Fund-Raising Document
Dated: August 06, 2026

LIGHT OF LIFE TRUST

Light of Life Trust ("Trust" or "Issuer"), founded in 2002 is a public charitable Trust established in Mumbai. It was officially registered on September 27, 2002 under the Bombay Public Trusts Act, 1950, with registration number E-20474 issued by the Sub-Registrar office, ("SR"). For more information about our Trust, please refer "General Information" and "History and Main Objects" on pages 21 and 68, respectively of this Fund-Raising Document.

Registered Office: One BKC, C-Wing, Unit No. 1519, Plot No. C-66, G-Block, Bandra Kurla Complex, Bandra (E), Mumbai - 400 051, Maharashtra
SSE Registration No.: BSESSENPO0042 ; **Website:** www.lightoflifetrust.org
E-mail: lightoflifetrust@lightoflifetrust.org **Tel.:** +91 98206 89131 **PAN**: AAATL2599R
Trust Contact Person: Ms. Sheela Iyer, **Tel.:** 9820229445;

PUBLIC ISSUE BY OUR TRUST OF ZERO COUPON ZERO PRINCIPAL INSTRUMENTS OF FACE VALUE ₹ 1/- ("ZCZP INSTRUMENTS"), AGGREGATING UP TO ₹ 1,27,83,000 ("ISSUE SIZE" AND SUCH PUBLIC ISSUE HEREINAFTER REFERRED TO AS THE "ISSUE") THROUGH THIS FUND RAISING DOCUMENT. THE ISSUE IS BEING MADE PURSUANT TO THE PROVISIONS OF SECURITIES AND EXCHANGE BOARD OF INDIA (ISSUE OF CAPITAL DISCLOSURE REQUIREMENTS) REGULATIONS, 2018, AS AMENDED ("SEBI ICDR REGULATONS"), READ WITH THE SEBI CIRCULAR DATED SEPTEMBER 19, 2022, BEARING REFERENCE NO. SEBI/HO/CFD/POD-1/P/CIR/2022/120 AND CIRCULAR DATED DECEMBER 28, 2023 BEARING REFERENCE NO. SEBI/HO/CFD/PoD-1/P/CIR/2023/196 ("SSE FRAMEWORK CIRCULAR"), THE GUIDELINES ISSUED BY THE BSE LIMITED ("BSE") NOTIFYING THE NORMS FOR REGISTRATION, ISSUE AND LISTING OF ZCZP INSTRUMENTS BY NPOs ON BSE SOCIAL STOCK EXCHANGE, CONTENTS OF THE FINAL FUND-RAISING DOCUMENT (COLLECTIVELY, "BSE NORMS"), THE COMPANIES ACT, 2013 AND RULES MADE THEREUNDER, EACH AS AMENDED TO THE EXTENT NOTIFIED AND APPLICABLE.

AS PER THE SEBI REGULATIONS, MINIMUM ISSUE SIZE SHALL BE ₹ 50.00/- LAKHS, MINIMUM APPLICATION SIZE SHALL BE ₹ 1,000/- AND MINIMUM SUBSCRIPTION FOR THIS ISSUE SHALL BE 75% OF THE ISSUE SIZE I.E.; ₹ 95.87 Lakhs. OUR TRUST IS IN AND SHALL BE IN COMPLIANCE WITH THE AFOREMENTIONED MENTIONED REGULATIONS.

OUR FOUNDER

Our Founder & Managing Trustee is Mrs. Villy Vispy Doctor; Email: VillyDoctor@gmail.com Tel: +91 98210 23599. For details of our Board of Trustees, see "Our Management" on page 76 of this Fund-Raising Document.

GENERAL RISKS

Investment in zero coupon zero principal instrument is risky, and investors should not invest any funds in such securities unless they can afford to take the risk attached to such investments. Investors are advised to take an informed decision and to read the risk factors carefully before investing in this Issue. For taking an investment decision, investors must rely on their examination of the Issue, including the risks involved in it. Specific attention of investors is invited to the chapters "Risk Factors" and "Material Developments" on pages 10 and 126, respectively of this Fund-Raising Document. These risks are not, and are not intended to be, a complete list of all risks and considerations relevant to the ZCZP Instruments or investor's decision to purchase such securities.

ISSUER'S ABSOLUTE RESPONSIBILITY

The issuer ('social enterprise'), having made all reasonable inquiries, accepts responsibility for and confirms that this fund raising document contains all information with regard to the issuer and the issue which is material in the context of the issue, that the information contained in this fund raising document is true and correct in all material aspects and is not misleading, that the opinions and intentions expressed herein are honestly stated and that there are no other facts, the omission of which make this document as a whole or any of such information or the expression of any such opinions or intentions misleading.

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

The Issue, being an issue of zero coupon zero principal instrument in terms of Chapter X-A of the SEBI ICDR Regulations, there is no coupon rate, or redemption amount applicable. For further details relating to the ZCZP Instruments, including in relation to Eligible Investors of the ZCZP Instruments, please see "Issue Related Information" on page 145 of this Fund-Raising Document. The Issue is not underwritten.

CREDIT RATING

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

LISTING

The ZCZP Instruments offered through this Fund-Raising Document are proposed to be listed on the social stock exchange segment of BSE Limited ("BSE") being BSE Social Stock Exchange (hereinafter referred as, "Stock Exchange") and shall be the Designated Stock Exchange. Our Trust has received 'in-principle' approval from BSE vide their letter bearing number LO\SSE-IP\AG\IP\737\2025-26 dated March 4, 2026.

PUBLIC COMMENTS

The Draft Fund-Raising Document dated **January 02, 2026**, has been filed with the Stock Exchange, pursuant to the provisions of the SEBI ICDR Regulations and was open for public comments for a period of 21 days (i.e., until 5:00 p.m. on **January 22, 2026**) from the date of filing of the Draft Fund-Raising Document with the Stock Exchange. All comments received on the Draft Fund-Raising Document are suitably addressed prior to filing of this Fund-Raising Document with the Stock Exchange.

ADVISORS TO THE ISSUE	REGISTRAR TO THE ISSUE
M/s ERIX ADVISORS **Address:** 303, 3rd Floor, Topaz Building, Bhakti Park, Sector 2, Anik Wadala Link Road, Wadala East, Mumbai – 400037 **Contact Number:** +91 9082503639 **Contact Person:** CS Payal Gupta **Email:** cs@erixadvisors.com **Website**: www.erixadvisors.com	**KFIN TECHNOLOGIES LIMITED** **Address:** 301, The Centrium, 3rd Floor, 57, Lal Bahadur Shastri Road, Nav Pada, Kurla (West), Mumbai – 400 070, Maharashtra, India **Tel:** +91 40 6716 2222 **Facsimile:** +91 40 6716 1563 **Email:** lolt.zczp@kfintech.com **Investor Grievance Email:** einward.ris@kfintech.com **Website:** www.kfintech.com **Contact Person:** M. Murali Krishna **SEBI Registration No.:** INR000000221 **CIN:** L72400TG2017PLC117649

ISSUE PROGRAMME**

Issue opens on: August 10, 2026	Issue closes on: August 21, 2026

** *The Issue shall remain open for subscription on Working Days from 10 a.m. to 5 p.m. (Indian Standard Time) during the period indicated in this Final Fund-Raising Document except that the Issue may close on such earlier date or extended date as may be decided by the Board of Trustees of our Trust, subject to relevant approvals, if any. On the Issue Closing Date, the Application Forms will be accepted only between 10 a.m. and 3 p.m. (Indian Standard Time). For further details please refer to section titled "General Information" on page 21 of this Fund-Raising Document.*

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SECTION I – GENERAL

DEFINITIONS AND ABBREVIATIONS

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

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

General Terms

Term	Description
"We" "NGO" "NPO" "Foundation" "Trust" "LOLT" or "the Issuer"	Light of Life Trust, is a Trust registered under the Trust Act, (validly existing under the Bombay Public Trust Act of 1950) holding a valid Trust Deed and having its Registered office at ONE BKC, C-Wing, Unit No. 1519, Plot No. C-66, G-Block, Bandra Kurla Complex, Bandra (E), Mumbai - 400 051, Maharashtra.
"we", "us", "our"	Unless the context otherwise indicates or implies, refers to our Trust, as at and during the relevant period / Fiscal/ Financial Year.
AR	Annual Report of the Trust
Audited Financial Statement	The audited financial statements of our Trust for the Fiscal Years ended March 31, 2024, March 31, 2025 and March 31, 2026, have been prepared in accordance with applicable accounting standards and have been audited by Agrawal Ashok & Associates.
Auditors or Statutory Auditors	Agrawal Ashok & Associates
Board of Members or Board of Trustees or Our Executive Members or Members	Board of Trustees of our Trust
Charter Document or MOA	Trust Deed of Light of Life Trust executed on September 27, 2002 which shall include all the amendments till date.
ECOSOC	United Nations Economic and Social Council

Industry Related Terms

Term	Description
ABC	Activity-Based Curriculum
ASEP	Anando School Empowerment Programme
ASER	Annual Status of Education Report
ASHA	Accredited Social Health Activist
BMI	Body Mass Index
BoT	Board of Trustees
CAD	Community Awareness Drive
CBO	Community-Based Organisation
Cluster	Center
CSR	Corporate Social Responsibility
DEO	District Education Officer
DFRD	Draft Fund Raising Document
DIET	District Institute of Education and Training
FCRA	Foreign Contribution (Regulation) Act, 2010
FY	Financial Year
GRIHA	Green Rating for Integrated Habitat Assessment
HNI	High Net-Worth Individual

HO	Head Office
HR	Human Resources
HSPQ	High School Personality Questionnaire
ICDS	Integrated Child Development Services
IEC	Information, Education and Communication
ITI	Industrial Training Institute
KPI	Key Performance Indicator
LOLT	Light of Life Trust
MAU	Monthly Active Users
M&E	Monitoring and Evaluation
MIS	Management Information System
MMU	Medical Mobile Unit
MMU App	Medical Mobile Unit Digital Health Application
MoU	Memorandum of Understanding
MoV	Means of Verification
MS-CIT	Maharashtra State Certificate in Information Technology
NEP 2020	National Education Policy 2020
NGO	Non-Governmental Organisation
NITI Aayog	National Institution for Transforming India
ODK	Open Data Kit
PHC	Primary Health Centre
PM	Programme Manager
PRI	Panchayati Raj Institution
RO	Reverse Osmosis (Water Purification System)
RM	Regional Manager
RS-CIT	Rajasthan State Certificate in Information Technology
SAF	Student Action Forum
SCMM	Standard Chartered Mumbai Marathon
SDGs	Sustainable Development Goals
SE	Social Enterprise
SEBI	Securities and Exchange Board of India
SFSEP	Student Friendly Supplementary Education Programme
SHG	Self-Help Group
SIA	Social Impact Assessment
SIP	Solution Implementation Plan
SMC	School Management Committee
SOP	Standard Operating Procedure
SSC	Secondary School Certificate (Class 10 Board Examination)
STEM	Science, Technology, Engineering and Mathematics
SW	Social Worker
TLM	Teaching Learning Materials
TMM	Tata Mumbai Marathon
ToC	Theory of Change
UDISE+	Unified District Information System for Education Plus
UC	Utilisation Certificate
ZCZP	Zero Coupon Zero Principal

Issue Related Terms

Term	Description
Advisor to the Issue	The Advisor to the Issue, namely "M/s ERIX Advisors".
Allotment Advice	The communication sent to the Allottees conveying the details of ZCZP Instruments allotted to the Allottees in accordance with the Basis of Allotment.
Allotment, Allot or Allotted	Unless the context otherwise requires, the allotment of ZCZP Instruments to the successful Applicants pursuant to the Issue.
Allottee(s)	The successful Applicant to whom the ZCZP Instruments are Allotted either in full or part, pursuant to the Issue.
Applicant or Investor	Any person who applies for issuance and Allotment of ZCZP Instruments through the Physical Application Form, the ASBA process or through the UPI Mechanism pursuant to the terms of this Fund Raising Document and the Application Form. For details of ineligible

	investors, please see "Issue Procedure" on page 152 of this Final Fund Raising Document.
Application	An application (whether physical or electronic) to subscribe to the ZCZP Instruments offered pursuant to the Issue by (a) submission of a Physical Application Form, or (b) submission of a valid ASBA Application Form and authorizing an SCSB to block the Application Amount in the ASBA Account, or (c) blocking the Application Amount using the UPI Mechanism, where the Bid Amount will be blocked upon acceptance of UPI Mandate Request by retail investors for an Application Amount of up to ₹500,000; which will be considered as the application for Allotment in terms of this Fund Raising Document.
Application Amount	The aggregate value of the ZCZP Instruments applied for, as indicated in the Application Form for the Issue, which shall not be lesser than ₹ 1000.
Application Form	The Physical Application Form and / or the ASBA Application Form.
ASBA Application Form	(a) form in terms of which an Applicant shall make an offer to subscribe to ZCZP Instruments through the online ASBA process in terms of the BSE Circular, which will be considered as the Application for Allotment of ZCZP Instruments in terms of this Final Fund Raising Document, or (a) form in terms of which an Applicant shall make an offer to subscribe to ZCZP Instruments through the UPI Mechanism in terms of the BSE Circular dated November 14, 2025 read with Circular dated March 25, 2025, which will be considered as the Application for Allotment of ZCZP Instruments in terms of this Final Fund Raising Document.
ASBA Account	An account maintained with a SCSB and specified in the ASBA Application Form which will be blocked by such SCSB to the extent of the Application Amount mentioned in the Application Form by an Applicant and will include a bank account of a retail individual investor linked with UPI, for retail individual investors submitting application value up to ₹500,000.
Banker(s) to the Issue	The Escrow Collection Bank(s) as mentioned in this Final Fund Raising Document.
Basis of Allotment	The basis on which ZCZP Instruments will be allotted to applicants as described in "Issue Procedure – Basis of Allotment" on page 152 of this Fund-Raising Document.
Category I Investors	• Public financial institutions, scheduled commercial banks, and Indian multilateral and bilateral development financial institutions authorised to invest in ZCZP Instruments; • Provident funds and pension funds, each having a minimum corpus of ₹250 million; • Superannuation funds and gratuity funds authorised to invest in ZCZP Instruments; • Alternative Investment Funds, subject to the investment conditions applicable under the Securities and Exchange Board of India (Alternative Investment Funds) Regulations, 2012, and authorised to invest in ZCZP Instruments; • Resident Venture Capital Funds registered with SEBI and authorised to invest in ZCZP Instruments; • Insurance companies registered with the Insurance Regulatory and Development Authority of India (IRDAI) and authorised to invest in ZCZP Instruments; • State industrial development corporations authorised to invest in ZCZP Instruments; • Insurance funds set up and managed by the Army, Navy, or Air Force of the Union of India, authorised to invest in ZCZP Instruments; • Insurance funds set up and managed by the Department of Posts, Government of India, authorised to invest in ZCZP Instruments; • Systemically important non-banking financial companies authorised to invest in ZCZP Instruments; • The National Investment Fund established pursuant to Resolution No. F.No. 2/3/2005-DDII dated November 23, 2005, of the Government of India, as published in the Gazette of India, authorised to invest in ZCZP Instruments; and • Mutual funds registered with SEBI and authorised to invest in ZCZP Instruments. Provided that this category shall not include any investors who are not eligible to invest in ZCZP Instruments under applicable laws. For further details, see "Issue Procedure" on page 152 of this Fund Raising Document.
Category II Investors	• Companies within the meaning of Section 2(20) of the Companies Act, 2013, authorised to invest in ZCZP Instruments;

	• Statutory bodies, corporations, and societies registered under applicable laws in India and authorised to invest in ZCZP Instruments; • Co-operative banks and regional rural banks authorised to invest in ZCZP Instruments; • Trusts, including public or private charitable and religious trusts, authorised to invest in ZCZP Instruments; • Scientific and/or industrial research organisations authorised to invest in ZCZP Instruments; • Partnership firms, in the name of their partners, authorised to invest in ZCZP Instruments; • Limited liability partnerships formed and registered under the Limited Liability Partnership Act, 2008 (No. 6 of 2009), authorised to invest in ZCZP Instruments; • Associations of Persons authorised to invest in ZCZP Instruments; and • Any other incorporated and/or unincorporated body of persons authorised to invest in ZCZP Instruments. Provided that this category shall not include any investors who are not eligible to invest in ZCZP Instruments under applicable laws. For further details, see "Issue Procedure" on page 152 of this Fund Raising Document.
Category III Investors	The following investors are eligible to invest in ZCZP Instruments, subject to applicable laws and authorisations: • Resident Indian individuals; and • Hindu Undivided Families, acting through the Karta, applying for an aggregate investment amount exceeding ₹10,00,000 across all ZCZP Instruments, and authorised to invest in ZCZP Instruments. Provided that this category shall not include any investors who are not eligible to invest in ZCZP Instruments under applicable laws. For further details, see "Issue Procedure" on page 152 of this Fund Raising Document.
Category IV Investors	The following investors are eligible to invest in ZCZP Instruments through the UPI Mechanism, subject to applicable laws and authorisations: • Resident Indian individuals; and • Hindu Undivided Families, acting through the Karta, applying for an aggregate amount up to and including ₹10,00,000 across all ZCZP Instruments in the Issue, and including Retail Individual Investors who have submitted bids for an amount not exceeding ₹5,00,000 in any of the bidding options in the Issue. This category includes HUFs applying through their Karta and excludes Non-Resident Indians (NRIs). Provided that this category shall not include any investors who are not eligible to invest in ZCZP Instruments under applicable laws. For further details, see "Issue Procedure" in this Fund Raising Document.
CDSL	Central Depository Services (India) Limited
Client ID	Client identification number maintained with one of the Depositories in relation to the demat account.
Corporate Office of the Registrar	KFIN Technologies Limited, 301, The Centrium, 3rd Floor, 57, Lal Bahadur Shastri Road, Nav Pada, Kurla (West), Mumbai – 400 070, Maharashtra, India
Date of Allotment	The date on which the Board of Trustees, approves the Allotment of the ZCZP Instruments for the Issue or such date as may be determined by the Board of Trustees.
Demographic Details	The demographic details of the Applicants such as their respective addresses, email, PAN, investor status, MICR Code and bank account detail.

Designated Branches	Such branches of the SCSBs which shall collect the Application Forms, a list of which is available on the website of the SEBI at https://www.sebi.gov.in/sebiweb/other/OtherAction.do?doRecognisedFpi=yes&intmId=34 or at such other websites as may be prescribed by SEBI from time to time.
Direct Online Application	An online interface enabling direct applications through UPI by an app based/web interface, by investors to a public issue of ZCZP instruments with an online payment facility
Designated Intermediaries	Self-certified syndicate banks ("SCSBs"), and the syndicate members with (3-in-1 account) registered on the electronic-IPO Platform of BSE who are authorised to collect Application Forms from the Applicants, in relation to the Issue.
Draft Fund-Raising Document	The Draft Fund-Raising Document dated January 02, 2026 issued in accordance with the SEBI ICDR Regulations, the BSE Norms, and filed with the Stock Exchange for receiving public comments in accordance with the provisions of the SEBI ICDR Regulations.
Escrow Account	Account opened with the Escrow Collection Bank.
Escrow Agreement	Agreement dated July 28, 2026 entered into between the Issuer, the Registrar and the Escrow Collection Bank.
Escrow Collection Bank	The bank which is a clearing member and registered with SEBI as a banker to an issue under the Securities and Exchange Board of India (Bankers to an Issue) Regulations, 1994, and with whom the Escrow Account, in relation to the Issue, will be opened, in this case being ICICI Bank Limited.
Fugitive Economic Offender	A fugitive economic offender as defined under Section 12 of the Fugitive Economic Offenders Act, 2018 and Regulation 2(1)(p) of the SEBI ICDR Regulations.
Final Fund-Raising Document"/ "FFRD	This Final Fund-Raising Document dated August 06, 2026 issued in accordance with the SEBI ICDR Regulations, the Companies Act, 2013, the BSE Norms and will be filed with BSE.
Issue	Public Issue by our Trust of zero coupon zero principal instruments of face value ₹ 1/- each, aggregating up to ₹ 1.2783 Cr.
Issue Opening Date	August 10, 2026
Issue Closing Date	August 21, 2026
Issue Period	The period between the Issue Opening Date and the Issue Closing Date inclusive of both days, during which prospective Applicants can submit their Application Forms.
Issue Size	Up to ₹ 1.2783 Crores.
Mutual Fund	Mutual funds registered with SEBI under the Securities and Exchange Board of India (Mutual Funds) Regulations, 1996.
Not for Profit Organization or NPO	Not for Profit Organization shall have the same meaning as prescribed under Regulation 292A(e) of the SEBI ICDR Regulations, 2018 as amended.
Objects	Objects of this Issue as set out in the section titled "Objects of the Issue" on page 24 of this Fund-Raising Document.
Offer Document	The Draft Fund-Raising Document, this Final Fund-Raising Document, and Application Form.
Physical Application Form	Form in terms of which an Applicant shall make an offer to subscribe to ZCZP Instruments through the physical process which will be considered as the Application for Allotment of ZCZP Instruments in terms of this Fund Raising Document.
Prospectus	This Final Fund-Raising Document filed with the BSE containing, inter alia, the Issue opening and closing dates and other information.
Register of ZCZP Instrument holders	The register of ZCZP Instrument holders maintained by the Issuer by the Depositories in case of ZCZP Instrument held in dematerialized form, and/or the register of ZCZP Instrument Holders maintained by the Registrar.
Registered Brokers	Stockbrokers registered with SEBI under the Securities and Exchange Board of India (Stock Brokers) Regulation, 1992 and the stock exchange having nationwide terminals and eligible to procure Applications from Applicants
Registered Post	Registered post with acknowledgement due.
Registrar Agreement	Agreement dated July 24, 2026 entered into between the Issuer and the Registrar under the terms of which the Registrar has agreed to act as the Registrar to the Issue.
Registrar to the Issue or Registrar	KFIN Technologies Limited.
Social Enterprise	Social Enterprise means either a Not-for-Profit Organization or a For Profit Social Enterprise that meets the eligibility criteria specified under Chapter X-A of the SEBI ICDR

	Regulations.
Stock Exchange	The social stock exchange segment of BSE, being BSE Social Stock Exchange.
Self-Certified Syndicate Banks" or "SCSBs	The banks registered with SEBI, offering services in relation to ASBA, a list of which is available on the website of SEBI at http://www.sebi.gov.in/sebiweb/other/OtherAction.do?doRecognised=yes and updated from time to time and at such other websites as may be prescribed by SEBI from time to time
Sponsor Bank	A Banker to the Issue, registered with SEBI, which is appointed by the Issuer to act as a conduit between the stock exchanges and National Payments Corporation of India in order to push the mandate collect requests and / or payment instructions of the retail individual investors into the UPI for retail individual investors applying through the app/web interface of BSE with a facility to block funds through UPI Mechanism for application value up to ₹500,000. The Sponsor Bank for the Issue is ICICI Bank Limited. .
SSE Framework Circular	SEBI circular dated September 19, 2025, bearing reference no. SEBI/HO/CFD/CFD-PoD-1/P/CIR/2025/129, circular dated September 19, 2022, bearing reference no. SEBI/HO/CFD/PoD1/P/CIR/2022/120, circular dated July 25, 2022, bearing reference no. SEBI/LADNRO/GN/2022/88 & SEBI/LAD-NRO/GN/2022/90, circular dated December 28, 2023, bearing reference no. SEBI/HO/CFD/PoD-1/P/CIR/2023/196 on framework on social stock exchange.
Transaction Documents	Transaction documents shall mean this the Fund-Raising Document, read with any notices, corrigendum, addendum thereto, Registrar Agreement, Escrow Agreement, Tripartite Agreements executed with the Depositories and the Registrar or to be executed by our Trust, as the case may be. For further details please see the section titled, "Material Contracts and Documents for Inspection" on page 182 of this Fund- Raising Document.
Tripartite Agreements	Tripartite Agreement dated February 13, 2026 entered into between our Trust, the Registrar to the Issue and CDSL and Tripartite Agreement dated February 02, 2026 entered into between our Trust, the Registrar to the Issue and NSDL for offering demat option to the ZCZP Instrument Holders.
UPI ID	Identification created on the UPI for single-window mobile payment system developed by the National Payments Corporation of India
UPI Mandate Request" or "Mandate Request	A request initiated by the Sponsor Bank on the Retail Individual Investor to authorize blocking of funds in the relevant ASBA Account through the UPI mobile app/web interface (using UPI Mechanism) equivalent to the bid amount and subsequent debit of funds in case of allotment
Under-subscription	Subscription of the ZCZP Instruments less than 75% of the Issue Size.
Willful Defaulter(s)	Willful defaulter shall have the same meaning as under regulation (2)(1) (iii) of the Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2018.
Working Days	Working days means all days on which commercial banks in Mumbai are open for business. In respect of announcement or issue period, working day shall mean all days, excluding Saturdays, Sundays and public holidays, on which commercial banks in Mumbai are open for business. Further, in respect of the time period between the issue closing date and the listing of the ZCZP Instruments on the Stock Exchange, working day shall mean all trading days of the Stock Exchange for ZCZP Instruments, excluding Saturdays, Sundays and bank holidays, as specified by SEBI.
ZCZP Instruments	Zero coupon zero principal instruments as notified in terms of the notification dated July 15, 2022 issued by the Ministry of Finance.
ZCZP Instrument Holder(s)	The holders of the ZCZP Instruments whose name appears in the database of the Depository and/or the register of ZCZP Instrument Holders (if any) maintained by our Trust, if required under applicable law.

Conventional or Abbreviations

Term/ Abbreviation	Description/Full Form
"₹", "Rupees", "INR" or "Indian Rupees"	Indian Rupees
Board Meeting	Trust Board Meeting

AIF	An alternative investment fund as defined in and registered with SEBI under the Securities and Exchange Board of India (Alternative Investment Funds) Regulations, 2012 as amended from time to time.
ASBA	Application supported by blocked amount
CDSL	Central Depository Services (India) Limited.
Depositories	CDSL and NSDL
Depositories Act	Depositories Act, 1996, read with the rules, regulations, amendments and modifications notified thereunder.
DIN	Director Identification Number.
DP ID	Depository Participant's Identification.
DP or Depository Participant	Depository Participant as defined under the Depositories Act, 1996.
Financial Year, Fiscal or FY or for the Fiscal Year ended	Unless stated otherwise, the period of 12 months commencing on April 1 of the immediately preceding calendar year and ending March 31 of that particular calendar year.
GoI or Government or Central Government	Government of India.
HUF	Hindu Undivided Family.
ITI	Industrial Training Institute
India	Republic of India.
NACH	National Automated Clearing House.
N/A or N.A.	Not applicable.
NEFT	National Electronic Fund Transfer.
NSDL	National Securities Depository Limited.
NSTI	National Skill Training Institute
BSE	BSE Limited
BSE Norms	Norms for issue and listing of ZCZP Instruments by NPOs on BSE Social Stock Exchange and contents of the Final fund raising document.
BSE Social Stock Exchange	Social stock exchange segment of BSE.
PAN	Permanent Account Number.
RTGS	Real Time Gross Settlement.
SCRA	Securities Contracts Regulation Act, 1956, as amended.
SCRR	Securities Contracts (Regulation) Rules, 1957, as amended.
SEBI	Securities and Exchange Board of India.
SEBI Act	Securities and Exchange Board of India Act, 1992, as amended.
SEBI ICDR Regulations	Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2018, as amended from time to time.
SEBI Listing Regulations	Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.
State Government	The government of a state in India.
Stock Exchange	BSE Social Stock Exchange
Year or Calendar Year	Unless the context otherwise requires, shall mean the 12-month period commencing from January 1 and ending on December 31.

Notwithstanding the foregoing, the terms defined as part of "General Information", "Risk Factors", "Key Provisions of Trust Deed", "Financial Information" and "Other Regulatory and Statutory Disclosures" on pages 21, 10, 176, 102 and 140, respectively of this Fund-Raising Document shall have the meaning ascribed to them as part of the aforementioned sections.

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

Certain Conventions

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

Unless otherwise specified, any time mentioned in this Fund-Raising Document is in Indian Standard Time ("IST"). Unless indicated otherwise, all references to a 'year' in this Fund-Raising Document are to a financial year.

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

Presentation of Financial Information

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

The audited financial statements of our Trust for the Fiscal Years ended March 31, 2024, March 31, 2025 and March 31, 2026, have been prepared in accordance with applicable accounting standards and have been audited by Agrawal Ashok & Associates and are included in the section titled "Financial Information" on 102 of this Fund-Raising Document.

Currency and Unit of Presentation

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

Except stated otherwise, Our Trust has presented certain numerical information in this Fund-Raising Document in 'lakh' and 'crores' units or in whole numbers. One lakh represents 1,00,000 and one crore represents 10,000,000. Certain figures contained in this Fund-Raising Document, including financial information, have been subject to rounding adjustments. Unless set out otherwise, all figures in decimals, including percentage figures, have been rounded off to two decimal points. In certain instances, (i) the sum or percentage change of such numbers may not conform exactly to the total figure given; and (ii) the sum of the numbers in a column or row in certain tables may not conform exactly to the total figure given for that column or row. Further, any figures sourced from third party industry sources may be rounded off to other than two decimal points to conform to their respective sources.

General Risk

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

Specific attention of investors is invited to statement of risk factors contained under section "Risk Factors" on page 10 of this Fund-Raising Document. These risks are not, and are not intended to be, a complete list of all risks and considerations relevant to the ZCZP Instruments or investor's decision to purchase such securities.

FORWARD LOOKING STATEMENTS

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

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

- Reduction or discontinuation in the donations or grants received by us;
- Changes in applicable law governing corporate social responsibility policies;
- Failure to retain and attract professionals; and
- Impact of the COVID-19 pandemic or the outbreak of any new pandemic on our operations.

For further discussion of factors that could cause our actual results to differ, see "Risk Factors" on 10 of this Fund-Raising Document.

All forward-looking statements are subject to risks, uncertainties and assumptions about our Trust that could cause actual results and impact to differ materially from those contemplated by the relevant statement. The forward-looking statements contained in this Fund-Raising Document are based on the beliefs of management, as well as the assumptions made by and information currently available to management. Although our Trust believes that the expectations reflected in such forward-looking statements are reasonable at this time, it cannot assure investors that such expectations will prove to be correct or will hold good at all times. Given these uncertainties, investors are cautioned not to place undue reliance on such forward- looking statements.

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

SECTION II – RISK FACTORS

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

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

Internal Risk Factors

1. **Over-reliance on a small set of senior programme and operational leaders creating continuity and institutional-knowledge risk.**

The Trust's growth across multiple states and thematic programmes has been supported by a compact senior team and experienced programme leads whose tacit knowledge, relationships with district stakeholders, and technical know-how are critical to sustaining delivery. If one or more of these individuals were to leave, be unavailable, or be reassigned, there is a material risk of disruption to partnership relationships, donor reporting continuity, programme quality (especially for flagship Project Anando and ASEP), and speed of decision-making in regionally complex clusters. This is amplified by the organisation's rapid geographic expansion and a heavy dependence on cluster coordinators and field social workers to translate strategy into frontline practice.

