprehensive and free training in advanced hand-knotted rug weaving techniques, ensuring high-quality craftsmanship. A cornerstone of the model is the buy-back arrangement with the Jaipur Rugs Foundation. This guarantees that all finished products are procured, eliminating market uncertainty.



Program Implementation Methodology

01

Community Mobilization

Extensive surveys and mobilization drives were conducted to identify and select motivated beneficiaries from villages recommended by our team.

Skill Training

02

A 6-month training program was implemented, combining basic and advanced weaving techniques. The training included stipend support during the learning phase and performance-based earnings subsequently.

03

Infrastructure Setup

Four training centers were established, each equipped with four looms, shades, and necessary weaving tools. These centers also serve as future production hubs.

Leadership Development

04

Beyond skill training, the program incorporated JRF's Weaver Engagement Program and leadership modules to identify and nurture potential community leaders.

05

Market Linkages

JRF ensured continuous market support through its associated entity, Jaipur Rugs Company Pvt. Ltd. (JRCPL), providing raw materials and buying back finished products, thus guaranteeing sustainable livelihoods.



₹4,000–5,000 Monthly

Trained artisans, who previously had no source of personal income, can now earn ₹4,000–5,000 per month by working 8 hours a day for 25 days a month enabling each artisan to earn Rs 50,000 – Rs 60,000 per annum.



Beneficiaries were supported with **artisan cards, bank account openings, and linkages to social security schemes**, enhancing their financial and social inclusion.



Active artisans were **groomed as "Bunkar Sakhis"** (community leader weavers), who now play a pivotal role in mobilizing and mentoring new beneficiaries, ensuring the program's scalability and sustainability.

The program stands as a testament to the power of collaborative efforts in driving social change. By combining our vision of sustainable community development with JRF's expertise in grassroots empowerment, the program has not only created skilled artisans but also confident, financially independent women leaders. This initiative is a significant step towards reducing economic disparities and promoting inclusive growth in rural India.



CLIMATE ACTION

Protecting Nature for the Holistic
Wellbeing of All



In the grand tapestry of life, nature's majesty reigns supreme - from the towering mountain ranges to the depths of the ocean, and from the lush forests to the rolling hills. At DBF, we recognize that the splendour of our natural world is a vital cornerstone of existence, one that must be respected and preserved. Together with our stakeholders, we are dedicated to safeguarding the lands that sustain us, conserving the wonders that inspire us, and empowering the communities that call these places home. Our commitment is to create a future where prosperity and preservation coexist in harmony, embracing sustainable living as a core, non-negotiable principle.

In this section of the Annual Report, we invite our stakeholders to journey through DBF's commitment to Climate action through Soil and Water Conservation. **Our 2nd focus area** is more than just projects—they **are seeds of sustainability** planted for future generations. It will offer readers with insights into our **community-centric approach** to promoting eco-friendly living while preserving natural resources, including energy, soil, and water.

DBF's climate action focuses on protecting soil and water while empowering communities for a sustainable future.

Sustainable Development

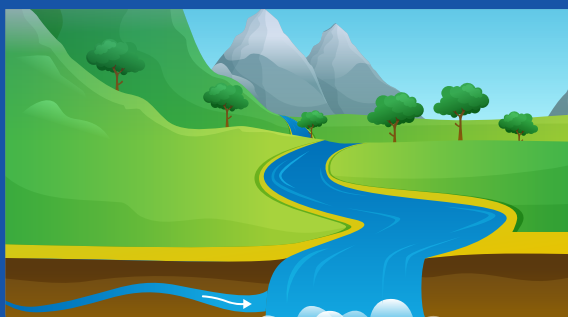
Goals Impacted



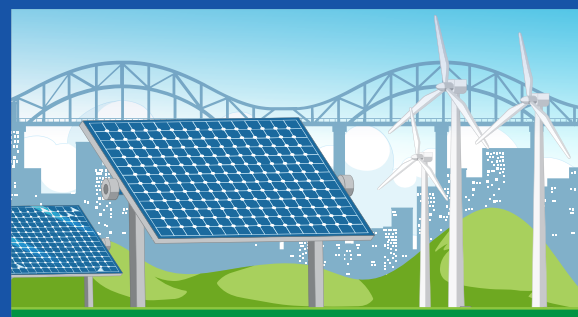
Since 2009, DBF has been pioneering a holistic approach to Corporate Social Responsibility, with Natural Capital at its core.

Our activities can be broadly divided into two major categories

Water and Soil Conservation



Sustainable environmental Solutions



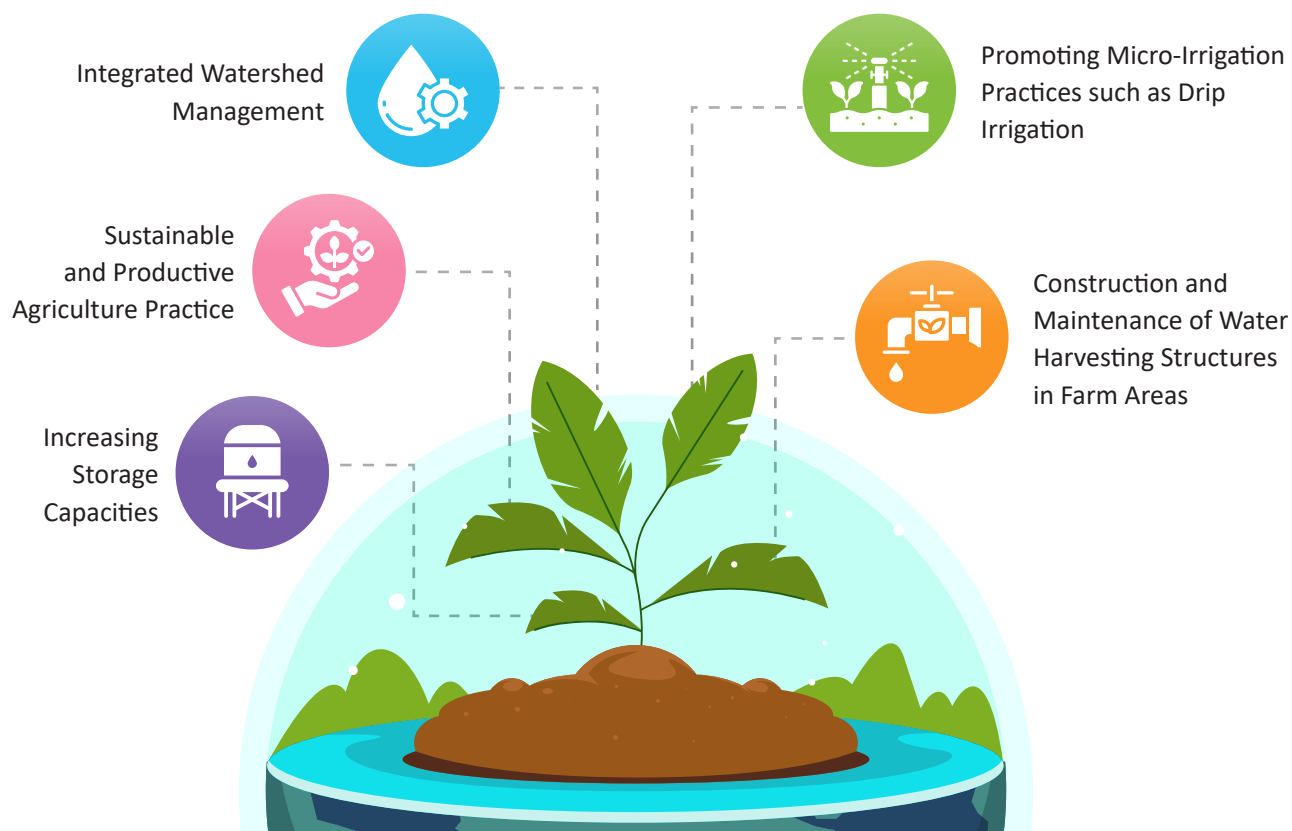
| Water and Soil Conservation

Commitment of our Water Stewards: Preserving the Land for a Flourishing Future

We acknowledge the vital significance of natural resources and are deeply committed to the principle that responsible stewardship of these resources is essential for a business to flourish. By embracing this philosophy, we're not only meeting our ethical obligations but also charting the course of continued

viability for our operations. Through our collective efforts, we strive to preserve the delicate balance of nature's resources, thereby securing the consistent and reliable supply of water for the livelihoods of farmers, communities, and future generations.

To achieve this objective, we work extensively on:



DBF's water conservation projects have undergone rigorous **Impact Assessment and Social Return on Investment (SRoI) analyses**. These initiatives have proven to be more than just isolated successes- they are blueprints for scalable and replicable solutions that can thrive in diverse environments.

During the financial year 2024-25, DBF led various water conservation projects to ensure water security, increase groundwater recharge, promote stakeholder engagement, encourage improved agricultural practices, and create employment opportunities, with a special focus on empowering women and ensuring equal opportunities in livelihood activities.

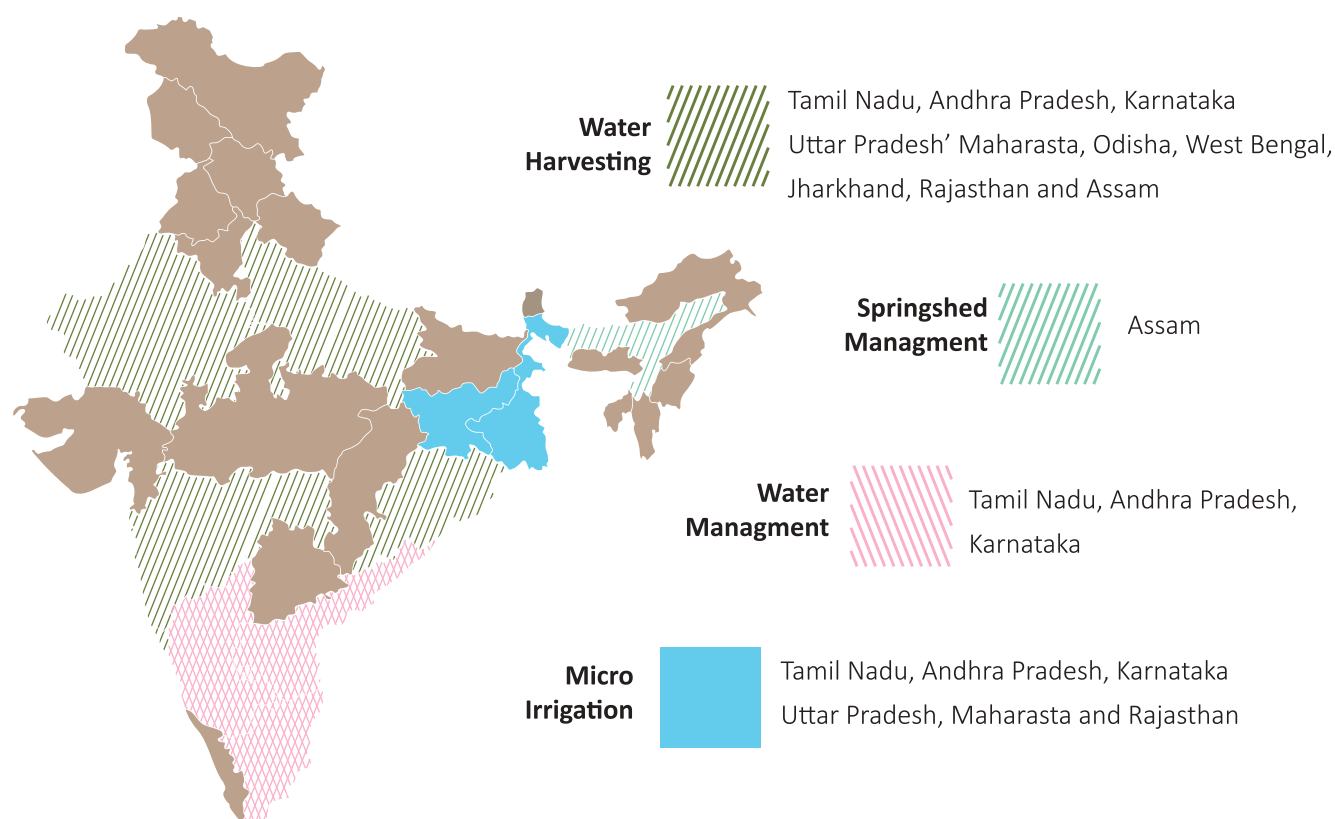
Key activities included the construction and maintenance of water harvesting structures, integrated watershed management, sustainable agriculture practices, micro-irrigation, sapling planting, and trash/stubble mulching.

Additionally, to augment the amount of water available for productive use, collaboration with farmers was established to implement measures for water conservation, optimal water utilization, and soil preservation.

Major Milestone in FY 25

Activity Undertaken	No. of Structures	Water Holding Capacity (M ³)	Individuals Benefitted (Nos.)	Barren Land Converted (Acres)
Check Dam Construction	1	1,11,600	Nearby Villagers	-
Bhungroo Irrigation System	1	1,20,000	150	-
Pond construction	2	30,900	800	30
Micro Irrigation Methods	217	3,25,707	313	
Ringwell (Spring based)	4	10,454	120	
Reservoir	3	34,020	480	
Total	228	6,32,681	1863+	30

Cumulatively, till 31st March 2025



Integrated Watershed Management Projects

In a nation where agriculture is the backbone of the economy and the livelihood of nearly 70% of the population, a critical paradox persists between innovative solutions and their adoption on the ground. Small farmers, who make up the majority, are left with suboptimal yields and soaring expenses.

To bridge this divide, we launched a pioneering initiative - **Integrated Watershed Management Projects** - designed to transform the agricultural landscape by enhancing resilience, boosting productivity, and securing livelihoods. By integrating climate adaptation, soil conservation, and sustainable water management, these projects aim to empower small farmers, unlocking a future where agriculture is not just a means of survival, but a thriving, sustainable enterprise.

In partnership with the National Bank for Agriculture and Rural Development (NABARD), we have completed five joint watershed projects in **Trichy District, Tamil Nadu, and Kadapa District, Andhra Pradesh**. Our impact is set to expand further with an ongoing program in **Belgaum District, Karnataka, and two new initiatives in Trichy and Ariyalur Districts, Tamil Nadu**.



The Watershed Development Fund (WDF), established by the **Government of India** and **NABARD**, is instrumental in our efforts to unify various watershed development programs into a single national initiative. This fund enables us to collaborate with village-level institutions, government departments, banks, agricultural research institutions, and NGOs, replicating and consolidating successful initiatives to create a unified approach to watershed management nationwide.