Mitigation:
LOLT is reducing this risk through documented succession planning, role shadowing, and formal knowledge-transfer processes that pair senior leads with mid-level managers. Key mitigation actions include developing position-specific SOPs and handover packs for cluster operations, creating a roster of deputy coordinators who can step in temporarily, instituting quarterly leadership-transfer simulations, and maintaining an internal talent pipeline through targeted training and retention incentives (recognition, modest retention bonuses, and career-development pathways into Anando Plus/ASEP leadership). The Trust also schedules periodic partner-facing co-presentations (so relationships are held by a small team rather than an individual) and archives partnership and programme documentation centrally to shorten ramp-up time for replacements.

2. **Programme quality dilution and inconsistent delivery due to rapid cluster expansion and uneven field staff capacity.**

As LOLT scales its cluster-based model across diverse geographies (Maharashtra, Rajasthan, MP, Gujarat, Odisha), there is a risk that centre- and school-level programme fidelity will vary, producing inconsistent learning outcomes, weakened teacher engagement under ASEP, and gaps in home-visit/counselling quality in Project Anando. Geographic dispersal, varied local infrastructure, differing school cooperation levels, and variable skill levels among field social workers and trainers can create uneven beneficiary experiences, affect impact metrics (retention, SSC pass rates), and expose the Trust to reputational risk with funders and community stakeholders.

Mitigation:
Operational measures to address delivery inconsistency include standardised curriculum toolkits, facilitator guides, and an expanded mentoring cadence where senior pedagogical coaches conduct periodic in-person lesson observations and remote coaching sessions. The Trust is rolling out a competency-based induction and refresher training calendar for all field staff, supplemented by digital micro-learning modules for quick upskilling. Cluster performance is tracked through harmonised beneficiary progress cards and quarterly academic audits; under-performing clusters receive targeted improvement plans with time-bound milestones. Additionally, ASEP engagement includes formal MOUs with partner schools that outline roles, accountability, and minimum resource commitments to stabilise the operating environment.

3. **Cashflow pressure and lease/operational cost exposure arising from multiple short-term leases and uneven funding cycles.**

LOLT operates from numerous leased regional centres with staggered lease terms and rising rent schedules across locations (many leases renewed in 2025-2026. Combined with the funding profile of project grants (timing of tranches, donor conditionalities) and the cost of running MMUs, digital classrooms, and livelihood centres, the organisation faces a liquidity

and budget-variability risk where shortfalls could force programme retrenchment, delayed staff payments, or reduced community services during lean months.

Mitigation:
To manage cashflow and lease exposure, LOLT is putting in place a multi-pronged approach: centralised budget forecasting with monthly cashflow projections that incorporate conservative scenarios, renegotiation of lease terms where possible to align payment cycles with funding receipts, and a prioritised reserve policy (maintaining a minimum operating reserve equivalent to X months of fixed costs). The finance team is also diversifying revenue by actively pursuing multi-year grants, CSR partnerships specifically for capital/infrastructure, and restricted contingency buffers in grant proposals. Operationally, the Trust is conducting periodic site rationalisation reviews to consolidate underperforming or high-cost centres and shifting some fixed costs to variable arrangements (shared office spaces, pay-per-use community halls) where feasible.

4. **Inadequate data governance and digital-technology risk affecting MMU App, beneficiary progress cards, and digital learning platforms.**

LOLT's increased reliance on digital tools, the MMU App for patient tracking, beneficiary progress cards, EdTech content for blended learning, and district dashboards ,introduces risks related to data accuracy, inconsistent data-entry practices by field staff, unsecured storage of sensitive beneficiary information (including children's records), and interruptions to services if applications are not maintained or integrated properly. Poor data governance could undermine monitoring & evaluation accuracy, delay referrals, expose the Trust to data privacy non-compliance, and erode donor confidence.

Mitigation:
Mitigations include a formal data governance framework that sets out data-collection standards, role-based access controls, retention and anonymisation policies, and mandatory staff training on data protection and consent (with child-data safeguards). The IT team conducts weekly data-quality checks and monthly reconciliation between digital records and paper progress cards; critical systems (MMU App, dashboards) have defined SLAs with vendors and contingency backup plans. The Trust is also implementing encryption for sensitive fields, periodic penetration testing, and a consent-based model for storing student and patient data, aligning practices with national guidelines and donor requirements.

5. **Child protection and safeguarding lapses in remote field activities, school interactions, MMU camps, and residential events.**

Working with vulnerable children across remote and tribal contexts exposes LOLT to safeguarding risks including inappropriate conduct by staff/volunteers, inadequate reporting of child protection incidents, and insufficient safe recruitment and background screening in rapidly staffed clusters. Events such as residential camps, excursions, and one-on-one counselling/home visits create opportunities where weak procedures could lead to harm or accusations, with significant legal, ethical, and reputational consequences.

Mitigation:
The Trust has instituted a strengthened child protection policy that mandates enhanced safe recruitment (ID verification, reference checks), compulsory safeguarding training for all staff and volunteers, and a clear reporting and investigation protocol with designated Child Protection Officers at regional level. All events now require pre-approved risk assessments and two-adult minimum rules for one-on-one settings; counsellors follow documented case-management protocols and maintain secure, confidential records. Community-facing mitigations include parent/SMC sensitisation on reporting channels, visible grievance redressal contact points at every centre, and regular external audits of safeguarding compliance.

6. **Operational inefficiencies and programme delays arising from incomplete standardisation of processes across diverse thematic verticals and geographic clusters.**

The Trust operates multiple large programmes- Anando, ASEP, Livelihoods, MMU, Digital Classrooms, each with its own workflows, documentation needs, and field realities. While SOPs exist, variations in how clusters interpret or adapt them can lead to inconsistent execution, delayed monthly deliverables, uneven quality in counselling or school engagement, and a lack of comparability across monitoring indicators. As newer regions onboard staff quickly, process drift becomes more prominent, creating avoidable rework, repeated clarifications from the operations team, and slower responsiveness to donor and partner requirements.

Mitigation:
The organisation is working toward full operational harmonisation by revising all programme SOPs into a unified operations manual with standard templates, timelines, and quality thresholds. A central Operations Quality Desk is being formed to review all field submissions for adherence and provide corrective guidance. Quarterly cross-programme workshops reinforce uniform interpretations of procedures, while cluster leads are given checklists that ensure all monthly operational steps are completed consistently. Digital forms and dashboards are being introduced to reduce subjective variation and create a single source of truth for monitoring.

7. **Staff burnout, attrition, and morale decline due to high caseloads, extensive travel, and emotionally demanding work with vulnerable communities.**

Field social workers, counsellors, MMU staff, and livelihood facilitators operate in resource-poor environments, often navigating long travel routes, challenging household conditions, and emotionally stressful cases involving child vulnerability, health disparities, academic deficits, and community resistance. Over time, these pressures can lead to compassion fatigue, reduced quality of engagement with beneficiaries, increased absenteeism, and higher attrition, particularly in rural and tribal blocks where replacement recruitment is slow. Continual turnover also weakens relationships with schools, Panchayats, and community groups.

Mitigation:
LOLT is institutionalising a structured staff wellbeing framework including rotation of travel-intensive responsibilities, monthly reflective group sessions, access to professional counselling support, and workload-balancing tools for supervisors. Travel budgets are being reviewed to reduce unnecessary time on the road, and select clusters are piloting micro-territories to limit distances. Long-term retention is supported through recognition programmes, transparent career pathways into senior facilitator or cluster-lead roles, and targeted capacity-building workshops that reinforce staff confidence and motivation.

8. **Breakdown in school and institutional relationships jeopardising access and continuity of ASEP and Anando interventions.**

The organisation relies heavily on the cooperation of schools, headmasters, teachers, and district education officials to conduct mentorship sessions, remedial classes, digital learning activities, and academic tracking. Changes in school leadership, political dynamics within education departments, or shifting district priorities can quickly weaken these partnerships. Loss of access, even temporarily, can disrupt months of programming, affect mandated session counts, reduce student attendance, and undermine outcome indicators such as SSC performance and level-wise learning gains.

Mitigation:
To stabilise institutional partnerships, LOLT is diversifying relationship ownership so that multiple staff members, not just one coordinator, maintain communication with school leadership. The Trust is formalising engagement through written MOUs, periodic joint review meetings, and clear schedules communicated at the start of each term. Advocacy notes highlighting programme benefits are shared with newly transferred officials to rapidly orient them. Where relationships weaken, regional managers intervene to re-establish expectations, and alternate schools are pre-identified in each cluster as contingency options.

9. **Inadequate monitoring and evaluation consistency leading to unreliable reporting and weakened ability to demonstrate impact.**

Different programme verticals use tools such as progress cards, aptitude assessments, MMU patient registers, counselling logs, attendance sheets, and livelihood-training trackers. Without rigorous standardisation, field teams may interpret indicators differently, collect insufficient data, or record entries inaccurately, affecting the integrity of donor reports, centre scorecards, and programme evaluations. Inconsistent M&E also makes it harder to compare outcomes across clusters or identify early signs of underperformance.

Mitigation:
The M&E unit is introducing a unified indicator dictionary and an integrated data-collection framework aligned with programme designs. Routine data audits are conducted monthly at cluster level and quarterly at regional level, with feedback loops that help field teams correct gaps immediately. Digital tools incorporate mandatory fields to reduce incomplete submissions. Capacity-building sessions train staff in data ethics, coding conventions, and proper use of assessment tools. Annual evaluations include external validation for a subset of clusters to enhance credibility with donors.

10. **Gaps in recruitment quality and onboarding effectiveness leading to mismatched competencies and prolonged learning curves in field and cluster roles.**

As the Trust expands across new geographies, recruitment is often accelerated to meet programme start timelines, which increases the chance of hiring staff whose competencies do not fully align with the demands of intensive fieldwork, school engagement, or technical tasks such as digital reporting and counselling. Inadequate role clarity during hiring, inconsistent interview panels, and limited practical skill-testing can result in staff requiring extended handholding or, in some cases, early attrition. These gaps slow programme rollout, create uneven beneficiary experiences, and increase workload for already stretched supervisors.

Mitigation:
The HR team is strengthening recruitment protocols by introducing standardised role competency frameworks, structured interviews, and scenario-based practical assessments for field-facing positions. A revised induction programme, blending classroom orientation with supervised field immersion is being rolled out across regions to ensure all new staff internalise

programme expectations before independent field deployment. A 60-day performance checkpoint allows early identification of onboarding gaps, enabling targeted support or redeployment where necessary.

11. Ineffective internal communication leading to misalignment between programme design, field execution, and reporting expectations.

With multiple programmes, regional centres, and partner schools, information often travels through several layers national office to regional managers to cluster leads to field staff. If communication is unclear, delayed, or overly verbal rather than documented, teams may misunderstand revised programme guidelines, donor changes, reporting formats, or session schedules. These communication lapses lead to inconsistent implementation, duplicated work, avoidable errors in reporting, and reduced responsiveness to time-sensitive needs.

Mitigation:
LOLT has an established structured communication framework comprising weekly cluster calls, fortnightly regional review meetings, and monthly written operational bulletins that consolidate programme updates and key directives. Each programme has designated communication focal points responsible for document control, version management, and template standardisation. All critical operational instructions are issued through formal written circulars and stored on a centralised shared repository to ensure uniform access and traceability. Supervisors use "read and confirm" mechanisms to verify message receipt and ensure clarity and consistency of communication across all field teams.

12. Inadequate documentation and case management for high-need children resulting in delayed interventions and weak follow-up.

Social workers often manage complex cases involving academic underperformance, emotional distress, home instability, early marriage risks, or school dropout tendencies. If documentation is incomplete such as missing assessment notes, irregular follow-up entries, or unrecorded parental meetings, critical patterns may be overlooked. Poor case management weakens escalation pathways, affects timely referrals to counselling or external services, and reduces the Trust's ability to demonstrate programme effectiveness.

Mitigation:
A structured case-management protocol with mandatory documentation touchpoints, baseline assessment, intervention plan, monthly follow-up, and closure notes is being enforced across all clusters. Supervisors conduct periodic file audits, providing corrective guidance to strengthen quality. Counsellors and social workers receive specialised training on case recording, confidentiality, and referral mapping. Digital case sheets are being piloted to reduce errors and prompt staff when follow-up is overdue.

13. Risk related to availability and continuity of specialised internal technical resources.

The Trust implements specialised programme components, including livelihood skills, digital education, advanced teacher training, and MMU-based health services, through its internal technical and programme teams. While these capacities are available in-house, any temporary unavailability of key personnel or uneven distribution of expertise across locations may pose a risk to continuity or consistency of programme delivery if not adequately managed.

Mitigation:
The Trust maintains documented SOPs, standard curricula, and internal training materials for all specialised programme components. Responsibilities are distributed across multiple team members, and internal cross-training is undertaken to ensure backup capacity. Periodic reviews and internal refresher trainings support continuity and consistent quality of delivery across locations.

14. Misalignment between programme planning cycles and financial disbursement timelines causing operational bottlenecks and delayed activity rollout.

Programme calendars for Anando, ASEP, MMU camps, and livelihood sessions often require advance confirmations, bookings, and procurement. However, donor tranche releases, internal budget approvals, or delays in fund utilisation reports can create mismatches between when funds are available and when activities must occur. This misalignment can lead to postponed sessions, reduced frequency of community engagement, compromised quality due to hurried spending, and heightened pressure on programme teams to complete outputs within compressed timelines.

Mitigation:
The Trust is integrating financial planning directly into programme workplans through a joint annual calendar shared between Finance and Operations. Quarterly cashflow projections are updated with real-time revisions and shared with programme managers. A system of micro-advances for essential field-level activities ensures continuity even during tranche delays.

Additionally, donor reporting is being streamlined to reduce bottlenecks that slow fund releases, while multi-donor pooling for select activities reduces dependency on a single funding timeline.

15. Inadequate supervision bandwidth for regional and cluster managers leading to insufficient field support and oversight gaps.

Regional managers and cluster leads often oversee multiple teams, diverse programme components, and geographically dispersed sites. When supervision responsibilities expand without proportional staffing, managers become stretched and unable to provide timely field visits, quality checks, coaching, and troubleshooting. This can result in low-quality sessions, delayed corrective action, weak uptake of new SOPs, and limited ability to mentor junior staff ultimately affecting programme outcomes and reporting accuracy.

Mitigation:
To improve supervision bandwidth, LOLT is introducing a tiered supervision structure with senior field mentors and deputy cluster leads supporting review visits and providing coaching. Workload analysis is being conducted to rationalise manager-to-team ratios across regions. A standardised monthly supervision plan ensures predictable field touchpoints, while digital dashboards reduce time spent on manual report consolidation. Leadership training equips supervisors with tools for time management and remote-monitoring techniques.

16. Risks arising from fragmented procurement practices and inconsistent vendor performance affecting programme logistics and quality.

Procurement of learning materials, digital devices, livelihood equipment, MMU supplies, and training resources often happens across multiple states with varied vendor ecosystems. Inconsistent sourcing practices, delays in vendor deliveries, lack of price benchmarking, or quality discrepancies across batches can disrupt scheduled activities, compromise training quality, and cause wastage or rework. Poor vendor oversight also increases exposure to financial irregularities or non-compliance.

Mitigation:
The Trust is centralising key procurement categories while establishing pre-approved vendor panels for standard items. A unified procurement SOP now outlines documentation, quality checks, comparative quotations, and delivery timelines. Regional stores verify material quality through random sampling before distribution. Vendor performance reviews are conducted quarterly, and underperforming vendors are replaced proactively. Digital tracking of purchase orders provides transparency and reduces delays.

17. Technology adoption gaps among field staff reducing the effectiveness of digital data systems, dashboards, and blended-learning tools.

While programmes increasingly rely on digital tools MMU App, progress-card entry modules, training videos, and dashboards- some field staff struggle with device handling, app navigation, data entry accuracy, or language barriers in digital interfaces. These gaps lead to incomplete submissions, inconsistent data, reduced utilisation of digital content in classrooms, and under-reporting of important indicators. In MMU, errors in digital patient records can directly affect service continuity.

Mitigation:
LOLT is conducting structured digital literacy training, starting with foundational device skills and gradually moving to programme apps and dashboards. Troubleshooting clinics are held monthly where staff can resolve practical challenges hands-on. Programme apps are being simplified with user-friendly interfaces and prompts to reduce errors. Supervision checklists include digital competencies, and peer champions within each cluster support ongoing reinforcement and rapid problem-solving.

18. Inefficiencies and inconsistencies in partnership management with CSR donors, government bodies, and institutional partners impacting trust and long-term funding security.

As partnerships evolve, differing expectations, delayed reporting, unclear communication channels, or inconsistent engagement can cause partners to feel undervalued or disconnected from on-ground realities. Without a systematic approach to relationship management, important contextual shifts- such as changes in corporate CSR priorities or government leadership, may not be detected early. Weak stewardship increases the risk of donor dissatisfaction, reduced renewals, or overly intrusive partner interventions at project sites.

Mitigation:
The organisation is implementing a structured partnership stewardship framework that includes quarterly partner engagement plans, co-created review agendas, and timely submission of narrative and financial reports. Each major donor or government partner is assigned a dedicated relationship manager who ensures consistency and responsiveness. Periodic field immersion

visits are organised to strengthen transparency and build confidence in implementation quality. An annual partnership scorecard helps track satisfaction, feedback points, and renewal likelihood.

19. Limited contingency planning for staff absences, sudden surges in beneficiary needs, or unexpected operational disruptions leading to service continuity gaps.

The Trust's programmes depend heavily on predictable field schedules- school sessions, MMU camp days, counselling follow-ups, livelihood batches. When a staff member is unexpectedly absent due to illness, personal emergencies, or extended leave, or when sudden beneficiary needs arise (e.g., dropout cases, crisis counselling), teams often struggle to redistribute responsibilities quickly. Inadequate contingency structures create session cancellations, reduced MMU footfall, missed follow-ups, and frustration among schools and communities who rely on predictable engagement.

Mitigation:
LOLT is formalising cluster-level contingency plans that include backup staff assignments, on-call support from neighbouring clusters, and pre-approved postponement protocols that maintain transparency with schools and communities. A shared regional pool of trained floating staff is being developed to temporarily cover critical functions. Supervisors track absence patterns and align leave approvals to avoid overlapping shortages. Digital scheduling tools allow real-time updates so teams can reallocate tasks promptly.

20. Weak integration between programme verticals resulting in duplication of efforts and missed opportunities for cross-programme synergy.

Although the Trust operates multi-thematic interventions-education, health, livelihoods- verticals sometimes function in silos. For example, livelihood needs identified during counselling sessions may not be systematically referred to skill centres, MMU findings may not always inform school-based health sensitisation sessions, and digital classroom enhancements may not be leveraged during Anando academic support. This fragmentation reduces efficiency and limits the holistic support the organisation aims to provide to communities.

Mitigation:
A cross-programme integration framework is being implemented where vertical teams conduct joint monthly reviews, share beneficiary insights, and identify linkage opportunities. Standard referral pathways have been created so that beneficiaries identified in one programme can seamlessly access services in another. Integrated reporting templates highlight cross-programme achievements. Leadership is encouraging thematic collaborations- such as joint health-education camps- to foster a unified programme identity.

21. Potential safeguarding lapses in volunteer-led or externally supported activities due to inconsistent training and oversight.

While the organisation maintains strong internal safeguarding systems, occasional involvement of volunteers, visiting trainers, interns, or community-based assistants introduces variability in adherence to safeguarding norms. If these individuals are insufficiently oriented or not monitored effectively, there is a risk of inappropriate interactions, breach of confidentiality, or mishandling of sensitive information. Even isolated incidents can significantly affect trust with beneficiaries and communities.

Mitigation:
LOLT has expanded safeguarding protocols to mandate orientation sessions for all volunteers and external facilitators before they engage with children or communities. A simplified but mandatory code of conduct has been created for short-term contributors. Supervisors are required to remain present or conduct unannounced checks during externally led sessions. Volunteer documentation now includes reference checks and signed compliance declarations. Any concerns raised are escalated through the child-protection officer network for swift response.

22. Inconsistent utilisation and maintenance of programme infrastructure, learning centres, digital equipment, MMU devices, resulting in reduced operational efficiency and increased costs.

Physical and digital assets form the backbone of programme delivery, yet varying levels of care, maintenance, and utilisation across clusters can lead to premature wear and tear, equipment failures, or underuse of valuable resources. Damaged digital devices limit the rollout of EdTech components, and poorly maintained learning spaces affect the quality of sessions and community perception. Delays in repair or replacement further slow programme activities.

Mitigation:
A structured asset management system is being implemented with asset tagging, maintenance calendars, and cluster-wise utilisation tracking. Field teams are trained in basic troubleshooting and care guidelines for digital tools. A central repair vendor panel ensures timely servicing and cost-efficient maintenance. Preventive checks are scheduled monthly for MMU equipment and quarterly for centre infrastructure. Replacement triggers are defined to ensure operational continuity.

23. Potential reputational risk arising from inconsistent beneficiary communication, unresolved grievances, or perceived lack of transparency at community and school levels.

Beneficiaries, parents, school staff, and community members form perceptions based on day-to-day interactions with field staff. Delayed responses to queries, inconsistent messaging about programme offerings, or inadequate handling of concerns can create misunderstandings or dissatisfaction. Without a consistent communication strategy and grievance redressal mechanism, minor issues may escalate and undermine trust, participation, and programme credibility.

Mitigation:
LOLT is deploying a standardised beneficiary communication protocol that defines what information must be shared, when, and by whom. Visible contact details for grievance escalation are displayed at centres and communicated during sessions. Cluster leads conduct monthly community meetings to clarify expectations and address concerns early. All grievances are logged, tracked, and closed through a central register reviewed by regional managers to ensure accountability and learning.

External Risk Factors

24. Volatility in government education and social-sector priorities leading to fluctuating support for school access, permissions, and collaborative field activities.

Changes in local or state-level government priorities, such as shifts in education department focus, restructuring of district mandates, or introduction of new schemes, can alter the degree of cooperation extended to NGO-led programmes. Transfers of headmasters, block officers, or district coordinators can abruptly change permissions for school access, timings for facility use, or willingness to participate in joint reviews. Such shifts risk disrupting Anando, ASEP, and digital-learning sessions, and may require repeated reorientation efforts.

Mitigation:
LOLT maintains regular engagement with district and block education authorities through structured review meetings, formal MOUs, and continuous communication channels that remain active irrespective of personnel changes. The organisation develops advocacy briefs showcasing programme outcomes to quickly reorient newly appointed officials. By cultivating relationships at multiple hierarchical levels and not relying solely on individual champions, the Trust creates resilience against sudden priority shifts.

25. Socio-cultural resistance from families and communities affecting participation in education, counselling, livelihood training, and health initiatives.

In several communities, entrenched socio-cultural norms, such as prioritising household labour over girls' education, early marriage expectations, hesitation to discuss emotional wellbeing, or scepticism toward external organisations, can limit beneficiary participation. Families may withdraw children from programmes, resist counselling recommendations, ignore MMU referrals, or restrict mobility for livelihood trainees. Such resistance can reduce programme reach, impact indicators, and retention rates.

Mitigation:
The Trust leverages sustained community engagement through parent meetings, home visits, and sensitisation workshops to address misconceptions and demonstrate the value of education, health access, and skill development. Local influencers, teachers, Panchayat members, and alumni are mobilised to endorse programme benefits. Communication materials are adapted to local languages and contexts, and repeated engagement is prioritised to build familiarity and trust over time.

26. Economic instability, inflation, or livelihood shocks affecting household ability to support continued education and programme participation.

External economic pressures such as job losses, rising transportation costs, seasonal migration, or inflation can force families to deprioritise children's education or health needs. Students may be pushed into work, relocate with migrating parents, or reduce attendance at sessions. For livelihood programmes, trainees may drop out because they cannot afford even minimal associated costs or because families seek immediate income rather than skill development.

Mitigation:
LOLT strengthens economic resilience through counselling that helps families plan around academic calendars, flexible scheduling for livelihood batches, and facilitation of linkages to government welfare schemes wherever possible. The Trust tracks economic vulnerabilities during home visits and prioritises at-risk families for intensified follow-up. Partnerships with CSR donors also allow the organisation to keep programme access free and provide low-cost transport support in some clusters.

27. Natural disasters, extreme weather, and environmental disruptions affecting access to communities, school operations, and MMU outreach.

Floods, heatwaves, cyclones, heavy monsoons, or drought conditions can severely affect attendance, school functioning, and planned MMU routes particularly in rural and tribal locations. Roads may become inaccessible, centres may temporarily shut down, and health needs may surge beyond normal programme capacity. Environmental disruptions can create long programme pauses and affect outcome achievement timelines.

Mitigation:
LOLT prepares seasonal contingency plans that outline alternative delivery mechanisms such as remote check-ins, condensed schedules, or relocating sessions to safer community spaces. MMU routes are adjusted with support from local authorities, and buffer days are built into the outreach calendar. The organisation also realigns monitoring indicators during disaster periods to ensure reporting reflects contextual realities. Staff receive training on emergency preparedness and safe travel protocols.

28. Policy or regulatory changes in NGO compliance requirements (CSR rules, FCRA norms, labour laws, data regulations) potentially impacting funding, operations, or reporting obligations.

Frequent changes in compliance frameworks such as adjustments to CSR funding guidelines, amendments to labour regulations for contract staff, or evolving data-protection norms create uncertainty and may require rapid shifts in operational processes. Non-alignment, even temporarily, could delay funding approvals, complicate donor audits, or expose the organisation to penalties. Sudden regulatory shifts also increase administrative workload.

Mitigation:
LOLT monitors regulatory developments through legal advisors, industry networks, and periodic training for finance, HR, and senior leadership. Compliance checklists are updated regularly, and all programme teams are oriented on changes that affect field operations or documentation. The Trust maintains organised records to ensure readiness for audits and statutory reporting. Diversifying funding sources also reduces risk linked to any single regulatory channel.

29. Political dynamics, election cycles, and shifting local power structures influencing community cooperation, school functioning, and field mobility.

In many operational geographies, local political actors ward members, Panchayat leaders, block-level representatives hold significant influence over community decisions and school governance. Election periods often disrupt school schedules, alter community sentiments, and temporarily politicise NGO activities. If local leaders shift their stance or if rival groups contest visibility, field teams may face obstacles in conducting sessions, organising community events, or maintaining neutral access to facilities. Such political fluctuations can weaken programme continuity even when no conflict exists.

Mitigation:
LOLT maintains strict political neutrality and engages all relevant local stakeholders transparently through courtesy visits, joint reviews, and public sharing of programme outcomes. By fostering broad-based relationships rather than relying on a single leader, the Trust minimises vulnerability to political turnover. During election cycles, the organisation reschedules activities to avoid sensitive periods, follows district guidelines, and emphasises clear communication with communities to maintain trust and neutrality.

30. Public health emergencies and disease outbreaks disrupting school functioning, affecting MMU outreach, and reducing community willingness to engage.

Disease outbreaks (influenza, vector-borne diseases, pandemics) can lead to school closures, reduced classroom attendance, travel restrictions, or hesitancy among families to participate in group activities. MMU services may be reprioritised by local health authorities, or community gatherings for livelihood training may be considered unsafe. Past experiences show that public health crises can cause prolonged programme suspensions or shifts to remote modalities for which some beneficiaries are not well-equipped.

Mitigation:
The Trust maintains health-safety protocols including hygiene practices, PPE usage during MMU camps, and guidelines for safe group sessions. Remote engagement models (phone-based follow-ups, digital learning content, tele-counselling) are kept ready for activation when necessary. Coordination with local health departments ensures timely guidance and alignment with district safety measures. Staff receive training on community sensitisation to maintain confidence during public health disruptions.

31. Local safety concerns, unrest, or security incidents limiting field team mobility and reducing safe access to schools and communities.

Certain operational areas occasionally experience theft incidents, localised unrest, protests, or heightened tensions that make travel unsafe for field teams. Poorly lit roads, isolated villages, or unsafe travel timings further aggravate risks. If teams feel unsafe, sessions may be cancelled, evening batches may be discontinued, and MMU outreach may be restricted directly affecting service delivery and community engagement.

Mitigation:
The organisation follows a safety-first protocol that empowers staff to halt travel when conditions appear unsafe. Regional managers coordinate with local authorities and community leaders for safety updates before planning routes. Travel rosters avoid late-evening movements, and team-based travel is encouraged for remote areas. Incident reporting mechanisms ensure rapid institutional response, and alternative delivery sites are identified in high-risk zones to maintain continuity.

32. Heightened vulnerability to early marriage and child labour among adolescents leading to sudden programme dropout and long-term discontinuity.

In several operational geographies especially tribal, migrant, or economically distressed belts adolescent girls face pressure for early marriage, while boys are often pulled into wage labour or family occupations. These pressures escalate during agricultural or festival seasons, creating sharp drop-offs in attendance and sudden withdrawal from the programme. The risk increases when families perceive short-term economic benefit from removing children from school, undermining long-term educational goals and weakening programme continuity.

Mitigation:
LOLT addresses this risk through intensified family counselling, structured engagement with Panchayat bodies, and school authorities to reinforce legal norms and highlight long-term economic advantages of continued education. Social Workers maintain an MIS-based list of at-risk children, triggering early-warning follow-ups. Community campaigns and adolescent-led advocacy groups are deployed in villages with repeated instances, while escalation protocols ensure timely support from district-level child protection authorities.

33. Gender-based mobility restrictions and entrenched socio-cultural norms limiting girls' participation in education, exposure visits, and group-based learning.

In many communities, girls' mobility is curtailed due to cultural norms, perceived safety risks, or domestic workload expectations. Families may restrict attendance at centre sessions, refuse permission for exposure visits, or selectively allow participation only when accompanied by female staff. These restrictions reduce consistency of engagement and disproportionately impact girls' learning trajectories, confidence-building, and long-term retention in school.

Mitigation:
LOLT deploys female Social Workers in sensitive clusters and ensures all group travel follows documented safety protocols. Parent–daughter joint sessions build trust and demonstrate the constructive outcomes of girls' participation. Gender sensitisation meetings with community elders help shift perception, and door-to-door counselling reinforces the importance of uninterrupted education. Where mobility remains limited, centre-based clusters and flexible session timings reduce constraints.

34. Teacher attrition, frequent transfers, or resistance to programme-linked pedagogical practices affecting ASEP implementation quality.

Government schools frequently undergo teacher reshuffling, mid-year transfers, or staffing shortages, leading to inconsistent classroom support, shifting coordination points, and reduced continuity in ASEP-aligned pedagogy. Teachers may also resist new instructional approaches, feel overburdened by administrative load, or be hesitant to collaborate in co-facilitation. This disrupts classroom alignment, reduces fidelity of remedial integration, and weakens the bridge between NGO support and school outcomes.

Mitigation:
LOLT builds redundancy by engaging not only headmasters but multiple teachers per school through orientation sessions. Teacher training modules are simplified into practical, time-efficient formats. Regular joint reviews strengthen collaboration and clarify role boundaries. When transfers occur, rapid on boarding briefs are shared with incoming teachers. Relationship-building efforts ensure that even resistant teachers gradually engage through demonstrations of improved student performance.

35. Parental disengagement among daily-wage or migrant families leading to weak reinforcement of learning at home and inconsistent attendance.

In many target locations, both parents work long hours as daily wage earners, leaving little time for academic supervision, counselling participation, or reinforcement of programme activities at home. Some families migrate seasonally for labour,

temporarily disconnecting children from centre sessions or school. Parental disengagement reduces accountability for attendance, affects motivation, and increases the risk of dropout.

Mitigation:
The Trust enhances parental participation through flexible meeting timings, cluster-based parent engagement groups, and simple communication tools such as WhatsApp updates and voice notes. Home visits prioritise high-risk households, and village-level parent representatives help coordinate follow-ups. Counsellors emphasise the long-term benefits of education on household income, while hybrid learning worksheets ensure children remain connected even during short migration periods.

36. Digital divide among learners, with limited access to devices, connectivity, or digital literacy, reducing the effectiveness of hybrid or technology-supported learning.

Many beneficiaries lack smartphones, affordable data, or stable connectivity, which restricts their ability to participate in hybrid learning during disruptions, consume digital content, or engage in WhatsApp-based reinforcement assignments. Even when devices exist, siblings may share phones, or parents may carry them to work. The lack of access widens learning gaps, particularly during exam preparation or migration-heavy periods.

Mitigation:
LOLT maintains centre-based shared devices and organises small-group digital learning clusters to ensure minimum access. Print-based learning packets act as fallback resources during low-connectivity periods. Offline content kits and recorded explanations reduce dependency on real-time internet. Parents are encouraged to designate short daily device-sharing windows for students, supported by consistent reminders from Social Workers.

37. Variations in enrolment trends and fluctuating student interest levels affecting resource allocation and programme planning accuracy.

Unpredictable enrolment numbers driven by migration, exam pressure, family decisions, or competing educational programmes affect planning for learning materials, staffing ratios, batch formation, and centre scheduling. Sudden spikes may strain operational capacity, while unexpected reductions may lead to underutilised resources or insufficient impact depth. These fluctuations make long-term projections challenging and affect donor reporting linked to planned beneficiary counts.

Mitigation:
LOLT uses rolling enrolment monitoring, monthly trend analysis, and centre-level forecasting to adjust staffing and resource deployment. Flexible batch formation allows rebalancing without compromising quality. Materials are procured in scalable lots to avoid wastage. Continuous engagement with schools and Panchayats improves predictability, while MIS flags unusual enrolment variations early, allowing corrective action such as re-engagement drives or targeted counselling.

38. Tenure and Listing-Termination Risk Associated with ZCZP Instruments When Fundraising Objectives Are Not Fully Achieved.

ZCZP instruments issued under the SSE framework carry defined tenures and conditions for listing continuity. If the NGO does not achieve its targeted fundraising amount or if progress reporting is unclear or delayed, the exchange may initiate listing termination as per SEBI norms. Failure to meet time-bound targets or provide certification on utilisation thresholds can result in investor dissatisfaction and may compromise the NGO's credibility in future fundraising cycles.

Mitigation:
The NGO will adopt strict compliance practices, ensure timely milestone reporting, and maintain transparent communication with both investors and the SSE platform. Future systems will include internal review checkpoints, automated progress tracking, and early-warning alerts for fundraising shortfalls. By clearly outlining timeline expectations and fulfilling certification obligations, the NGO aims to strengthen investor trust and safeguard listing stability.

39. Investor Misunderstanding Regarding the Non-Repayable Nature of Zero Coupon Zero Principal Instruments.

ZCZP instruments do not offer principal repayment or interest, which may be unfamiliar to new investors entering the social-finance ecosystem. If expectations are not managed clearly, investors may assume repayability, leading to confusion, dissatisfaction, or reluctance to participate in future issuances. Miscommunication can negatively impact the NGO's reputation and hinder subsequent fundraising efforts.

Mitigation:
The NGO plans to incorporate extensive investor education materials into future campaigns, explicitly explaining the philanthropic nature of ZCZP instruments. Offer documents, FAQs, on boarding sessions, and pre-investment disclosures will

clearly outline that no financial return or repayment is provided at the end of tenure. Transparent communication from the outset will help align expectations and maintain strong investor relationships.

40. Absence of a Secondary Market for ZCZP Instruments Leading to Limited Investor Liquidity and Possible Deterrence.

ZCZP instruments issued by NGOs are not tradable, transferrable, or eligible for a secondary market. This lack of liquidity may discourage investors who prefer instruments with exit options or flexibility. If the non-tradable nature is not understood, investors may feel constrained, potentially reducing future subscription rates or willingness to participate.

Mitigation:
Future mitigation includes safeguarding transparency by clearly communicating, in all investor-facing materials, that ZCZP instruments cannot be traded or exited before tenure completion. The NGO will highlight the philanthropic intent behind these instruments and ensure informed decision-making. Enhanced investor communication and expectation-setting will reduce dissatisfaction and encourage sustained engagement.

41. Uncertainty in Achieving Fundraising Targets and Timely Allocation of Resources for Charitable Initiatives.

Successful implementation of charitable initiatives depends on achieving full fundraising targets under the SSE issuance. However, there is inherent uncertainty if less than the required threshold (e.g., 75%) is raised, the issuance may be declared unsuccessful, triggering mandatory refunds. Even if the target is partially met (above 75% but below 100%), the NGO may need to allocate unrestricted reserves to complete the project scope. This uncertainty can disrupt financial planning, delay programme initiation, or reduce the scale of intended outcomes.

Mitigation:
The NGO intends to mitigate this risk by diversifying its fundraising channels, cultivating early donor commitments, and expanding outreach to institutional and CSR investors. The organisation will maintain a prudent reserve of unrestricted funds to cover shortfalls in the event of partial subscription. Enhanced investor engagement and periodic progress communication will encourage sustained support and reduce volatility in fundraising outcomes.

SECTION III – INTRODUCTION

GENERAL INFORMATION

Light of Life Trust ("Trust" or "Issuer"), founded in 2002 is a public charitable established in Mumbai. It was officially registered on September 27, 2002, under the Bombay Public Trusts Act, 1950, with registration number E-20474 issued by the Sub-Registrar office, Mumbai ("SR"). For more information about our Trust, please refer "Our Operations", "General Information" and "History and Main Objects" on pages 43, 21 and 68, respectively of this Fund-Raising Document.

Registration:

Registration No.: E-20474
Permanent Account Number: AAATL2599R
NGO Darpan Portal ID: MH/2018/0191548
FCRA Reg. No: 083781098
BSE Registration No.: BSESSENPO0042 (Validity Up to June 18, 2027)
GuideStar Number (GSN): 941

Registered & Corporate Office:

Light of Life Trust
Address: ONE BKC, C-Wing, Unit No. 1519, Plot No. C-66, G-Block, Bandra Kurla Complex, Bandra (E), Mumbai - 400 051, Maharashtra
Tel.: +91 98206 89131
Website: https://lightoflifetrust.org/
Email: lightoflifetrust@lightoflifetrust.org

Trust Contact Person:

Ms. Sheela Iyer
Address: ONE BKC, C-Wing, Unit No. 1519, Plot No. C-66, G-Block, Bandra Kurla Complex, Bandra (E), Mumbai - 400 051
Mobile No.: +91 9820229445
Email: sheela@lightoflifetrust.org

Advisor to the Issue:

M/s ERIX Advisors
Address: 303, 3rd Floor, Topaz Building, Bhakti Park, Sector 2, Anik Wadala Link Road, Wadala East, Mumbai – 400037
Contact Person: CS Payal Gupta
Contact Number: +91 9082503639
Email: cs@erixadvisors.com
Website: www.erixadvisors.com

Registrar to the Issue:

KFIN Technologies Limited
Address: 301, The Centrium, 3rd Floor, 57, Lal Bahadur Shastri Road, Nav Pada, Kurla (West), Mumbai – 400 070, Maharashtra, India
Tel: +91 40 6716 2222
Facsimile: +91 40 6716 1563
Email:lolt.zczp@kfintech.com
Investor Grievance Email: einward.ris@kfintech.com
Website: https://www.kfintech.com/
Contact Person: M. Murali Krishna
SEBI Registration No.: INR000000221
CIN: L72400TG2017PLC117649

KFin Technologies Limited, has by its letter dated November 20, 2025, given its consent for its appointment as Registrar to the Issue and for its name to be included in this Final Fund-Raising Document, and in all the subsequent periodical communications to anyone issued pursuant to the Issue.

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

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

Statutory Auditors

Agrawal Ashok & Associates
Firm Registration Number: 129646W
Address: B-1803 Nakshatra Tower, 1B, Padma Nagar Road, Off. Link Road,
Chikoowadi, Shimpoli, Borivali (West), Mumbai - 400092,
Email: agrawalashok_ca@rediffmail.com
Contact Person: Ashok Agrawal
Contact No: 9821423963

Stock Exchange

The ZCZP Instruments offered through this Final Fund-Raising Document are proposed to be listed on Social Stock Exchange segment of BSE Limited and BSE Social Stock Exchange shall be the Designated Stock Exchange. Our Trust has received 'in-principle' approval from BSE vide their letter bearing number LO\SSE-IP\AG\IP\737\2025-26 dated March 4, 2026 for using its name in the Fund-Raising Document.

Operations

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

Underwriting

The Issue is not required to be underwritten.

Guarantor to the Issue

There are no guarantors to the Issue.

Minimum subscription

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

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

In the event of under subscription i.e., subscription of 75% or more of the issue size but less than 100% of the issue size, the balance fund shall be sourced from the other unrestricted fund available to the organisation to facilitate the achievement of the object of the issue.

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

Utilization of Issue proceeds

For details on utilization of Issue proceeds see, "Objects of the Issue" beginning on page 24 of this Fund-Raising Document.

Issue Programme*

ISSUE OPENS ON	August 10, 2026
ISSUE CLOSES ON	August 21, 2026
PAY IN DATE	Application Date. The entire application Amount is payable on Application.
DEEMED DATE OF ALLOTMENT	The date on which the Board of Trustees, approves the Allotment of the ZCZP Instruments for the Issue or such date as may be determined by the Board. The actual Allotment of ZCZP Instruments may take place on a date other than the Deemed Date of Allotment.

** The Issue shall remain open for subscription on Working Days from 10:00 a.m. to 5:00 p.m. (Indian Standard Time) during the period indicated above, except that the Issue may close on such earlier date or extended date as may be decided by the Board of Trustees of our Trust. On the Issue Closing Date, the Application Forms will be accepted only between 10 a.m. and 3 p.m. (Indian Standard Time) and uploaded until 5 p.m. or such extended time as may be permitted by the Stock Exchange.*

Further, pending mandate requests for applications placed on the Issue Closing Date will be validated by 5 p.m. (Indian Standard Time) on one Working Day after the Issue Closing Date. For further details please see "Issue Related Information" on page 145 of this Fund-Raising Document.

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

For details in relation the Basis of Allotment, please see "Issue Related Information" on page 145 of this Fund-Raising Document.

OBJECTS OF THE ISSUE

Issue Proceeds

Our Trust has filed this Fund-Raising Document for a public issue of zero coupon zero principal instruments of face value of ₹ 1/- each aggregating up to **₹ 1,27,83,000** (Rupees One Crore Twenty Seven Lakh and Eight Three Thousand only). The details of the proceeds of the Issue are summarized below.

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

S. No.	Particulars of the Issue	Estimated amount (in ₹ Lacs)
1.	Gross Proceeds of the Issue	**127.83**
2.	Less: Issue related expenses*	**5.66**
	Net Proceeds	**122.17**

**The indicated Issue-related expenses are subject to change based on actual subscription levels, number of allottees, market conditions, and other factors*

Requirement of Funds and Utilization of Net Proceeds

The Net Proceeds from the Issue will be utilised **exclusively** for implementing the **Anando Programme** in rural and tribal geographies, covering 420 **adolescents** to be implemented over **two academic years (FY 2026-27 & FY 2027-28)**. The following table contains the **specific Objects of the Issue**, with the **exact components**, as per the approved total programme requirement of ₹ **122,16,716:**

S. No.	Particulars	Estimated Cost (INR)
1.	Administrative Cost	7,05,011
2.	Programmatic Cost	96,30,205.00
	Total Programme Cost	**1,03,35,216**
3.	Set Up Cost of Office	8,97,500.00
4.	Management Cost	9,84,000
Total		**₹ 122,16,716**

(hereinafter referred to as "**Objects**")

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

The Issue is being made pursuant to the provisions of the SEBI ICDR Regulations read with the SSE Framework Circular, BSE Norms, as applicable. Our Trust proposes to utilize the proceeds raised through the Issue, after deducting the Issue related expenses to the extent payable by our Trust ("Net Proceeds") towards funding the objects listed under this section.

The public issuance of Zero Coupon Zero Principal Instruments by a registered Not for Profit Organization in accordance with these regulations shall be deemed to be in compliance with rule 19(2)(b) of the Securities Contracts (Regulation) Rules, 1957.

Executive Summary

Project ANANDO is a structured, two-year education continuity and academic reinforcement intervention designed to support **420 rural and tribal adolescents (Grades 8, 9 AND 10)** across **Bihar and Jharkhand** to be Implemented by **Light of Life Trust (LOLT)**, the initiative aims to prevent secondary-level dropout, improve academic performance, strengthen life skills, enhance parental support for education, and build strong transition pathways into **Grades 9-10, ITI, polytechnic, and vocational tracks**.

Project ANANDO shall use a **Center Based Delivery Model** comprising 6 learning centers, each serving 65-70 children across 6 villages. The two-year cycle supports the **same cohort** of 420 children, first through **Grades 8 to 9**, and then through **Grades 9 to 10**, ensuring uninterrupted support until completion of secondary education.

Problem Statement

Rural and tribal adolescents experience deep and multi-layered educational vulnerabilities:

Rationale

Project Anando addresses the core barriers that rural adolescents face:

- Structured academic support bridges **learning gaps**.
- Life-skills and psychosocial strengthening improve **resilience**, **communication**, **self-worth**, and **decision-making**.
- Parental engagement reduces dropout risks and strengthens household support systems.
- Exposure visits and career guidance expand aspirations and agency.
- Community mobilisation counters socio-cultural constraints like early marriage and child labour.
- Consistent monitoring ensures corrective action and accountability.

Geographic Coverage / Intervention Areas

State	District	Block / Taluka	Intervention Pocket / Village
Bihar	Gaya	Bodh Gaya Taluka	Bodh Gaya
Bihar	Gaya	Bodh Gaya Taluka	Silaunja
Bihar	Gaya	Bodh Gaya Taluka	Khajawati
Jharkhand	Hazaribagh	Churchu Taluka	Churchu
Jharkhand	Hazaribagh	Churchu Taluka	Sarouni
Jharkhand	Hazaribagh	Churchu Taluka	Amrutnagar

Geographic Coverage Rationale

Bihar has recorded one of the steepest declines in secondary-level enrolment nationally, with a reported 58.3% decline between 2022-23 and 2023-24, indicating significant systemic leakage during the transition from upper primary to secondary education.

This statewide trend is reflected in districts such as Gaya, aspirational District, where transition beyond Class 8 remains fragile. The dropout phenomenon disproportionately affects children from socially and economically vulnerable households and is compounded by gender disparities, with girls facing higher risks due to domestic responsibilities, early marriage pressures, migration, and limited community support. As per NITI Aayog's School Quality Index (2019), Bihar ranks among the bottom five states nationally.

Jharkhand continues to face a serious challenge of out-of-school children, particularly at the secondary level. UDISE+ patterns indicate substantial exclusion at this stage, with girls forming nearly 45-46% of the affected population.

The situation in Hazaribagh reflects this wider state-level distress, where structural gaps in infrastructure, teacher availability, learning foundations, and socio-economic vulnerabilities intensify adolescent exclusion from education. In 2023, over 86,000 children were identified as out of school in Jharkhand, including more than 20,000 at the secondary level. As per NITI Aayog's School Quality Index (2019), Jharkhand ranked second from the bottom nationally.

Source: **https://educationforallinindia.com/state-wise-number-of-children-dropped-out-between-2022-23-and-2023-24/?utm_source**

Programme Architecture

The programme adopts a layered intervention model strengthened by centre-based facilitation, school convergence, and structured monitoring. Each cohort progresses through a two-year cycle that mirrors the academic progression from **Grade 8 → 9 (Year 1)** and **Grade 9 → 10 (Year 2).**

Major Activities / Programmes: With Students

1) Empowerment Workshops

Interactive empowerment-focused workshops are organised by the Centre Executive on various aspects of academics, self-awareness, and personality development for Anando students. A typical workshop begins with a meditation session, which is essential for maintaining a balanced physical, mental, and emotional state of mind.

2) Student-Friendly Supplementary Education Programme (SFSEP)

Daily supplementary classes are conducted for Anando students in English and Mathematics. The programme focuses on concept clarity and strengthening the subject base, along with coverage of the school syllabus.

3) Education Material Distribution Programme

Education-linked material is provided to every student to ensure that they have the basic resources required to attend school regularly and work towards the completion of their basic education. The educational material provided comprises a set of textbooks, a set of notebooks, a graph book, a drawing book, a school bag, a dictionary, a compass box, and a uniform.

4) Mahacharcha Programme

An interactive session is organised for students and parents who are about to appear for their Std. X board examinations. During these sessions, students who have successfully completed the examinations share their experiences, best practices, and preparation strategies. The programme aims to motivate students to approach the examinations with confidence.

5) SSC Students' Special Guidance Programme (Sphurti)

Students are guided on effective techniques for answering the English examination paper, including identifying answers within the question paper itself. They are also introduced to quick and practical methods for solving Mathematics problems. The programme aims to help students gain confidence, address academic difficulties with the support of experienced resource persons, and feel motivated and prepared prior to their board examinations.

6) Bal Kala Mahotsav

Bal Kala Mahotsav is an annual talent programme organised by Light of Life Trust to encourage children to explore, discover, and showcase their innate talents. Activities include singing, dancing, playing musical instruments such as the tabla, short skits, elocution, drawing, and essay writing. The programme contributes to students' self-growth and enhances their confidence as they perform on stage and interact with peers from other centres.

7) Home Visits and Counselling of Needy Students

Irregular students and their parents are supported through home visits to ensure continuity of education. Counselling is provided to students and families facing behavioural, academic, or social challenges.

8) Summer Vacation Programme

This programme is conducted with the objective of engaging students productively during their summer vacation. It encourages creative learning, skill development, and constructive use of time.

9) Career Guidance Programme

Career guidance sessions are conducted for Std. X students and their parents to create awareness about possible career options available post-Std. X. Following these sessions, students and parents are individually counselled and supported to make informed career decisions based on students' interests and abilities.

10) Baseline Assessment

- Academic Development: 3R Test – Reading, Writing, and Arithmetic
- Personality Development: HSPQ – High School Personality Questionnaire

Major Activities / Programmes: With Parents

1) Parent Meetings

Regular bi-monthly parent meetings are organised to provide inputs to parents and address emerging needs of both parents and their children that impact family relationships. Parents are encouraged to share their day-to-day experiences openly, enabling collective discussion and joint problem-solving.

2) Parent Training Programmes

Parent training programmes are conducted in smaller sessions during follow-up parent meetings at each centre. These sessions cover areas such as child-rearing practices, ways to support and monitor children's studies, issues related to child marriage and its detrimental effects, formation of self-help groups, and workshops on topics of parental interest, including modern agricultural techniques and other livelihood-related subjects.

3) Parent Representative Training

A few parents from each centre are selected as Parent Representatives for the entire parent group and are assigned leadership roles throughout the year. A dedicated training programme is organised annually to strengthen their leadership skills, confidence, and capacity to support programme activities at the community level.

4) Palak Melava

Palak Melava is an annual event dedicated exclusively to parents. The event is planned and organised by the parents themselves, with facilitation support from the Light of Life Trust team. Over the years, parents have emerged as key pillars of support for the programme. This event provides them an opportunity to showcase their talents and skills, build social connections, and enjoy a day of relaxation away from daily responsibilities.

Major Programmes: With Team

1) Review and Coordination Meetings

Weekly, monthly, and periodic review meetings are conducted to ensure coordination, planning, and performance tracking across teams.

2) Planning, Reporting, and Documentation

Structured processes are followed for planning, reporting, report writing, and documentation to support effective programme implementation and accountability.

3) Capacity-Building Programmes

Capacity-building programmes are conducted to strengthen the skills, knowledge, and effectiveness of team members.

Delivery Model

a) Centre-Based Operations

Project Anando shall operate through six learning centres**, each serving** 65-70 adolescents**:**

Role	Quantity	Key Responsibilities
Centre Executives	6	Centre operations, life-skills delivery, coordination, record-keeping, beneficiary management, home visits, parent programmes, reporting, and programme implementation
SFSEP Teachers (Mathematics – Part-time)	6	Concept building, academic reinforcement, assessments, remedial planning, evaluations, and classroom engagement
SFSEP Teachers (English – Part-time)	6	Concept building, academic reinforcement, assessments, remedial planning, evaluations, and classroom engagement

Officer	1	District-level oversight, school coordination, monitoring, and reporting
SFSEP Assistant Coordinator	1	Quality assurance across all SFSEP teachers and academic monitoring
SFSEP Manager (Part-time)	1	Overall academic oversight, quality assurance, and programme guidance
M&E Team	Shared	KPI tracking, data validation, monitoring, evaluation, and reporting
Admin / IT Support	Shared	Administrative support, IT systems management, and MIS facilitation
Finance Team	Shared	Financial controls, budgeting support, compliance oversight, and donor reporting
Accountant (Part-time)	1	Bookkeeping, billing, expense tracking, statutory compliance, and financial reporting

Centre features:

- 65-70 students (personalised attention)
- Dedicated social worker
- 2 Teachers -one for English and one for Mathematics
- Structured schedule of academic and life-skills sessions

Session frequency:

- Academic reinforcement: **5 per week**
- Life-skills session: **1 Per week**
- Parent meetings: **quarterly**
- Home visits: **monthly**
- Career sessions: **Annual**

b) Human Resources

Based on the actual cost sheet and delivery model:

Resource Framework

a) Material Resources

- Student study kits (books, notebooks, stationery and Uniform)
- Learning aids and TLMs
- Worksheets, concept cards, evaluation sheets
- Life-skills modules and activity kits
- Visual aids and display materials

b) Infrastructure & Technology

- Centre space in schools/community halls
- Seating, storage, ventilation, adequate lighting
- Tablets/laptops for MIS
- Internet connectivity
- Projector (shared)
- Digital content repository

c) Transport & Mobility

- Local travel allowances for social workers
- Vehicle hire for exposure visits
- Support for geographically remote areas

c) Documentation & Reporting

Tools used:

- Digital attendance & academic tracking
- Monthly performance sheets
- Life-skills session logs
- Home visit forms
- Parent meeting registers
- Community activity reports
- Supervisor observation checklists
- MIS dashboards for monitoring

How Beneficiaries Are Practically Identified?

LOLT uses a four-stage, verifiable and government-aligned identification system**:**

Stage 1: UDISE+ Mapping

- Each district's **UDISE+ (Unified District Information System for Education Plus) school list** is obtained
- Schools with high dropout/ low learning outcomes are flagged

Stage 2: School-Level Screening

Conducted using:

- Teacher recommendation
- Records of repeaters, lagging students
- Interaction with Principals & SMCs

Stage 3: Household Verification by Social Workers

Social Workers conduct:

- Home visits
- Socio-economic assessment
- Parental interaction
- Observation of conditions (study environment, labour burden)

The socio-economic status of beneficiary families is determined through home visits and direct interactions conducted by programme social workers. The assessment is based on simple, field-level and verifiable indicators, including:

- Monthly household income, with priority given to families earning approximately ₹4,500 or below
- Nature and stability of parental occupation and regularity of income
- Household structure, including single-parent households
- Social vulnerability, such as tribal households, orphaned, neglected, or otherwise vulnerable children
- Migration or seasonal work patterns affecting schooling continuity
- Living conditions and level of educational support available at home

These indicators are reviewed alongside school feedback and attendance records to prioritise children from more vulnerable households for programme enrolment.

Stage 4: Risk Profiling & Enrolment Confirmation

Each child receives a **Risk Assessment Score** based on:

- Attendance

- Academic performance
- Household vulnerability
- Psychosocial indicators
- Migration history
- Gender vulnerability

Children with highest composite risk are prioritized.

Logic Model Framework

Coverage: 420 Students | 6 Centres | Bihar and Jharkhand

A. Impact Level (Long-Term Change Beyond Project Period)

Impact Statement	Attributes (Reach / Depth / Inclusion)	Impact KPIs	Means of Verification
Enhanced educational continuation, improved psychosocial wellbeing, and increased transition to higher secondary education among rural and tribal adolescents.	**Reach:** 420 adolescents from 6 rural/tribal blocks. **Depth:** Increased academic competency, confidence, decision-making skills. **Inclusion:** Priority to girls, tribal youth, first-generation learners.	• % of students transitioning to Grade 10/11. • % reporting improved confidence & aspirations (post-personality assessment). • Reduction in dropout and early marriage risk.	Endline report, HSPQ comparative analysis, transition data from schools.

B. Overall Outcome (End-of-Project Result)

Overall Outcome Statement	Overall Outcome KPIs	Verification
Adolescents complete two-year continuous academic + life-skills programme and demonstrate improved learning levels, enhanced psychosocial competencies, and strengthened family/community support for education.	• 80% students show improvement in academic scores. • 70% show positive behaviour shifts (personality assessment). • 75% attendance in centre-based sessions.	Academic assessments, life-skills rubrics, MIS dashboards, attendance logs.

C. Intermediate Outcomes (Year-Wise / Domain-Wise Results)

Intermediate Outcome	KPIs	Means of Verification
IO1: Improved academic competency in core subjects	• 10-15% improvement in Maths/English scores by Year 1 • 20% improvement by Year 2 for continuing students.	Monthly assessments, quarterly tests.
IO2: Strengthened life-skills & socio-emotional development	• 70% students meet grade-level life-skills benchmarks.	Life-skills rubrics, facilitator checklists.
IO3: Improved parental ownership & support for education	• 75% parent participation annually. • 60% reduction in absenteeism for at-risk cases after home visits.	Registers, counselling notes.
IO4: Increased community support for adolescent education	• SMC/Panchayat support activated in all 6 centres.	Stakeholder meeting minutes.

IO5: Strengthened career awareness & transition readiness	• 80% students attend career readiness sessions. 50% eligible students identified for scholarship pathways.	Career counselling reports.

D. Outputs (Tangible Products / Deliverables)

Outputs	Output KPIs	Verification
O1: Academic sessions delivered	• 2400 academic sessions delivered over 2 years across 6 centres.	Session registers, teacher logs.
O2: Life-skills sessions delivered	• 480 life-skills sessions completed. (Empowerment workshop)	MIS entries
O3: Parental engagement activities completed	• 24 parent meetings/year (48 total over 2 years across centres).	Registers, reports.
O4: Home visits conducted	• 144 home visits. over 2 years across centres	Home visit forms.
O5: Exposure & career events conducted	• 18 campaigns over 2 years. (Mahacharcha Programme	Photos, attendance, reports.
O6: Community mobilisation events	• 24 campaigns over 2 years. (Bal Kala Mahotsav & Palak Melava)	Event reports.

E. Activities

Activity Cluster	Specific Activities
A1: Academic Reinforcement (SFSEP)	• Daily Maths & English classes (SFSEP teachers).
A2: Life-Skills Delivery	• Empowerment Workshops (per centre per year). • Reflective and group-based activities.
A3: Parental Engagement	• Parent Meeting & Training (4 meetings per year). • Palak Melava (1 per year). • Home visits (144 home visits over 2 years).
A4: Community Events	• Bal Kala Mahotsav.
A5: Student Development	• Mahacharcha Programme. • Baseline & Endline Assessments.
A6: Support & Monitoring	• Weekly & monthly staff meetings. • Internal capacity building of LOLT team. • Documentation & reporting.

F. Inputs (Financial, Human, Technical, Material)

Input Category	Specific Inputs Used
Human Resources	6 Centre Executive, 6 Maths Part Time Teachers, 6 English Part Time Teachers, 1 Officer, 1 SFSEP Assistant Coordinator, 1 SFSEP Manager (part time) , M&E Team, Admin/IT, Finance and 1 Accountant Part-Time
Financial Inputs	Programmatic cost ₹ 96,30,205+ Admin Cost ₹7,05,011 + Management Cost ₹ 9,84,000+ Set up cost ₹ 8,97,500
Technical Inputs	Digital MIS, Laptops, Printer, Projector etc.
Material Inputs	Learning kits, TLMs, teaching aids, stationery.
Logistics Inputs	Travel allowances, venue support, storage, visibility materials.
Infrastructure	6 Centres operational
Assessment Inputs	Assessment kits, academic test tools.

G. Pre-Project (0-Year) Inputs

Pre-Implementation Inputs (0 Year)	Description
Beneficiary identification	Based on UDISE+, school coordination, teacher referrals.
Baseline assessments	Personality and academic baseline assessments.
Stakeholder mapping	Schools, Panchayats, SHGs, and SMCs.

Logistics readiness	Venue identification and timetable setting.
Staff orientation	Training on curriculum, M&E, and MIS.

H. Potential Unintended Negative Outcomes (PUNO)

- Temporary academic or participation-related stress among students due to additional programme activities alongside regular schooling.
- Intermittent participation disruptions arising from seasonal migration, household responsibilities, or local livelihood cycles.
- Initial parental hesitation or misunderstanding regarding programme objectives or time commitments, particularly during early stages of implementation.
- Uneven student engagement levels, as some beneficiaries may require longer adjustment periods to structured academic and life-skills sessions.
- Coordination challenges with schools or community stakeholders during peak academic or administrative periods, potentially affecting scheduling of activities.

KPI MATRIX

A. Impact KPIs Matrix

Impact Area	KPI	Target	Timeline	Means of Verification	Dimensions
Reduction in Dropout Risk	Reduction in cases of absenteeism, early marriage, child labour, migration-related discontinuity	≥ 60% reduction	Year 1 & 2	School records, transition data, MIS	Inclusion
Educational Continuation	% of students progressing to Grade 10/11 after completing the two-year programme	≥ 90%	End of Year 2	School records, transition data, MIS	Reach / Inclusion
Psychosocial Wellbeing	% improvement in HSPQ indicators (confidence, emotional stability, self-concept)	≥ 30% improvement	End of Year 2	Baseline Assessment Pre/Post reports	Depth
Improved Aspirations	% students reporting greater awareness of academic & career pathways	≥ 75%	Year 2	Aspirational survey, career assessment reports	Depth

B. Overall Outcome KPIs Matrix

Overall Outcome	KPIs	Targets	Timeline	MoV
Improved learning outcomes	% increase in academic scores (Maths & English)	**≥ 80% improvement**	Quarterly; Endline	Monthly tests, MIS
Strengthened life-skills & behaviour	% meeting grade-level life-skills benchmarks	**≥ 70%**	Biannual	Life-skills rubrics
Improved attendance & engagement	Student attendance rate in centre sessions	**≥ 75%**	Monthly	Attendance registers
Parental support strengthened	% parents attending quarterly meetings	**≥ 70%**	Quarterly	Parent meeting registers

C. Intermediate Outcome KPIs

Intermediate Outcome	KPIs	Targets	Timeline	MoV
IO1: Enhanced academic readiness	% students completing all worksheets/tests	80%	Monthly	Worksheet logs
	Students improving 10-15% by Year 1	70%	Year 1	Quarterly tests
IO2: Strengthened life-skills & socio-emotional development	• % students demonstrating grade-level socio-emotional competencies (communication, confidence, self-regulation)	• ≥60% students meet life-skills benchmarks, • 70% students demonstrate improved communication and confidence	Biannual	• Facilitator rubrics • Life-skills checklists
IO3: Improved parental ownership & support for education	• Parent participation in school/home engagement activities • Reduction in absenteeism among at-risk students • % at-risk students receiving counselling	• 75% parent participation annually • 60% reduction in absenteeism for at-risk cases • 100% flagged at-risk students receive counselling	Monthly	• Parent registers • Home visit sheets • Counselling records
IO4: Community mobilisation	No. of community events conducted	12/year	Annual	Event reports
IO5: Career readiness	Students attending career guidance sessions	80%	Year 1-2	Session registers
	Eligible students identified for scholarship pathways.	50%	Year 1-2	Career counselling reports.