DBF's Integrated Watershed Management projects strengthen small farmers through sustainable water and soil practices. Implemented with NABARD, these initiatives improve resilience, productivity, and livelihoods.

Partnership with NABARD



Five Joint Watershed Projects Trichy District, Tamil Nadu & Kadapa District, Andhra Pradesh were completed



Two new Watershed programmes in Trichy and Ariyalur Districts, Tamil Nadu are under process for approval by NABARD



One Watershed Programme is ongoing in Belgaum District, Karnataka



Key Benefits of Watershed Management Projects



Manami Watershed Development Project

Dalmia Bharat Foundation, in collaboration with NABARD, is spearheading the Manami Watershed Development Programme in the **Ramadurga Taluk, Belagavi District, Karnataka**. Sanctioned on February 19, 2021, with a project grant of Rs 10.31 Crores this initiative is a **four-year journey towards** environmental restoration, economic upliftment, and the enhancement of local livelihoods. Strategically

located within the Belagavi district of Karnataka in an area spanning across 585.60 hectares, the project encompasses the villages of **Hulkund, Kunal, and Yadawad**, with the majority (84%) of the area concentrated in Hulkund.

Name of the Village	Area in Hectares	% of the area
✓ Hulkund	488.80	84
✓ Kunal	10.10	1
✓ Yadawad	85.72	15
Total area	585.60	100

Key Objectives of the Project

- ✓ Restoration of Degraded Soil
- ✓ Soil and Water Conservation
- ✓ Reforestation and Landscape Greening
- ✓ Capacity Building and Knowledge Management for Social Capital Formation
- ✓ Efficient Use of Resources for enhanced agriculture production, productivity, and livelihood of communities, especially farmers
- ✓ Promotion of Watershed Development Committees or FPOs to create and maintain sustainable watershed activities



As the Manami Watershed Development Program advances, our vision is clear: to create a self-sustaining, climate-resilient community that not only survives but thrives in the face of environmental challenges. By integrating natural resource management with community-driven efforts, we are laying the foundation for a prosperous future, where the land and its people grow stronger together.

Major Activities Carried out in FY 24-25 Under Manami Project, Hulakund

The Manami Watershed Development Programme adopts an integrated approach to strengthen water security, soil health, and rural livelihoods. Through sustainable agricultural practices and community-led initiatives, the programme supports long-term ecological balance and economic resilience.

01 Promotion of Drip Irrigation

To advance sustainable water management, we implemented precision drip irrigation systems that deliver water directly to plant roots in controlled quantities, minimizing wastage and evaporation. Using modern, durable piping and emitters, we established an efficient irrigation network across the watershed. **This year, 32 units were installed, benefitting 32 acres of farmland** and enhancing crop productivity while conserving vital water resources.



02 Vermicomposting and Azolla tank Initiative

We implemented **five vermicomposting units** and constructed **five Azolla cultivation tanks** in the watershed area. The vermicomposting units convert organic waste into nutrient-rich fertilizer through earthworm activity. This **natural fertilizer** contains 5 times more nitrogen, **7 times more potash**, and **1.5 times more calcium** than topsoil, improving soil structure, water retention, and aeration. Simultaneously, the Azolla tanks cultivate a fast-growing aquatic fern that provides a natural source of nitrogen for crops and serves as a valuable feed for livestock. Together, these initiatives offer farmers versatile and sustainable bio-resources to support soil health and farm productivity.

03 Agroforestry Development

To enhance ecological balance and provide community benefits, we implemented an agroforestry initiative across key public spaces. **624 plants were planted** at locations including the Yadwad MDRS School, Primary Health Centres in Yadwad and Hulakund, and the Hulakund Bus Stand. The plantations are supported by a structured watering protocol—initially every 15 days, transitioning to monthly irrigation—to ensure high plant survival rates and long-term growth.



04 Bund Plantation for Soil Conservation

To combat soil erosion and enhance land fertility, we implemented a strategic bund plantation program across the watershed. This initiative involved planting trees along field boundaries to anchor the soil and improve its nutrient content through natural processes like nitrogen fixation. **1,200 plants were planted**, contributing to sustainable land management and improved agricultural resilience in the region.

05 Kitchen Garden Development

To enhance household nutrition and reduce living costs, we supported **150 farmers in establishing kitchen gardens**. These gardens enable families to grow fresh, chemical-free vegetables using recycled kitchen waste water, providing direct access to nutritious food while creating household savings.



06 Seed Treatment Initiative

To promote sustainable crop establishment, we introduced a **seed treatment program** using biocontrol agents **for 150 farmers**. This eco-friendly approach enhances germination, prevents soil-borne diseases, and reduces dependency on chemical pesticides, supporting both crop health and environmental safety.

07 Women and Landless Development Fund

Empowering local women and landless communities, we facilitated the formation of the Manami Jalanayana Mahila Abhivruddhi Sameeti self-help group federation, bringing together **27 SHGs from the watershed villages** of Hulkund, Kunnal, and Yadwad. A dedicated bank account is managed by the federation's executive committee. Through this initiative, 96 members accessed loans of **Rs 10,000 each** to support livelihood activities such as **dairy, goat rearing, tailoring, and small business ventures**, fostering economic independence at the grassroots level.



08 Access to Weather Forecasting

To enhance climate resilience and support informed decision-making, we **installed IMD weather forecasting instruments** in the watershed area. A dedicated television screen was also set up at the local cooperative society, providing farmers with daily access to **live weather updates**, temperature, air quality, and rainfall forecasts. This initiative enables the farming community to better plan agricultural activities and mitigate weather-related risks.

09 Summer Ploughing for Soil Health

To improve soil structure and water conservation, we promoted **summer ploughing across 52 hectares in the watershed area**. This practice involves deep tillage during the hot season, which helps break soil crust, enhance aeration, control pests, and reduce erosion. By enabling better water infiltration, summer ploughing contributes to groundwater recharge and long-term soil fertility.



10 Enriched Farm Yard Manure Production

We established **24 enriched farm yard manure units** to improve soil fertility across approximately 15 acres. This initiative uses a scientifically prepared mixture of cow dung, super phosphate, potash, urea, field soil, and calcium, which is shade-dried for 15 days before application. The enriched manure provides balanced nutrition to crops while reducing dependency on chemical fertilizers.

The Manami Watershed Development Programme has made significant strides in its mission to create a climate-resilient and economically empowered community. Through the integrated implementation of soil conservation measures, water resource management, and capacity-building initiatives, the project has directly **benefited farmers across 585.60 hectares in the Belagavi district**. Key achievements include improved water availability, enhanced soil fertility, and increased adoption of sustainable agricultural practices.

The project's holistic approach—combining technical interventions with community mobilization—has promoted a sense of ownership. This has not only strengthened local institutions but also created sustainable livelihood opportunities, especially for women and marginalized communities. We aim to further enhance ecological sustainability while creating lasting economic value—truly realizing our vision of a prosperous future where people and nature thrive together.



Village Watershed Committees

Village Watershed Committees (VWCs) are legally recognized organizations, and their members are selected by the **Gram Sabha**. These committees comprise all adult residents of the village, ensuring representation from various sections and demographics, with a minimum of **30% women participants**. The VWCs serve as the custodians of the projects and are responsible for planning, executing, monitoring, and maintaining them. Project implementation is a collaborative effort between the Dalmia Bharat Foundation and the VWCs, which are established and officially registered within the project areas.

VWC Structure

The Gram Sabha nominates nine VWC members, which include a chairman, vice-chairman, treasurer, secretary, and other office bearers. Members serve voluntarily without receiving any sitting fees, emphasizing their election from the watershed area.

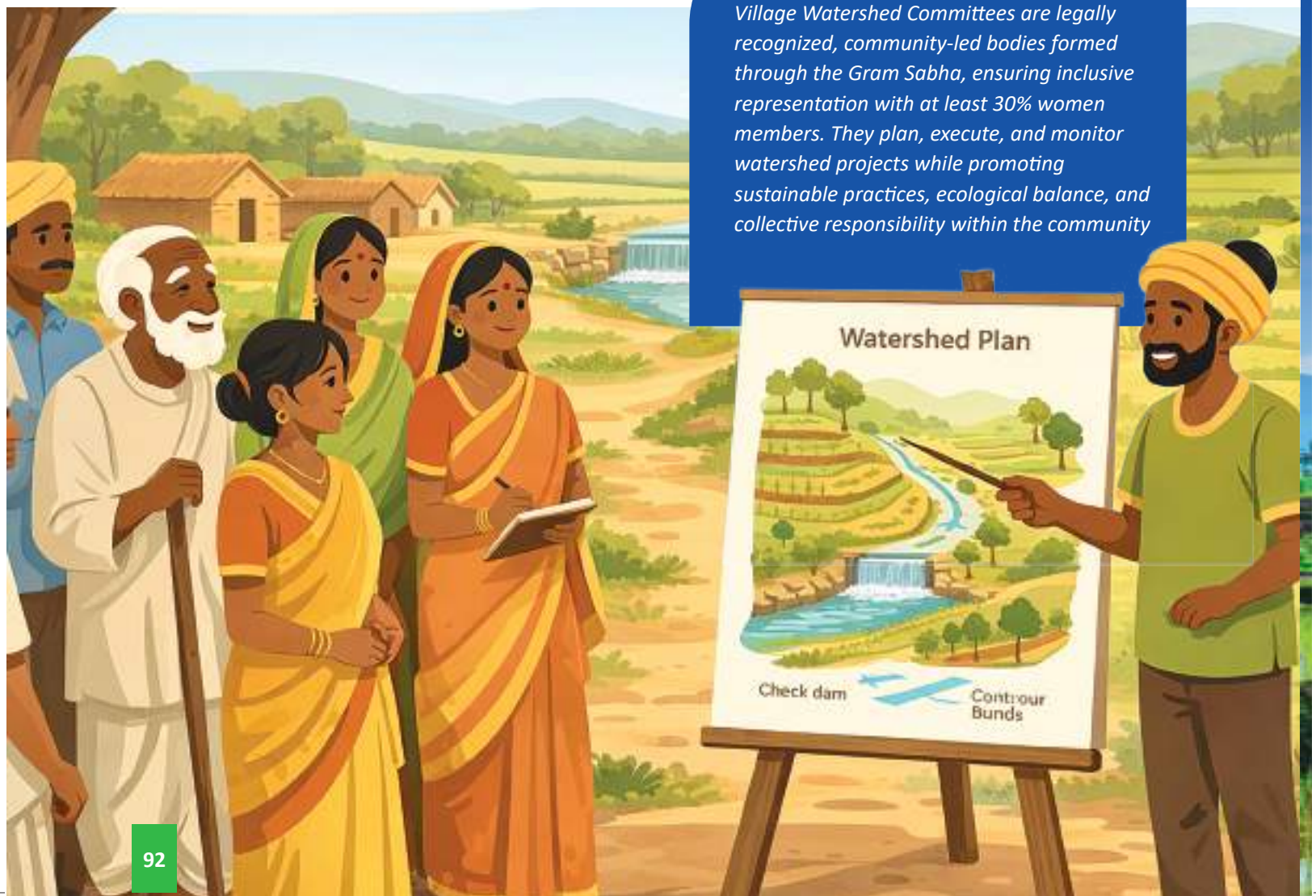
Adequate representation from various geographic regions within the watershed is essential. Furthermore, a minimum of 30% of members must be women, and two members will be selected from the landless population residing in the watershed

Transformative Role of the VWCs

The communities residing within the watershed play a crucial role in voluntary labor contributions, amounting to at least 16% of the labor costs for projects.

These communities agree to implement protective measures, including social fencing and limiting deforestation within the watershed regions. Such actions ensure the sustainability and protection of the watershed. Additionally, the watershed community commits to reducing the livestock population to match the carrying capacity of the watersheds, thereby enhancing ecological balance.

Village Watershed Committees are legally recognized, community-led bodies formed through the Gram Sabha, ensuring inclusive representation with at least 30% women members. They plan, execute, and monitor watershed projects while promoting sustainable practices, ecological balance, and collective responsibility within the community



Collaborative Work Execution

Dalmia Bharat Foundation (DBF) collaborates closely with Village Watershed Committees (VWCs) to ensure the effective execution of planned projects and the approval of necessary resolutions. All stakeholders involved in land treatments and conservation measures as per the work plan must provide written consent to the VWCs. VWCs conduct formal meetings at least **once a month to review project progress** and financial utilization, with regular reports submitted to the Gram Sabha, preferably on a monthly or quarterly basis



VWCs collaborate with Dalmia Bharat Foundation to plan, approve, and implement watershed activities through regular meetings and formal resolutions.

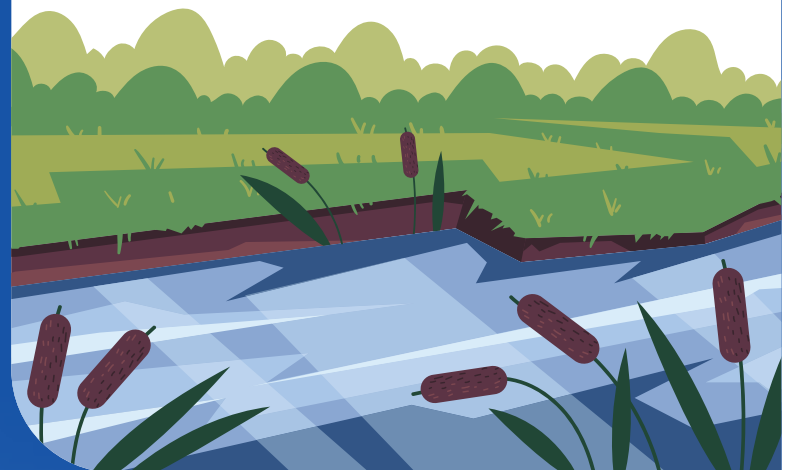


VWCs oversee maintenance of watershed treatments during and after project completion, supported by community contributions and maintenance funds.

Maintenance of Watershed Treatments

Village Watershed Committees oversee the maintenance of treatments and other project work during and after project development. This includes community-related projects and privately owned lands, with the VWCs establishing Maintenance Funds. Contributions from respective Watershed Communities support common property management.

Along with these we also supported the local Village Development Committees, School Education Committee, etc., to work towards Holistic development of the communities and the people residing in it; thereby enhancing their human capital.