D. Output KPIs

Output	KPI	Target	Timeline	MoV
O1: Academic sessions delivered	SFSEP sessions completed	• 2400 academic sessions delivered over 2 years across 6 centres.	Y1–Y2	Timetables, MIS
O2: Life-skills sessions delivered	life-skills sessions facilitated	• 480 life-skills sessions completed.(Empowerment workshop)	Y1–Y2	Session reports
O3: Parental engagement events	meetings conducted	• 24 parent meetings/year (48 total over 2 years across centres).	Quarterly	Registers
O4: Home visits conducted	home visits	• 144 home visits over 2 years across centres	Monthly	Forms
O5: Career workshops	workshops conducted	• 18 campaigns over 2 years. (Mahacharcha Programme)	Annual	Session reports
O6: Community	village campaigns	• 24 campaigns over 2 years.(Bal Kala Mahotsav &	Annual	Event documentation

mobilization		Palak Melava)		

E. Activity KPIs

Activity Cluster	KPI	Target	Timeline	MoV
Academic Reinforcement	Teacher attendance	90% monthly	Monthly	Teacher attendance sheets
	Worksheets delivered	100% of planned	Monthly	Worksheet tracker
Life-Skills	Empowerment Workshops	40 per year per centre	Y1 & Y2	Workshop logs
Assessments	Baseline & Endline (Academic + Personality)	100% students assessed	Y1 Month 1 & Y2 Month 24	Assessment reports
Parental Engagement	• Parent Training Meetings • Home visits	• 4 per year per centre • 144 home visits over 2 years	Quarterly	Registers
Monitoring & Support	Weekly meetings	48/year	Weekly	MoM
	Monthly Review Meetings	12/year	Monthly	Minutes
Community Events	Palak Melava conducted	1 event per year	Annual	Event reports, photographs
	Bal Kala Mahotsav conducted	1 event per year	Annual	Event reports, photographs

F. Input KPIs

Input Category	KPI	Target	Monitoring Frequency	MoV
Financial Inputs	% funds utilised as per timeline	100% quarterly utilisation	Quarterly	UC, bank statements
Human Resources	Deployment of 6 SWs, 6 Maths teachers, 6 English teachers	100% positions filled	Quarterly	HR records
Infrastructure	6 centres operational	100% functional	Monthly	Supervisor report
Material Inputs	TLMs & student kits distributed	100% distribution	Annual	Distribution registers
Technology Inputs	MIS operational across centres	100% usage	Monthly	MIS logs
Assessment Tools	HSPQ & test tools deployed	100% availability	Baseline/Endline	Inventory
Logistics Inputs	Transport, venue, and storage arrangements in place	100% readiness across centres	Monthly	Supervisor reports

G. Reach, Depth & Inclusion

Category	Definition (SSE)	Project Anando KPIs
Reach	Breadth of coverage	• 420 students across 6 centres • 1500+ family members indirectly impacted
Depth	Quality & intensity of change	• ≥ 20% academic improvement • ≥ 30% psychosocial improvement (personality assessment) • 12+ life-skills modules completed
Inclusion	Targeting the most disadvantaged	• ≥ 60% girls, tribal, first-generation learners • 100% at-risk cases tracked & counselled

Theory of Change: Project Anando

Goal: To reduce dropout rates and ensure long-term educational success for rural and tribal adolescents.

1. The Challenge

Adolescents in underserved areas face a "perfect storm" of low learning outcomes, weak life skills, and a lack of career guidance. These factors, combined with limited parental support, lead to high dropout rates.

2. Key Inputs & Activities

To address these hurdles, the project focuses on four pillars:

- **Academic Reinforcement:** Structured tutoring in core subjects and regular progress tracking.
- **Life-Skills Training:** Workshops on communication, decision-making, and confidence.
- **Family & Community Support:** Home visits, counseling, and parent engagement to prioritize schooling.
- **Career Exposure:** Activities that introduce students to diverse livelihood pathways.

3. Expected Outcomes

- **Short-Term:** Improved grades, regular attendance, and increased student confidence.
- **Mid-Term:** Parents become active partners in learning; communities provide a safer, more supportive environment.
- **Long-Term (Impact):** Higher transition rates to secondary education and a significant reduction in dropout risks.

Single Consolidated Budget Table

S. No.	Particulars	Estimated Cost (INR)
1.	Administrative Cost	7,05,011
2.	Programmatic Cost	96,30,205.00
	Total Programme Cost	**1,03,35,216**
3.	Set Up Cost of Office	8,97,500.00
4.	Management Cost	9,84,000
Total		**₹ 1,22,16,716**

Management Cost Breakup

No.	Particulars	Cost -Year 1 (₹)	Cost -Year 2 (₹)	Total Cost (₹)
1	Chief Operating Officer	1,80,000	1,89,000	3,69,000
2	Head-Resource Mobilisation	1,50,000	1,57,500	3,07,500
3	Head-Finance	1,50,000	1,57,500	3,07,500
4	**Total**	**4,80,000**	**5,04,000**	**9,84,000**

Administrative Cost (Head-wise, Year 1 + Year 2)

Sr. No	Administrative Cost	Description	Est. No.of Units	Est. Unit Cost	No. of Months	Total Cost Year 1 (₹)	Total Cost Year 2 (₹)
1	Office Rent	A centralised back-office facility will be used to support programme planning, coordination, and implementation for six centres	1	16000	12	192000	201600
2	Telephone & Internet	Telephone for the office	1	1500	12	18000	18900
3	Printing & Stationery	Stationery for the office	1	850	12	10200	10710
4	Postage	Postage for the office	1	299	12	3588	3767
5	Repairs & Maintenance	Maintenance of the office	1	6250	12	75000	78750
6	Staff Welfare	Daily Tea Exp. for 1 Officer, 6 Centre Executive, 1 Assistant Coordinator for 24 days	8	470	12	45120	47376
Total Cost				**25,369**		**3,43,908**	**3,61,103**

Set Up Cost (Head-wise, Year 1 + Year 2)

Sr. No	Particulars	No. of Units	Unit Cost	Total Cost
1	Laptops	11	₹ 55,000.00	₹ 6,05,000.00
2	Printer Cum Scanner	1	₹ 25,000.00	₹ 25,000.00
3	Projector with Screen	2	₹ 60,000.00	₹ 1,20,000.00
4	Cupboards	2	₹ 15,000.00	₹ 30,000.00
5	Plastic Chairs	10	₹ 750.00	₹ 7,500.00
6	Workstation with Office Chairs	11	₹ 10,000.00	₹ 1,10,000.00
Total Set Up Cost				**₹ 8,97,500.00**

Programmatic Cost (Part -1, Year 1 + Year 2)

S. No.	Particulars	Short Description	Est. Per Unit Break Up	Measure of Unit	Estimated Unit Cost (₹)	No. of person	No. of center	Total Year 1(₹)	Total Year 2(₹)
1	Officer Cost	Responsible for the programme implementation, supervising and mentoring Centre Executives	12	Month	30000 /-per person	1	-	3,60,000	3,78,000

2	Centre Executive Cost	1 Centre Executive per Centre is responsible for implementing the programme in the centre	12	Month	15000 /-per person	1	6	10,80,000	11,34,000
3	Accountant Part-Time	1 Part Time Accountant for maintaining accounts for all the 6 Centres	12	Month	7500 /-per person	1	-	90,000	94,500
4	Education Material	Providing School Bag, Compass Box, Textbooks, Notebooks & Uniform	420	children	2500 /-per child	-	-	10,50,000	11,02,500
5	Empowerment Workshops	Personality development workshops conducted every week, this includes workshop material cost and traveling of CE. (Rs.40 per child per month for 10 months)	40	Workshop per year in one centre	10/- per child and per workshop	70	6	1,68,000	1,76,400
6	Bal Kala Mahotsav	Annual Day Event with Children. One time in a year	1	Mahotsav per year in one centre	120/- per child and Mahotsav	70	6	50,400	52,920
7	Palak Melava	Annual Day Event with Parents. One time in a year	1	Melava per year in one centre	110/- per child and Melava	70	6	46,200	48,510
8	Mahacharcha Programme	Programme is for SSC students in 2nd Year	1	Programme in second year in one centre	25/- per child and Programme	35	6	0	5250
9	Baseline Assessment	Baseline Assessment for 420 students	1	Assessment per year in one centre	140/- per child and Assessment	70	6	58,800	61740
10	Parent Meeting & Training	Meeting and Training every quarter	4	Meeting per year in one centre	25/- per child and Meeting	70	6	42,000	44100
11	Home Visit & Counseling	Total 144 home visit in two year per center per month one visit	12	Month	1750/- per visit	1	6	1,26,000	132300
12	Internal Capacity Building of Team	Programme is conducted for building capacities of internal team members. 12 Teachers, 6 Centre Executives, 1 APC and I Office	2	-	150	20	-	6,000	6300

13	Annual Capacity Building Programme	This programme is conducted once in a year and it helps in developing organisational plan and individual plans.12 Teachers, 6 Centre Executives, 1 APC and I Office	20	-	3500	-	-	70,000	73500
14	Digital M & E Systems	Monitoring and Evaluation tool for measuing the impact of the programme	1	-	75	70	6	31,500	33075
15	Reports & Documentation	Development of Modules, programmatic and financial reports compilation every month	1	-	150	70	6	63,000	66150
	Total							**32,41,900**	**34,09,245**

Programmatic Cost (Part-2, Year 1 + Year 2)

Sr. No	Student Friendly Supplementary Education Programme (SFSEP)	Description	Est. No. of Units	Est. Unit Cost	No. of Months	Total Year 1(₹)	Total Year 2(₹)
1	Teacher Remuneration - Part Time Maths	6 Part Time Maths Teachers for 6 Centres	6	5,000	12	3,60,000	3,78,000
2	Teacher Remuneration - Part Time English	6 Part Time English Teachers for 6 Centres	6	5,000	12	3,60,000	3,78,000
3	Classroom Activities	This includes purchase of activity material like, chart papers, sketch pens, card board and other material	420	30	12	1,51,200	1,58,760
4	Daily Travel to classes by Teachers	12 Teachers daily travel to conduct the classes for 10 months. Rs.40 per day for 22 days per month per teacher	12	880	10	1,05,600	1,10,880
5	Monitoring Visits by Officer/Asst. Cordinator	Two roles (Officer and Assistant Coordinator) undertake monthly monitoring visits across all six centres	2	1,800	12	43,200.00	45,360

6	Part Remuneration to SFSEP Manager	Part Remuneration of SFSEP Programme Manager to overall supervise the SFSEP component	1	7,500	12	90,000	94,500
7	Asst. Co-ordinator	He/She is responsible to implement the SFSEP programme in all the 6 centres	1	22,000	12	2,64,000	2,77,200
8	Capacity building of SFSEP Teachers	Teachers Training Programme is conducted twice in a year for developing teaching methodology of teachers	14	2,400	2	₹ 67,200	70,560
9	Teaching aids	Teaching aids are purchased by SFSEP Teachers to conduct the classes. Rs.1000 per Teahcer	12	1,000	1	12,000	12,600
Total						**14,53,200**	**15,25,860**

Quarter-wise implementation plan

Light of Life Trust														
Vertical : Anando														
Annual Timeline														
Sr. No.	Programme Acitivities	Numbers	Quater - 1			Quater - 2			Quater - 3			Quater - 4		
			April	May	June	July	August	September	October	November	December	January	February	March
With Children														
1	New enrollment of students	2 (For 1st year)												
2	Summer Vacation Programme	First 10 Days of June												
3	Educational Material Distribution Programme	1												
4	Weekend Workshops	34	2		2	4	4	2	3	3	4	4	4	2
5	Baseline Assessment : HSPQ Test & Academic	It take over a month to all covered				1								
6	Mahacharcha Programme for Std X students	From second year				1								
7	Bal Kala Mahotsav	1									1			
8	Home visit	need based												
9	Case work (Counseling)	need based												
With Parents														
1	Parent meeting	4												
2	Meeting with parent of SSC Students	Second Year												
3	Parent training	2												
4	Parent Representative Training	1												
5	Palak Melava	1												
With School Teachers														
1	School Visits	10												
2	Participation of teachers in events of LOLT	4												
Reports and Documentation														
1	Reports and documentatoin													
a	Case profiles	2												
b	Progress reports	2												
2	Donor feedback report (annual)													
3	Quarterly Reports	First Week of the month sfter the quater Ends												
4	Monthly reports	12	1	1	1	1	1	1	1	1	1	1	1	1
With Team														
1	Weekly meeting	48	4	4	4	4	4	4	4	4	4	4	4	4
2	Monthly Meeting	12												
3	Six Monthly Review	2												
4	Annual Capacity Building Programme - Manthan	3 Days in the Month of June												
5	Internal Capacity building for team	2												

Sustainability & Capacity Building

Project Anando is designed for long-term continuity. Sustainability is achieved through:

- Community ownership
- Staff capacity building
- Strong governance systems
- Multi-source financial planning
- Partnerships with government, NGOs, and CSR institutions

Long-Term Sustainability Vision

- Sustained educational outcomes
- Strengthened rural human capital
- Community-owned education ecosystem
- Skilled and stable programme teams
- Diversified funding (CSR, philanthropy, SSE, individuals)
- Embedded MIS and data systems

Funding Plan

Other than the funds to be raised through the proposed issue, our Trust confirms that for the purpose of this Issue, funding plan will not be applicable, as the objects are proposed to be funded through the Net Proceeds.

Monitoring of utilization of funds

There is no requirement for appointment of a monitoring agency in terms of the SEBI ICDR Regulations. The Board of Trustees our Trust shall monitor the utilization of the proceeds of the Issue. Our Trust shall submit to the Stock Exchanges a statement in respect of utilization of the Net Proceeds, on a quarterly basis, containing (a) category-wise amount of monies raised, (b) category-wise amount of monies utilized, (c) balance amount remaining unutilized, until the utilization of the Net Proceeds in accordance with this Fund Raising Document.

Interim use of proceeds

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

Issue related expenses break-up

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

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

Particulars	Amount	As percentage of Issue proceeds (in%)	As percentage of Total expenses of the Issue (in %)
Fee payable to intermediaries (Registrar to the Issue, Advisors to the Issue and Auditor etc.)	3,75,400	2.94	66.29
Fees payable to the regulators including Stock Exchanges	22,125	0.17	3.91
Advertising and marketing, printing and stationery Costs	1,52,559	1.19	26.94
Other miscellaneous expenses	16,200	0.13	2.86
Grand Total	**5,66,284**	**4.41**	**100**

The expenses are indicative and are subject to change depending on the actual level of subscription to the Issue and the number of Allottees, market conditions and other relevant factors.

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

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

It is important to note that the project timeline is interconnected, and any changes to the project commencement time will have an impact on the overall timeline. Therefore, if the project commencement time is altered, the subsequent activities and targets mentioned in the above table will need to be adjusted accordingly. Adapting the timeline ensures that the activities are appropriately sequenced and aligned with the project's implementation phases. By considering the seasonality and making necessary adjustments, the project can maintain a logical flow and optimize the available time for each component, contributing to the successful implementation of the Anando program.

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

Neither our Trustees nor the senior employees of our Trust are interested in the Objects of the Issue in any manner.

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

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

OUR OPERATIONS

Some of the information contained herein, including information with respect to our vision, our target segment, strategy and operations contain forward-looking statements that involve risks and uncertainties. This section should be read in conjunction with the sections "Forward-Looking Statements", "Risk Factors" and "Financial Statements" on pages 9, 10 and 102 of this Fund Raising Document.

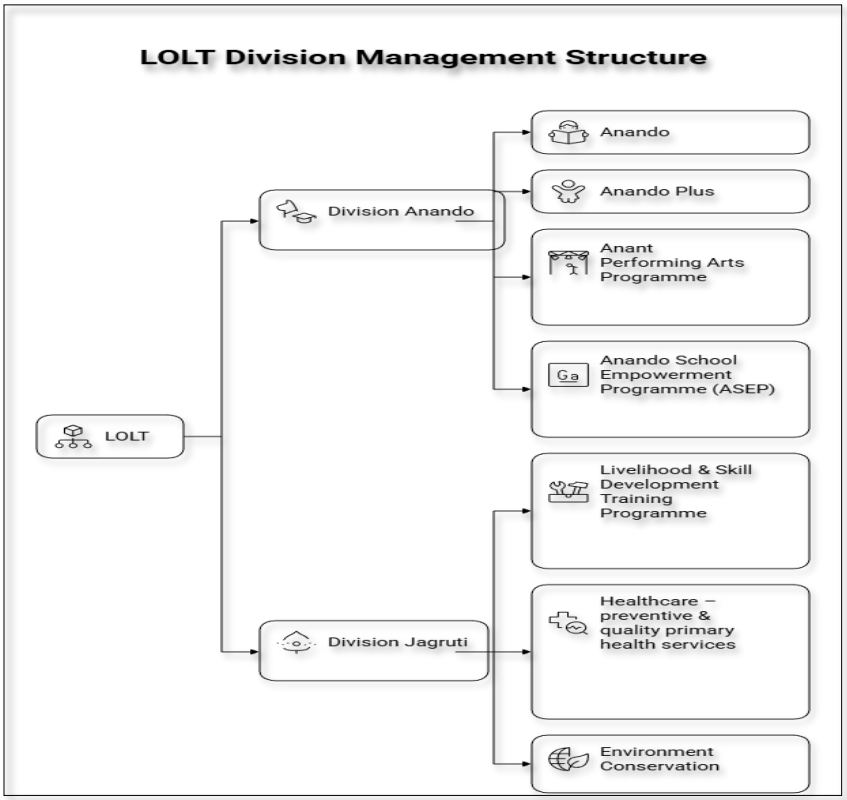
In this section any reference to "we", "us" or "our" refers to 'Light of Life Trust' (the "Trust"). Unless otherwise indicated, or unless the context otherwise requires, the financial information included herein is based on our Audited Financial Statements. For further information, see "Financial Information" on page 102 of this Fund Raising Document.

ORGANISATIONAL BACKGROUND

Light of Life Trust is registered as a **Trust** under the Bombay Public Trust Act, 1950 (established in 2002). The Trust was founded with the explicit purpose of addressing persistent and intersecting developmental barriers in rural India affecting high school dropout rates, low employability, poor access to healthcare, gender-based disparities, fragmented livelihood opportunities, and climate-linked vulnerabilities. Early field interactions revealed that children often dropped out of school due to socio-economic pressures, limited academic support, and lack of aspirational role models. Similarly, families lacked access to dignified healthcare, sustainable farming knowledge, or pathways to stable income. Over two decades, the Trust has reached more than 7,27,255 individuals across 1,698 villages through 97 centers *(comprising 60 Anando Centers, 20 ASEP Schools, 10 LSD centers, 5 Healthcare centers, and initiatives across 2 tehsils under Environment Conservation)*, demonstrating a scalable rural development model centered on dignity, capability enhancement, and social mobility.

Recognising that development challenges are interlinked, LOLT adopted a life-cycle, multi-sector approach. Its first **Vertical - Anando**, was launched in 2005 with 25 children to prevent school dropouts through academic reinforcement, counselling, parent engagement, and community outreach. The success of this model established the foundation for later expansions into **youth employability, performing arts education, school system strengthening, primary healthcare, livelihood & Skill development and environment conservation**.

Over time, the Trust institutionalised a multi-division structure, Anando (Education & Youth Development) and Jagruti (Livelihoods, Healthcare & Environment), ensuring thematic specialisation, operational depth, and quality assurance across all intervention areas.



VISION & MISSION

Vision

To transform lives of underpriviledged rural communities in India.

Mission

To break the generational cycle of poverty, "one life at a time".

Geographic Footprint

Over two decades, LOLT has expanded its reach across:

- **Maharashtra** – Raigad, Jalna, Washim, Nandurbar, Yavatmal, Ahilyanagar , Thane, Pune, Akola
- **Rajasthan** – Bhilwara, Bundi, Sikar
- **Madhya Pradesh** – Seoni
- **Gujarat** – Kukurmunda, Tapi
- **Odisha** – Angul
- **Haryana -** Bhiwani
- **Raipur**

The organisation continues to expand in regions with high developmental need, using a cluster-based feasibility model.

Division Level Management

LOLT operates through two specialised divisions:

1. Division Anando (Education & Youth Development)

Oversees Verticals:

- Anando
- Anando Plus
- Anant Performing Arts Programme
- Anando School Empowerment Programme (ASEP)

Functions include curriculum development, teacher training, academic monitoring, psychosocial support systems, and school ecosystem strengthening.

2. Division Jagruti (Community Development - Livelihoods, Healthcare & Environment)

Oversees Verticals:

- Livelihood & Skill Development Training Programme
- Healthcare – preventive & quality primary health services
- Environment Conservation

Teams include trainers, agriculture specialists, healthcare professionals, and trained social workers focused on improving economic and health outcomes for rural families.

Operational Model

LOLT operates through an integrated, community-centric, and life-cycle-based operational model that aligns multiple thematic areas into one cohesive rural development ecosystem. The model ensures that interventions strengthen families holistically, addressing education, health, income, environment, and care needs concurrently.

1) Anando ***(Flagship Education Programme – Secondary School Dropout Prevention & Holistic Child Development)***



Anando is the flagship education programme of Light of Life Trust, designed to prevent secondary school dropouts among vulnerable rural and tribal children. The programme supports students from Classes 8-10 who face socio-economic, academic, and psychosocial barriers to educational continuity. A structured ecosystem of academic reinforcement, counselling, parental engagement, digital learning, and co-curricular development is implemented through a robust field-based delivery model.

Rooted in a 3E framework-**Educate, Empower, Equip for Employability**, the programme strengthens learning outcomes, enhances life skills, builds aspirations for higher education, and ensures long-term continuation into **Anando Plus**.

Objectives

1. Reduce dropout rates among first-generation learners and vulnerable rural children.
2. Improve academic achievement, attendance, and concept clarity.
3. Strengthen psychosocial well-being through proactive counselling.
4. Enhance life skills-communication, confidence, decision-making, leadership.
5. Shift aspirations toward higher education and formal-sector careers.
6. Build an enabling ecosystem of parents, teachers, SMCs, and community volunteers.

Target Beneficiaries

Primary:

- First-generation learners
- Children of single parents, widows, and migrant workers
- Tribal children
- Orphan Children
- Students with low academic scores and/or irregular attendance

Secondary:

- Parents/guardians
- School Management Committees
- Peer groups

Geographic Coverage

Anando operates across multiple districts in:

- **Maharashtra:** Raigad, Jalna, Yavatmal, Ahilyanagar, Washim, Nandurbar, Thane
- **Rajasthan:** Bhilwara, Bundi
- **Odisha:** Angul

Eligibility Criteria

A child is eligible if:

- Enrolled in a government/government-aided school (Grades 8-10)
- Belongs to a low-income household
- Demonstrates dropout risk based on attendance, academics, or socio-economic indicators

- Is validated through field social worker assessment

Programme Components

A. Academic Reinforcement

- Subject-specific support (Mathematics, English)
- Daily/weekly sessions at centers, schools, or community halls
- Remedial education, worksheets, peer learning groups

B. Counselling & Home Visits

- Individual counselling for emotional, behavioural, or academic concerns
- Regular home visits to diagnose household barriers
- Case management for high-risk students

C. Life Skills & Value Education

Structured modules on:

- Communication and confidence-building
- Goal-setting, time management
- Gender sensitisation
- Hygiene, safety, and health awareness

D. Exposure & Co-Curricular Activities

- Study tours, competitions, talent events
- Student councils and leadership forums
- Art, music, sports, debate, and cultural events

E. Parental Engagement

- Quarterly parent meetings
- Home counselling on adolescent issues, school attendance, child marriage, etc.
- Awareness sessions on education value

F. Digital Learning Integration

- Digital content aligned with school syllabus
- STEM videos, interactive modules
- Blended learning through EdTech partnerships

Delivery Model and Field Processes

Center-Based Model

- Each cluster covers 10-15 villages
- Managed by a **Cluster Executive**

Field Workflow

1. School visits → attendance + academic tracking
2. Baseline assessment and enrolment
3. Daily/weekly learning sessions

4. Counselling and home visits
5. Parent/community engagement
6. Monitoring through progress cards
7. Quarterly evaluations and planning

Monitoring & Evaluation

- Beneficiary Progress Cards track academic, behavioural, and socio-emotional indicators
- Quarterly academic assessments
- Regular feedback from teachers and parents
- Attendance monitoring (school + centre)
- Child protection and psychosocial risk tracking

2) Anando Plus Programme *(Higher Education, Employability, Youth Leadership & Career Progression)*

Programme Overview



Anando Plus provides a structured pathway for adolescents who complete Class 10/12 to transition into higher education, skill development, and employment. Recognising financial hardship, limited exposure, and lack of career guidance as barriers for rural youth, the programme delivers mentoring, academic support, employability skills, leadership development, and industry orientation.

It positions rural adolescents for long-term socio-economic mobility and breaks the intergenerational cycle of poverty through education-to-career continuity.

Target Beneficiaries

Primary:

- Graduates of Anando
- Low-income rural youth pursuing college or vocations
- First-generation learners entering higher education

Secondary:

- Family members
- Younger students mentored by Anando Plus participants

Geographic Coverage

- 66+ centers across Maharashtra, Rajasthan, Odisha
- Outreach to over 1,000 villages across cluster regions

Eligibility Criteria

- Completion of Class 10/12
- Family income below threshold
- Commitment to higher education or skill training
- Active participation in task forces/community initiatives

Programme Components

A. Career Counselling & Academic Planning

- Aptitude assessments
- Guidance on course selection (arts, science, commerce, ITI, diploma)
- Scholarship and documentation support

B. Higher Education Support

- Admission facilitation
- Study materials and digital access
- Linkages with colleges, vocational centers, and training institutions

C. Life Skills, Employability & English Communication

- Personality development
- Digital literacy
- Financial literacy
- Interview preparation

D. Industry Exposure & Leadership Development

- Industrial visits
- Sessions by professionals
- Alumni mentoring circles

E. Task Force & Youth Leadership

Members lead:

- Community drives
- Awareness campaigns
- Peer mentoring sessions
- Village activities and events

3) Anant Performing Arts Programme *(Arts Education, Cultural Development & Certified Performing Arts Training)*

Programme Overview



Anant nurtures artistic talent among underserved children by providing structured training in classical vocal music, instrumental music, dance, and the performing arts.

The programme ensures that gifted youth, who often lack resources for formal training, receive certified education, exposure, and platforms to showcase talent.

Beneficiaries

- Students exhibiting aptitude in performing arts
- Adolescents requiring structured pathways for certification

Geographic Coverage

- Maharashtra- Raigad, Jalna, Yavatmal, Ahilyanagar, Washim, Nandurbar, Thane
- Rajasthan: Bhilwara, Bundi
- Odisha : Angul

Eligibility

- Demonstrated interest/talent
- Recommendation by social workers
- Commitment to regular practice and exam preparation

Programme Components

1. **Classroom Training:** Regular lessons in vocal, instrumental, or dance forms
2. **Certification Preparation:** Support for exams conducted in partnership with accredited institutions
3. **Workshops & Expert Sessions:** Training by experienced artists
4. **Performance Platforms:** School events, district gatherings, cultural festivals
5. **Talent Advancement:** Advanced mentoring and instrument support

4) Anando School Empowerment Programme (*Teacher Capacity-Building, School Leadership Development & System Strengthening)*

Programme Overview



The Anando School Empowerment Programme (ASEP) strengthens teaching-learning processes and school governance systems in rural government schools. Recognising that school quality directly influences learning levels, attendance, and motivation, ASEP partners with teachers, principals, School Management Committees (SMCs), and parents to transform classroom practices, pedagogy, leadership skills, and student engagement.

The programme enhances teacher competency, fosters student leadership, supports school-level planning, and builds institutional capacities for lasting improvements in learning outcomes.

Objectives

1. Improve teaching quality through continuous capacity-building.
2. Strengthen school leadership and administrative efficiency.
3. Enhance student participation, engagement, and leadership.
4. Build collaborative structures among teachers, SMCs, and parents.
5. Reduce absenteeism and dropout through system-wide improvements.

Target Beneficiaries

Primary:

- Government school teachers
- Principals and senior school leadership
- Students in partner schools

Secondary:

- Parents
- SMC members
- Village education stakeholders

Geographic Coverage

- Maharashtra: Raigad, Uran, Pen, Karjat, Ahmednagar
- Bihar and Jharkhand: Teacher training expansions
- Gujarat: Kukurmunda

Eligibility Criteria

- Government or government-aided rural schools
- Schools with low learning levels, high absenteeism, or systemic gaps
- Willingness of teachers and principals to participate in year-round capacity-building

Programme Components

A. Teacher Training & Pedagogical Transformation

Workshops and modules on:

- Learner-centric pedagogy
- Activity-based learning
- Subject-specific classroom practices
- Classroom management and differentiation

Teachers receive toolkits, demonstration lesson plans, and structured mentoring.

B. School Leadership Development

Training for principals on:

- Annual school development planning
- Academic monitoring
- Resource utilisation
- Leadership communication
- Community engagement strategies

C. Student Leadership Platforms

Creation of student councils for:

- Peer mentoring
- School cleanliness drives
- Academic clubs
- Sports and cultural initiatives

E. Classroom Observations & Monitoring

- Regular academic audits
- Lesson observations
- Teacher feedback loops

- Monthly progress reviews

E. Community Mobilisation

- SMC activation
- Parent meetings
- School improvement campaigns

5) Livelihood & Skill Development Programme (*Vocational Skills, Digital Literacy, Entrepreneurship & Economic Empowerment)*

Programme Overview



LOLT's Livelihood & Skill Development Programme empowers rural youth and women with market-aligned skills, digital literacy, entrepreneurship, and access to income-generating opportunities. The programme responds to low rural employability due to limited skill exposure, gender barriers, and restricted market linkages.

Centers provide certified training in multiple trades, practical hands-on modules, entrepreneurship development, job placement support, and the incubation of women-led micro-enterprises.

Objectives

1. Enhance employability through vocational and digital skills.
2. Enable women and youth to establish home-based and small enterprises.
3. Provide market linkages and industry exposure.
4. Increase household income and economic resilience.
5. Build confidence and autonomy among rural women.

Target Beneficiaries

Primary:

- Rural women (15-45 years)
- Youth who are unemployed, school/college dropouts
- Individuals seeking market-oriented skills

Secondary:

- Families benefiting from new income streams
- Local enterprises

Geographic Coverage

- Maharashtra (Karjat, Kadav, Mohili, Shivar, Taloda)
- Rajasthan (Ramgarh)
- Chhattisgarh (Upargaon, Raipur)
- Haryana – Bhiwani
- Expansion through CSR: Pune,

Eligibility Criteria

- Belonging to low-income or vulnerable households
- Basic literacy for select courses
- Commitment to completing the training duration

Programme Components

A. Vocational Training Modules

- Sewing & Tailoring
- Beauticare courses
- Computer literacy (MSCIT/RS-CIT)
- Tally/digital accounting
- Jewellry making
- Agriculture & sustainable farming
- Mobile/bike repairing
- Journalism and digital content creation

B. Entrepreneurship Development

- Business planning
- Market analysis
- Product costing and pricing
- Financial management
- Microfinance and self-employment linkages

C. Placement and Industry Linkages

- Local industry partnerships
- Placement cells facilitating job opportunities
- Apprenticeship support

D. Women's Livelihood Clusters

Women-led units produce:

- Garments
- Bags
- Jewellry
- Agro-Products

These groups receive:

- Start-Up Support
- Design Training
- Market Access (Local + Urban Networks)

6) Medical Mobile Unit (MMU) Programme (*Primary Healthcare at the Doorstep of Rural & Tribal Communities)*



Programme Overview

The Medical Mobile Unit (MMU) Programme provides accessible, affordable, and high-quality primary healthcare through mobile clinics equipped with doctors, nurses, and medical equipment. Operating in remote villages/tribal hamlets, the MMUs address critical health gaps caused by distance, low awareness, and inadequate local infrastructure.

The programme integrates diagnostics, medications, counselling, school health initiatives, and digital health tracking via the MMU App.

Objectives

1. Increase access to primary healthcare in underserved geographies
2. Promote preventive and promotive health behaviours
3. Detect high-risk cases early and strengthen referral pathways
4. Reduce school absenteeism through health screening
5. Improve community health awareness

Target Beneficiaries

- Children (school and anganwadi)
- Women (esp. anaemia, maternal health concerns)
- Elderly persons
- Tribal and remote village communities
- Families lacking local healthcare facilities

Geographic Coverage

- Maharashtra: Raigad, , Akola, Washim, Pali, Vasai
- Tribal hamlets in >150 villages

Eligibility Criteria

- Residing in mapped villages
- Screening/primary care needs
- Priority to children, women, elderly

Programme Components

A. Primary Healthcare Services

- Doctor consultations
- Basic diagnostics
- Free medication distribution
- Seasonal illness management

B. School Health System

- Dental and eye screenings
- Anaemia detection
- BMI assessment
- Hygiene & menstrual awareness

C. Health Awareness & Behaviour Change

- Nutrition education
- Water, sanitation, hygiene
- Immunisation awareness

D. Referral & Follow-Up

- Linkages with PHCs and district hospitals
- Case tracking and follow-up via MMU App

E. Digital Health Platform (MMU App)

- Digital patient records
- Village-wise health dashboards
- Medicine tracking
- Follow-up alerts

7) Environment Conservation Programme (*Sustainable Farming, Fruit Orchard Promotion & Climate-Resilient Rural Livelihoods)*



Programme Overview

The Environment Conservation Programme supports rural farmers with fruit-bearing saplings, training in sustainable agriculture, and ecosystem restoration practices. This dual-purpose intervention improves long-term farm income while strengthening ecological resilience and biodiversity.

Objectives

1. Enhance household income through fruit orchards
2. Promote environmentally sustainable and climate-resilient agriculture
3. Improve soil health and water conservation
4. Strengthen biodiversity and green cover
5. Build farmer capacity and collective action

Target Beneficiaries

- Small and marginal farmers
- Households dependent on low-income agriculture
- Farmer groups seeking diversification

Geographic Coverage

- Maharashtra: Karjat, Uran, Murbad

Eligibility Criteria

- Small landholdings
- Economic vulnerability

- Willingness to adopt sustainable practices

Programme Components

A. Fruit-Bearing Sapling Distribution

- Mango, guava, jackfruit, coconut, and more
- Large-scale orchard clusters

B. Farmer Training

- Soil health
- Water management
- Integrated pest management
- Organic farming techniques

C. Demonstration Plots

Hands-on exposure to best practices.

D. Monitoring & Technical Support

- Periodic field visits
- Survival tracking
- Plant health guidance

Advocacy & Policy Influence

LOLT influences local systems through model demonstration, partnerships, and community mobilisation.

Advocacy Areas:

- Education quality and school leadership
- Preventive healthcare, hygiene, nutrition
- Women's empowerment & delayed early marriage
- Climate sustainability and farmer capacity

Policy Influence Channels:

- District education and health departments
- Panchayat-level committees
- CSR consortiums
- Teacher training institutes
- Public health networks

Alumni And Long-Term Engagement

LOLT maintains long-term connections with Anando and Anando Plus alumni, who serve as role models and community champions.

Key Features:

- District-level alumni groups
- WhatsApp & digital networks
- Alumni-led mentoring and community campaigns
- Career tracking (education, placements, promotions)

- Alumni volunteering at MMU camps, events, and centers

Future Vision:

- National alumni council
- Skill-sharing workshops
- Alumni-driven rural innovation forums
- Micro-volunteering networks

IMPACT ASSESSMENT

1. Strategic Intent and Planning

a) What is the social, environmental or cultural challenge the organization is addressing in this thematic area? Has this changed in the last year?

Light of Life Trust (LOLT), through its education-focused programmes – *Anando* and *Anando School Empowerment Programme (ASEP)* – is addressing the deep-**rooted** challenge of **educational inequity among underprivileged rural children in India**. These children face numerous barriers to continuing secondary education, including poverty, social expectations (like early marriage for girls), lack of infrastructure, limited parental awareness, and weak school-community engagement.

Over the past year, the core challenge has **remained consistent** – ensuring access, retention, and quality of education for marginalized rural students. However, **post**-pandemic realities and rapid digital transitions have **amplified the urgency** of improving digital literacy, psychosocial wellbeing, and employability-readiness among rural youth. Additionally, the education system continues to grapple with **teacher capacity gaps** and lack of integrated parent-school-community partnerships in rural secondary schools.

b) How is the organization attending to the challenge or planning to attend to the challenge in this thematic area? Has this changed in the last year?

LOLT is attending to this **challenge** through two synergistic programme arms:

Anando focuses on **holistic student development** by improving academic performance, life skills, psychosocial wellbeing, and career readiness. Interventions include supplementary education, empowerment workshops, career guidance, special coaching for SSC students, and regular mentoring and counselling.

ASEP complements Anando by **strengthening school ecosystems** through interventions for teachers (training, classroom management), infrastructure support (labs, solar, libraries), student capacity building, and structured parent engagement.

In FY 2025–26, LOLT has **scaled its digital support,** and expanded school-level infrastructure development in select geographies. The model now gives greater emphasis on **teacher-student-parent convergence**, in line with NEP 2020 recommendations.

c) Who or what is being impacted (target segment/affected area)? Has this changed in the last year?

Target Segment:

- Rural underprivileged **Government** Aided **secondary school students (Std VIII–XII)**
- **Government and government-aided school teachers**
- Parents of enrolled students
- Community stakeholders indirectly affected by improved education outcomes

Geographies:

The programmes are operational in rural and tribal districts across **Maharashtra, Rajasthan, Gujarat, and Odisha**, with ongoing interventions in 109 **schools(Anando – 78 schools + ASEP – 31 schools)**

While the core target segment has not changed, **the depth of engagement** with parents and schoolteachers has increased. In FY 2025–26, special focus has been placed on adolescent girls (to counter dropout and early marriage) and on **tribal belts with poor higher education continuation rates**.

d) What will be the outcomes of the activities, intervention, programmes or project?

Disclosure includes both positive and potential unintended negative outcomes.

Intended Positive Outcomes:

- **Improved secondary school completion rates** among rural children, particularly girls
- **Enhanced learning levels** through academic support and supplementary coaching
- **Greater awareness and aspirations** for higher education and career pathways
- **Strengthened teacher competencies** in student-centred pedagogy
- **Active parental involvement** in children's education

- **Improved school infrastructure** contributing to learning outcomes and student attendance
- **Improved** coping mechanism and self-confidence among students

Potential Unintended Negative Outcomes :

- **Increased aspiration gap** without commensurate economic opportunities may lead to frustration or migration
- **Greater exposure to digital tools** may create disparities between digitally equipped and non-equipped students unless adequately supported
- **Enhanced engagement of girls** in education could face backlash from regressive community norms in some regions

LOLT mitigates these risks through **community sensitization**, individual and family counselling, and **inclusive planning** involving school heads, local influencers, and parents.

2. Approach

a) What is the baseline status at the start of the activity/intervention/programs or project and at the end of the last reporting period?

Baseline Status (Start of FY 2025–26):

At the start of the reporting period, the baseline across the intervention regions revealed persistent challenges:

- **High dropout risk** among secondary school students, especially girls and first-generation learners
- **Limited parental engagement** in children's education
- **Low teacher-student interaction quality** due to outdated methods and under-capacity
- **Infrastructure gaps** such as inadequate science labs, libraries, lack of electricity and digital tools
- Limited **career guidance and employability readiness** support for Std X and XII students
- In tribal/rural belts, **early marriage and child labour risks** continued to affect education continuation

Status at End of Last Reporting Period (FY 2025–26):

The previous cycle showed measurable improvement:

- 93.4% retention and completion rates in secondary grades under Anando
- Significant parental engagement through parent training, meeting & events like Palak Melawas.
- Teachers across ASEP schools trained in modern pedagogy
- Over 1,000 students received career guidance and counselling
- Improvements in school infrastructure in 5+ ASEP / rural secondary schools & 03 urban based schools

- Empowerment & life skill enhancement sessions incorporated in school delivery model

b) What has been the past performance trend? (if relevant)

Across previous **years**, the programme has demonstrated:

- **Consistent year-on-year growth** in enrolment and retention of rural children in Std VIII–X
- Rise in **female students pursuing higher education**, currently at 88%, compared to state district average of 33.3%
- **Teacher satisfaction and engagement** rising post-training and involvement in curriculum delivery
- Student career trajectories (as documented in success stories) indicate strong employability gains post-programme

The trend reflects sustained **education continuity, aspiration building, and rural youth mobility**.

c) What is the solution implementation plan and the measures taken for sustainability of activity/intervention/programs or project outcomes? Has there been any material change in your implementation model in the last one year?

Solution Implementation Plan (SIP):

LOLT follows a phased, community-rooted model:

1. **Early Identification & Enrolment**: Students are identified in Std VIII in collaboration with schools.
2. **Academic & Holistic Support**: Includes remedial education, empowerment workshops, special guidance for board exams, and career planning.
3. **Teacher & School Capacity Building**: In-service training, leadership development, and classroom infrastructure upgrades (via ASEP).
4. **Family Engagement & Counselling**: Parent meetings, home visits, and Counselling support to address socio-cultural barriers.
5. **Alumni Support**: Career tracking, scholarships, and vocational linkages for Std X and XII pass-outs.

Sustainability Measures:

- Strengthening **community ownership** through parent representatives and school management committees
- Developing **School-Parent-Student convergence models** under ASEP
- Infrastructure support as lasting assets (e.g., libraries, solar systems)
- Post-programme tracking of student performance and engagement under Anando

Changes in FY 2025–26:

- Increased **digital learning support and blended models** post-pandemic
- Enhanced focus on adolescent wellbeing
- Formal integration of **career development pathways** through Anando Plus (now linked to vocational partners)

d) Please brief out alignment of solution to Sustainable Development Goals (SDGs)/national priorities/state priorities/developmental priorities.

The Anando and ASEP programmes align with:

- **SDG 4: Quality Education** – By enabling access to inclusive and equitable secondary education
- **SDG 5: Gender Equality** – Promoting education and empowerment of adolescent girls, delaying early marriage
- **SDG 8: Decent Work and Economic Growth** – Career readiness through Anando Plus, vocational linkages, scholarships

- **National Education Policy 2020** – By focusing on holistic development, teacher training, infrastructure, and local engagement
- **State Priorities (e.g., Maharashtra)** – Addressing rural-urban education disparity, reducing dropout rates, and increasing female literacy

e) How have you taken into consideration stakeholder feedback in this reporting period?

Stakeholder feedback is systematically collected through:

- **Parent Feedback** – Identifying gaps in children's study time, home support, and social barriers
- **Teacher Consultations** – Inputs on capacity gaps and curriculum relevance
- **Student Councils** – Inputs on SSC coaching, safe space needs, aspirations
- **Community Leaders & Alumni Interaction** – Suggestions for employability linkages and deeper school engagement

These insights have led to the integration of digital tools, tailoring of empowerment workshops, and mental health counselling modules. Feedback also helped customize *career counselling formats* and *school infrastructure upgrades*.

f) In the last year, what have you seen as the biggest risks to the achievement of the desired impact? How are these being mitigated?

Key Risks Identified:

1. **Economic shocks and migration** disrupting education continuity
2. **Early marriage and child labour**, especially among tribal girls
3. **Low digital access** in remote regions creating learning inequality
4. **Teacher attrition or transfer or resistance** to training-led pedagogical changes
5. **Parental disengagement**, especially where both parents are daily wage workers

Mitigation Measures:

- Extended support via **home visits and counselling**
- Increased **digital infrastructure** in ASEP schools
- Continuous **capacity building** of school teachers and LOLT team
- Strong **community anchor system** with parent reps
- **Career-linked motivational modules** to increase aspiration and school retention

1B.2.2 Impact Scorecard

What are the metrices monitored and what has been the trend?

LOLT monitors three broad categories of metrics:

1. Output Indicators (short-term, activity-level)

- **Number of students enrolled under Anando** – Planned: 3750, Achieved: 3750 (100%).
- **Number of teachers trained under ASEP** – Planned: 255, Achieved: 242 (95% of target).
- **Counselling/mentorship sessions delivered** – Planned: ~2910, Achieved: 3797(exceeded).
- **Planned vs. Achieved school visits** – Target 100%, Achieved 97% (shortfall due to weather/holidays).

Trend: Year-on-year steady growth in outreach and session delivery; minor shortfalls are external.

2. Intermediate Outcome Indicators (medium-term changes)

- **3% increase in attendance among enrolled students** – *15% higher than school average (baseline avg. 70%)*.
- **79% of students showing ≥10% improvement in academic scores** –*29% (measured via term-end exams, SSC results)*.
- **95% of teachers adopting student-centric methods** – *100% (based on classroom observations)*.
- **83% of parents engaged in school processes** – *100% (via meetings and home visits)*.

Trend: Clear improvement in academic scores, attendance, and parental involvement; teacher adoption of new pedagogy sustained post-training.

3. Overall Outcome Indicators (long-term impact)

- **School retention rate of Anando beneficiaries** – *93% (dropout reduced significantly)*.
- **Students transitioned to higher secondary/vocational paths** – *87% of Class 10 beneficiaries*.
- **Emotional resilience (counselling impact scale)** – *83%+ improved wellbeing*.
- **Classroom learning environment improvement** – *72% students reported better environment*.
- **90% of ASEP schools showing improved grade-level outcomes** – *79% (based on diagnostic tests)*.

Trend: Sustained improvement in retention, transitions, and psychosocial wellbeing; ASEP showing ecosystem-level gains in schools.

Briefly include narratives of impact on target segment(s) in the reporting period.

Narratives of Impact on Target Segments (FY 2025–26)

- **Students (Anando)**
  - 93% retention reduced dropout risks, especially among girls in tribal belts.
  - 29% showed ≥10% academic improvement; 87% of Class 10 students transitioned to higher secondary or vocational training.
  - Emotional resilience improved in 83%+, with students reporting higher confidence and aspirations.
- **Teachers (ASEP)**
  - 242 teachers trained; 95% adoption of student-centric pedagogy observed.
  - More inclusive classrooms with higher student participation and attention.
- **Parents**
  - 83% reported being engaged in school processes through Palak Melawas and home visits.
  - Counselling helped delay early marriages and reduce resistance to girls' education.
  - Parents noticed increased motivation, discipline, and communication in their children.
- **Schools (ASEP)**
  - 08 schools upgraded with digital classrooms, labs, water filters, and libraries. solar power and desks & benches
  - 72% of Students reported improved classroom learning environments.
  - Stronger School Management Committee (SMC) participation supported decision-making and accountability.

a) Beneficiary/Stakeholder Validation through surveys and other feedback mechanisms

Validation was **ensured** through structured surveys, feedback forms, and group consultations conducted during the reporting period.

- **Students (Anando & ASEP)**
  - 83% reported higher confidence and improved academic support.

- Highlighted need for more career guidance and doubt-clearing sessions before SSC exams.

- **Teachers (ASEP)**

  - 100% found trainings useful; 95%+ adopted new practices in classrooms.
  - Requested refresher training on digital tools and student evaluation methods.

- **Parents (Anando & ASEP)**

  - 90% noticed children's increased motivation, discipline, and attendance.
  - Counselling feedback indicated reduction in early marriage risks for girls.

- **Principals/Heads of Schools**

  - 100% acknowledged improved school infrastructure, student behaviour, and teacher-parent coordination.
  - Confirmed visible benefits of ASEP interventions (digital classrooms, labs, libraries).

Methods Used:

- Student, teacher, parent, and principal feedback forms (Annexure 1)
- Palak Melawas (parent meetings) and counsellor-led home visits
- Verbal reflections during empowerment sessions and Mahacharcha events
- Informal field visit reports by LOLT staff

Annexure 3) Impact Map Linking Outputs and Outcomes to Activities (FY 2025-26)

S. No.	Activities	Outputs (What was delivered)	Intermediate Outcomes (Mid- to end-term changes)	Overall Outcomes (End-term/post-project effects)
1.	**Education Material Distribution**	3750 Anando Students 6896 ASEP Students	Improved Attendance	Students retained in school, 93.4% students.
2.	**Supplementary Academic Classes** (Anando & ASEP)	8800 academic sessions conducted 5383 students attended regularly	• Improved subject clarity in English, Maths & Science • Increased daily study discipline	• SSC pass rate among Anando students increased significantly.
3.	**Career Guidance Sessions**	72 Group Sessions	1573 Students participated	Students get information about various career options and preparing for the same.
4.	**SSC Career Counselling Sessions**	993 Individual SSC Students sessions	Students gained clarity on career options and life goals	• Over 70% of Anando students expressed career aspirations beyond Class 10 • Increased college admissions, especially among girls
5.	**Empowerment Workshop**	1818 Sessions across 5 states with 3188 Students participated	• Improved communication and decision-making skills	• Significant drop in dropouts due to early marriage or household pressure • Stronger home-school linkage
6.	**Home Visits & Parental Engagement (Anando only)**	• 25,387 home visits conducted • 310 Parent Meetings held	• Parents better informed about children's academic progress • Reduced resistance to	• Significant drop in dropouts due to early marriage or household pressure

			continued education, especially for girls	• Stronger home-school linkage
7.	**SSC Special Coaching Support (Anando & ASEP)**	• 1683 SSC students supported with subject-focused sessions	• Students felt more prepared and less anxious for board exams	• 94% SSC pass rate in ASEP partner schools
8.	**Teacher Training Workshops (ASEP)**	• 242 teachers trained in pedagogy & digital tools • 134 full-day workshops conducted	• Improved teaching strategies adopted • More inclusive and participatory classrooms	• Greater student engagement and performance • Improved teacher morale and cooperation
9.	**Infrastructure Support (ASEP & Others)**	• 08 schools upgraded • Facilities: 1 digital classrooms, 1 Book Library, 01 each – Physics, Chemistry, biology laboratories, 04 schools Refurbishment, 03 Solar power installations, 02 sets of tools and equipments for skill based training courses, Set up of 01 dental unit , 02 schools provided with desks & benches	• Better access to learning resources • Safer and brighter school environments	• Higher student retention & attendance • Enhanced quality of teaching-learning environment
10.	**Student Events: Bal Kala Mahotsav, Mahacharcha,**	• 110 major events conducted • Over 8694 students participated	• Boosted student self-expression and creativity • Greater peer bonding and public confidence	• Emergence of student leaders • Increased ownership of school space and identity

Case Studies/Stakeholder Testimonials

Student Action Forum – Driving Change in School Cleanliness

Location: Indira Gandhi Vidyalaya, Padoli, Chandrapur, Maharashtra

Programme: LOLT ASEP – Student Action Forum (SAF)

Background: The school faced persistent cleanliness issues, as classrooms and staff rooms lacked proper garbage disposal facilities. Students often struggled to maintain hygiene due to the absence of dustbins.

Intervention: With guidance from the LOLT ASEP Chandrapur team, the Student Action Forum was formed on 3rd August 2024 through elections, with 11 student members. The SAF identified the root cause of unclean classrooms and submitted a written application to the Gram Panchayat of Padoli on 27th August 2024, demanding 15 dustbins for the school. Despite initial availability of only 5 dustbins, the SAF pursued continuous follow-ups and held another meeting on 4th September 2024 with the Sarpanch, Mrs. Narule.

Outcome: Their consistent efforts resulted in the school receiving all 15 dustbins, which were installed in classrooms, the staff room, and the principal's office. This marked the first time students had independently led such an initiative in the school. Teachers and the principal deeply appreciated their leadership and determination.

Impact Quote:
"Through SAF, we realized that our voices matter. By taking collective action, we made our school cleaner and set an example for future student leaders."

Kajal Madanlal Oad – A Victory against Child Marriage

Location**:** Kansya, Maharashtra

Programme**:** Light of Life Trust – Anando

Background**:** Kajal, a neglected child, faced severe challenges in continuing her education. She was married off while in Class VII, which forced her to drop out of school. Her family lacked awareness about the importance of education and was not

supportive of her studies.

Intervention**:** The LOLT team undertook home visits, individual and family counselling, casework, and regular follow-ups. Parent meetings and trainings were conducted to raise awareness. The team also coordinated with the school through visits and continuous engagement.

Outcome**:** Kajal returned to school, started attending regularly, and became more focused on her studies. Her academic performance improved significantly, and she now participates actively in workshops and SFSEP classes. Importantly, her family's mindset changed—her mother, once hesitant, is now her strongest supporter. The family has decided not to send Kajal to her in-laws' home and is prioritizing her education and personal growth.

Intellectual Property Rights

Trade Mark/Domain Name:

Sr. No.	Trade Mark/Domain Name	Application No.	Class No.	Status
1		2556983	45	Registered
2	lightoflifetrust.org	N.A.	N.A.	Registered

Immovable Properties

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

Freehold Property:

S. No.	Property Address	Usage
1.	1519, C Wing, C/66, G Block, One BKC, Opp Bank Of Baroda, Bandra (E), Mumbai,400051	Registered Office
2	**Light of Life Trust** - Jeevan Asha Comunnity Center & Social Projects, Arvand Road, Ahead Meher Bakery at Tiware, Post - Posari, Taluka - Karjat, District - Raigad - 410 201, Maharastra	Jagruti - Administrative Centre (Owned by Light of Life Trust
3	**ITM University C/o Light of Life Trust** - Sector 40, Village Uparwara, Atal Nagar, Naya Raipur, Chhattisgarh - 49200	Regional Operational Center (Owned by the ITM University and authorized for use by the NGO
4	**Light of Life Trust-** Lokkruti Center, Behind Govt. Hospital, Mohili, Taluka - Karjat, Dist- Raigad, Maharshtra- 410201	Regional Operational Center
5	**Aditya Anand Agrawal Memorial Trust –** Sethe Kishorlal Agrawal Bhavan, Near Subhe Kiryana Store, Main Chowk, Dinod Village, Taluka and District Bhiwani, Haryana 127111	Regional Operational Centre (Owned by Pramila Agrawal and Family)

Leasehold Property:

S. No	Property Address	Usage	Details of the Deed/Agreement	Tenure of Agreement	License Fee/Rent
1	**Light of Life Trust -** C/o Bhanudas Akolkar, Near Shri. Navnath Vidyalay, Karanji, Taluka -Pathardi, Dist - Ahilyanagar - 414106, Maharashtra	Regional Operational Center	Subject to renewal in August 2026	A period of 11 months commenced from 1st day of August 2026 (subject to renewal)	Rs. 7,850 per month
2	**Light of Life Trust -**	Regional	Lease Deed dated 1st	A period of 22 months	Rs. 25,000 per

	Omkar Villa 2nd floor, Plot no 18, Survey No 24/30B, Sadgurukrupa society Vidya nagar, Royal motor training school, Chendre, Tal-Alibag, Dist- Raigad Maharashtra 402201	Operational Center	day of February 2025 between Mr. Subhash Shrikrishna Sonavane and our Trust	commenced from 1st day of February 2026 to 31 January 2028	month
3	**Light of Life Trust** - C/o Bhausaheb Asaram Kavhale, Flat No. 27A Rupnagar, Near Vitthal Mandir, Opp. Mahasul Colony, Ambad Bipass, Jalna - 431203, Maharashtra	Regional Operational Center	Lease Deed dated 1st day of April 2026 between Mr. Mr. Bhausaheb Asaram Kavale and our Trust	A period of 5 years commenced from 1st day of April 2026 to 31 March 2031	Rs. 10,000 per month
4	**Light of Life Trust** - AASHIRWAD Bldg, Near DATTA Hospital, Opp Awla Supari Factory, Shivaji Nagar, Dahiwali, Karjat (W), Dist - Raigad - 410201, Maharashtra	Anando - Administrative Centre	Lease Deed dated 10th day of February 2022 between Mr. Mrs. Aruna Andrews Cherayath and our Trust	A period of 5 years commenced from 1st day of February 2022	The agreed rent schedule is ₹20,000 from 01.02.2022 to 31.01.2024, ₹22,000 from 01.02.2024 to 31.01.2026, and ₹24,200 from 01.02.2026 to 31.01.2027
5	**Light of Life Trust** - Balaji Complex, 2nd Floor, Flat No. 2, Above Chintamani Hospital, Mumbai Goa Highway, Mangaon, Dist - Raigad 402104, Maharashtra	Regional Operational Center	Lease Deed dated 10th day of June 2026 between Dr. Ajay P Mehta and our Trust	A period of 11 Months commenced from 1st day of March 2026 to 31 January 2027	Rs. 9,000 per month
6	**Light of Life Trust** - Akkalkuwa Jain House, Kuber Park, Behind Civil Court, Near Santoshi Mata Mandir, Akkalkuwa, Pin-425215	Regional Operational Center	Lease Deed dated 1st day of April 2025 between Mr. Kishor Mangilal Jain and our Trust	A period of 3 years commenced from 1st day of April 2025	Rs. 7,986 per month
7	**Light of Life Trust** - Roshmal Road, Opposite to Krushi Utpanna Bajar Samiti, Dhadgaon, 558 - Damrai Pada, Roshmal Road, Budruk, Taluka - Dhadgaon, District - Nandurbar - 425414, Maharashtra	Regional Operational Center	Lease Deed dated 7th day of April 2026 between Mrs. Vasibai Hemraj Pawara and our Trust	A period of 1 years commenced from 7th day of April 2026	The agreed rent schedule is ₹10,285 from 07.04.2026 to 07.04.2027
8	**Light of Life Trust** - Shikshyakapada, Behind Gems Play School, Angul, Dist - Angul - 759122, Odisha	Regional Operational Center	Lease Deed dated 1st day of April 2025 between Mr. Sasmita Das and our Trust	A period of 3 years commenced from 1st day of April 2025	The rent is ₹10,400 per month for the period 01.04.2025 to 31.03.2027. For the period 01.04.2027 to 31.03.2028, the

					rent will be ₹11,440 per month.
9	**Light of Life Trust -** Gayatri Shaktipeeth Bhawan,Teja Ji Chowk, Bijolia, District - Bhilwara, 311602 Rajasthan	Regional Operational Center	Lease Deed dated 1st day of July 2025 between Shri Vedmata Gaytri Trust and our Trust	A period of 1 years commenced from 1st day of July 2026	Rs. 12,000 per month
10	**Light of Life Trust -** Indraprastha Society, Flat 203, 2nd Floor, Plot No 292, Near Poonawala Stud Farm, Serum Institute, Hadapsar Pune-411028	Regional Operational Center	Lease Deed dated 25th day of May 2025 between Mr. Mr.Rajmane Umesh Somnathappa, and our Trust	A period of 3 years commenced from 25th day of May 2025	a) Rs. 26000/- (Twenty-Six Thousand Only) per month for the first 12 months, b) Rs. 27300/- (Twenty-Seven Thousand Three Hundred Only) per month for the next 12 months, c) Rs. 28665/- (Twenty-Eight Thousand Six Hundred and Sixty-Five Only) per month for the next 12 months.
11	**Light of Life Trust -** Ramkrushna Niwas, Shahpur, Mungsaji Nagar, Shelubazaar Road, Taluka - Mangrulpir, Dist - Washim - 444403, Maharashtra	Regional Operational Center	Lease Deed dated 2nd day of August 2021 between Mr. Anand Sopanrao Khirade and our Trust	A period of 6 years commenced from 2nd day of August 2021	From 2nd August 2021 to 2nd August 2024, the rent was ₹7,500. From 2nd August 2024 to 2nd August 2027, the rent is ₹8,250.Rs.
12	**Light of Life Trust -** 131/C, Mezzanine Floor, Next to Rajputana Motor Training, Near City Bakery, Dr. Annie Besant Road, Worli, Mumbai - 400018, Maharashtra	Regional Operational Center	Lease Deed dated 1st day of March 2024 between Mr.. Mohd. Aamir Shaikh Proprietor Of Rajputana MTS and our Trust	A period of 33 months commenced from 1st day of March 2024	Rs. 35,000 per month
13	**Light of Life Trust -** Vrundavan Colony, Behind Arvind Nagar,Yavatmal Road, Arni, Taluka - Arni, Dist. Yavatmal – 445103, Maharashtra	Regional Operational Center	Lease Deed dated 8th day of September 2025 between Mr. Mrs. Varsha Suresh Thakare and our Trust	A period of 2 years commenced from 16th day of August 2025	Rs. 8,000 per month
14	**Light of Life Trust -** Livelihood & Skill Development Training Centre, Rajmahal Bungalow, Vitthal Nagar, Karjat Court Road, Near of the Municipal Council, Karjat, Taluka - Karjat,	Regional Operational Center	Lease Deed dated 1st day of October 2025 between Mr. Rajendra Mahadev Bodke and our Trust	A period of 2 years commenced from 1st day of October 2025	Rs. 20,000 per month

	District – Raigad. Maharashtra. 410201				
15	**Light of Life Trust -** Jeevan Aasha Computer Center, Gala No 3, Grampanchayat Sachivalaya Kadav, Karjat- Murbad Road, Maharashtra 410201.	Regional Operational Center	Lease Deed dated 1st day of July 2025 between Mr. Mr. Kamal Damania and our Trust	A period of 33 Months commenced from 1st day of July 2025	Rs. 3,000 per month
16	**Light of Life Trust** - Plot No. 3126/5, Shop No. 5, Adeshwar Plaza, Sudhagad Pali, Tal. Sudhagad, Dist. Raigad	Regional Operational Centre	Lease Deed dated 1st day of November 2025 between Mr. Mr. Shri. Ramakant Sandeep and our Trust	A period of 11 months commenced from 1st day of November 2025	Rs. 10,000 per month
17	**Light of Life Trust** - Jeevan Asha Comunnity Center, Gurukrupa Complex, Near Hanuman Temple, Murtijapur Road, Shivar, Taluka & District - Akola 444 104, Maharashtra	Regional Operational Center	Lease Deed dated 1st day of January 2025 between Mr. Sadanand Mahadevrao Muramkar and our Trust	A period of 33 months commenced from 1st day of January 2025	Rs. 20,334 per month
18	**Light of Life Trust** - Jeevan Asha Comunnity Center, Gurukrupa Complex, Near Hanuman Temple, Murtijapur Road, Shivar, Taluka & District - Akola 444 104, Maharashtra	Regional Operational Center	Lease Deed dated 1st day of November 2025 between Mr. Sadanand Mahadevrao and our Trust	A period of 11 months commenced from 1st day of November 2025 to September 30, 2026.	Rs. 2,23,669 per month
19	**Light of Life Trust** - Lahamge House, Behind ZP High School,Ward No 1, Mangarulpir, District - Washim Pin- 444403	Regional Operational Center	Lease Deed dated 13th day of November 2025 between Mr. Shri. Harish Uddhavrao Lahamge and our Trust	A period of 11 months commenced from 13th day of November 2025	Rs. 4,400 per month
20	**Light of Life Trust** - Women Empowerment Centre, Senior College Road, Opp Kiran Gas Agency House, Near Manisha Kirana Store, Post – Taloda, Dist – Nandurbar – 425413	Regional Operational Center	Lease Deed dated 1st day of December 2025 between Mr. Vikas Kalusingh Pawar's our Trust	A period of 11 months commenced from 1st day of December 2025	Rs. 8,470 per month
21	**Light of Life Trust** - Shop No 7, Ground Floor, Mulshi Market, Aaryawat Road, Ghotawade Phata, Mulshi Pirangut Road, Lavale, Kasar Amboli ,Taluka Mulshi, Dist Pune 412115	Regional Operational Centre	Lease Deed dated 22nd day of May 2025 between Mr. Mr.Pakhale Pranit Prakash, Mr.Kothawade Rahul Dilip, Mr.Kotkar Atul Subhash,and our Trust	A period of 33 months commenced from 1st day of June 2024	a) Rs. 35000/- (Thirty-Five Thousand Only) per month for the first 11 months, b) Rs. 38500/- (Thirty-Eight Thousand Five Hundred Only) per month for the next 11 months, c) Rs. 42350/-

					(Forty-Two Thousand Three Hundred and FiftyOnly) per month for the next 11 months.