Monitoring Work Progress

VWCs maintain a monthly work completion report in their records. Both VWCs and the Foundation share the responsibility for maintaining records related to watershed development projects



Village Planning Committee, Tribal Development Project

For each project, a Village Planning Committee (VPC) was established and assigned the following responsibilities:

- 01 Mobilize villagers and conduct project orientation
- 02 Organizing monthly meetings and documenting meeting proceedings
- 03 Opening a dedicated bank account with three authorized signatories, including the Chairman, Secretary, and Treasurer.
- 04 Submitting a proposed plantation plan and a list of beneficiaries.
- 05 Actively participate in field marking and supervise activities like pit digging, application of base fertilizers, sapling sourcing, distribution, and plantation
- 06 Ensuring the Direct Beneficiary Transfer of funds through the project account
- 07 Maintaining all necessary records
- 08 Actively participating during monitoring visits
- 09 Facilitating the collective involvement of farmers in the Farmer Producer Organisation.
- 10 Assisting in maintaining muster rolls with the support of village volunteers
- 11 Aiding in Wadi demarcation
- 12 Monitor the progress related to the sapling and material distribution and voluntary labor contributions
- 13 Participating in exposure visits, training sessions, meetings, and other relevant activities.
- 14 Collaborating closely with village mobilizers and volunteers from the TDF project



Water Conservation and Harvesting Projects

Preserving Drops of Changes, Creating Ripples of Impact

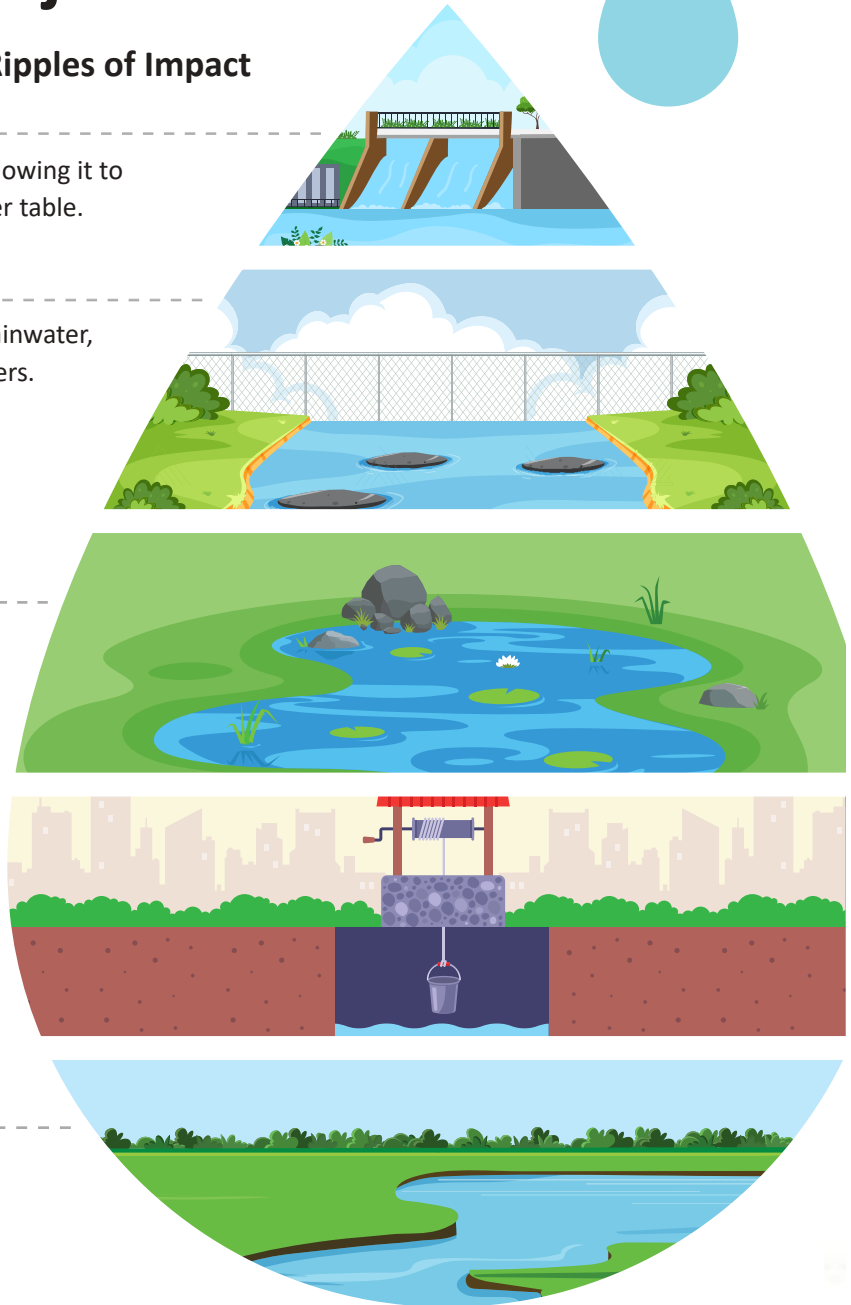
- ✓ **Check Dams** • These structures slow down the flow of water, allowing it to percolate into the ground and replenish the water table.

- ✓ **Causeways** • These raised roadways create ponds that store rainwater, providing a valuable source of irrigation for farmers.

- ✓ **Village ponds** • These ponds serve as reservoirs for rainwater, providing water for both domestic and agricultural purposes.

- ✓ **Borewell recharge shafts and structures** • These structures facilitate the infiltration of rainwater into aquifers, replenishing groundwater reserves.

- ✓ **Farm ponds** • These ponds provide individual farmers with a dedicated source of water for irrigation. We also implement water conservation initiatives like the Micro Irrigation System, which saves water and nutrients by allowing water to drip slowly to plant roots, making it more efficient than surface or sprinkler irrigation.



Our Major Initiatives of FY 25 and their Outcome



01 Check Dam Construction

A check dam is a small barrier built across seasonal streams to slow rainwater runoff. This simple structure is vital for recharging groundwater by allowing water to percolate into the soil, raising the local water table. It also controls soil erosion and helps conserve the watershed.

A **20-meter-wide check dam** was constructed across a water channel in Kalickudi village, Dalmiapuram, Tamil Nadu. This infrastructure initiative is designed to impede water flow, capture seasonal runoff, and create a localized reservoir to address water scarcity for the agrarian community. The structure has a significant annual water holding capacity, designed to conserve **1.11 lakh kilolitres (KL) of water**, creating a substantial reserve for off-season use.

The stored water serves as a dual-purpose community asset, providing a reliable drinking source for cattle, while also benefiting multiple farmers through irrigation. Its construction involved local stakeholders, promoting a collective approach to water management and ensuring long-term maintenance.



02 Bhungroo Irrigation System in Nigohi, Uttar Pradesh

This year, we successfully implemented one innovative Bhungroo irrigation system in Nigohi, Uttar Pradesh. This sub-surface rainwater harvesting technology captures excess monsoon runoff, **recharging 1.2 lakh liters** of water annually into the local aquifer.

The project directly tackles seasonal water scarcity and declining groundwater tables.

Key impacts include enhanced water security for the community and reliable irrigation for smallholder farmers, supporting increased crop yields and agricultural diversification. It also improves drinking water availability and builds climate resilience by storing rainwater for use during dry spells.

Constructed with local participation, the project ensures community ownership and long-term sustainability. This cost-effective, nature-based solution stands as a successful, scalable pilot model for combating water stress in the region.

03 Pond Construction for Integrated Water Security

This Year, we completed successful construction of **three community-owned ponds across two locations i.e., Lanka in Assam and Cuttack in Odisha**. These projects were strategically implemented to combat water scarcity and create versatile, multi-purpose water assets. The initiatives empower communities by providing a centralized water source for domestic, agricultural, and economic activities, directly aligning with our goals of enhancing climate resilience and rural prosperity. .

Key Achievements & Impact



Significant Water Storage Capacity

Created a combined water holding capacity of over 2700 KL, effectively capturing and storing precious monsoon runoff for year-round use.



Direct Community Benefit

The ponds provide a reliable water source for over 435 community members across both locations, significantly reducing the time and effort spent on fetching water.

The ponds are designed for integrated use, supporting: Domestic Needs, Livelihood Support - Irrigation for paddy cultivation and drinking water for cattle. Pisciculture (fish farming) provides a source of nutrition and a potential avenue for additional income.

04 Micro Irrigation Methods

Micro-irrigation is a modern, efficient method of watering plants by delivering water directly to the root zone of the crop, drop by drop or as a small spray.

✓ Drip Irrigation

A network of pipes, tubes, and emitters that placed water slowly and precisely at the base of each plant.

✓ Other Micro-Irrigation Methods

This includes systems like sprinklers that spray water over a small area, and micro-sprinklers which are ideal for orchards and gardens.



It is the most water-efficient irrigation technology available, reducing water usage by 30-60% compared to conventional methods. By providing a consistent and optimal moisture level, it reduces plant stress and leads to higher yields and better-quality produce. It enables cultivation on undulating, sandy, or previously barren land where traditional irrigation is ineffective or wasteful.

Recognizing its multiple benefits, micro-irrigation was a cornerstone of our's water conservation strategy. **In Belguam, Karnataka**, the implementation of Drip Irrigation and Other Micro Irrigation methods directly benefited **313 farmers** by reducing their water and energy costs while increasing their farm's productivity and resilience. These efficient systems were instrumental in **converting 35 acres of barren land into cultivable land**, demonstrating how technology can unlock the agricultural potential of unproductive areas



05 Village Pond Deepening

Village pond deepening is the process of excavating and desilting existing village ponds to increase their depth and storage volume. Over time, these communal water bodies become silted due to soil erosion, reducing their capacity to hold water.

It directly increases the pond's capacity to capture and store monsoon rainwater, creating a critical buffer for the dry season. Deeper ponds act as percolation tanks, allowing stored water to slowly seep into the ground and recharge the underlying aquifers. This raises the water table in the surrounding areas, benefiting wells and borewells.

In Dalmiapuram, Tamil Nadu, and Rajgangpur, Odisha, three pond deepening activities were done, creating 30,899.88 M³ of water conservation capacity. Directly benefited 800 individuals and led to the conversion of 30 acres of barren land by recharging the local water table.



✓ Impact

A key intervention for community water storage, creating **30,899.88 M³ of capacity**.

✓ Dual Benefit

Directly benefited **800 individuals** and led to the conversion of **30 acres** of barren land by recharging the local water table.

In FY 25, our commitment to water security and sustainable agriculture was advanced through above three major initiatives across India. Collectively, these projects have created a combined water conservation and harvesting potential of over 30.24 KL, directly benefiting more than 2600+ community members. These strategic interventions have significantly enhanced climate resilience, secured water for irrigation and livestock, opened new economic opportunities, and empowered communities through a shared sense of ownership over these vital resources.

The Dalmia Bharat Foundation's unwavering commitment to water conservation and management is evident in its multifaceted initiatives and the impressive achievements it has attained. The organization's dedication to achieving water positivity is a testament to its commitment to sustainability and environmental stewardship.







Soil Conservation

Soil is the bedrock of life, a vital natural resource that sustains agriculture, food security, and ecological balance. In industrial and peri-industrial areas, this critical layer faces multifaceted threats. Soil erosion from wind and water, degradation from chemical runoff, and the loss of organic matter due to unsustainable practices deplete essential nutrients. This degradation leads to a cascade of challenges, including diminished food grain quality and nutritional value, reduced agricultural productivity for local communities, and increased vulnerability to floods and droughts.

Recognizing that soil health is inextricably linked to water security and community prosperity, Dalmia Bharat Foundation (DBF) has adopted a holistic approach to land and water resource management. Our interventions are designed to combat degradation and revitalize the land. We promote sustainable agricultural practices such as organic farming and vermi-composting to enhance soil fertility naturally. Beyond the farm, our integrated efforts include large-scale tree plantation to bind the soil, the application of press mud to improve soil structure, and the construction of water conservation structures like check dams, ponds, and recharge shafts. These structures play a dual role: they mitigate flood risks, recharge groundwater, and ensure moisture availability, which is crucial for maintaining healthy, productive soil year-round.

By investing in the development of local organizations and their members, we promote a cycle of growth and empowerment that strengthens entire communities. Our commitment to enhancing human capital through these initiatives underpins our broader goal of promoting sustainable and inclusive development.



Through this multi-pronged strategy, DBF is committed to building a resilient ecosystem where thriving agriculture and healthy communities are rooted in the renewed health of our soil.

Soil conservation is essential for maintaining the fertility and productivity of agricultural land, ensuring food security, preserving biodiversity, and mitigating the effects of climate change. It is key to sustaining diverse ecosystems, which are vital for the survival of plant and animal species that depend on specific soil conditions.

Soil Conservation Initiatives in FY 25

01 Vermicompost A Nutrient-Rich Organic Fertilizer

The Vermibed Support initiative has enhanced sustainable agricultural practices for **248 farmers** across **Kalyanpur, Medinipur, Ninaidevi, and Rajgangpur**. By establishing vermicomposting units, this initiative enables farmers to convert organic waste into nutrient-rich fertilizer, improving soil health and crop productivity naturally. This eco-friendly approach reduces dependency on chemical fertilizers, lowering input costs while promoting environmental conservation. Through this intervention, farmers are saving money on fertilizers while generating income through the sale of surplus vermicompost and the cultivation of organic produce that commands better market prices, enabling them to earn an annual income ranging from **₹15,000 to ₹30,000**.



02 Press Mud Initiative: Boosting Soil Health & Farmer Incomes

The Press Mud initiative provides farmers with a nutrient-rich, organic by-product of sugar production that significantly enhances soil health. This natural fertilizer improves soil structure, increases organic matter, enhances moisture retention, and promotes essential microbial activity, offering substantial environmental benefits while sustainably increasing crop yields.

This year, a major initiative promoting the use of press mud—a nutrient-rich organic by-product—was implemented in Ramgarh, Uttar Pradesh delivering significant environmental and economic benefits.



Farmers Empowered:

875 farmers benefited from the program



Key Agricultural Benefits

- ✓ Enhanced soil organic matter and overall health
- ✓ Improved soil moisture retention



Economic Impact

- ✓ Reduced cultivation costs by up to ₹3,250 per acre
- ✓ Expected to generate an annual income of ₹19,650 per acre for farmers

03 Trash Mulching

Trash mulching, also known as crop residue mulching, is an agricultural practice where the leftover organic waste from crop harvesting—such as straw, stalks, leaves, and other non-useable plant parts—is spread evenly over the soil surface instead of being burned or removed. This layer of organic material acts as a protective “blanket” for the soil.

This year, In Jawaharpur, Uttar Pradesh the trash mulching initiatives created a massive estimated water retention capacity of **2.51 million cubic meters** (M³), directly benefited **1,317 farmers**—by improving the moisture and health of their farmland, leading to reduced water stress and lower cultivation costs.

In FY 2024-25, our integrated soil conservation strategy has successfully combined organic practices like vermicomposting, press mud application, and trash mulching with our ongoing green cover expansion through tree plantation. These initiatives have collectively enhanced soil fertility, improved water retention, and increased climate resilience for farming communities.



Bamboo as a Biofuel

Growing Prosperity, One Bamboo Shoot at a Time

Agriculture in India is more than just a way of life—it is the bedrock of prosperity, underpinning food security, employment, environmental sustainability, and social stability. With over 500 million people relying on agriculture for their livelihoods, the well-being of farmers remains a key driver of regional development. Recognizing this, Dalmia Bharat Foundation (DBF), in partnership with Dalmia Cement Bharat Limited (DCBL) and GIZ, is implementing the Bamboo as a Biofuel Project, aimed at promoting environmental sustainability and economic resilience.

Project Overview and Vision

Launched in January 2022, the project seeks to establish a **3,000-acre bamboo plantation**, benefitting **4,000 small and marginal farmers**. This community-led model enhances employment opportunities, encourages reverse migration, and increases farmers' **average incomes by 15%**. The **plantation of 600,000 bamboo saplings** plays a vital role in soil revitalization through nitrogen fixation and erosion control, establishing bamboo farming as an eco-friendly, sustainable agricultural practice.



A key pillar of the initiative is the proposed buyback agreement between Dalmia and the Farmer Producer Organizations (FPOs), which ensures fair market practices by allowing farmers the freedom to sell their produce anywhere, while also positioning Dalmia as a committed buyer. The new Dalmia plant in Umrongso, designed to utilize bamboo alongside alternative fuels, stands as a testament to this long-term vision.

In Tamil Nadu, the project further drives socio-economic development through **FPO formation** and focused efforts to empower women. Women's groups are being trained in crafting bamboo and palm-leaf handicrafts, generating additional income streams, while broader market linkages for these products are actively pursued.

FY 25: Consolidating Growth and Impact

Building on the strong foundation of FY 24, the project made substantial progress in FY 25, expanding its reach across **Assam and Tamil Nadu**. Aligned with Dalmia Cement Bharat Limited's sustainability goals and in partnership with GIZ, the initiative delivered significant economic and environmental benefits to thousands of farmers.

88,000



A total of **88,000 bamboo shoots** were provided to **413 households** across **19 villages** in the Umrongso region, contributing to an estimated additional annual income of **₹60,000 per household**.

200 KG



Fully grown bamboo plant is projected to sequester over **200 kg of CO₂ per year**, advancing climate mitigation efforts.

3,329



Currently, **3,329 farmers in Umrongso** are actively engaged, having planted **1.85 lakh bamboo shoots**, including **64,956** planted in **FY 25 alone**.

1.40 LAKH



An order for **1.40 lakh bamboo saplings** was placed to expand the plantation area to **1,332 acres during the first monsoon of 2025**, reinforcing the project's focus on sustainable growth.

3.59 LAKH



Overall, **3.59 lakh bamboo shoots** have been planted to date, benefiting **3,742 households across Umrongso, Jagi Road, Lanka, and Ariyalur locations**.

Location-Wise Progress Highlights



UMRONGSO

- ✓ 662 acres of bamboo plantations established in FY 25, benefiting 631 farmers
- ✓ Ongoing expansion with 1.40 lakh saplings ordered to reach 1,332 acres
- ✓ 45 women trained in producing value-added bamboo products
- ✓ 221 farmers trained in post-harvest techniques to improve productivity and income



ARIYALUR AND DALMIAPURAM (TAMIL NADU)

- ✓ GIZ supported skilling of 100 women in Palm Leaf product creation at each location, strengthening women's economic empowerment.



LANKA

- ✓ Supported 1,440 farmers with 43,958 bamboo saplings
- ✓ Around 150 women trained in creating value-added bamboo products



JAGI ROAD

- ✓ Assisted 1,258 farmers with 20,998 bamboo saplings
- ✓ Approximately 50 women trained in value-added bamboo product creation

Strategic Impact

The Bamboo as a Biofuel Project continues to deliver across multiple dimensions



Livelihood Enhancement:

Integration of bamboo farming with skill-building activities is boosting household incomes and opening new employment avenues, particularly for women.



Environmental Conservation:

Significant CO₂ sequestration from plantations supports India's climate resilience objectives.



Market Linkages:

Building FPO capacity, along with training in value addition and post-harvest management, is strengthening the supply chain and market access.



Foundation of Earlier Activities

The project's success is built on solid groundwork laid in previous years

■ Farmer Engagement ■ Collaborations ■ Farmer Impact ■ Training & Skill Development



7,900+

farmers were engaged through **187 meetings**, with a baseline study covering 630 farmers



12

formal meetings were conducted with government bodies, alongside collaborations with **INBAR, Skill Green Global, TRIBAC, and NECBDC** for technical support and outreach.



630

farmers planted **1.32 lakh bamboo** shoots prior to FY25, contributing to early project adoption and scale.



70

training sessions on bamboo cultivation techniques were conducted, and **15 FPO leaders** received residential training to strengthen leadership and technical capacity.

WATER & SOIL CONSERVATION PROJECTS

Impact Assessment Highlights

An independent impact assessment conducted by the Confederation of Indian Industry (CII) on our water harvesting initiatives demonstrates significant positive outcomes for beneficiary communities, underscoring the tangible social value created by our interventions

Enhanced Water Security and Agricultural Prosperity:

The assessment reveals a dramatic improvement in water availability for communities with constructed water harvesting structures (the treatment group). Only **30%** of these respondents reported issues with water availability, a substantial improvement compared to **58%** in the control group without such infrastructure. This enhanced security is further evidenced by:



A notable rise in groundwater levels, agreed to by **54%** of the treatment group versus **38%** of the control group.

10% INCREASE

A positive shift in cropping patterns, with farmers diversifying their harvests. The number of respondents growing three crops increased by **10%**, while those limited to a single crop reduced significantly from **46% to 31%**.

13% INCREASE

A **13% increase** in the use of sustainable irrigation sources like village and farm ponds post-construction.

Study by: CII third party assessment



Perhaps most importantly, **61%** of respondents directly attributed an improvement in their overall quality of life to the construction of these water harvesting structures

Construction Quality and Community Perception

The infrastructure built under the project remains robust and functional. Over **75% of respondents** confirmed the structures are in good working condition, with only 9% indicating a need for repair or reconstruction—a testament to high construction standards and effective community management. The project has also successfully promoted strong community relations. When asked about their perception of the organization (DBF), **73% of respondents held a positive view (29% 'Excellent' and 44% 'Good')**. An overwhelming majority (**94%**) of beneficiaries find the constructed infrastructures either 'Moderately Important' (**55%**) or 'Very Important' (**39%**), validating the project's relevance and value to the communities we serve.

Measuring Social Return on Investment (SROI):

The total social value created for beneficiaries is calculated at **₹73.64 Crores** against a total investment of **₹9.73 Crores**.

This results in an impressive **SROI Ratio of 1:7.56**, meaning for every rupee invested, approximately **₹7.56** of social value was generated for the community.



This assessment unequivocally validates the transformative power of strategic water conservation. By enhancing water security, enabling agricultural prosperity, and building community trust, our initiatives have proven to be a catalyst for sustainable development. The **remarkable SROI of 1:7.56 is not just a number**—it is a testament to the multiplicative value of investing in community-centric natural resource management. These results provide a powerful mandate to scale our efforts, replicate this successful model, and continue creating lasting, measurable impact for communities across India.





SOCIAL INFRASTRUCTURE



Having laid the groundwork for economic resilience through sustainable livelihoods and environmental stewardship via soil and water conservation, we now turn to the third pillar of our holistic development model: Building Robust Social Infrastructure. At Dalmia Bharat Foundation, we believe that true value creation goes beyond economic metrics; it is about building deep connections that move communities forward, enrich lives, and create lasting change.

Our commitment to Social Infrastructure is most visibly manifested in our efforts to empower underserved rural communities and bridge the urban-rural divide. Therefore, this year, we intensified our mission to invest in the critical pillars of social well-being: **Health, Education, Drinking Water, and Community Infrastructure.**

By focusing on revitalizing schools, enhancing healthcare centers, providing clean water facilities, and building safer community spaces, we lay the groundwork for inclusive and sustainable development. These efforts are a conscious move beyond merely providing resources; they are designed to spark self-reliance, dignity, and hope.

This section details our journey over the past year to create thriving environments where rural India can prosper and contribute to the nation's growth, fulfilling our promise of nurturing social well-being and forging relationships grounded in trust and shared purpose.

We strengthen social infrastructure by improving health, education, water, and community spaces. This builds dignity, self-reliance, and lasting well-being in rural communities.

SDGs Impacted



Impact made through Social Infrastructure in FY 25



349

villages covered in 20 locations



7.4 LAKH

individuals benefitted from Health & Sanitation, Education and Rural Infrastructure initiatives



15,957

children received educational support under different initiatives



7,018

Beneficiaries were provided e-literacy and e-citizenship through 7 WOW and 2 CSL

Health Initiatives

Warding off illness and welcoming hygiene and wellness

In our ongoing commitment to building healthier communities, we recognize that health and sanitation are key pillars of social infrastructure. Our mission is to improve these critical areas by ensuring that everyone has access to quality healthcare and sanitation services. To achieve this, DBF has launched initiatives focused on preventive care, vaccinations, and disease control. These efforts not only reflect a moral responsibility but also serve as a strategic approach to empower communities, reducing healthcare costs, minimizing lost workdays, and driving economic growth.

DBF strengthens community well-being through preventive healthcare, sanitation, and access to safe water. These initiatives reduce health risks, support livelihoods, and build healthier, more resilient communities.



 **53,000+**

people benefited through health initiatives

 **2,103**

Women & Children Supported



5000+

individuals supported with eyecare services

 **82**

Health Camps Organized

 **177+**

Tuberculosis Patients Supported

Key Highlights

01 Community Health Outreach and Medical Camps

In FY 25, **82 health camps** were organised across various locations, delivering services in **dental care, gynaecology, ophthalmology, school health, and general medicine**. These camps collectively benefited **over 9,700 individuals**, including **2,103 children and adolescent girls**, ensuring early detection and timely treatment of health issues.

Additional health initiatives included



A **blood donation drive** that collected **100 units** of blood, supporting emergency and routine medical needs in partner hospitals.



Eye care services, through which **60 beneficiaries** received free spectacles to correct vision impairments.



These community-level interventions continue to play a vital role in improving healthcare access in remote and underserved areas



02 Strengthening Public Health Infrastructure

DBF invested in upgrading government health facilities to enhance their service delivery capacity, enabling them to reach more people with better-quality care.



Yadawad (Belgaum): A new **six-bed Primary Health Centre** building was inaugurated, serving **14 villages** and benefiting **28,333 residents** in Mudalagi Taluk.



Dalmiapuram: Upgradation of the Pullambadi Block PHC with an **Autoclave, Boyles Apparatus, and Air Conditioner**, enabling safe sterilization practices and supporting basic surgical procedures for **10,000+ residents**.



Jagiroad: Strengthened the Chatiabari Health Sub-centre with essential equipment, including a **wheelchair, RO system, refrigerator, and inverter**, enhancing healthcare access for **2,000+ individuals**.

03 Specialized Eye Care Initiatives

Vision health remained a priority, given its direct impact on productivity, safety, and quality of life.



Cuttack: An eye screening camp identified **93 individuals** requiring care, with four patients counselled for free cataract surgery



Jagiroad: A specialized camp for truck drivers screened **62 individuals** and distributed **60 spectacles**, supporting safer road transport



→ Project DHRUSHTI (Rajgangpur)

Aiming to improve vision health, Project **DHRUSHTI** in Rajgangpur provides eye screening, surgeries, and corrective eyewear to underserved communities. **In FY 25, the project achieved:**

4,259 eye screenings **77** cataract surgeries **40** other surgeries **302** eyeglasses distributed

→ Since inception, DHRUSHTI has supported

50,012 eye screenings **737** cataract surgeries **201** other surgeries **2,005** eyeglasses distributed



This long-term initiative has transformed access to quality eye care for thousands of underserved individuals

04 Combating Tuberculosis (TB) as a Ni-Kshay Mitra

As part of the **Pradhan Mantri TB Mukh Bharat Abhiyan**, DBF continued its commitment as a **Ni-Kshay Mitra**, ensuring nutritional and emotional support to TB patients to improve treatment adherence and recovery.



Jawaharpur & Nigohi: Distributed **600 nutrition kits** over six months to **100 TB patients**, improving immunity and supporting faster recovery.



Rajgangpur: Launched a TB elimination initiative, adopting **177 patients** from the Rajgangpur Block and providing them sustained nutritional support.

This support strengthens India's mission to eliminate TB by ensuring that vulnerable patients do not abandon treatment due to nutritional deficiencies or lack of care



This support strengthens India's mission to eliminate TB by ensuring that vulnerable patients do not abandon treatment due to nutritional deficiencies or lack of care

05 Launch of Mobile Medical Unit (MMU)

A new **Mobile Medical Unit (MMU)** was deployed in partnership with the **Wockhardt Foundation** to strengthen healthcare access in our mining communities in Hazaribagh, Jharkhand. Staffed with a doctor, nurse, and pharmacist, the MMU provides free health check-ups, essential medicines, and basic diagnostic services, ensuring that remote and underserved villages receive timely medical attention.

The initiative was rolled out with a 100-day Tuberculosis (TB) awareness campaign, focused on educating communities, screening individuals, and enabling early detection and treatment. The MMU is expected to play a vital role in reaching isolated settlements and improving overall community health outcomes.



Case Study



From Vulnerability to Care: Health Camps Transform Rural Wellbeing

Access to quality healthcare has long been a challenge for the rural communities of Samahuta, Baknoura, and Banjari, where **limited medical facilities** left children, women, and the elderly vulnerable to untreated illnesses. To address this **critical gap**, Dalmia Bharat Foundation began conducting regular **health camps**, providing free consultations, medicines, and preventive care. The camps—**covering general health, adolescent girls' health, and gynaecology**—were held at easily accessible locations such as schools, Gram Panchayat buildings, community halls, and Anganwadi centres, supported by doctors from the Dalmia Occupational Health Centre.



Through these efforts in **FY 25, 6,390 villagers** have received timely medical attention, enabling early detection and treatment of health issues that would otherwise have gone unnoticed. Women and adolescent girls now have better awareness of personal hygiene and reproductive health, while the elderly benefit from consistent medical support. These health camps have significantly improved community well-being, demonstrating how simple, consistent interventions can create meaningful change in rural healthcare access.



Accessible healthcare for rural communities through regular health camps.



Early care and awareness improving community wellbeing.