Human Resource:

Department	No. of Employee
Resource Mobilization	5
Finance & Admin	11
Anando	144
Anando Plus	12
ASEP	53
Anant	5
Jagruti	12
Skilling & Livelihood	17
Healthcare	10
Environment	6
Aangan	1
Total	**277**

HISTORY AND MAIN OBJECTS

Corporate profile

Light of Life Trust ("Trust" or "Issuer"), founded in 2002 is a public charitable established in Mumbai. It was officially registered on September 27, 2002 under the Bombay Public Trusts Act, 1950, with registration number E-20474 issued by the Sub-Registrar office, Mumbai ("SR"). For more information about our Trust, please refer “General Information” on pages 21 of this Fund-Raising Document.

The Trust was founded with the explicit purpose of addressing persistent and intersecting developmental barriers in rural India affecting high school dropout rates, low employability, poor access to healthcare, gender-based disparities, fragmented livelihood opportunities, and climate-linked vulnerabilities. Early field interactions revealed that children often dropped out of school due to socio-economic pressures, limited academic support, and lack of aspirational role models. Similarly, families lacked access to dignified healthcare, sustainable farming knowledge, or pathways to stable income.

Over two decades, the Trust has reached more than 809112 individuals across 1971 villages through 102 centers (comprising 54 Anando Centers, 31 ASEP Schools, 12 LSD centers, 5 Healthcare centers, and initiatives across 2 tehsils under Environment Conservation), demonstrating a scalable rural development model centered on dignity, capability enhancement, and social mobility.

Recognising that development challenges are interlinked, LOLT adopted a life-cycle, multi-sector approach. Its first Vertical - Anando, was launched in 2005 with 25 children to prevent school dropouts through academic reinforcement, counselling, parent engagement, and community outreach. The success of this model established the foundation for later expansions into youth employability, performing arts education, school system strengthening, primary healthcare, livelihood & Skill development and environment conservation.

Over time, the Trust institutionalised a multi-division structure, Anando (Education & Youth Development) and Jagruti (Livelihoods, Healthcare & Environment), ensuring thematic specialisation, operational depth, and quality assurance across all intervention areas.

Registered Office of our Trust

The Registered & Corporate Office of our Trust is located at One BKC, C-Wing, Unit No. 1519, Plot No. C-66, G-Block, Bandra Kurla Complex, Bandra (E), Mumbai - 400 051, Maharashtra

Main objects of our Trust as stated in the Trust Deed

1. The Trustees shall stand and be possessed of the Trust Fund upon trust to receive the interest dividends and other income thereof and there out in the first place to reimburse themselves or pay and discharge all costs, charges and expenses incurred in or about or incidental to the administration or execution of any of the trusts or powers of these presents and also all outgoing taxes, assessments, dues and duties and other taxes payable in respect thereof and the costs of meeting repairs of any immovable property if any for the time being subject to the trusts of these presents and subject thereto upon trust to apply the residue of the said interest dividend and other income (hereinafter called " the said income") and at their discretion to apply the whole or any part or parts of the corpus of the Trust fund for:

i. The spread of promotion of education or learning in all its branches in such manner as the Trustees may think fit including:

a. Establishments and/or acquisition and maintenance of and support of Schools, colleges, Vidyapiths, Bal Mandirs, Study Centres, Research Centres, Universities and other Institutions or funds imparting education and training of students;

b. Establishment and support of professorships fellowships, Lectureships, Scholarships and prizes at any schools, colleges or other Educational Institutions,

c. Establishment and maintenance of Hostels, and or Boarding Houses and grants of free boarding and lodging to students studying in any schools, colleges and Education Institutions or receiving education or training and upon such terms and for such period in each case as the Trustees may deem fit,

d. Grant of monetary assistance from time to time to any Schools, Colleges, Vidyapiths and other Institutions which impart education including training in any branch of education or learning and for such period and upon such terms in each case as the Trustees may deem fit;

e. Establishment and for acquisition and for maintenance and/or support of classes, Centers, Schools, Theatres and/or other Institutions for Cultural developments and promotion of Fine Arts in general including the spread, promotion and development of all types of Cultural Activities including Arts, Literature, Painting, Music, Dance or Dramas and other Performing Arts.

f. Grant of endowments to Universities, Research Centres and Institutions and other Educational Institutions and Medical, Scientific and other Institutions for spread of education and knowledge in all or any branches of knowledge,

g. Awarding Scholarships, Professorships, Lectureships and Fellowships and grants by way of loans and otherwise and prizes and Awards and on such terms and conditions as the Trustees may think fit for the purpose of undertaking, prosecuting and encouraging research in any branch of Engineering Technology, Electric or other Therapy, Radiology. Bacteriology, Medical Science, Agricultural Science or any other branch or branches of modern applied science in its widest and most comprehensive sense

h. Grant of monetary assistance including scholarship and/or loans to students whom the Trustees may deem to be deserving thereof to enable them to receive such education training and qualification as the Trustees may approve including Primary, Secondary, Academically, Professional, Vocational, Industrial, Technical, Scientific and Arts and Crafts and Music and upon such terms and for such period in each case as the as the Trustees may deem fit;

i. Supply of books, food and clothes and/or fees to students or grant of monetary assistance to them for such purposes;

j. Establishments, maintenance and support of libraries, Museums, Reading Rooms and other means for advancement of education and knowledge;

k. Promotion of the Fine Arts including Music and Paintings

l. Promotion of education and learning in all branches of knowledge;

ii. Affording medical relief and spread and or promotion and for contribution to the cause of medical Relief and Medical Science in their widest and most comprehensive sense including relief from physical and/or mental health in such manner and upon such terms and for such period in each case as the Trustees may think fit including:

a. Establishment and/or acquisition and/or maintenance and/or support of Dispensaries and Hospitals with or without medical schools or Medical Colleges and Nursing Institutions or any of them for treatment of patients suffering from diseases or accidents and in which they may remain confined to bed on terms and conditions and for such period as the Trustees may prescribe or in which they may be advised or treated as out patients.

b. Establishment and/or acquisition and/or maintenance and/or support to Hospitals Dispensaries, Maternity Homes, Diagnostic Centers, Laboratories, Research Centers, Clinics, Sanitoria, Health Centers, Health Camps, Convalescent Homes. Nursing Homes, Asylums and/or other institutions, organizations, Centers for relief from physical or mental illness or suffering and/or for promotion of physical and mental health.

c. Establishment and/or acquisition and/or maintenance and/or support to Medical Colleges or Medical Schools, Research Centers, Laboratories, Diagnostic Centers, Clinics and other Institutions for spread of and advancement of Medical Science and Medical knowledge or education and research.

d. Grant of subscription and donations to Hospitals, Dispensaries, Convalescent Homes, Asylums, Nursing Homes and other Public Institutions for administering medical relief upon such. terms and conditions and for such period as the Trustees may think fit.

e. Grant of medical help during epidemics, famine, flood or any unforeseen calamity or war or warlike operations or civil commotion or riots.

iii. Distribution of free food and clothing to the poor and needy.

iv. Relief of poverty in such manner as the Trustees may think.

v. Sinking of and maintaining wells and/or setting up and maintaining of parabs or water fountains.

vi. Setting up or helping by endowments or otherwise Orphanages or Anathashrams, Rescue Homes, Old Age Homes.

vii. Setting up or helping by endowments or otherwise institutions or funds for benefit of poor persons.

viii. Subscriptions, Contributions and donations to public institutions or funds devoted to public charitable purposes for expenditure for any public charitable purpose authorized by this Deed.

ix. Creation, maintenance, supply of or support to Gardens, Gymnasiums, Physical Culture Centers and other means of advancement of health and hygiene.

x. Establishment and/or maintenance and/or support to any institutions or Organizations or Funds devoted to and/or engaged in the alleviation of human suffering or promotion of human well-being and human welfare and peace amongst men in their widest and most comprehensive sense and/or any other work of general public utility or welfare.

xi. Relief of distress of animals, birds and all sentient beings.

xii. To give donations for the repairs and renovation of such temples as are notified by the Central Government in the official gazette under section 80 G (2) (b) of the Income Tax Act, 1961 as being Temples. of historic or archaeological importance and place of public worship of renown throughout any state or states in India.

xiii. To protect, preserve and do scientific research on ancient Indian Shastras and Indian scriptures of cultural, historical and scientific importance.

xiv. To propagate the philosophy and message of saints among general public, impart spiritual knowledge and develop spirituality as the prime medium of happiness of mankind.

xv. To establish, conduct; help directly or indirectly institutions, schools, pathashalas, etc. For imparting education and training to students in all branches of learning, the dominant purpose being inculcation of spirituality.

xvi. To provide the general public with the means of spiritual knowledge, conduct journals, publish books in any language for the spread of spirituality.

xvii. To promote, encourage and help the following activities aimed at alleviating the suffering of humanity through the spiritual experience brought by regularly undertaking at secret places, samadhis etc

a) Bhajan, singing in remembrance of and obeisance to the creator:

b) Parayan, recitation of noble scriptures, commentaries thereon and devotional works for spiritual exaltation and sublime thoughts.

c) Kirtan, translation of the stories from Indian scriptures for application in worldly life for peace of mind and happiness;

d) Nandadeep, Pahara and the like, to foster a spirit of selflessness and dedication among men and women who seek solace from miseries of the strife-afflicted world.

xviii. To construct buildings and/or institutions of a permanent nature on land to be brought or taken on lease in pursuance of any of the purposes enumerated hereinabove.

xix. To maintain, repair, renovate, erect and support Dharmashalas, rest houses and other places meant for poor persons who visit various places for participating in the activities referred to above.

xx. For the maintenance of and repair, renovations, erection and support etc. of Dharmasalas, rest houses and other places meant for poor persons in India.

xxi. Taking over or amalgamating any other charitable society trust association or institution with similar objects.

xxii. Undertaking and/or promoting and financing research projects in the fields of Ayurveda, ancient Indian languages such as Sanskrit, Prakrit and Pali and ancient Indian art and culture.

Key awards, accreditations or recognitions

The table below sets forth some of the accreditations or recognitions by the Trust:

Year	Award / Recognition / Approval
2013-2014	• GRIHA Award 2013 awarded to Light of Life Trust for the use of low-energy construction materials at the Jeevan Asha Community Centre, Tiware, Maharashtra, presented at the National Conference on Green Design 2013.
2014-2015	• Global CSR Excellence and Leadership Award recognising sustained contribution to community-based development initiatives.
2015-2016	• Standard Chartered Mumbai Marathon 2016 recognition where Ms. Villy Doctor, Founder, debuted as an online fundraiser and was felicitated by the Governor of Maharashtra, Shri C. Vidyasagar Rao. • Boo's Laughter Club Award 2015 for contribution to social welfare and community service.
2016-2017	• Standard Chartered Mumbai Marathon 2017 recognition with Ms. Villy Doctor ranked as the third highest Change Icon fundraiser. • Blue Dart World CSR Day Award 2016 acknowledging responsible social initiatives.
2017-2018	• Tata Mumbai Marathon 2018 recognition with Ms. Villy Doctor ranked as the second highest Change Icon fundraiser.
2018-2019	• Lifetime Change Legend status conferred on Ms. Villy Doctor at the Tata Mumbai Marathon 2019. • GlobalGiving recognition as a vetted, site-visited, effective and top-ranked NGO in January 2019.
2019-2020	• GuideStar India Gold level certification. • Renewal of empanelment with the TISS National CSR Hub. • World CSR Forum recognition awarding Ms. Villy Doctor among the 51 Most Impactful Social Innovators at the CSR Live Week Impact Conference, Mumbai.
2020-2021	• Woman of the Year Award 2020 by Zonta Club of Bombay I awarded to Ms. Villy Doctor for leadership in rural empowerment and well-being initiatives. • GuideStar India Platinum level certification.
2021-2022	• Maharashtra CSR Awards 2022 awarded to Light of Life Trust for Project Anando.
2022-2023	• Business Award 2022 recognising Light of Life Trust as Most Responsible NGO. • Change Icon and Second Highest Fundraiser recognition awarded to Ms. Villy Doctor at Tata Mumbai Marathon special awards. • Recognition for COVID-19 relief campaigns conducted between May 2020 and April 2022.
2023-2024	• Mahatma Award 2023 for leadership in social responsibility, social good and impact. • Runner-up award for Innovator in Education at the HDFC Parivartan Ex++ Awards.
2024-2025	• Best NGO of the Year award at the CSR Leadership Summit and Awards 2024 held on 21 June 2024. • Award of Excellence in Education category at the CSR Universe Social Impact Awards 2024.
2025-2026	• Mahatma Award 2025 for Social Good and Impact awarded on 1 October 2025. • Ms. Villy Doctor honoured at the Viksit Bharat Leadership Summit 2025 for contribution to education on 27 October 2025.

Key Milestones Achieved

The table below sets forth Key Milestones Achieved by the Trust:

Year	Milestones
2002	• Light of Life Trust registered as an NGO under the Bombay Public Trust Act, 1950.
2005	• Initiated Project Anando with 25 children from 3 schools across 3 hamlets in Karjat Taluka, Raigad District.
2006	• Expansion of Project Anando to Alibaug and Mangaon Talukas, Raigad District.
2007	• Initiation of Student Friendly Supplementary Education Programme (SFSEP). • Initiation of Anando Plus.
2008	• Project Anando initiated in Marathwada Region (4 talukas of Jalna District with 535 children). • Project Anando initiated in Vidarbha Region (5 talukas of Washim District with 305 children). • Initiation of Anant (music programme) for selected Anando beneficiaries.
2009	**Project Anando:** • Initiation of Project Anando in Nandurbar District with 72 beneficiaries. **Project Jagruti:** • Initiation of Project Jagruti through construction of Jeevan Asha Community Centre at Tiware Village, Karjat Taluka, Raigad District.
2010-11	**Project Jagruti:** • Inauguration of Jeevan Asha Community Centre, Tiware, Karjat. • Initiation of Computer Training Programme. • Initiation of Rural BPO Training Programme. • Initiation of Sewing and Tailoring Training Programme. • Sewing, tailoring, and beautician training initiated at Worli Centre, Mumbai.
2011-12	• Accreditation received from Credibility Alliance. • Empanelled with National CSR Hub, Tata Institute of Social Sciences (TISS). • Lokkruti Project construction initiated in Mohili Village. **Project Anando:** • Launch of School Quality Development Programme in Anjar Tehsil, Kutch District, Gujarat covering 3 schools, 30 teachers, and 1,500 students. **Project Jagruti:** • Satellite sewing and tailoring centre initiated at Khandas Village. • Initiation of Agriculture Training Programme. • Initiation of Beautician Training Programme. • Banana plantation initiative begins fruiting.
2012-13	• Approval under Section 35AC of the Income Tax Act, 1961 for Project Jagruti. • Enlisted on GiveIndia platform. • GRIHA Award received for exemplary demonstration of low-energy material application. **Project Jagruti:** • Collaboration with Bank of India under Star Swarozgar Yojana for agriculture training.
2013-14	• Lokkruti Project inaugurated. **Project Anando:** • Anando National Education Programme initiated in Uran Taluka, Raigad District covering 5 schools, 30 teachers, and 1,500 children. **Project Jagruti:** • 241 beneficiaries trained at Jeevan Asha Community Centre livelihood programmes. • Affiliation granted by Maharashtra Knowledge Corporation Limited (MKCL) for MS-CIT courses.

	• Medical Mobile Unit operational from July 2013, serving 1,974 patients across 25 villages.
2014-15	**Project Anando:** • Expansion of School Quality Development Programme in Karjat Taluka.
2015-16	• Founder Trustee Ms. Villy Doctor debuted as an online fundraiser and became a Change Icon; felicitated by the Governor of Maharashtra. • Lokkruti Mohili facility expanded with additional shed. **Project Anando:** • Initiation of Anando in Madhya Pradesh in partnership with Kohka Foundation, Seoni District, with 125 beneficiaries. **Project Jagruti:** • Environment Conservation Programme launched with 590 farmers across 28 villages. • New livelihood courses initiated: Health Attendant, Journalism, Electrician. • Livelihood training centre initiated at Pokharan, Thane District with Voltas Ltd.
2016-17	**Project Anando:** • New centre initiated in Madhya Pradesh. • Expansion across Jalna, Washim, Nandurbar, and Raigad with 8 new centres. • Musical production *Kalpataru* showcased by Anant students. **Project Jagruti:** • Livelihood training centre initiated at Kashele, Karjat Taluka. • Inauguration of Ankur Demo Plot with 127 fruit-bearing plants at Tiware.
2017-18	**Project Anando:** • Initiation in Bhilwara and Bundi Districts, Rajasthan. • Shikshan Mahotsav organised in Uran Taluka with 240 teachers from 53 schools. • SFSEP English Teacher Handbook developed. **Project Jagruti:** • Sewing and tailoring production units launched at Tiware and Kashele. • Jewellery production unit launched at Tiware. • Computer centre inaugurated at Lokkruti, Mohili.
2018-19	• Founder awarded Change Legend status at Tata Mumbai Marathon 2019. • Founder awarded 51 Most Impactful Social Innovators Award by CSR World Forum. • Rangotsav art competition conducted across regions. • LOLT blog and bi-monthly newsletter launched. • GlobalGiving recognition as vetted and top-ranked NGO. **Project Anando:** • Initiation in Akarni Taluka (6 centres), Ahmednagar District, and additional centres in Bhilwara. • School Empowerment Programme initiated and expanded. • Digital classrooms and solar electrification initiated in Nandurbar. **Project Jagruti:** • Four new livelihood courses initiated. • Renewal of MKCL affiliation. • Second Medical Mobile Unit initiated in Pune. • Nutrition and weight gain programmes launched.

2019-20	• Founder awarded Woman of the Year by Zonta Club of Bombay I. • LOLT reached Platinum Privilege at TMM 2020. • Renewal of TISS CSR Hub empanelment. • GuideStar Gold certification received. **Project Anando:** • Groundwork initiated for Odisha expansion. • Initiation in Yavatmal and Akkalkuwa. • SFSEP Maths programme initiated in Shahpur. **Project Jagruti:** • New centres in Taloda, Murbad, and Cuffe Parade. • Third Medical Mobile Unit initiated. • Dental unit set up with Yerala Medical Trust. • Solar rooftop system installed at Tiware.
2020-21	• Covid relief: 5,200 families supported with grocery kits. • Corona Warriors Award received. • Gender Equality Award by ESOMAR Foundation. • GuideStar Platinum certification received. **Project Anando:** • State-level Shikshan Mahotsav organised. • Rotary grant-supported e-learning kits distributed. **Project Jagruti:** • New centres in Akola and Akkalkuwa. • Fourth Medical Mobile Unit initiated. • Digital counselling and Covid awareness programmes launched.
2021-22	• New LOLT Mumbai office inaugurated. • Appreciation award from District Collector, Raigad. • First International Virtual Marathon organised with 7,000 participants. **Project Anando:** • ASEP initiated in Pen and Karjat. • Partnership with Sattva Consulting and BYJU'S under Bharat EdTech. **Project Jagruti:** • Livelihood centre initiated in Ramgarh, Rajasthan.
2022-23	• Maharashtra CSR Summit Award received for Project Anando. • Founder honoured as Change Icon and Second Highest Fundraiser under TMM Special Covid Campaign. **Project Anando:** • ASEP initiated in Chandrapur. • HP CLAP digital learning programme launched. **Project Jagruti:** • Healthcare MMU initiated in Dapoli. • Water source programme launched in Thombarwadi. • Plant A Tree Campaign launched with 1,518 saplings.

2023-24	• Founder awarded Mahatma Award for Social Responsibility and Impact. • Runner-up award for Innovator in Education (HDFC Bank Parivartan). • Change Legend and fundraising awards at TMM 2023. • Human Capital Transformation initiative undertaken. • Second International Virtual Marathon organised. • SMART School Programme launched in partnership with HDFC Bank. **Division Anando:** • ASEP initiated in Uran. • First Prantiya Adhiveshan organised with 351 task force members. **Division Jagruti:** • New centre initiated at Vitthal Nagar, Karjat. • 900 new farmers added under environment programme. • MS-CIT and RS-CIT affiliations received.
2024-25	• Best NGO of the Year Award at CSR Leadership Summit & Awards 2024. • Award of Excellence in Education by CSR Universe Social Impact Awards 2024. **Division Anando:** • 10,242 beneficiaries. • First school teacher training conducted in Bihar and Jharkhand. • Gandharva Mahavidyalaya affiliation received for Anant music programme. **Division Jagruti:** • 61,461 beneficiaries. • Livelihood centres initiated in Mulshi (Pune) and Raipur (Chhattisgarh). • Healthcare MMUs initiated in Akola and Washim. • MMU App created and implemented.

For additional details on the Our Projects, see ‘Our Operations’ on page 43 of this Fund- Raising Document.

OUR MANAGEMENT

Board of Trustees

As of the date of this Fund-Raising Document, we have our Founder and 3 (Three) Members in the Trust.

Sr. No.	Name, Age, Designation, Date of Appointment and Address
1.	**Villy Vispy Doctor** **Age:** 74 years **Designation:** Founder **Date of Appointment:** August 12, 2002 **Address:** Flat No. 20, Seep CHS Ltd., 27, Sherley Rajan Road, Bandra (West), Mumbai Suburban, Maharashtra – 400050.
2.	**Ashdin Vispy Doctor** **Age:** 42 Years **Designation:** Managing Trustee **Date of Appointment:** July 14, 2021 Address: Flat No. 20, Seep CHS Ltd., 27, Sherley Rajan Road, Bandra (West), Mumbai Suburban, Maharashtra – 400050.
3.	**Gayatri Atul Ruia** **Age:** 55 years **Designation:** Trustee **Date of Appointment:** February 4, 2005 Address: Ruia House, 19, Bhau Sahib Hire Marg, Malabar Hill, Mumbai City, Maharashtra – 400006.
4.	**Punit B Anand** **Age:** 59 years **Designation:** Trustee **Date of Appointment:** February 27, 2019 **Address:** 22/A, Nibbana, Pali Hill, Bandra (West), Mumbai Suburban, Maharashtra – 400050.

Brief Profile of the Founder and the Board of Members of our Trust

Villy Vispy Doctor (Founder)

Ms. Villy Vispy Doctor is the Founder of LOLT and the Co-founder of Ormax, a leading market research firm. With over 30 years of professional experience, she brings deep expertise across academia, research, and institution-building. She has served as a Senior Lecturer at St. Xavier's College and as a Visiting Faculty at Nirmala Niketan, Mumbai. She also held the position of Head of the Department of Psychology at Sophia College, Mumbai, for a decade, where she played a key role in academic leadership, curriculum development, and mentoring students and faculty. Her extensive experience spans teaching, research, organisational leadership, and strategic development, contributing significantly to the fields of psychology, education, and social impact initiatives.

Ashdin Vispy Doctor (Managing Trustee)

Mr. Ashdin Doctor is a Director at Ormax Consultants Pvt. Ltd., India's first standalone qualitative research company. With over 12 years of professional experience, he brings expertise in research, leadership, and behavioural insights. A fitness and wellness enthusiast, he is the founder of Awesome180, a habit-coaching programme focused on sustainable behaviour change. He is also a podcaster and hosts The Habit Coach, where he shares practical guidance on habits, wellness, and personal development.

Gayatri Atul Ruia (Trustee)

Ms. Gayatri Ruia is a young and dynamic entrepreneur from the Ruia family, who has successfully applied her entrepreneurial skills across the fields of art and fashion. In addition to her entrepreneurial pursuits, she serves as a Trustee of the Aakar Charitable Trust, a prominent organisation engaged in early childhood education, water conservation, and water-harvesting initiatives. With over 20 years of professional experience, she brings a balanced perspective that combines entrepreneurship, creativity, and social responsibility, contributing meaningfully to both business ventures and developmental initiatives.

Punit B. Anand (Trustee)

Mr. Anand is a graduate of Government Law College, Mumbai, and has been a member of the Bar Council of Maharashtra and Goa since 1989. He has been in private legal practice in Mumbai since 1991, advising a wide range of corporate and multinational clients. Throughout his career, he has also served as a legal advisor on a pro bono basis for several individuals. He joined LOLT in 2008 as the Trust's Legal Advisor, at the invitation of the Founder, Ms. Villy Doctor. His legal services to the Trust are rendered entirely on a pro bono basis. With over 30 years of professional experience, he brings deep legal expertise and a strong commitment to ethical and social causes.

Brief Profile of the Key Managerial person of our Trust

Ramesh Daswani (CEO)

Mr. Ramesh Daswani, aged 68, holds a Bachelor of Commerce degree and brings over 8 years of leadership experience in the nonprofit and social impact sector, along with extensive experience across healthcare administration, CSR partnerships, and institutional development. He is currently the Chief Executive Officer of Light of Life Trust (April 2018-Present), leading strategic growth, stakeholder engagement, organisational strengthening, and program expansion. His previous leadership roles include serving as the CEO of K.J. Somaiya Hospital and Research Centre, where he significantly enhanced infrastructure and operational efficiency in under two years, and Director-New Initiatives at Somaiya Trust, where he facilitated CSR partnerships and program collaborations. He has also held notable positions in social and professional networks, including Avenue Chair CSR and Avenue Chair Public Relations at Rotary District 3141, Hon. Chair CSR Committee-IMC, and Hon. Secretary CSR Committee – CCI. Earlier in his career, he spent several years in the building materials industry, gaining deep expertise in business development, PR, strategic planning, negotiation, budgeting, and organisational leadership. Known for his ethical values, strong social commitment, and collaborative leadership style, he continues to contribute meaningfully to the development sector.

Kamal Damania (COO)

Ms. Kamal Damania, aged 62, holds a B.A., Master of Social Work (M.S.W.), and LL.B., and brings over 30 years of experience in the development sector, with 15 years of professional association in her current leadership role. She

presently serves as the 1 at Light of Life Trust, where she oversees program operations, organisational systems, strategy implementation, and capacity building across teams and partner networks. Over the course of her career, she has worked with reputed institutions including BPP School Counselling Services, Meljol, and Aga Khan Education Services, India, contributing to child rights, education, community development, governance structures, and institutional strengthening. With extensive experience in program design, monitoring, policy implementation, and stakeholder partnerships, she is recognised for her commitment to social impact, professionalism, and value-driven leadership.

Pradeep Koppikar (CEO-Emeritus)

Mr. Pradeep Koppikar, Age 74, holds a B.Tech in Chemical Engineering from IIT Kanpur and a PGDM from IIM Ahmedabad. With a distinguished career spanning 11 years, he has served as CEO (Emeritus) at Light of Life Trust, where he led organizational strategy, fundraising, rural expansion initiatives, and program diversification across education, skilling, women empowerment, community development, and healthcare sectors. Under his leadership, the organisation strengthened operational systems, implemented social impact measurement frameworks, and pioneered multiple e-learning initiatives in rural schools. His contributions have significantly enhanced the organisation's reach and measurable impact.

Pradip Roy (Consultant)

Mr. Pradip Roy, aged 77 (born on 12th August 1948), is a former Executive Director of IDBI Bank Ltd. He holds a B.Sc (Hons) in Engineering from IIT (ISM) Dhanbad, along with professional qualifications including CAIIB and PIAM from Harvard University, USA. With a professional association of approximately 15 years, he has been closely involved with Light of Life Trust (LOLT), primarily supporting the organisation in resource mobilisation and strategic relationship building. Following his retirement, he continues to remain engaged with the Trust and is now exploring opportunities to contribute in a meaningful capacity toward the hospice initiative being developed by LOLT with partner organisations.

Malik Gobrani (Head-Finance)

Mr. Malik Gobrani is a seasoned finance professional with 27 years of experience in financial management, compliance, and strategic planning. He holds an MBA in Finance and has demonstrated strong leadership throughout his career. Malik has been associated with Light of Life Trust for the past 15 years, playing a pivotal role in strengthening financial systems, ensuring statutory compliance, and driving organizational transparency. Prior to this, he spent 10 years with the Aga Khan Education Service, India, contributing to financial operations and institutional growth. His expertise, dedication, and strategic insight continue to enhance the organization's financial sustainability.

Sheela Iyer (Head-Resource Mobilization)

Ms. Sheela Iyer brings over 10 years of experience in the development and fundraising sector. She holds a Bachelor's degree in Physics and a Postgraduate qualification in Computer Software and Application. Currently leading the Resource Mobilization function, she plays a key role in strategic planning, donor engagement, fundraising operations, and partnership development. With her strong analytical background and leadership approach, she has contributed significantly to strengthening fundraising systems and driving sustainable growth.