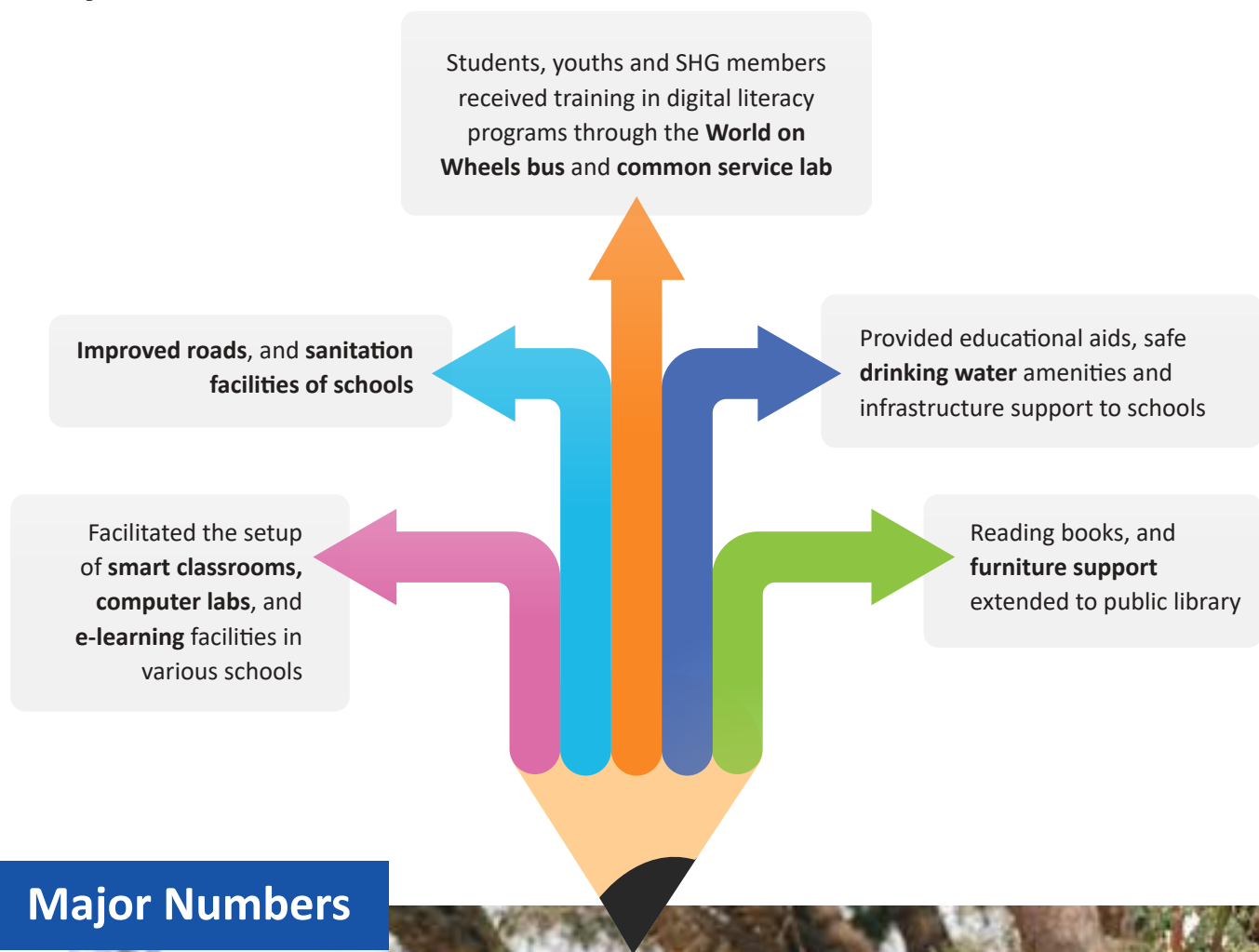
Education

Building Foundations for a Brighter Future

At DBF, we recognize that education is the catalyst for transformative change. Our initiatives encompass strengthening school infrastructure, providing essential educational resources, and facilitating skill development programs that equip young minds with the tools they need to thrive. By enabling rural youth to access quality education, we are helping to unlock their potential, paving the way for brighter opportunities and fostering long-term societal progress.



Key Activities



Major Numbers



2,000+

Schools Covered



1 LAKH+

Students Impacted



62

schools supported to set up e- learning classrooms

Our Flagship Educational Programs

Seekho Sikhao Project

In our ongoing effort to transform rural education in Uttar Pradesh, we partnered with Seekho Sikhao Foundation (SSF), recognizing their commitment to bridging educational gaps and empowering communities. Since its inception in 2019, SSF has been dedicated to providing competency-based education, particularly in underserved areas, ensuring that every child receives quality education irrespective of their socio-economic background.

The partnership with SSF is strategically focused on transforming the education system in Uttar Pradesh, starting with Sitapur district. SSF's interventions in Gondlatau block, designated as a model block, are designed to serve as a replicable example for other regions. This transformative effort has three key pillars: **Gyan Jyoti, Jagriti, and Seekho Fellowship.**

By working intensively with two clusters in each development block **across 17 out of the 19 blocks of Sitapur**, SSF has shown significant progress in improving learning outcomes. Their efforts in competency-based education, which includes strengthening teacher collectives and establishing smart classrooms, have provided much-needed infrastructure and professional development support to teachers.

Moreover, institutionalization of community participation through collaboration with Panchayati Raj institutions, school management committees, and parent-teacher meetings has enhanced accountability and promoted a culture of collective responsibility in education.

SSF Reach

13

Districts

811

Schools

87,280

Students

3,676

Teachers

411

Gram panchayats



Strengthening rural education systems through competency-based learning, empowered teachers, smart classrooms, and model interventions starting in Sitapur and expanding across Uttar Pradesh.



Strengthening community ownership by engaging parents, schools, and local institutions in education.



The active involvement of parents and community leaders ensures that the needs of the schools are understood and addressed efficiently, making education a shared priority.

This year, SSF expanded to 13 districts in Uttar Pradesh, impacting 811 government schools, 87,000+ students, 3600+ teachers and 400+ Gram Panchayats. Our partnership with SSF is a crucial step in our mission to enhance rural education, ensuring that students across Uttar Pradesh have access to quality education, empowered teachers, and a supportive community environment.



Key Activities

01 Learning: Competency-Based Education

65



District level meetings (DIET / Cluster Transformation) with 90% attendance

133



block-level preparation meetings and 236 teachers' collective meetings organized.

1600+



Classroom observation/ Activities demonstrated

02 Governance: Institutionalisation of Community Participation

We have organised the following meetings to strengthen the governance

29

District and Block Panchayat Education Committee Meeting

595

Gram Panchayats meeting

409

School Management committee meetings

219

Sikhshan Gram Sabha

278

Parent teacher Academic Review Meeting

Impactful Outcomes

Learning Enhancement :

Empowered teachers on competency-based education, shifting the focus to learning outcomes.
Children benefited from digital learning tools.



Facilitated the enrolment of 343 students across 105 schools



323 irregular students started attending school regularly in 108 schools



6800+ children benefitted from digital learning





The partnership with Seekho Sikhao Foundation exemplifies the Dalmia Bharat Foundation's commitment to promoting quality education and community-led development. By building the capacity of teachers, local governance bodies, and rural youth, the project is creating a sustainable ecosystem where every child has the opportunity to realize their full potential

Governance Strengthening:

Activated community participation through School Management Committee (SMC) meetings and Gram Panchayat meetings, leading to the co-creation and implementation of action plans for school development.



functional infrastructure in all schools



200+ teachers focus on learning outcome – based teaching practices



17,400+ parents engage with children learning

Women Empowerment:

Empowered women leaders to actively participate in educational governance, bringing inclusive perspectives to school planning.

1900+ women leaders were empowered

Rural Youth Leadership:

Through its flagship Rural Youth Fellowship, SSF is building a pipeline of local changemakers, with 80% of graduates placed in reputed development organizations or leading their own initiatives.



HP e-literacy and e-citizenship Projects

World on Wheels

In collaboration with HP India, the Foundation is actively **advancing digital literacy** among children through seven WoW units, or **HP World on Wheels**. These hi-tech mobile vans serve as mobile hubs, equipped with **cutting-edge computing tools** and **e-learning resources**, to bridge the digital divide in rural and semi-rural areas across India. These units assist children, youth, Self-Help Groups, farmers, and other community members in creating awareness on various key issues, including improved cultivation practices.

Our **HP World on Wheels (WoW)** and **Common Service Lab (CSL)** program was actively operational across **9 locations**—**Dalmiapuram, Kadapa, Lumshnong, Ramgarh, Kolhapur, Medinipur, Bokaro, Kalyanpur, and Chandrapur**—with a combined fleet of **148 computers** supporting our digital literacy initiatives.



7,018 students and 3434 farmers, youth, and SHG members have been trained in digital literacy and basic computer skills since the inception of the program.

Common Service Lab

In partnership with **HP India**, the Foundation has established the **HP Common Services Lab (CSL)** to uplift individuals of underserved communities through an integrated approach, combining **e-learning, e-health, and e-finance opportunities**.

In FY 25, Two fully operational stationary units equipped with computers and internet connectivity, one each in Lumshnong and Ramgarh benefitted 679 community members with a range of essential services like:



01



Telemedicine Services: CSLs provide telemedicine consultations and basic health screenings through local doctors, delivering medical care within villages and reducing the need for long-distance travel.

02



Online Education: Through virtual classrooms, children in remote areas receive access to high-quality education, helping them stay at par with urban counterparts

03



Government Services: The CSLs facilitate villagers in applying for government schemes, Aadhaar cards, and passports, offering a crucial lifeline for administrative needs

04



Utility Payments: Residents can make utility bill payments at the CSL, reducing the stress of traveling to distant towns.

Happiness Curriculum – A Value Based Joyful Curriculum

Dalmia Bharat Foundation’s partnership with Blue Orb Foundation reflects our shared commitment to strengthening Social–Emotional Learning (SEL) and value-based education across India’s government school systems. At a time when children face increasing emotional stress, limited coping skills, and reduced attention spans, SEL plays a crucial role in building mindfulness, empathy, emotional regulation, and ethical reasoning. Through this partnership, DBF supports state-led initiatives that create joyful, reflective, and compassionate learning environments for students.

In FY 2024–25, this collaboration supported the implementation of value-based curriculum across three states—Delhi, Uttar Pradesh, and Telangana.

The year’s progress was anchored around two major SEL programmes: Harivillu: A Joyful Learning in Telangana and the Happiness Curriculum in Delhi, each of which enriched classroom practices, enhanced teacher capacities, and brought SEL into the daily lives of millions of students. The developmental work undertaken for Uttar Pradesh’s Anubhuti Curriculum further strengthened this multi-state effort to integrate emotional and ethical learning into the core of public education.



Harivillu: A Joyful Learning – Telangana

Under the Harivillu programme, we supported Blue Orb Foundation in implementing SEL across **4,050 schools** in six districts, reaching more than **2.96 lakh students**. This year marked the programme’s first full implementation cycle, with noticeable improvements in classroom interactions, student behaviour, and teacher engagement.



9,500 

teachers trained through a structured cascade training model implemented across 106 mandals.

35-40 

minutes of daily Harivillu sessions integrated into the school timetable each morning across all participating schools.

Distribution of updated Harivillu handbooks and experiential pedagogy modules focused on mindfulness, storytelling, dialogue-based learning, and emotional well-being.



Happiness Curriculum – Delhi

In continuation of our support from previous years, Dalmia Bharat Foundation continued to strengthen the implementation of the Happiness Curriculum across 1,024 Delhi government schools in FY 2024–25. Our partnership with Blue Orb Foundation deepened its impact by advancing teacher capacity-building, enriching classroom practices, and promoting mindfulness, empathy, and emotional resilience among students.



Key Activities



20 batches of capacity-building programmes, training **1,115 Happiness Teachers and Coordinators**.



Regular school visits, mentoring, and district-level review meetings to guide implementation quality.



Support for **Jeevan Vidya Shivirs** conducted for **5,000 teachers**, enabling deeper understanding of the curriculum's philosophical foundation.



Celebration of **Happiness Utsav 2024**, featuring mindfulness activities, storytelling sessions, gratitude projects, and "Happiness Corners," with participation from students, teachers, and parents.



Targeted training for **1,062 teachers in the South East Zone** and **995 middle school teachers** teaching Grades 6–8.



Ongoing **curriculum review and resource development**, including updates to handbooks and translation for English-medium schools.



Contribution to the state-level evaluative study through field data collection, interviews, and documentation of "**Badlav ki Kahaniyan**."



This collaboration has contributed to a meaningful transformation in school environments, moving classrooms away from traditional instruction-heavy approaches toward more reflective, compassionate, and student-centred learning. Teachers are experiencing improved emotional awareness and facilitative teaching practices, while students are showing notable gains in cooperation, confidence, attentiveness, and emotional regulation. Across participating schools, Social–Emotional Learning has become an integral part of the daily routine, fostering healthier relationships, calmer classrooms, and a more joyful and mindful learning culture.

Other Key activities under Education in FY 25



01 Drinking Water Support

We extended water infrastructure support to government schools, addressing water scarcity and promoting a healthier environment for students.

- ✓ In Ariyalur, Tamil Nadu, we supported the Edyathankudi Middle School by providing a **1000-liter plastic water tank** and a **borewell submersible motor**. Directly benefitted 130 students.
- ✓ In Belgaum, Karnataka, we enhanced the water storage capacity of the Morarji Residential School, Yadwad, by supplying **two water tankers**, each with a **5,000-liter capacity**, benefiting approximately 250 students and staff members

These efforts underscore our commitment to improving foundational amenities in schools, thereby contributing to increased attendance and better health for students.



02 Infrastructure Support

Recognizing that a safe, functional, and inspiring learning environment is fundamental to quality education, we undertook significant infrastructure development works in government schools across our operational geographies

- ✓ In Lumshnong, Meghalaya, we provided **Dynarroof sheets to construct 5 new classrooms** at KJP School, Thangskai, directly benefiting 230 students with improved learning spaces.
- ✓ In Umrangso, Assam, the **construction of new school buildings** at Renbonghom English School, Borolanglai, and Dithur L.P. School, Dithur village and **new boundary wall at the government school in Langmeklu, Umrangso**, was inaugurated, **securing the premises** has enhanced educational infrastructure for 315 students.
- ✓ In Dalmiapuram, at the Government High School, Plainanatham, we constructed a dedicated **cycle shed and a girls' toilet block**. This benefits 200+ students by providing safe and hygiene infrastructure to support and encourage regular attendance among girl students.
- ✓ In Kolhapur, Maharashtra, **whitewash painting** was completed across three schools in Malharpeth, Savarde, and Kololi villages, enhancing the learning environment for 300 students and supporting better academic engagement.

These targeted infrastructure upgrades underscore our commitment to building a stronger educational ecosystem. we aim to directly contribute to increased student attendance, sustained engagement, and improved learning outcomes



03 Digital Learning Support

In our commitment to bridging the digital divide and enhancing 21st-century learning, we provided critical technology and resources to government schools.

- ✓ In Ninaidevi, to support digital literacy and access, one desktop computer and printer were provided to a Zilla Parishad School. This setup benefits 60 students and teachers, enabling them to conduct research for assignments and projects.

- ✓ Also, in Ninaidevi, we supported an **Agriculture College with essential laboratory materials and library books**. This intervention benefits 120 students and faculty members by providing vital resources for assignments and project work.
- ✓ In Kolhapur, Maharashtra, we distributed comprehensive **e-learning setups to six government schools**. This initiative benefits approximately 1,600 students, enhancing their access to digital education.

These efforts are focused on equipping students with the tools and exposure necessary to thrive in a digital world, ensuring that technological advancement for future-ready education.

04 Learning Resources Support

To strengthen the core educational experience and support student well-being, we provided essential learning materials and resources to schools. In Chandrapur, Maharashtra, comprehensive support was extended to improve both student essentials and teaching infrastructure:

- ✓ **School uniforms** were distributed to 45 students at Z.P. School Vanoja, promoting a sense of equality and regularity in attendance
- ✓ To enhance classroom learning, **six green boards** were provided to Adarsh Kisan Vidyalaya & Jr. College, Naranda, directly upgrading the teaching environment for 540 students



05 Scholarship Support to Meritorious Students

To encourage academic achievement and support continued education, we awarded scholarships to deserving students from economically weaker sections. **Scholarships** were awarded to **43 meritorious students** from Umrangso who secured 60% and above in their Class X board examinations, helping to reduce financial barriers and incentivize academic excellence.

06 School Bus Support – Enhancing Student Mobility

As part of our enduring commitment to education and student well-being, we donated a **school bus** to Saraswati Vidya Mandir, Boro Haflong (Umrangso, Assam), directly benefiting 75 students from remote and underserved areas. This initiative has transformed their daily commute—reducing travel barriers, enhancing safety, and ensuring punctual and regular school attendance, thereby supporting their continuous learning and overall educational journey.

Community Infrastructure Support

Building Vibrant and Resilient Communities through Infrastructure Development

Drinking water

During this year, the organization reaffirmed its commitment to public health and community well-being by implementing a wide array of drinking water projects across our operational geographies. These initiatives have collectively benefited over 19,000 individuals, reducing the prevalence of waterborne diseases and enhancing the overall quality of life.

Strengthening community health and resilience through sustainable drinking water infrastructure, benefiting over 19,000 people with safe, accessible, and long-term water solutions across multiple regions.



KEY HIGHLIGHTS OF THE YEAR



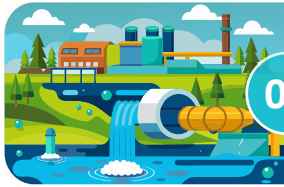
01

Establishing Community Water Purification Plants

Leveraging advanced purification technology, we commissioned several water treatments plants to provide a sustainable source of clean water.

- ✓ **A 500 LPH RO plant** was installed in Nallambathai village, **Ariyalur**, serving **110 households** and nearby communities with purified water, thereby mitigating health risks.
- ✓ **In Kolhapur, three drinking water purifier units** were installed in Kololi, Khotwadi, and Kolhapur, utilizing advanced purification processes to remove contaminants. This large-scale intervention is projected to benefit approximately **12,000 community members**.
- ✓ **A Community-Owned Safe Drinking Water Plant** was established in Chincholi village, Ninaidevi, empowering a community of **1,500 residents** who previously lacked access to affordable, treated water. This project is poised to significantly improve health outcomes and reduce waterborne diseases.



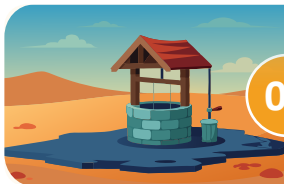


02

Implementing Large-Scale Water Supply Projects

For broader and long-term impact, we supported the development of extensive water supply infrastructure

- ✓ **The Drinking Water Project at Kadei, Cuttack** was deployed to address the community's urgent need for safe water. Previously, over 500 households and local schools struggled to access clean drinking water, with residents and students having to walk long distances. The project now provides convenient water taps within the community and school premises, directly tackling health issues caused by contaminated water and ensuring reliable access for all.
- ✓ In Kadapa, a **new borewell** coupled with a 950-meter pipeline network was installed in Chinnakommerla, bringing a dependable water supply directly to more than 102 households
- ✓ In Ninaidevi, the **pipd water supply network** was extended to three Gram Panchayats, bringing the convenience and safety of tapped water to 27 villages



03

Rejuvenating and Expanding Traditional Water Sources

Focusing on sustainable and low-tech solutions, we undertook projects to revive and improve existing water sources

- ✓ In Bokaro, **12 wells were successfully renovated** in Kanari and Gorabali North Panchayat villages, restoring a vital source of clean and hygienic drinking water for more than 97 households.
- ✓ **Four new handpumps** were installed in Jawaharpur, providing a reliable and easily accessible source of safe water for 160 households, leading to immediate improvements in community health.





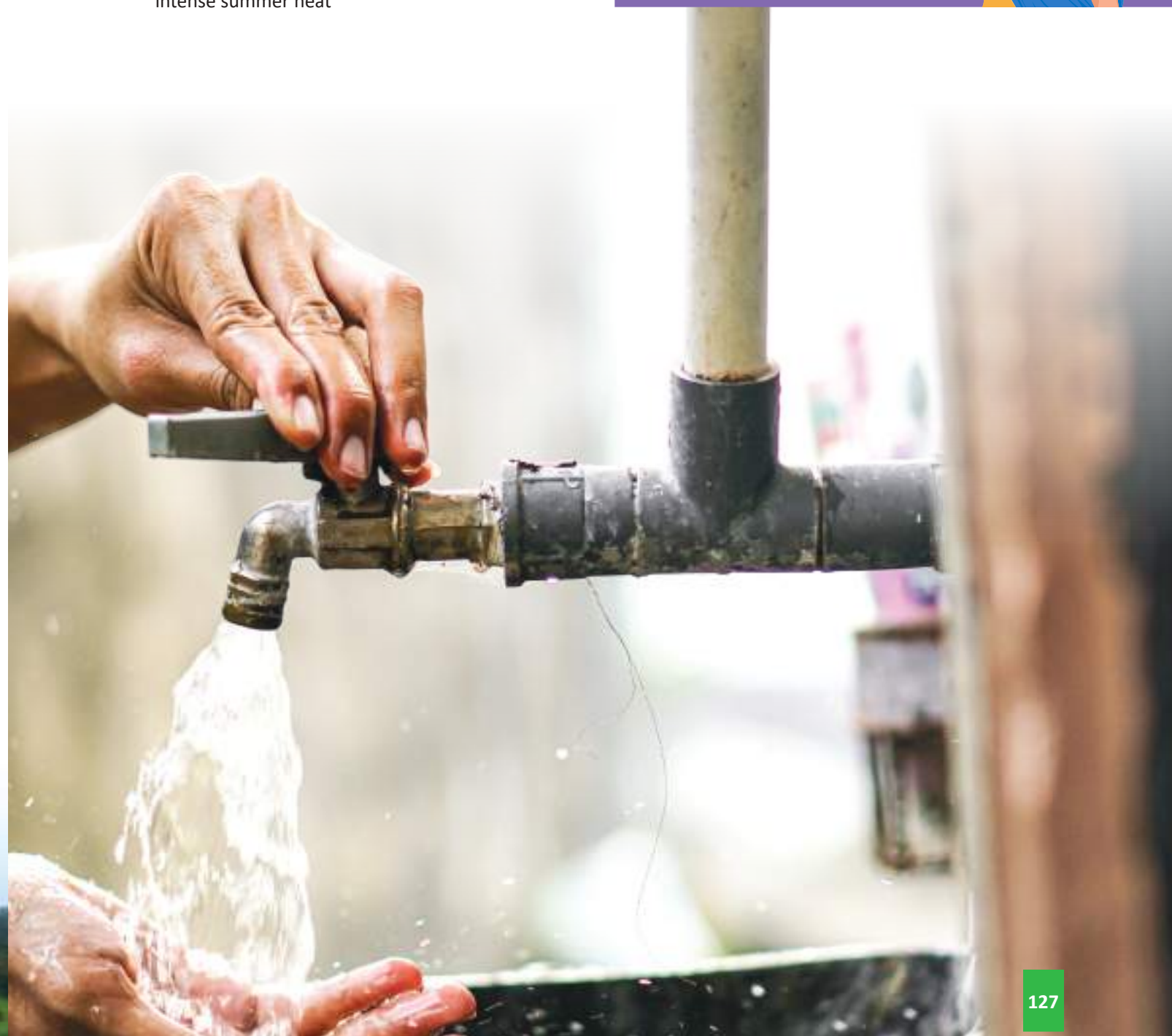
04

Providing Immediate Hydration Relief

Responding to seasonal challenges, we launched targeted initiatives to combat heat-related dehydration.

- ✓ The 'Jal Chhatra' campaign was organized across six major junctions in Cuttack during the peak summer months, providing clean drinking water to the public and commuters.
- ✓ To support the well-being of agricultural workers, **water coolers** were installed at strategic locations, including one in Jawaharpur (benefiting 500 farmers and community members) and two in Nigohi, providing vital hydration to an estimated 150-200 farmers and truck drivers daily during the intense summer heat

The diverse portfolio of drinking water projects, combining immediate relief efforts with the construction of lasting infrastructure, we have not only quenched thirst but have also laid the foundation for healthier, more resilient, and productive communities



Other Key activities for enhancing community Infrastructure



Enhancing Anganwadi Centers

14 Anganwadi centers across **Kalyanpur, Kolhapur, Bokaro and Ninaidevi** were revitalized. This included comprehensive refurbishment and the implementation of **BaLA (Building as Learning Aid)** painting in eleven centers. These vibrant, educational spaces now benefit nearly 600 young children, supporting early childhood development and providing effective visual teaching aids for educators.



Roof Restoration – Rainfall & Hailstorms affected Households

Distributed **durable roofing sheets to 49 households** in Thangskai village in Lumshnong, whose homes were damaged by **hailstorm**. This timely intervention helped restore shelter security and provided essential protection against monsoon rains, ensuring safety and improving living conditions for affected families.



Improving Rural Connectivity and Public Amenities

Addressing fundamental needs for mobility and sanitation, we executed critical civil works that directly impact daily life and public health

- ✓ A significant stride in rural connectivity was made in Umrangso, where the construction of **4,000 meters of WBM roads** has transformed access for approximately 1,477 residents across 6-7 villages, facilitating easier travel to markets, schools, and healthcare facilities.
- ✓ In Chandrapur, the installation of a **60-meter drainage pipeline** in Sangoda Village resolved persistent waterlogging issues for 215 households. This intervention has successfully eliminated stagnant dirty water and bad odour, leading to a marked decline in sanitation-related health problems within the community.





Creating Spaces for Community Gathering and Cultural Preservation

We supported the construction and upgrade of multi-purpose spaces that serve as hubs for social interaction, governance, and cultural expression.

- ✓ The construction of **two community halls** in Umrangso has provided dedicated spaces for meetings, Self-Help Group (SHG) training, and cultural functions, benefitting over 1,000 villagers.
- ✓ A dedicated **cultural stage** was constructed in Chotolanglai, Umrangso, providing a platform for local sports, cultural events, and gatherings for 540 villagers. This initiative fosters youth engagement, social cohesion, and the preservation of local traditions.
- ✓ In Chandrapur, Kadholi village saw the completion of its **community hall flooring**, supported by the provision of essential construction materials. This upgraded hall, now used by 400 households, actively hosts cultural programs and village meetings, strengthening community bonds.
- ✓ A **community shed** built in Dangapara village, Medinipur offers a valuable shared space for 150 residents, supporting various community activities.



Construction of Village Welcome Gate

In Chandrapur, a long-standing need for a village identity was met with the **construction of a welcome gate** at Antargaon Village. By navigating local challenges and partnering with the Gram Panchayat, this project has instilled **a sense of pride** among the 1,845 residents and enhanced the village's aesthetics.





Winter Relief – Blanket Distribution

As part of our enduring commitment to community care and well-being, we distributed 2,115 **high-quality blankets** to the needful, deprived, and elderly residents to safeguard from harsh winter

- ✓ Bokaro: Partnered with local governance (PRI) and women's Self-Help Groups (Pragati Club) to distribute 1,975 blankets across six Panchayats
- ✓ Ramgarh: Provided 140 blankets to on-site labourers, elderly residents, prioritizing their health, comfort, and well-being.



Promoting Inclusivity and Youth Engagement through Sports

As part of our ongoing commitment to community development and inclusivity, we provided sports equipment to promote physical activity, talent, and social engagement among youth and specially-abled students

- ✓ Distributed **playing items** to **35 specially-abled students** from the Society for Health and Educational Development (SHED), Digaru, encouraging recreational engagement and holistic development.
- ✓ Supported over **600 youth** across six villages in Jagiroad by providing **sports kits**—including cricket, football, volleyball, badminton, and carrom—to six local community clubs, promoting teamwork, fitness, and positive youth engagement.
- ✓ In Cuttack, we supported community-led tournaments to promote physical activity, school-level participation, and rural sportsmanship. Sponsored the 35th Football Tournament in collaboration with the Darubrahma Adivasi Youth Club and supported a block-level Kho-Kho tournament to encourage traditional sports, strengthen school-level participation, and provide a platform for rural sports talent.





Celebrated the Spirit of United India

20,000+

individuals across all locations participated in the celebration of days of national & international importance



01 World Environment Day

On World Environment Day, our vibrant community united of **over 3,600 participants united across all locations to celebrate and protect our planet through meaningful action and awareness.** The initiatives included large-scale plantation drives, distribution of saplings, and educational engagements, reinforcing our commitment to environmental stewardship and sustainability. **4700+ saplings** were planted and distributed, including fruit-yielding varieties such as Mango, Guava, Lychee, Black Berry, and Jackfruit. Activities extended beyond plantation to include Van **Mahotsav week observances** in schools, Anganwadi centers, and panchayat offices. This collective effort not only enhanced green cover across our operational regions but also empowered villagers to take ownership of their local environment—ensuring a legacy of care and conservation for generations to come.