Asha Tandel (Manager-Finance & HR)

Ms. Asha Mehta is an experienced professional with 21 years of overall work experience, including 16 years in finance and 2 years in human resources management. She holds an MBA in Finance and has developed strong expertise in financial planning, accounting, compliance, employee management, and HR operations. In her role as Manager Finance & HR, she contributes to strengthening organizational processes, ensuring accuracy in financial operations, and fostering a positive and efficient work environment.

Remuneration of Board of Trustees

The Board of Trustees of the Trust do not receive any remuneration from the Trust.

Interest of the Board of Trustees

- No Members are interested in the promotion of our Trust.
- No contribution has been made by the Board of Trustees as part of the Issue or separately in furtherance of the

objects of the Issue.

- Our Members have no interest in any property acquired or proposed to be acquired by our Trust in the preceding two years of filing this Fund-Raising Document.
- No benefit/interest will accrue to our Members out of the objects of the Issue.
- None of our Board of Trustees have any financial or material interest in the Issue.

Other understanding and confirmations

Our Trust confirms that the permanent account number of our Founder, Trustees & Members has been submitted to the Stock Exchange at the time of filing this Fund-Raising Document.

Details of change in Member of our Trust till the date of this Fund-Raising Document:

Name of the Trustee	Designation	Date of Appointment	Date of Resignation	Reason for Change / Appointment
Mrs. Villy Vispy Doctor	Founder & Managing Trustee	August 12, 2002		Appointed since inception, as per Trust Deed
Mrs. Ruby Madan	Trustee	August 12, 2002	April 09, 2004	Personal Reasons
Mr. Sujal S. Shroff	Trustee	April 09, 2004	August 10, 2017	Personal Reasons
Mrs. Neelam Jyoti	Trustee	August 12, 2002	-	Cessation due to demise
Mrs. Sonia Khiani	Trustee	August 12, 2002	August 30, 2004	Personal Reasons
Mr. Manoj Murarka	Trustee	January 22, 2008	August 04, 2023	Personal Reasons
Mr. Sagar Vishindas Chetlani	Trustee	Untraceable	January 22, 2008	Personal Reasons
Ms. Gayatri Ruia	Trustee	February 4, 2005		Appointed as Trustee pursuant to resolution passed by the Trustees
Mr. Jitendra Mehta	Trustee	February 4, 2005	May 12, 2026	Personal Reasons
Mr. Punit B. Anand	Trustee	February 27, 2019		Appointed as Trustee pursuant to resolution passed by the Trustees
Mr. Ashdin Vispy Doctor	Trustee	July 14, 2021		Appointed as Trustee pursuant to resolution passed by the Trustees

Meetings of our Board of Trustees between April 01, 2025 till 04 August, 2026:

Set forth below are the details of the meeting held of our Board of Trustees:

Date	Key Items Covered in the Meeting
04 July 2025	• Grant of leave of absence. • Confirmation of the minutes of the meeting of the Board of Trustees held on 31 January 2025. • Proposal and acceptance of Mr. Ashdin Doctor, Trustee, as the new Managing Trustee of Light of Life Trust. • Presentation by Mr. Ashdin Doctor on his vision for LOLT. • Programmatic and financial updates for the first quarter (April-June 2025). • Updates on forthcoming LOLT events for the year 2025-2026. • Any other matter with the permission of the Chairperson.
20 November 2025	• Authorization to issue Zero Coupon Zero Principal Bonds (ZCZP) • Appointment of intermediaries to the issue (RTA & Advisors) for public issue on BSE SSE platform by light of life trust (issuer).
02 January 2026	• Authorization to issue Zero Coupon Zero Principal Bonds (ZCZP) and approval of the Draft Fund Raising Document of the Trust. • Approval for dematerialisation of ZCZP securities through NSDL/CDSL

12 January 2026	• LOLT Financial & Programmatic Highlights for the quarter October December 2025 • Sharing of the major developments LOLT is stepping into in the next quarter
14 May 2026	• Acceptance of the resignation of Trustee Mr. Jitendra Mehta. • LOLT Fund Raising events for the year 2026-27. • Resolution to authorize Ms. Villy Doctor, Founder, LOLT & Mr. Ashdin Doctor, managing Trustee, LOLT for ESCROW account for BSE. • Opening of escrow account for public issue of Zero Coupon Zero Principal Bonds (ZCZP)
04 August 2026	• To approve Final Fund Raising Document of the trust • Adoption of materiality policy for disclosures to stock exchanges

Roles and responsibilities of Staff Members:

Anando		
Sr.no	**Designation**	**Roles & Responsibility**
1	**COO**	1. Guide and lead the creation and implementation of the individual plans for the verticals in alignment with LOLTs overall objectives. 2. Define goals, manpower, infrastructure, funding needed for the verticals, state wise expansion, as well as revenue generation strategies with implementation parameters, costs, timelines indicated 3. Identify growth and expansion avenues for the verticals in alignment with LOLTs overall vision and mission 4. Ensure LOLTs vision, mission and value systems are instilled in all Anando and Jagrutis divisions LOLT employees and built into work processes 5. Ensure role clarify and SMART KRA's for all direct reports 6. Build and sustain relationships with corporates, high net worth individuals, as well as funding agencies especially those that are on board as partners across both the divisions 7. Strengthen the LOLT brand by representation in appropriate networks, media forums, educational forums, government agencies at the district, state, national and international level, to enhance awareness about the divisions, for direct expansion and also replication of the verticals using the network of other agencies 8. Assist the CEO to establish appropriate linkages (eg highlighting success stories across different medium) that would enhance LOLTs image 9. Strategize & finalize funding proposals in line with the stated objectives of the donors 10. Partnering in event management by providing multifunctional support 11. Contribute to and finalize LOLT's quarterly newsletter, annual report, impact report, etc. 12. Maintain donor – beneficiary master sheet and ensure its accuracy 13. Review and modify the modules for all the verticals (Anant, SFSEP, Anando plus, ASEP, Healthcare, Livelihood and skill development & environment conservation) to enhance impact and effectiveness based on learnings 14. Define processes to monitor implementation of financial and programmatic performance 15. Ensure timely recruitment, induction and ongoing capacity building for all team members 16. Monitor and evaluate implementation and impact of both the divisions and their verticals and ensure real time changes as needed 17. Set communication protocol for accurate, swift and complete information flow. Ensure complete connect across all verticals for both divisions 18. Set 6 monthly review mechanism to review performance of 3rd line reportees 19. Set processes to define individual roles, goals and monitor performance against the same 20. Set innovative team development processes (eg: exchange programs) within the verticals+F4
2	**Head – Education (HE)**	1. Build state level business plans for each state (goals, infrastructure, funding, revenue generation, manpower figures and cost) evolved from Anando's overall plan 2. Define drivers and set implementation process for growth and expansion within each state 3. Identify avenues, sources for resource mobilization within the state targeted at

		ensuring 10% funding from local sources 4. Ensure role clarity and SMART KRAs for all direct reports and monitor & evaluate performance against the same 5. Develop relationship with corporates, NGOs and other relevant agencies for fund raising, advocacy, and brand building purposes for the division 6. Ensure timely recruitment, induction and ongoing capacity building for all team members 7. Contribute to and finalize the LOLT annual report, LOLT impact report, Anando division donor report, etc. 8. Ensure LOLTs mission, vision and core values are built into work processes and instilled into Anando employees 9. Ensure proper reporting and documentation of all systems and processes as per organizational guidelines 10.Ensure vertical implementation schedule, content, expected outcome as per set guidelines 11.Report state performance and concerns if any on a timely basis to COO for the division 12.Set communication protocol for accurate, swift and complete information flow. Ensure complete connect across all locations for the division 13.Ensure effective implementation of the 6 monthly review mechanism to review performance of reportees 14.Assist the COO to set and implement innovative team development processes (eg : exchange programs) within the division.
3	**Manager Anando SEP**	1. Contribute towards building business plans (goals, infrastructure, funding, revenue generation, manpower figures and cost) evolved from ASEP's overall plan 2. Design and conduct teacher training as per the annual calendar 3.. Develop strong linkages with Government agencies (State level secondary education department and other related agencies) along with relevant team members 4. Develop relationship with corporates, NGOs and other relevant agencies for fund raising, advocacy, and brand building purposes 5. Develop and implement plan to advocate the vertical across different geographies to enhance coverage and institutionalize the same at the local government level. 6. Ensure baseline assessment process is followed and appropriately documented as per vertical guidelines (record status at pre and post levels of vertical implemtation on an annual basis) 7. To continuously review, modify and customize the vertical to ensure value maximization 8. Set implementation process for growth and expansion within each geography 9. Identify avenues, sources for resource mobilization within the geography which includes 10% funding from local sources 10. Ensure timely recruitment, induction and ongoing capabity building for all team members 10. Ensure role clarity and SMART KRAs for all direct reports and monitor & evaluate performance against the same 11.Ensure LOLTs mission, vision and core values are built into work processes and instilled into ASEP employees 12.Ensure proper reporting and documentation of all systems and processes as per organizational guidelines 13.Plan, implement, monitor and evaluate the vertical as per guidelines 15.Ensure effective implementation of the 6 monthly review mechanism to review performance of reportees 16.Report relevant geography performance and concerns if any on a timely basis to Head Education
4	**Coordinator Anando SEP**	1. Assists the manager Anando SEP to set the annual calendar for all geographies under his responsibility, detailing month wise activities, etc. 2. Develop linkages with Government agencies at the district level (secondary education department and other related agencies) along with relevant team members 3. Develop relationship with corporates, NGOs and other relevant agencies for fund raising, advocacy, and brand building purposes 4. Ensure baseline assessment process is followed and appropriately documented as per vertical guidelines (record status at pre and post levels of vertical implemtation on an

		annual basis) 5. Assist in designing and implementing the teachers training as per the set calendar 6. To continuously review, modify and customize the vertical to ensure value maximization 7. Identify avenues, sources for resource mobilization within the geography which includes 10% funding from local sources 8. Training the AC Anando SEP and teachers Anando SEP on vertical content and capacity building 9. Ensure role clarity and SMART KRAs for all direct reports and monitor & evaluate performance against the same 10. Monitoring budgets and expense against budget – for approval from reporting manager 11.Responsible for admin management within his geographies, infrastructure needs, reporting & documentation etc. 12. Identify and recommend individual candidates within his geographies, before they are given the formal offer 13.Ensure proper reporting and documentation of all systems and processes as per organizational guidelines 14.Ensure vertical implementation schedule, content, expected outcome as per set guidelines. 15.Handling employee queries, appointments, exits, concerns, etc. – within his geographies 16.Communication of LOLT policies, decisions, within his geographies. 17.Ensuring adherence to Trust norms, culture and values, and disseminating the same within his geographies.
5	**Coordinator Anando SEP - SAC (Supplementary Academic classes) - 9**	1. Assists the Manager Anando SEP to set the annual calendar for all his geographies, detailing month wise activities, under the SAC. 2. Ensure baseline assessment process is followed and appropriately documented as per vertical guidelines (record status at pre and post levels of SAC implemtation on an annual basis) 5. Assist in designing and implementing the teachers training as per the set calendar 6. To continuously review, modify and customize the SAC to ensure value maximization 7. Identify avenues, sources for resource mobilization within the geography which includes 10% funding from local sources 8. Training the SAC teachers on content and capacity building 9. Ensure role clarity and SMART KRAs for all direct reports and monitor & evaluate performance against the same 10. Monitoring budgets and expense against budget – for approval from reporting manager 11.Responsible for admin management within his geographies, infrastructure needs, reporting & documentation etc. 12. Identify and recommend individual candidates within his geographies, before they are given the formal offer 13.Ensure proper reporting and documentation of all systems and processes as per organizational guidelines 14.Ensure Anando SEP - SAC implementation schedule, content, expected outcome as per set guidelines. 15.Handling employee queries, appointments, exits, concerns, etc. – within his geographies 16.Communication of LOLT policies, decisions, within his geographies. 17.Ensuring adherence to Trust norms, culture and values, and disseminating the same within his geographies.
6	**Assistant Coordinator Anando SEP**	1. Implementation of the vertical at the school/schools managed by him/her 2. Assists the coordinator Anando SEP to set the annual calendar for schools under his responsibility, detailing month wise activities, etc. 3.To organise and assist in the smooth impelmentation of the school teachers training 4. Build networks with the school authoriities/management staff for the schools managed by them 5. Responsible for admin management for his schools, reporting & documentation etc. 6. Ensure baseline assessment process is followed and appropriately documented as per vertical guidelines (record status at pre and post levels of vertical implemtation on an

		annual basis) 7. Build networks at the village and school level. 8. Ensure participation of teachers, parents and community in all programs 9. Active participation in all team meetings 10. Ensure implementation of the program at the school level as per the set guidelines 11. To continuously modify and customize the vertical based on inputs from seniors to ensure value maximization 12. Monitor expenditure levels as per budget at their school level 13. Ensure timely reporting of that school as per funder requirements 14. Contributing to ensuring a productive relationship with the donor at the school level 14. Planning & logistics management for all external visits by funders and other visitors 15. Ensure proper reporting and documentation of all systems and processes as per organizational guidelines.
7	**Teacher Anando ASEP - SAC /12**	1. To ensure the defined syllabus and plan for the class be completed in time. 2. Continuous monitoring of the performance of the children; assess the need and bring it to the notice of Coordinator Anando SEP- SAC 3. Planning and organizing activities with consultation and consent of Coordinator Anando SEP-SAC 4. Reporting and report writing for their school (for student performance, admin issues, infrastructure, etc.) 5. Build networks at the village and school level 6. Ensure participation of parents in the academic development of the child 7. Active participation in all meetings 8. Maintain individual academic reports for each child.
8	**Sr Mgr. Anando**	1. Contribute towards building geography level business plans (goals, infrastructure, funding, revenue generation, manpower figures and cost) evolved from Anando's overall plan 2. Assist the HE to set the annual calendar for the geographies under his responsibility 3. Set implementation process for growth and expansion within each geography 4. Identify avenues, sources for resource mobilization within the geography which includes 10% funding from local sources 5. Ensure timely recruitment, induction and ongoing capacity building for all team members 6. Ensure role clarity and SMART KRAs for all direct reports and monitor & evaluate performance against the same 7. Develop strong linkages with Government agencies (State level secondary education department and other related agencies) along with relevant team members 8. Develop relationship with corporates, NGOs and other relevant agencies for fund raising, advocacy, and brand building purposes 9. Ensure LOLTs mission, vision and core values are built into work processes and instilled into Anando employees 10. Ensure proper reporting and documentation of all systems and processes as per organizational guidelines 11. Ensure vertical implementation schedule, content, expected outcome as per set guidelines 12. Ensure effective implementation of the 6 monthly review mechanism to review performance of reportees 13. Report relevant geography performance and concerns if any on a timely basis to Head Education.
9	**Mgr. Anando**	1. Supervises setting the annual calendar for all geographies under his supervision, detailing month wise activities, events, etc. 2. Giving inputs to HE/ Senior Manager on programmatic content during formation of the same, and post programmatic evaluation – to enhance effectiveness 3. Training the staff at different levels (AM Anando, Sr Officer Anando, Centre Executive Anando, etc) on programmatic content and capacity building 4. Training relevant staff on team management, leadership, motivation, etc. 5.Ensure timely recruitment, induction and ongoing capacity building for all team members. 6. Ensure role clarity and SMART KRAs for all direct reports and monitor & evaluate performance against the same 7. Monitoring budgets and expense against budget – for approval from HE/reporting manager

		8. Responsible for admin management within his geographies, infrastructure needs, reporting & documentation etc. 9. Ensure proper reporting and documentation of all systems and processes as per organizational guidelines 10.Ensure vertical implementation schedule, content, expected outcome as per set guidelines. 11. Handling employee queries, appointments, exits, concerns, etc – within his geographies 12. Communication of company policies, decisions, within his geographies. 13. Ensure adherence to company norms, culture and values and disseminate the same within his geographies.
10	**AM Anando**	1. Supervises setting the annual calendar for all geographies under his supervision, detailing month wise activities, etc. 2. Gives inputs to Manager/Senior Manager Anando on programmatic content during formation of the same, and post programmatic evaluation – to enhance effectiveness 3. Trains the staff at different levels cascading learnings (Sr officer, Officer, Centre Executive Anando, etc.) on programmatic content and capacity building 4. Trains relevant staff on team management, leadership, motivation, etc. 5.Ensure timely recruitment, induction and ongoing capacity building for all team members 6. Ensure role clarity and SMART KRAs for all direct reports and monitor & evaluate performance against the same 7. Monitors budgets and expense against budget – for approval from reporting manager 8. Responsible for admin management within his geographies, infrastructure needs, reporting & documentation etc. 9. Ensure proper reporting and documentation of all systems and processes as per organizational guidelines 10.Ensure vertical implementation schedule, content, expected outcome as per set guidelines. 11.Ensure effective implementation of the 6 monthly review mechanism to review performance of reportees 12. Handling employee queries, appointments, exits, concerns, etc. – within his geographies 13.Communication of company policies, decisions, within his geographies. 14. Ensuring adherence to company norms, culture and values, and disseminating the same within his geographies.
11	**Sr Offr Anando/8**	1. Guides the setting the annual calendar for all geographies under his supervision, detailing month wise activities, etc. 2. Training the staff at different levels cascading learnings (Officer, Centre Executive Anando, etc.) on programmatic content and capacity building. 3. Ensure role clarity and SMART KRAs for all direct reports and monitor & evaluate performance against the same 4. Monitoring budgets and expense against budget – for approval from reporting manager 5. Responsible for admin management within his geographies, infrastructure needs, reporting & documentation etc. 6. Identify and recommend individual candidates within his geographies, before they are given the formal offer 7. Ensure proper reporting and documentation of all systems and processes as per organizational guidelines 8. Plan, implement, monitor and evaluate geography performance as per guidelines. 9. Ensure programmatic implementation schedule, content, expected outcome as per set guidelines. 10.Handling employee queries, appointments, exits, concerns, etc. – within his geographies 11.Communication of company policies, decisions, within his geographies. 12.Ensuring adherence to company norms, culture and values, and disseminating the same within his geographies.
12	**Officer Anando**	1. Planning and implementation of the annual calendar of activities including annual events under vertical Anando, for each of the 10 centres. 2. Is the front face of the vertical within his geography for internal and also external interactions

		3. Organize staff meetings for regular updates and resolution of issues 4. Set up quarterly meetings with team(centre executives, Teachers Anando SFSEP and Teachers Anando Anant), to formalize growth plans for each child. 5. Set goals and review performance of centre executives and office support administration staff. 6. Ensure role clarity and SMART KRAs for all direct reports and monitor & evaluate performance against the same. 7. Manage cash flows, advances, expenses, budget monitoring 8. Ensure proper reporting and documentation of all systems and processes as per organizational guidelines 9. Ensure timely reporting prepared for the funders as applicable to his district(geography) 10. Interviews staff in his districts and recommend individual candidates to the reporting manager 11. Training the staff at different levels cascading learnings (Centre Executive Anando) on programmatic content and capacity building. 12. Responsible for admin management within his geographies, infrastructure needs, reporting & documentation etc. 13. Plan, implement, monitor and evaluate center performance as per guidelines 14. Ensure programmatic implementation schedule, content, expected outcome as per set guidelines 15. Handling employee queries, appointments, exits, concerns, etc. – within his geographies 16. Communication of company policies, decisions, within his geographies. 17. Ensuring adherence to company norms, culture and values, and disseminating the same within his geographies.
13	**Sr Centre Executive Anando**	1. Programmatic implementation of the activities at the center directly managed by them 2. Supervision of the programmatic implementation at the centers under his responsibility 3. Build networks at the village and school level 4. Ensure participation of parents and community in all activities 5. Active participation in all team meetings 6. Have special responsibilities for specific events (eg Bal Kala Mahotsav, parent melava) from time to time 7. Maintain individual reports of each child in their primary center 8. Collate reports of the centers they are supervising and their own center 9. Monitor expenditure levels as per budget at their center 10. Ensure timely reporting of that center as per funder requirements 11. Planning & logistics management for all external visits by funders and other visitors 12. Supervising the enrollment process conducted by the social workers under him/her.
14	**Centre Executive Anando**	1. Implementation of the enrollment program at the center level 2. Build networks at the village and school level 3. Ensure participation of parents and community in all activites 4. Active participation in all team meetings 5. Have special responsibilities for specific events (eg Bal Kala Mahotsav, parent melava) from time to time 6. Maintain individual reports of each child 7. Monitor expenditure levels as per budget at their center 8. Ensure timely reporting of that center as per funder requirements 9. Planning & logistics management for all external visits by funders and other visitors 10. Takes on role of co. centre executive to run sessions for one additional center.
15	**Executive Administration**	1. To ensure timely information and updates are sent to the HE from all geographies 2. To maintain the infrastructure needs of all geographies and to ensure the same is as per protocols, budgets and set processes 3. To set systems for admin processes like availability of work tools, procurement, pantry across the project office 4. To liaison with vendors for quotations, prepare AMCs and seek approvals from relevant departments 5. To coordinate admin and infrastructure arrangements for all external and internal trainings especially at the Anando headquarters office

		6. To assist in reports & documentation 7. Communication & co-ordination across all the centres for smooth administrative processes 8. To ensure that all HR policies and norms are adhered to by Anando staff and raise concerns on deviaitions. 9. To ensure all office maintainance and admin expenses for project office at Karjat are as per budget norms 10. To organize meetings, circulate agendas, document and circulate minutes of meetings, organize logistics for Anando team members for these meetings 11. To manage the day to day running of the library located at the Anando headquarters
16	**Manger Anando SFSEP /6**	Responsible for Anando SFSEP vertical across all locations which ensures academic development of the Anando students in English and Mathematics across all Anando SFSEP locations . In some locations this also includes other subjects as required.
17	**Coordinator Anando SFSEP/9**	Responsible for Anando SFSEP vertical across 3 to 6 geographies(districts). Provides support in ensuring academic development of the Anando students across their geographies in English and Mathematics as well as other subjects as required
18	**Assistant Coordinator Anando SFSEP /10**	Responsible for Anando SFSEP vertical across 1 to 2 geographies(district) where he is the primary POC. Provides support in ensuring academic development of the Anando students in English and Mathematics across his geography as well as other subjects as required.
19	**Teacher Anando SFSEP /12**	1. Responsible for the academic development of all students in their center – in their subject. (One center covers between 1 to 5 schools and 70 children across the schools).
20	**Coordinator Anando Anant (single position)/9**	1. Responsible for developing content as per syllabus of the music (tabla, vocal & dance programs) 2. Setting the annual calendar for all geographies under his supervision, detailing month wise activities, etc. Ensure timely recruitment, induction and ongoing capabity building for all team members 3. Ensuring relevant exposure to children and the teachers regarding expertise trends in the area of choice 4. Ensuring the internal and external exams (Gandharva) are conducted as per plan 5. Overall responsibility for students' development in the area of choice and ensuring each one's track record is maintained 6. Identifies and recommends individual candidates whenever required for Anant before their final selection 7. Training of the teachers in teaching techniques and student management based on a periodic calendar 8. Monitoring teacher performance 9. Generating donor reports as required by donors and ensuring the same is shared with them 10. Sharing of best practices relevant to Anant across his geographies 11. Ensure role clarity and SMART KRAs for all direct reports and monitor & evaluate performance against the same 12. Making and monitoring budgets and expense against budget for ANANT vertical 13. Communication of company policies, decisions, within his geographies 14. Ensuring adherence to company norms, culture and values, and disseminating the same within his geographies.
21	**Teacher Anando Anant /12**	1. To assist in creating the syllabus for the respective area 2. To create the implementation plan for their area and ensure it follows the set schedule and timelines 3. Continuous monitoring of the performance of the children; asses the need and bring it to the notice of Coordinator Anando Anant 4. Planning and organizing activities for the children in consultation with the Coordinator Anando Anant 5. Build networks at the village and school level. 6. Ensure participation of parents in all activities/events 7. Active participation in all meetings. 8. Reporting and report writing for their center (for student performance, admin issues, infrastructure, etc.).
22	**Manager Anando+/ 6**	Responsible for vertical implementation across all geographies. The vertical focuses on career guidance and employment advise to students in STD XI, XII and also students

		pursuig their graduation. This is through empowerment workshops and other activities based on a calendar.
23	**Sr Coordinator Anando+ Program/8**	1. Responsible for vertical implementation across 4 to 8 geographies (could be within state or across states).
24	**Coordinator Anando+ /9**	1. Responsible for vertical implementation across 2 to 3 geographies (could be within state or across states).
25	**Assistant Coordinator Anando+/10**	1. Responsible for vertical implementation across 1 geography. (Generally a geography has 300 to 500 children across 4 to 6 centers).

Administration		
Sr. No	**Designation**	**Roles & Responsibility**
1	**Manager LOLT Administration/6**	To ensure LOLT offices function smoothly with all infrastructure and administration processes focussed on achievement of business objectives
2	**Office Support HO Admin/13**	To assist in administration, finance & operations functions.
3	**Office Support HO Admin/13**	To assist in administration, finance & operations functions.
4	**HO housekeeping Admin/14**	To ensure all housekeeping needs at HO are met with satisfactorily

Resource Mobilization		
S. No	**Designation**	**Roles & Responsibility**
1	**Head Resource Mobilization**	**Strategy and Plan:** 1. Create a defined annual fundraising plan & strategy in discussion with the CEO in both domestic and international markets 2. To create an annual marketing budget 3. To implement a fundraising strategy focusing on potential funding sources viz : corporates, philanthropists, foundations, specific government departments 4. Ensure fundraising targets are met through innovative approaches such as events, campaigns and face to face presentations. **Fundraising:** 1. Keep abreast of best practices for fundraising and CSR philanthropic market trends by researching industry and related events, publications and announcements 2. Lead research of new funding prospects 3. Drive tactical achievement of fundraising strategy and revise strategy to meet changing scenarios 4. Develop events and activities to engage new donors 5. Create high quality collaterals to support our outreach to corporates, foundations and other philanthropic institutions/individuals 6. Manage the relationship building process with each donor 7. Represent LOLT at donor meetings and undertake follow-up of potential funding opportunities **Team Management** 1. Work closely with and lead the Resource Mobilization team. Present regular activity and performance reports for senior management **Donor Relationship and Data Management** 1. Discover opportunities to retain existing donors with progressive increase in support over the long-term 2. Manage reporting cycle to donors 3. Manage internal communications about donor reporting requirements 4. Manage donor visits 5. Prepare and manage donor engagement activities and ensure donor satisfaction 6. Ensure that data is accurately entered and managed within the organization's donor management system 7. Forecast funding targets and ensure they are met by the team 8. Track and record all fundraising activities and donor commitments 9. Monitor, evaluate and report on the effectiveness of fundraising initiatives and

		campaigns 10. Support due diligence and contract signing process w.r.t donors **Communications:** (is there a seperate communications team, if not we should not mention it here. Just include the responsibility) 1. Work closely with the Communications team for social media strategy and plan 2. Ensure timely release of newsletter, annual marketing content for LOLT's annual report 3. Actively participate in creation of marketing collaterals like brochures, videos, presentations **Personal development:** 1. Identifying areas for self-growth and development and recommending an action plan to acquire superior knowledge and skills
2	**Sr. Manager Resource Mobilization**	**Identifying and contacting High Net worth Individuals (HNI) and Corporates** 1. Analyze the local HNI landscape in the region and create a list of potential leads 2. Engage with HNI's and individuals from the list to create partnerships, cultivate new donors and act as an aggregator to expand the donor base **Strategy and Plan:** 1. Create a defined fundraising plan & strategy in discussion with the Head Resource Mobilization for fundraising from family-owned family offices, UHNIs, HNI's in both in domestic and international markets 2. To implement a fundraising strategy focusing on HNI's to ensure that fundraising targets are met through innovative approaches such as events, campaigns and face to face presentations 3. Coordinate and complete the due diligence formalities of the funder parties 4. Liaise internally with the team and prepare and present information updates and periodic performance reports for senior management to track progress towards fund raising goals **Donor Relationships:** 1. Maintain and strengthen existing relationships with potential donors, ensure timely updates and reports to donors, telephonic interactions, periodic face to face meetings & visits with them. Ensure the same is documented 2. Create initiatives for donor retention programs such as donor visits, campaigns and events, etc. to promote long term funding support 3. Ensure that all HNI prospects have an enhanced relationship with LOLT by connecting them to senior management and the Founder as and where appropriate 4. Work with the corporate fundraising team to data mine HNI donors 5. Represent the organization at key external meetings, conferences, receptions, events etc. 6. Handle donor grievances and ensure resolution or satisfactory closure 7. Support due diligence and contract signing process w.r.t donors **Personal development:** 1. Identify areas for self-growth and development and recommending an action plan to acquire superior knowledge and skills.
3	**Manager Resource Mobilization**	**Fundraising:** 1. Identify grants and foundations and make a list of the same 2. Creation of proposals & budgets for grants 3. Create campaigns and manage crowd funding platforms 4. Registrations on various aggregator platforms 5. Attend NGO / corporate meetings organized to gauge possibilities of donor partnerships **Communications:** 1. Collate content and coordinating till print stage for the quarterly newsletter 2. Co-ordinate with the social media agency to assist with inputs required for posts 3. Work on the LOLT website content and backend with regular maintenance 4. Create power point presentations for the resource mobilization team 5. Support donor due diligence and contract signing 6. Create marketing collaterals and designs for campaigns 7. Schedule and send out birthday and anniversary emails for donors **IT & Support:** 1. Internal support for IT related issues and identifying appropriate apps or software for processes (eg: send mass mails)

		2. Donor management support 3. Manage all renewals of domain names, hosting, Zoom license, DMS licenses, LOLT email ID, MMU App licenses **Volunteering:** 1. Coordinating volunteering activities undertaken with schools, colleges, corporates and individuals. **Personal development:** 1. Identifying areas for self-growth and development and recommending an action plan to acquire superior knowledge and skills
4	**Sr Executive Resource Mobilization**	**Proposals:** 1. Creation of specific proposals & budgets for grants and as per donor requirements for all projects undertaken by the organization 2. Dialogue and coordination with the donors leading to implementation of the program 3. Visit the field with specific donors on a case-to-case basis as well as for periodic updates on the projects 4. Support due diligence and contract signing with donors 5. Meet with prospective individuals, corporate representatives to share and discuss possible avenues of partnership **Programmatic Reporting – monthly/quarterly/six monthly & annual:** 1. Adhere to the set timeline for reporting systems for each donor partner – old & new 2. Ensure timely programmatic & financial reporting – close coordination with the field offices and financial department to meet the set timelines Networking: 1. Attend NGO / corporate meetings organized to gauge possibilities of partnerships **Communication:** 1. Market the annual report of the organization including collation and submission 2. Coordinate with the internal team members for content requirements requested by donors as well as the Social Media agency **Volunteering:** 1. Coordinate volunteering activities undertaken with schools, colleges, corporates and individua**ls** **Fundraising:** 1. Fundraising to be achieved through activities to be undertaken with schools, colleges, corporates employees and individuals. **Personal development:** 1. Identifying areas for self-growth and development and recommending an action plan to acquire superior knowledge and skill

Research		
Sr.no	**Designation**	**Roles & Responsibility**
1	**Sr. Officer Research & Analysis**	1. To develop a deeper understanding of the existing scenarios in locations where LOLT can take the next steps in terms of set up, growth, etc. 2. To develop and operationalize a Monitoring and evaluation system for both the divisions of LOLT. 3. To do a thorough baseline assessment of the verticals performance to showcase the development in the area of intervention
2	**Sr. Executive Research and Analysis**	To assist the Sr. Officer Research and Analysis to undertake all research based tasks effectively

Finance		
Sr.no	**Designation**	**Roles & Responsibility**
1	**Head Finance**	1. Plan, prepare and implement annual overall organisational budget. 2. Prepare quarterly projected cash flow for smooth operations 3. Make estimates for funds required for short and long term financial objectives of the organisation. 4. Ensure all financial statements are prepared according to the Accounting Standards set by ICAI. 5. Ensure and supervise annual financial statements (IT returns, PF returns, FCR returns, etc) are prepared and filed before the statutory deadlines.