02 International Women's Day

International Women's Day was celebrated as a key event across all locations, dedicated to empowering women and advancing gender equality. Over **3,319 women** participated in a diverse program of awareness sessions on legal rights and financial literacy, platforms for SHG networking, and recognition of local entrepreneurs. Cultural performances and sports activities promoted unity and pride. The day reinforced women's vital role as agents of social and economic progress.

International Women's Day was celebrated across locations with 3,319 women participating in awareness, networking, and cultural activities that strengthened their role in social and economic progress.

03 Republic Day – Celebrating Unity in Diversity

We celebrated Republic Day with **2,695 participants** across multiple locations, emphasizing the theme of **“Unity in Diversity.”** The day featured **flag hoisting ceremonies, cultural performances, and community-focused activities**, fostering a profound sense of national pride and civic responsibility. Events included **cultural performances and award ceremonies at DIKSHA centers**, where outstanding contributions were recognized. Engaging celebrations were also held with **school students, who took part in games, cultural activities, and prize distributions.** Together, these activities strengthened **patriotism, participation, and community bonding** among attendees of all ages.



04 Independence Day – Upholding the Spirit of Freedom

This year’s Independence Day celebration witnessed an inspiring turnout of over 2,860 participants across various locations, embodying the spirit of freedom and unity as part of the **Azadi Ka Amrit Mahotsav.** These celebrations included vibrant flag-hoisting ceremonies, cultural programs at schools, and enthusiastic participation in the **‘Har Ghar Tiranga’** initiative, promoting a visible wave of patriotism across communities. In line with our commitment to sustainability, several locations also integrated **plantation drives**, such as planting fruit-bearing saplings, symbolizing the growth of both the nation and its natural heritage.

05 International Yoga Day

This year’s **International Yoga Day** was celebrated with dedicated participation from over **1,800 individuals** across our operational areas and DIKSHA centers. Embracing the global theme of holistic health, the day was marked by organized yoga sessions and awareness programs aimed at fostering physical, mental, and emotional well-being. Across all locations, employees, community members, and trainees gathered for guided yoga practices, meditation, and pranayama sessions, promoting mindfulness and inner balance. Awareness sessions were also conducted to educate participants on the sustained benefits of a regular yoga practice for stress management, concentration, and overall wellness.



BUILDING A SKILLED AND EMPOWERED BHARAT



Connecting Resources, Empowering Communities

► *Promoting Shared Value through Collaborative Stakeholder Engagement*

As a responsible and socially committed organization, we at DBF recognize the importance of collaboration and ongoing communication with all stakeholders in fostering shared value. The frequent, knowledge-based engagements with our stakeholders enhance the synergy needed to achieve our CSR goals. It also equips us with innovative ideas to create sustainable livelihood opportunities and improve social infrastructure in project areas.

Our CSR Stakeholder Committee, comprising both internal and external members, serves as an advisory body for our CSR projects. This committee guides us in adopting best practices and execution policies. External stakeholders include government officials, Panchayat members, key resource persons, NGOs, corporations, and industry bodies. We conduct meetings with both external and internal stakeholders quarterly to ensure continuous collaboration and progress.

Stakeholder Group	Engagement Mechanism	Value We Create
COMMUNITIES	Engaging through CSR initiatives, community development programmes	Contributing to development through social activities on education, skill development and healthcare
GOVERNMENT AUTHORITIES	Participating in policy councils, Industry Associations, Activities through industry groups	Making mandatory and non-mandatory disclosures; contributing to development
NGOs AND CORPORATES	Partnering with them on specific programmes and initiatives	Ensuring social and community development Capital and enabling sustainable livelihoods
FUNDING PARTNERS	Periodic meets, Conferences and forums	Raising funds to be utilised for our initiatives Capital and programmes
EMPLOYEES	Department-wise meetings, Trainings and Workshops, Performance management meetings	Well-being of employees, Functional and soft skill development, Structured learning

Materiality Analysis

At the outset, DBF's focus areas were determined through comprehensive need assessment studies and assessments. Following an extensive stakeholder engagement process, we identified and prioritized the key issues that resonate most with our stakeholders and require attention in our social responsibility initiatives.

We mapped these critical issues against the key areas of our sustainability framework. The insights gained from this analysis informed the ranking of their impact, guiding our ongoing development of the process in future years and fostering the creation of positive change.

Key Issues



Water Conservation

The over-exploitation of water for agriculture has led to a significant reduction in water availability, often limiting farmers to one crop cycle per year. As water is a critical resource for both our operations and surrounding communities, we have prioritized water harvesting and conservation in our CSR initiatives. Although cement manufacturing is not water-intensive, our operations still have a water footprint, especially in regions where groundwater levels can reach depths of 500 feet. Our goal is to establish a sustainable water balance in the coming years.



Energy Conservation and Climate Change Mitigation

Cement is vital for socio-economic development, but it also poses ecological challenges. We adhere to high environmental standards and aim to exceed legal compliance in combating climate change. In collaboration with communities across 19 locations, we promote green lighting solutions and encourage the abandonment of traditional lighting methods. Additionally, we have initiated tree plantation drives to lower carbon footprints and raise awareness about environmental sustainability.



Livelihood Skill Training

With the establishment of industries, communities often expect direct employment opportunities. However, industrialization can disrupt existing employment patterns, creating a gap between expectations and available jobs. Recognizing this, we focus on skill development to create new livelihood opportunities, enhancing economic resilience in the communities we serve.



Building Social Infrastructure

The arrival of industrial facilities brings increased expectations for economic growth and infrastructure improvements. At DBF, we invest in social infrastructure to address these community needs. Our initiatives include skill development programs to boost employability, educational support for access to quality education, healthcare services for local residents, and infrastructure projects that benefit the community. We also focus on repairing roads and installing street lights to improve transportation and enhance safety.



Focused Areas in Materiality Analysis



Strategies to overcome issues

Following the initial assessments and baseline studies, the geographical reach of the foundation has significantly expanded. In response, we have initiated further studies in new regions, including our eastern locations, as well as launched innovative projects such as the Agri Nutrition Garden Training, Financial Literacy Camps, Bamboo as a Biofuel Project, Tribal Development Program, and the Gram Parivartan Project.

We conduct regular materiality assessments to identify and prioritize the issues that are most relevant to our internal and external stakeholders. This process allows us to continuously refine our focus areas and the specific projects within them, ensuring that our programs address the perceived, expressed, absolute, and relative needs of the communities we serve. Our overarching goal is to empower these communities, enabling them to actively pursue sustainable development.



Partnerships with government and development organizations on shared value concept



Bringing progressive government initiatives to communities



Identifying essential issues critical to communities



Engaging employees in CSR

Leading with Integrity

At DBF, good governance serves as basic foundation of our operational framework. We are committed to upholding corporate governance principles **not only in letter but also in spirit**. To this end, we have established a comprehensive set of policies, processes, and procedures designed to maintain the highest standards of ethics and governance, ensuring ethical conduct across all levels of our organization.

Our Board is both active and experienced, supported by various Committees, each with clearly defined mandates. Our governance framework, systems, and processes are meticulously crafted to align with and advance our mission, vision, and values. Under the guidance of the Board and its Committees, our Senior Leadership team is entrusted with responsibilities that facilitate smooth operations while keeping the Board adequately informed.



OUR BOARD OF TRUSTEES



Gautam Dalmia

*Promoter, Dalmia Bharat Group and Trustee,
Dalmia Bharat Foundation*

Gautam Dalmia holds B.S. and M.S. degrees in Electrical Engineering from Columbia University. He has over 25 years of experience in the cement and sugar industries. He was part of the team that led the Company's diversification into the sugar business in 1994. He was personally responsible for implementing a new strategy to turnaround the sugar business. He has led the effort to design and implement the Company's integrated sugar, ethanol and cogeneration business. He is directly responsible for managing the sugar business and leads all operations and execution of cement projects. He provides leadership to the commercial functions for the Group.

Puneet Dalmia

*Promoter, Dalmia Bharat Group and Trustee,
Dalmia Bharat Foundation*

Puneet Dalmia has been the driving force behind the exponential growth witnessed by the Dalmia Bharat Group since he took over the reins in 2007. He has transformed the organization and built a professional team that led it on a path of accelerated growth while maintaining the core values that have been the foundation of this 80-year-old conglomerate with interests in cement, sugar, and refractories. Prior to leading Dalmia Bharat, Puneet co-founded JobsAhead.com in 1999, one of the few successful dot-com companies.



Amongst various other accolades, Puneet has been recognized as the EY Entrepreneur of the Year 2017 in the manufacturing category. He has served as an Advisory Board Member of NSRCEL (NS Raghavan Center for Entrepreneurship), IIM-B and the YPO (Young Presidents' Organization) Delhi Chapter. He has a keen interest in education and serves as a Founder and Trustee of Ashoka University. He is also a Board Member of Central Square Foundation (CSF). A gold-medallist MBA from IIM-Bangalore, Puneet, holds a B.Tech degree from the prestigious IIT-Delhi.



Dharmendra Tuteja

*Chief Financial Officer- DBL & DCBL and Trustee,
Dalmia Bharat Foundation*

Dharmendra Tuteja is Chief Financial Officer for Dalmia Bharat Limited and Dalmia Cement Bharat Limited. He has been working with Dalmia Bharat since 2011 and has held leadership positions in Finance and Commercial functions. Before joining Dalmia Bharat, he was the CFO of the Indian subsidiary of KHD Humboldt Wedag, Cement Technology and Equipment Provider for five years. Prior to that, he worked in Samtel Group, Controls & Switchgear Group, KRIBHCO and SAIL. He has a total work experience of 34 years in Finance, Commercial and Business Management roles. He is a member of the Institute of Cost & Management Accountants of India and the Institute of Company Secretaries of India and is an alumnus of Shri Ram College of Commerce, Delhi University.

Pankaj Rastogi

*CEO, Dalmia Bharat Sugar and Industries Limited,
and Trustee, Dalmia Bharat Foundation*

Pankaj Rastogi has been with the group for over 20 years and has had an all-round experience of the sugar sector during this period and is widely acknowledged as a thought leader in the industry. He is a mechanical engineer from IIT with a post-graduation in management from IIM and brings a strong theoretical background, professional ethics & values to the job. He has been instrumental in achieving excellence in plant operational metrics and transforming the business to a technological leadership position in the industry. He is an active member of several industry forums and has driven important policy & regulatory changes in the renewable energy space. He is a member of the governing council of the Cogeneration Association of India and acting head of UP Sugar Mills Cogeneration Association.



Ashok Kumar Gupta

CEO, Dalmia Bharat Foundation

Ashok K. Gupta is the Chief Executive Officer (CEO) of Dalmia Bharat Foundation, the Corporate Social Responsibility (CSR) arm of Dalmia Bharat Group. A former India Administrative Service (IAS) officer, he brings on board 40 years of rich experience as a civil servant. He held various positions such as chair person, Competition Commission of India (CCI), Secretary to the Government of India in the Department of Defence Production as well as CMD, Tamil Nadu Cements; Special Secretary (Finance), Government of Tamil Nadu, District Magistrate, Villupuram, etc. He also served on the Boards of Central and State PSUs such as Hindustan Aeronautics Ltd., Heavy Engineering Corporation, Tamil Nadu Cements, etc. He has a degree in Master of Public Administration (MPA) from Syracuse University, USA, and in Mechanical Engineering from Delhi University. He also holds an M.Phil in Defence and Strategic Studies from the University of Madras.



AUDITS

OUR FINANCIAL PERFORMANCE



DALMIA BHARAT FOUNDATION 12TH FLOOR, HANSALAYA BUILDING 35 BARANHAMBHA ROAD, NEW DELHI - 110061 BALANCE SHEET AS AT 31ST MARCH, 2025					AS AT 31.03.2024 (Rs.)		AS AT 31.03.2025 (Rs.)		AS AT 31.03.2024 (Rs.)		AS AT 31.03.2025 (Rs.)									
LIABILITIES					AS AT 31.03.2024 (Rs.)		AS AT 31.03.2025 (Rs.)		AS AT 31.03.2024 (Rs.)		AS AT 31.03.2025 (Rs.)									
CAPITAL FUND Corpus	INCOME & EXPENDITURE A/C Opening Balance	8,39,48,149	9,000	6,000	5,93,61,889	5,93,61,889	95,11,047	41,78,494	4,09,57,081	1,94,93,500	3,67,17,746	20,33,514								
Less: Capital Expenditure during previous year	Add: Excess of Income over Expenditure for the year	22,95,737	8,51,83,886	6,30,46,149	87,84,260	87,84,260	12,36,06,783	16,41,88,571	9,74,76,192	11,16,84,618	18,94,57,718	5,36,83,502								
Project Liabilities from NISDS					32,48,966		32,48,966		34,06,705		34,06,705									
Project Advances					97,46,093		97,46,093		1,12,17,476		1,12,17,476									
Grants & Leave Encashment Employee Security					29,90,929		29,90,929		18,76,976		18,76,976									
Current Liabilities					17,74,625		17,74,625		21,09,733		21,09,733									
TDS Payable					42,777		42,777		4,00,000		4,00,000									
Others					4,00,000		4,00,000		87,745		87,745									
Provision Fund Payable					1,92,54,304		1,92,54,304		27,67,660		27,67,660									
					7,40,32,503		7,40,32,503		7,81,40,249		7,81,40,249									
Additional Information and Significant Accounting policies form an integral part of the Financial Statements					7,40,32,503		7,40,32,503		7,81,40,249		7,81,40,249									

FOR DALMIA BHARAT FOUNDATION

[Signature]
TRUSTEES

AUDITOR'S REPORT
As per our report of even date
For D.P. KAPOOR & CO
Chartered Accountants
BEN: 0022314
[Stamp: D.P. KAPOOR & CO, New Delhi, Chartered Accountants]
[Stamp: DALMIA BHARAT FOUNDATION, New Delhi, Chartered Accountants]
[Stamp: Membership No: 0024512]

FOR DALMIA BHARAT FOUNDATION

[Signature]
TRUSTEES

Place: New Delhi
Date: 3 SEP 2025

25082492BMOUZF2087

DALMIA BHARAT FOUNDATION 12TH FLOOR, HANSALAYA BUILDING, 15 BARAKHAMBHA ROAD, NEW DELHI					
INCOME & EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31ST MARCH, 2025					
EXPENDITURE	AS AT 31.03.2025 (Rs.)	AS AT 31.03.2024 (Rs.)	INCOME	AS AT 31.03.2025 (Rs.)	AS AT 31.03.2024 (Rs.)
To Project & Programme Expenses	19,70,06,715	18,87,30,296	By Contribution Received 1080	22,12,78,262	23,15,01,675
To Salary & Other Benefits	5,30,22,272	5,22,03,553	Other Voluntary Contribution:		
To Travel/ Conveyance & Mobile	27,84,585	28,34,191	By Grants	3,37,78,922	1,98,42,288
To Communication & Documentation	16,69,147	28,67,993	By Fees from Skill Programme	1,32,12,151	1,00,64,484
To Professional & Consultancy Fee	15,42,239	3,61,906	By Interest on SB A/c	3,96,144	5,02,166
To Staff Welfare	4,69,831	4,88,918	By Grants (FCRA)	12,44,529	17,28,243
To Insurance Premium	2,57,186	3,04,683	By Interest on Employee Security Fund	3,06,000	2,17,700
To Computer & Software Maintenance	2,43,552	3,56,778	By Interest on IT Refund	47,845	
To Processing Fees	1,94,670	2,17,307	By Account Written Back	2,464	
To Audit Fees	1,77,000	1,18,000			1,23,60,903
To Rent	1,32,396	85,668			
To Printing & Stationary	1,16,291	1,30,883			
To Fuel & Maintenance	49,121	93,004			
To Interest on Loan from NSDC	24,659	88,551			
To Fees and Subscription	11,800	4,45,300			
To Bank Charges	363	72			
To Meeting & Training	-	25,77,41,827			
		1,96,054			
Add : Depreciation during the year		1,02,85,853			
		1,05,55,161			
Excess of Income over Expenses for the year	22,39,737	37,84,260			
	27,02,68,437	26,18,42,578		27,02,68,437	26,38,62,578

FOR DALMIA BHARAT FOUNDATION

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FOR DALMIA BHARAT FOUNDATION

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AUDITOR'S REPORT
As per our report of even date
for P. P. KAPOOR & CO
Chartered Accountants
FIRN: 002251W

P. P. KAPOOR & CO
New Delhi

Partner
Membership No : 082492

Place : New Delhi
Date: 3 SEP 2025

DALMIA BHARAT FOUNDATION

11TH FLOOR, HANSALAYA BUILDING,
15 BARAKHANDEA ROAD, NEW DELHI

FIXED ASSETS SCHEDULE FOR THE YEAR ENDED 31ST MARCH 2025

SCHEDULE-A

S.NO.	PARTICULARS	RATE	AS ON 01.04.2024		ADDITIONS DURING THE YEAR		SALES ADJUSTMENTS DURING THE YEAR		GROSS VALUE 31.03.2025		AS ON 01.04.2024		DEPRECIATION DURING THE YEAR		SALES ADJUSTMENTS DURING THE YEAR		AS ON 31.03.25		WDV AS ON 31.03.25		WDV AS ON 31.03.25	
			BEFORE 30.09.2024	AFTER 01.10.2024	BEFORE 30.09.2024	AFTER 01.10.2024	BEFORE 30.09.2024	AFTER 01.10.2024	BEFORE 30.09.2024	AFTER 01.10.2024	BEFORE 30.09.2024	AFTER 01.10.2024	BEFORE 30.09.2024	AFTER 01.10.2024	BEFORE 30.09.2024	AFTER 01.10.2024	BEFORE 30.09.2024	AFTER 01.10.2024	BEFORE 30.09.2024	AFTER 01.10.2024	BEFORE 30.09.2024	AFTER 01.10.2024
1	Furniture and Fixtures	50%	86,73,783	4,09,076	4,09,076	4,28,150	-	-	86,11,047	-	26,31,703	-	6,66,525	-	-	-	31,98,226	-	62,12,819	-	60,42,080	-
2	Plant and Machinery	15%	4,09,67,981	5,70,642	5,70,642	64,17,244	-	-	4,79,55,863	-	1,51,97,560	-	44,32,453	-	-	-	1,06,10,018	-	2,83,25,834	-	2,57,70,421	-
3	Office Equipment	10%	40,40,064	17,000	17,000	1,26,300	-	-	41,78,194	-	8,88,351	-	3,72,659	-	-	-	13,11,050	-	29,67,544	-	31,51,743	-
4	Computer	40%	1,94,53,300	3,78,764	3,78,764	5,64,975	-	-	2,03,77,219	-	1,55,28,716	-	18,30,407	-	-	-	3,35,59,123	-	30,18,098	-	39,24,784	-
5	Vehicle	35%	3,67,17,746	-	-	-	-	-	3,67,17,746	-	2,607,12,282	-	24,00,820	-	-	-	2,31,13,107	-	1,36,04,644	-	1,60,05,464	-
6	Intangible Assets	25%	20,31,514	-	-	28,84,776	-	-	49,26,290	-	9,43,106	-	6,13,949	-	-	-	15,77,655	-	33,49,235	-	10,88,408	-
	TOTAL (PY 24-25)		11,18,84,618	13,70,480	13,70,480	1,04,11,685	-	-	17,36,00,743	-	5,99,01,718	-	1,02,86,883	-	-	-	6,61,88,571	-	5,74,16,192	-	5,59,82,900	-
	TOTAL (PY 23-24)		38,12,34,899	24,80,321	24,80,321	82,07,807	-	-	11,18,84,518	-	4,32,46,537	-	1,05,55,181	-	-	-	5,52,01,734	-	5,59,82,900	-	5,58,01,818	-

FOR DALMIA BHARAT FOUNDATION

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Rewards and recognition

- ✓ Excellence in Corporate Social Responsibility (CSR) - Mahatma Awards 2023
- ✓ Best CSR Impact - UBS Forums CSR Awards 2023
- ✓ Manufacturing Today's CSR Runner Up Award-23
- ✓ Best implementation and completion of 2 watershed projects in NABARD Annual day celebration-23
- ✓ CII Award for Out of Fence water activity-23
- ✓ Green Feather Awards-23
- ✓ Green Maple Foundation PINNACLE Award-22
- ✓ GREEN CREST CSR INITIATIVE AWARDS-2022"PLATINUM"
- ✓ Dalmia Bharat Limited received the 17th CII-ITC Sustainability Awards 2022 for Commendation for Significant Achievement in Corporate Social Responsibility
- ✓ FICCI-CSR Awards for Creating Sustainable Environment, 2020
- ✓ Dalmia Bharat Foundation received the 8th Greentech CSR Award for Outstanding Achievement in "Employment Enhancing Vocational Skills" category (2020 and 2014)
- ✓ Winner of the Greentech Award 2020 and 2014
- ✓ ICC Social Impact Awards, 2019
- ✓ Commendation for Significant Achievement in CSR: CII-ITC Sustainability Awards 2019, 2017, 2016, 2014, 2013
- ✓ CSR Community Initiatives Award, Odisha CSR Forum, 2018
- ✓ Manufacturing Today's CSR Runner Up Award-23
- ✓ ET NOW CSR Leadership Awards, 2018 and 2016
- ✓ ET 2 GOOD 4 GOOD: Achieving Distinction in the Pillars of Corporate Governance, Strategy, Monitoring & Evaluation, 2015-16
- ✓ NGOBox CSR Foundation of the Year 2016
- ✓ Green Maple Foundation PINNACLE Award-22
- ✓ Special Mention: The IICA-NGOBOX Good Practice Recognition 2015 Awards
- ✓ The Tribal Development Fund Project being implemented in Umrongso with the grant support of NABARD has been conferred with the Best TDF Project Award by the NABARD Regional Office Assam.
- ✓ Dalmia Bharat Foundation has been recognized as the Leader of Sustainable Change by The Economic Times.

LOCATION WISE CONTACT

Correspondence Address

Registered Office

12th Floor, Hansalaya Building.
15, Barakhamba Road, New
Delhi-110001, India

C/o Dalmia Bharat Limited

4th Floor, Fagun Mansion
Commander In Chief Road
Chennai, Tamil Nadu-600008

C/o Dalmia Bharat Limited

2nd Floor, Berger Tower,
Sector 16B, Noida, Uttar
Pradesh-201301

Locations

C/o Dalmia Cement (Bharat) Limited

Chinnakomerala Village,
Mylavaram Mandal,
Jammalamadugu Kadapa District,
Andhra Pradesh-516434

C/o Dalmia Cement (Bharat) Limited

Sf No: 630, Thamaraikulam
Village Ariyalur (Post), Ariyalur
District Tamil Nadu-621705

C/o Dalmia Cement (Bharat) Limited

Rajgangpur,
District Sundargarh
Odisha-770 017

C/o Dalmia Cement (Bharat) Limited

R.S.No.394, Yadwad Village
Gokak Taluk, District Belgaum
Karnataka-57301

C/o Dalmia Cement (Bharat) Limited

Saraswati Block, Sangam
Garden Tangeria, District
Medinipur West Bengal-721101

C/o Dalmia Cement (Bharat) Limited

Polt No: IV/A7(P), Bokaro
Industrial Area, Near IOCL
Boling Plant, PO: Balidih,
Bokaro, Jharkhand-827014

C/o Kapilas Cement Manufacturing (A unit of Dalmia Coment Bharat Limited)

Anand Varsa, 1st Floor
Ice Factory Road, College Square
Cuttack, Odisha-753003

C/o Calcom Cement India Limited

Village Pipalpukhuri No-2
Town Lanka, District Nagaon
Assam-782 446

C/o Alsthom Industries Limited

Village Baghjap, Morigaon
District Assam-782 411

C/o Calcom Cement India Limited

16 Kilo, Jamuna Nagar Post Office
Umrongso, District Dimahasao
(N.C.Hills), Assam-788931

C/o Dalmia DSP Ltd

Kalyanpur, PO: Banjari Rohtas
District Bihar-821303

C/o Ninaldevi Sakhar Karkhar Prop, Unit of Dalmia Bharat Sugar & Industries Ltd.

Gram Arala-Karanguli,
Tehsil Shirala, Sangli District
Maharashtra-415 405

C/o Adhunik Cement Meghalaya

Adhunik Cement Limestone
Mines Village, Thangskai, PO-
Lumshnong East Jaina Hills
District Meghalaya-793 200

C/o Shree Datta Sakhar Karkhar Prop, Unit of Dalmia Bharat Sugar & Industries Ltd.

A/p-Asurle Porle
Taluk-Panhala, Kolhapur District
Maharashtra-416005

C/o Dalmia Chini Mills

Unit-Nigohi
Shahjahanpur District
Uttar Pradesh-242001

C/o Murli Industries Ltd. (A subsidiary of Dalmia Comont Bharat Ltd)

PO: Naranda, Korpana,
Chandrapur District
Maharashtra-442916

C/o Dalmia Chini Mills

Unit-Ramgarh, Village & Post
Ramgarh, Tehsil-Misrikh,
District Sitapur
Uttar Pradesh-261403

C/o Dalmia Chini Mills

Unit-Jawaharpur, Village-
Jawaharpur Post Ramkot,
Sitapur-District
Uttar Pradesh-261001

Skill development centre opened

A Dalmia Institute of Knowledge and Skill Harnessing Centre (DIKSH), established by the Dalmia Bharat Foundation (DBF), the corporate social responsibility arm of cement manufacturer Dalmia Bharat Ltd., was declared open in Arviyar on Monday.

The centre will provide skill development training to 240 youth annually from Arjalyar and surrounding areas in the trades of home health aide, assistant electrician, and customer relationship management.

Inaugurating the centre, H. Arand, Chief General Manager of NABARD, said empowering youth with essential skills was the key

T. Robert, Unit Head, Dalmia Cement (Bharat), Arjunsar, said by providing comprehensive, hands-on training, and practical workshops, the centre will significantly improve the employability of youth.

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TECHNICAL Resources for investment in climate action and sustainability. Delta Bharat Foundation (DBF), the Corporate Social Responsibility (CSR) arm of Delta Bharat Ltd (DBL) in collaboration with National Bank for Agriculture and Rural Development (NABARD) has introduced a sustainable agricultural programme named 'Climate Resilient Integrated Farming System in Aqualand'. As climate change is increasingly threatening traditional farming, this approach enhances resource efficiency and resilience to farming against drought through diverse agricultural practices. By 2020, the programme will cover 100,000 farmers across 100 villages in Karnataka, India.

[illegible]

Women take the lead in the inaugural completion of training at this newly established centre

Longmont, CO): Institute of Business Development (IBD); the Corporate Social Responsibility (CSR) area of Deloitte Consulting Ltd. (DCL); India's leading e-commerce company, organized a voluntary activity ceremony for its IBSSE (Delhi Institute of Knowledge and Skill Enhancement) trainees at Longmont, Ohio. The event marked the successful completion of the first training conducted at the newly established center. 30 students from the 2006

he was nominated for the completion of his one-year course as General Duty Assistant in Home HealthCare unit, achieving a 94% successful placement rate. In a notable achievement, 26 of the 38 patients were women. The accomplished author won DHR's commitment to empowering women, achieving greater equality and providing sustainable livelihood opportunities. Post assessment, the authors will motivate con-

tion by Health-Care Services. The Health-Care Services Unit is a government agency under NSDC (National Skills Development Corporation) which is dedicated to developing the skills of healthcare professionals. The recently inaugurated DSKSHA centre at Lathuram facilitates skill training and employment for youth in the neighbouring villages. The centre offers training courses to paravets, animal health assistants, General Duty Assistants, Sewing Machine Operators



and Business Correspondent. Present on the occasion were Mr. Ramnarayan Chandra Khatu, District Skill Development and Employment Officer, Rowarkhela and Mr.



Representing Phoenix
Midway Center Manager
DEKSHA Laxiprasanna
Competing on the sec-
tion: Sibi Chitra
Srinivasan, Karanvir De-
vijay, DCSB, and U

David Rappaport said, "At Oshana House, we are dedicated to creating gender-aggressive and inclusive programs that positively impact women in the workplace. Our DGS5Ha centers play a pivotal role in helping our staff grow and empowering people with sustainable livelihoods and opportunities. Additionally, the department's commitment to the healthcare sector is reflected in providing quality care to our communities. Through this mission, we

aim to improve direct provision of health care progressively with further standardization and thereby enhancing the health care infrastructure. We are guaranteeing all the visitors of their successful completion of the program. We also entered into friendly ties with NSIC for the non-cooking support and collaboration. DIKSH, the flagship project from Debraj Bharti Foundation has 20 functional centers across the regions of

ities and has trained over 15,700 individuals in life-saving, monthly wages ranging from US\$ 1,000 to US\$ 2,000. These initiatives significantly improve the quality of life for women, making an OBP's role in promoting sustainable community development. Out of the total enrolled youth in FY 2016, 63% were females, underlining strong gender focus and the significant participation of young women in acquiring essential skills.



Registered Office:

12th floor, Hansalaya Building
15, Barakhamba Road,
New Delhi - 110001 India



dalmiabharatfoundation.org



csr@dalmiabharat.com



@DalmiaDBF



@DalmiaDBF



@Dalmia_DBF