		6. Ensure role clarify and SMART KRA's for all direct reports 7. Monitor monthly and quarterly expenditure against the budgets. 8. Provide financial insight and analysis on a monthly basis to the management for better performance of the organisation. 9. Prudently make investments and ensure maximum return of investments. 10. Ensure timely and accurate donor reporting as per MOU terms 11. Plan and supervise statutory and CSR audit of financial statements. 12. Plan and conduct capacity building of finance team. 13. Analyse potential financial risks facing LOLT and suggest ways to mitigate the same 14. Plan and conduct audit of all the regional offices.
2	**Assistant Manager Finance**	1. Preparing quarterly financial statements, reports and forecasts for the Trust. 2. To ensure all the payments are done in a timely manner after due verification of the invoices and approvals. 3. Responsible for calculating and timely disbursal of monthly salaries of all the staff. 4. Responsible for issuing appointment/promotion letters to employees after necessary approvals. 5. To prepare reconciliation of the various investments of the Trust. 6. Drafting budgets, income statements, balance sheets and reports on an annual basis required by the regulatory authorities. 7. Filing of quarterly TDS returns and quarterly foreign receipts return with FCRA department. 8. Preparing MIS (Monthly Information Statements) with proper analysis. 9. Preparing monthly and annual cash-flow statements. 10.Arranging financial audits and review as required 11.Managing all aspects of financial functioning in Head Finance absense 12.Ensure role clarify and SMART KRA's for all direct reports
3	**Officer Finance regional**	1. Drafting of annual programmatic budgets across all the regions. 2. Preparing and finalising monthly programmatic budgets of all the verticals. 3. Vouching of Monthly Account Statement of all the programmes 4. Passing accounting entries in Tally software after clearing queries 5. Reconciliation of Regional accounts with books of accounts. 6. Maintaining Fixed Asset Register across all the regions. 7. Conducting financial audits of the regions. 8. Compilation and calculation of monthly attendance of staff across regions. 9. Preparing quarterly statement of variance of Programmatic expenses 10. Finalisation of annual regional accounts in a timely manner 11. Ensure role clarify and SMART KRA's for all direct reports
4	**Sr. Executive Finance**	1. Timely and accurate posting of all the bank receipt and cash receipt entries in accounting software. 2. Recording of all the bank payments and cash payment entries in the accounting software. 3. Issuing of accurate donation receipts to all the respective donors within 24 hours. 4. Maintain accurate donor database for future reference and for statutory compliances. 5. Preparing monthly bank reconciliation statement of all the banks by 10th of the month for the previous month 6. Maintaining accounting documents and records, ensuring all files are up to date. 7. Assisting AM Finance in finalisation of accounts.
5	**Sr. Executive Finance Regional**	1. Timely and accurate posting of programmatic data entries in accounting software. 2. Vouching of regional monthly accounts statement along with the vouchers. 3. Checking of monthly budgets from the regions and reconciles the same with the monthly accounts statement. 4. Maintaining proper records of all the assets of programmatic vouchers at the regional level. 5. Maintaining accounting documents and records of all the programs, ensuring all files are up to date. 7. Assisting regional officer finance in reconciliation of regional accounts.

Sr. no	Designation	Roles & Responsibility
1	**Chief Manager Jagruti/4**	1. Build state level business plans for each state (goals, infrastructure, funding, revenue generation, manpower figures and cost), risk mitigation evolved from Jagruti's overall plan 2. Define drivers and set implementation process for growth and expansion within each state 3. Identify avenues, sources for resource mobilization within the state targeted at ensuring 10% funding from local sources 4. Ensure role clarity and SMART KRAs for all direct reports and monitor & evaluate performance against the same 5. Develop relationship with corporates, NGOs and other relevant agencies for fund raising, advocacy, and brand building purposes for the division 6. Contribute to and finalize the annual report, impact report, donor report, etc. 7. Ensure LOLTs mission, vision and core values are built into work processes and instilled into Jagruti employees 8. Design a strategy to ensure high levels of employee motivation and engagement. 9. Ensure proper reporting and documentation of all systems and processes as per organizational guidelines 10. Plan evaluate, implement and monitor performance as per guidelines 11.Ensure division implementation schedule, content, expected outcome as per set guidelines 12.Report state performance and concerns if any on a timely basis to COO 13.Set communication protocol for accurate, swift and complete information flow. Ensure complete connect across all locations for the division 14.Ensure effective implementation of the 6 monthly review mechanism to review performance of reportees 15.Assist the COO to set and implement innovative team development processes (eg: exchange programs) within the project 16. To coordinate internal and external resources, ensuring projects remain within scope, schedule, and defined budgets
2	**Coordinator/Asst Coordinator Jagruti Livelihood/ 8 or 9**	1.Sets the annual calendar for the location under his supervision, detailing month wise activities, programs, etc. 2.To co-ordinate with the internal & external stakeholders in his location.(trainers, beneficiaries, vendors, etc.) 3. To channelize the trained beneficiaries in the process of placement (job or self-employability) or further linkages 4. Adherence to HR processes and systems and ensures proper reporting and documentation of all systems and processes as per organizational guidelines 5. To ensure adequate staffing for programs. Organize regular training programs for the operations team to ensure they are equipped with necessary skill set. 6. Enable formation of business groups in related courses to drive employability of the beneficiaries upon course completion 7. Implement the strategy to drive high employee engagement 8. Timely and fair performance appraisal of all team members. 9. Create detailed reports as per the donor requirement to ensure donor engagement. 10. Create funding proposal/budget for project/supplementary programs to ensure each program has received adequate funding. 11.Create vertical report on the areas of improvement, challenges and difficulties faced as a reference document. 12.Trains the trainers, community mobilizer, other staff at the location on all organizational matters, etc. 13. Ensures role clarity and SMART KRAs for the trainers (his direct reportees) and monitors & evaluates performance against the same 14.Monitors budgets and expense against budget – for approval from reporting manager 15. Responsible for admin management within his location, infrastructure needs, centre maintenance , machinery repair and maintenance, etc. 16.Plans, implements, manages vertical performance in his location as per guidelines
3	**Sr Medical officer Jagruti/8**	**Overall** 1.Manage the Healthcare vertical within Jagruti. 2.To create proposals for relevant locations and send to partner organizations

		3.To create the annual plan for each Healthcare location and monitor its implementation 4.Review and modify the healthcare app used by the vertical for patient data 5.To create customized health related programs for each healthcare unit 6. To generate reports both qualitative and quantitative for the healthcare vertical to meet donor requirements **Own Healthcare unit** 1. All responsibilities applicable to the medical officer
4	**Medical officer/9**	To provide primary health services in rural tribal hamlets and villages by conducting health camps at the school level, Aanganwadi level and village level as per plan 2.To create health awareness through sessions(handwash, hygiene, menstruation, nutrition, etc) amongst the community as per plan 3.To facilitate celebration of health marker days 4.To network with government functionaries, private medical experts 5.Identify and recommend individual candidates for own Healthcare unit before they are given the final offer. 6.Documentation & reporting of all systems and processes as per organizational guidelines 7. Plan evaluate, implement and monitor programs as per guidelines 8.Accounts, admin, HR related work (Planning, budget, vouchers, MAS, attendance, recruitment, etc.) 9. Monthly, quarterly, half yearly, yearly reports as per the requirement. 10. Preparation of drafts of proposals, LFA for the same 11. Contributing to the development of innovative programs at the unit level and implementing the same effectively in own unit 12. Orienting and inducting new team members
6	**Nurse/Pharmacist/11**	1.To provide primary health services in rural tribal hamlets and villages by conducting health camps at the school level, Aanganwadi level and village level as per plan 2. To dispense medicines with proper dosage and appropriate explanation to the patients based on prescription 3. To maintain the medical stock and requisition and replace the same appropriately 4.To conduct awareness sessions on health related topics in the community as per plan 5.To support the MO to build networks with government/private functionaries 6.To maintain patient/beneficiary data in defined format 7.To assist in Accounts, admin work (Planning, budget, vouchers, MAS, attendance, etc.) 8.To assist in preparation of monthly, quarterly, half yearly, yearly reports as per the requirement **Pharmacist responsibility** **1.** Plan medical supplies, requisition for the same, receive the same, ensure accuracy of medicines sourced
7	**Medical social worker/11**	1.To coordinate with key functionaries at the school/village/Aanganwadi level to schedule health camps/activities as per plan 2.To assist in providing primary health services in rural, tribal hamlets & villages by conducting health camps at the School, Anganwadi, village levels 3. Regular follow up with the patients referred for further treatment. coordinates between patients and the treating organization and ensures process completion for the patient 4. To conduct awareness sessions on health related topics in the community as per plan 5.To support the MO to build networks with government/private functionaries 6.To assist in Accounts, admin work (Planning, budget, vouchers, MAS, attendance, etc.) 7.To assist in preparation of monthly, quarterly, half yearly, yearly reports as per the requirement.
8	**Multipurpose worker cum driver/14**	1.To keep the van clean & maintain the records of the miles covered, maintenance of the vehicle, servicing, etc. 2.To ensure all safety norms are followed when driving 3. To ensure punctuality and timeliness in driving duties and schedules 4. To ensure the van documents are completed and updated at all times with timely

		renewals(PUC, oil change, tyre fitness, insurance, etc) 5. To assist in all operational activities as needed during health camps and awareness programs.
9	**Sr. Officer Environment Conservation/8**	1.To plan, implement & monitor the plant distribution activities at villages 2.To maintain follow up visits, to reduce mortality rate and strengthen live rate with village wise farmers 3.To organize farmers trainings on best practices and latest techniques in agriculture, plant saplings, production advice, other agriculture based training like kitchen gardening, goat rearing, poultry farming, plant nursery development, lawn and landscape development, etc. 4.To support farmers to maintain their fruit plot in good condition through regular interaction and advice 5.To network with appropriate individual agencies to help farmers market their fruit produce 6.To maintain the demo plots in Karjat eg : Ankur fruit plot, Cashew plot & Miyawaki plot. 7. Ensure LOLTs mission, vision and core values are built into work processes and instilled into vertical employees 8.Identify avenues, sources for resource mobilization within the geography targeted at ensuring 10% funding from local sources 9. Ensure proper reporting and documentation of all systems and processes as per organizational guidelines 10. Plan evaluate, implement and monitor programs as per guidelines 11.Ensure Accounts, admin, HR related work happens as per required standards (Planning, budget, vouchers, MAS, attendance, recruitment, etc.) 8. Generate monthly, quarterly, half yearly, yearly reports as per the requirement. 9. Preparation of drafts of proposals, LFA for the same 10. Contributing to the development of sustainability programs through consultancy projects and implementing the same effectively leading to financial gain 11. Orienting and inducting new team members.
10	**Officer Environment Conservation/9**	1.To plan, implement & monitor the plant distribution activities at selected location 2.To maintain follow up visits and to reduce mortality rate and to strengthen live rate with village wise farmers. 3.To organize farmers trainings on best practices and latest techniques in agriculture, plant saplings, production advice, other agriculture based training like kitchen gardening, goat rearing, poultry farming, plant nursery development, lawn and landscape development, etc. 4.To support farmers to maintain their fruit plot in good condition through regular interaction and advice 5.Identify avenues, sources for resource mobilization within the geography targeted at ensuring 10% funding from local sources 6.To network with appropriate individual agencies to help farmers to market their fruit produce 7.Ensure LOLTs mission, vision and core values are built into work processes and instilled into agriculture employees 8. Ensure proper reporting and documentation of all systems and processes as per organizational guidelines 9. Plan evaluate, implement and monitor programs as per agriculture guidelines 10.Ensure Accounts, admin, HR related work happens as per required standards (Planning, budget, vouchers, MAS, attendance, recruitment, etc.) 11.Generate monthly, quarterly, half yearly, yearly reports as per the requirement. 12. Preparation of drafts of proposals, LFA for the same 13. Orienting and inducting new team members.
11	**Executive Jagruti Environment Conservation /11**	1.To assist in planning, implementing & monitoring the plant distribution activities at villages. 2.To maintain follow up visits with farmers 3.To organize farmers trainings and conduct small sessions at the same 4.To support farmers to maintain their fruit plot in good condition through regular interaction and advice 5.To assist in maintaining of Ankur fruit plot, Cashew plot & Miyawaki plot, which are located at premises of Jeevan Asha Community Centre, Tiware 6.Ensure proper reporting and documentation of all systems and processes as per

		organizational guidelines 7. Implement and monitor activities as per guidelines 8.Ensure Accounts, admin, HR related work happens as per required standards(Planning, budget, vouchers, MAS, attendance, recruitment, etc.) 9. To assist in preparation of monthly, quarterly, half yearly, yearly reports as per the requirement
12	**Coordinator Jagruti Computer Centres/9**	**Leading all CTC's under his charge** 1.Setting up the computer training centre as per requirement at relevant locations 2. Orientation, induction and ongoing capacity building of the computer trainer/teacher in relevant locations 3.Networks with and applies for government recognized certification of LOLT computer courses 4. Continuously reviews and ensures upgradation of LOLTs computer programs as per government requirements 5. Technical assistance/guidance to computer trainers/teachers at relevant locations **Primary responsibility for self run CTC** 1.Identify avenues, sources for resource mobilization within the geography targeted at ensuring 10% funding from local sources 2. Ensure role clarity and SMART KRAs for all direct reports and monitor & evaluate performance against the same. 3.Collate data and prepare monthly, quarterly, half yearly, annual reports, impact reports, donor reports etc. as per the requirement 4.Ensure LOLTs mission, vision and core values are built into work processes and instilled into Jagruti employees under his charge 5.Ensure proper reporting and documentation of all systems and processes as per organizational guidelines 6.Plan evaluate, implement and monitor programs as per guidelines 7. Monitoring budgets and expense against budgets for approval from Chief Manager Jagruti 8. Identify and recommend individual candidates before they are given the final offer. 9. Handling employee queries, exits, appointments, concerns, etc. 10. Communication of policies, decisions 11. Ensure adherence to company norms, culture and values and disseminate the same 12. Ensure accounts, admin, HR related work happens as per required standards (Planning, budget, vouchers, MAS, attendance, recruitment, etc.)
13	**Trainer Jagruti Computer Centre/11+B14**	1.To achieve the set targets of beneficiaries to be covered under the program at the centre 2.To conduct batch wise training sessions with defined syllabus within the stipulated time 3.To spread awareness in the community about training programs through various methods 4.To support the trained beneficiaries for placement 5.Ensure proper reporting and documentation of all systems and processes as per organizational guidelines 6.Ensures accounts, admin, HR related work happens as per the required standards (Planning, budget, fee collection, centre related maintained costs, vouchers, MAS, attendance, recruitment, etc.) 7.To prepare weekly, monthly, quarterly, half yearly, yearly reports for own centre
14	**Sr trainer Jagruti Tailoring/10**	**Primary responsibility for self run centre** 1.Setting up their own sewing and tailoring unit at their own centre and refurbishing the same 2. Orientation, induction and ongoing capacity building of the trainers under them within their own centre 3.Identify avenues, sources for resource mobilization within the geography targeted at ensuring 10% funding from local sources 4. Ensure role clarity and SMART KRAs for all direct reports and monitor & evaluate performance against the same. 5.To achieve the set targets of beneficiaries to be covered under the program 6.To conduct batch wise training sessions with defined syllabus within the stipulated time 7.To spread awareness in community about training programs through various

		methods 8.To support the trained beneficiaries for placement 9.Collate data and prepare monthly, quarterly, half yearly, annual reports, impact reports, donor reports etc. as per the requirement 10.Ensure LOLTs mission, vision and core values are built into work processes and instilled into Jagruti employees 11.Ensure proper reporting and documentation of all systems and processes as per organizational guidelines 12.Plan evaluate, implement and monitor programs as per guidelines 13. Monitoring budgets and expense against budgets for approval from chief manager/centre coordinator 14. Identify and recommend individual trainer candidates before they are given the final offer. 15. Handling employee queries, exits, appointments, concerns, etc. 16. Communication of policies, decisions 17. Ensure adherence to company norms, culture and values and disseminate the same 18. Ensure accounts, admin, HR related work happens as per required standards (Planning, budget, vouchers, MAS, attendance, recruitment, etc.) 19. Enable formation of a business group to drive employability of the beneficiaries upon course completion **Additional responsibilities** 1.Overseeing and supporting set up of sewing and tailoring centres and training trainers 2.Training, mentoring and guiding new trainers for a period of 1 year till they become self sufficient for new centres and allied services 3.Supporting to set up the sewing and tailoring unit (machines, infrastructure, etc) to make it fully operational for the course
15	**Trainer Jagruti tailoring/11**	1.Setting up their own sewing and tailoring unit at their own centre and refurbishing the same 2. Orientation, induction and ongoing capacity building of the trainers under them within their own centre 3.Identify avenues, sources for resource mobilization within the geography targeted at ensuring 10% funding from local sources 4. Ensure role clarity and SMART KRAs for self 5.To achieve the set targets of beneficiaries to be covered under the program 6.To conduct batch wise training sessions with defined syllabus within the stipulated time 7.To spread awareness in community about training programs through various methods 8.To support the trained beneficiaries for placement 9.Collate data and prepare monthly, quarterly, half yearly, annual reports, impact reports, donor reports etc. as per the requirement 10.Ensure LOLTs mission, vision and core values are built into work processes and instilled into Jagruti employees 11.Ensure proper reporting and documentation of all systems and processes as per organizational guidelines 12.Plan evaluate, implement and monitor programs as per guidelines 13. Monitoring budgets and expense against budgets for approval from program manager/centre program coordinator 14. Identify and recommend individual trainer candidates before they are given the final offer. 15. Handling employee queries, exits, appointments, concerns, etc. 16. Communication of policies, decisions 17. Ensure adherence to company norms, culture and values and disseminate the same 18. Ensure accounts, admin, HR related work happens as per required standards (Planning, budget, vouchers, MAS, attendance, recruitment, etc.) 19.Enable formation of a business group to drive employability of the beneficiaries upon course completion
16	**Sr. Trainer Jagruti Beauticare/10**	**Primary responsibility for self run centre** 1.Setting up the beauty care unit at their own centre and refurbishing the same 2. Orientation, induction and ongoing capacity building of the trainers under them

		within their own centre 3.Identify avenues, sources for resource mobilization within the geography targeted at ensuring 10% funding from local sources 4. Ensure role clarity and SMART KRAs for all direct reports and monitor & evaluate performance against the same. 5.To achieve the set targets of beneficiaries to be covered under the program 6.To conduct batch wise training sessions with defined syllabus within the stipulated time 7.To spread awareness in community about training programs through various methods 8.To support the trained beneficiaries for placement 9.Collate data and prepare monthly, quarterly, half yearly, annual reports, impact reports, donor reports etc. as per the requirement 10.Ensure LOLTs mission, vision and core values are built into work processes and instilled into Jagruti employees 11.Ensure proper reporting and documentation of all systems and processes as per organizational guidelines 12.Plan evaluate, implement and monitor programs as per guidelines 13. Monitoring budgets and expense against budgets for approval from program manager/centre program coordinator 14. Identify and recommend individual trainer candidates before they are given the final offer. 15. Handling employee queries, exits, appointments, concerns, etc. 16. Communication of policies, decisions 17. Ensure adherence to company norms, culture and values and disseminate the same 18. Ensure accounts, admin, HR related work happens as per required standards (Planning, budget, vouchers, MAS, attendance, recruitment, etc.) 19. Enable formation of a business group to drive employability of the beneficiaries upon course completion **Additional responsibilities** 1.Overseeing and supporting set up of new beautycare centres and training trainers 2.Training, mentoring and guiding new trainers for a period of 1 year till they become self sufficient for new centres and allied services 3.Supporting to set up the jewellery design, mehindi unit, etc to make it fully operational for the course
17	**Trainer Jagruti Beauticare/11**	1.Setting up the beauty care unit at their own centre and refurbishing the same as required 2. Orientation, induction and ongoing capacity building of the trainers under them within their own centre 3.Identify avenues, sources for resource mobilization within the geography targeted at ensuring 10% funding from local sources 4. Ensure role clarity and SMART KRAs for all direct reports and monitor & evaluate performance against the same. 5.To achieve the set targets of beneficiaries to be covered under the program 6.To conduct batch wise training sessions with defined syllabus within the stipulated time 7.To spread awareness in community about training programs through various methods 8.To support the trained beneficiaries for placement 9.Collate data and prepare monthly, quarterly, half yearly, annual reports, impact reports, donor reports etc. as per the requirement 10.Ensure LOLTs mission, vision and core values are built into work processes and instilled into Jagruti employees 11.Ensure proper reporting and documentation of all systems and processes as per organizational guidelines 12.Plan evaluate, implement and monitor programs as per guidelines 13. Monitoring budgets and expense against budgets for approval from program manager/centre program coordinator 14. Identify and recommend individual trainer candidates before they are given the final offer. 15. Handling employee queries, exits, appointments, concerns, etc. 16. Communication of policies, decisions

		17. Ensure adherence to company norms, culture and values and disseminate the same 18. Ensure accounts, admin, HR related work happens as per required standards (Planning, budget, vouchers, MAS, attendance, recruitment, etc.) 19.Enable formation of a business group to drive employability of the beneficiaries upon course completion
18	**Executive Administration/11**	1.To support in administration, finance work of division across all Jagruti locations. 2. To ensure timely information and updates regarding Jagruti programs across all geographies are sent to Chief Manager Jagruti 2. To support in smooth administrative functioning of the Tiware centre 3. To assist in reports & documentation. 4. To maintain student fees records and take corrective measures to resolve and discrepancies with escalation to program manager as per need 5.To liaison with vendors for quotations and seek approvals from relevant departments 6. To coordinate admin and infrastructure arrangements for all external and internal trainings. 7. Communication & co-ordination across all the centres for smooth administrative processes.
19	**Office Support Jagruti Administration/13**	1. To maintain the centre in an orderly manner at all times 2. To support teams during actual programs to ensure smooth implementation 3. To support different logistics processes as per need (eg ; banking, postage, food coordination, deliveries, etc) 4. To support the executive administration to ensure smooth administration functioning
20	**Officer Jagruti Village relations/9**	1.To organize duties of security persons 2.To keep aware about lands, village related information etc. 3.To help in maintenance of land & centre related things
21	**Coordinator Jagruti Placements/9**	1. To develop networks across all Jagruti centres to enable creation of placement opportunities for trained beneficiaries 2. To prepare the mind set of trainees for placement, self-employability and job readiness - through engagement sessions focusing on resume writing, interview preparation, career mindset, etc. 3. To maintain training program wise track sheet with individual beneficiary details regarding career movement 4. To facilitate creation of production units for self employability 5. To conduct entrepreurship sesssions with beneficiaries interested in self emloyment 6. To network with exhibition organizers to participate in product exhibitions to enhance product sales.
22	**Officer Jagruti Public relations regional/9**	1. To develop, manage and mantain public relations strategies for LOLT at the regional levels through varied media channels (printed and electronic media). 2. Prepare and distribute pre and post press releases relating to LOLT major activities undertaken at the regional level 3. Building relationships with stakeholders, media and the public 4. To organize & conduct Journalism course for intereted beneficiaries under Jagruti 5. Compilation of LOLT success stories in Marathi for publishing to enhance visibility and LOLT brand
23	**Security person**	1. Security of the movable and immovable properties of the centre 2. Maintaining and updating the records of incoming and outgoing of the visitors and staff 3. Gate keeping and monitoring the vehicles and visitors 4. Helping administration in need of manpower with regards to emergency work of loading-unloading and for events or programs. 5. Ensuring the upkeep of the water levels in overhead elevator and feeling the same from time to time from the water pump. 6. Monitoring the electricity use and getting to know about the electric arrangements in co-ordination with electrician. 7. Alert about any kind of danger to the immediate supervisor to avoid disaster
24	**Community mobilizer**	1. To achieve targeted training wise beneficiaries enrollment 2.To spread awareness in the community about training programs offered at the location he is responsible for 3. To channelize trained beneficiaries in the process of placement for employment/self

		employment. 4. To undertake community survery on community needs and recommend new courses accordingly 5. Documentation w.r.t beneficiary data 6. Be updated on and communicate to beneficiaries on the various schemes offered by the government to train beneficiaries to help them become financially independant entrepreneurs.
25	**Production- -in-charge Jagruti/9**	1. To ensure the production unit is set up to function optimally across all locations 2. To develop, review & modify various products based on market requirements. 3. To manages all orders within time & cost parameters. Ex. Uniforms, Bags (paper, clothes), jewellery, etc. 4.To review cost in quality of input material, design products for city based/local needs and ensure quality products are manufactured. 5. To conduct product related batch wise training sessions for beneficiaries who have been appointed to work in the production unit to enhace skills and thus product quality 6. To enhance sales through good networks 7. To maintain records of sales and disbursement amounts to production unit members.

Appointment and performance appraisal process:

- It has provided formal letters to all its staff defining their roles and responsibilities. Light of Life Trust specifically confirms that all those persons having the roles defined in the SEBI regulation have been given clear appointment letters.

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

DONATIONS

Light of Life Trust receipts of past three financial years:

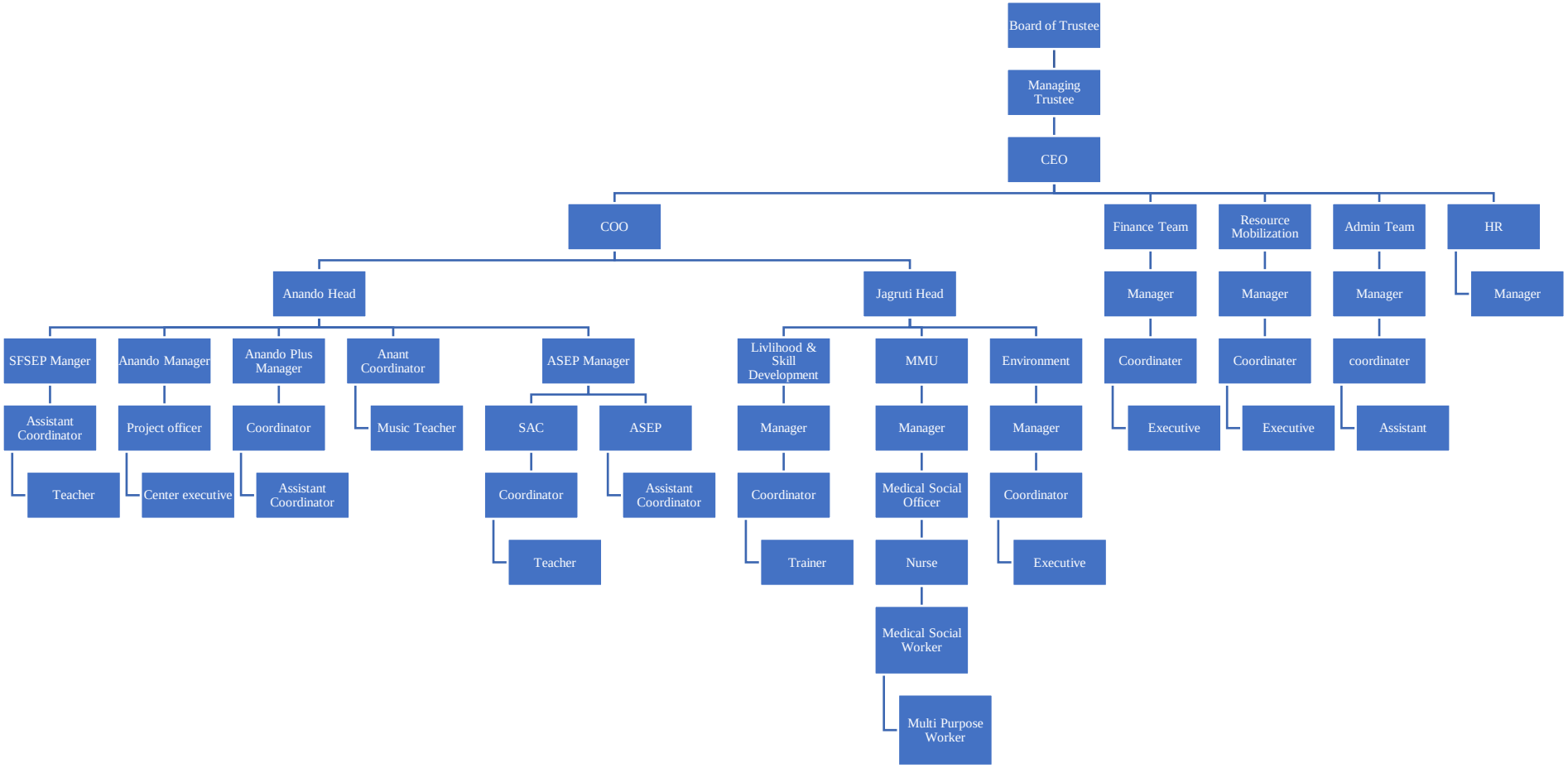
2023-24		
Sr. No.	**Names of Donors**	**Amount**
1.	HDFC Bank Ltd.	1,50,85,682
2.	Pricewaterhouse Coopers Service Delivery Center (Bangalore) Pvt Ltd	94,25,530
3.	Aditya Birla Capital Foundation	63,00,000
4.	Allcargo Logistics Ltd	45,86,846
5.	Everest Kanto Cylinder Ltd.	42,26,782
6.	Larsen & Toubro Ltd	39,90,092
7.	SBI Life Insurance Company Limited	33,46,631
8.	SBI Funds Management Limited	31,43,000
9.	Lloyds Infinite Foundation	30,82,092
10.	Advanz Pharma Services (India) Pvt Ltd	24,89,000
	Total	**5,56,75,655**

2024-25		
Sr. No.	**Names of Donors**	**Amount**
1.	HDFC Bank Ltd	3,22,56,868
2.	Bajaj Holdings & Investment Ltd	1,00,00,000
3.	PricewaterhouseCoopers	99,00,000
4.	Aditya Birla Capital Foundation	80,00,000
5.	Credila Financial Services Limited	45,00,000
6.	NT Assets (Cayman) Ltd	45,56,745
7.	Share and Care Foundation	42,08,471
8.	Lloyds Infinite Foundation	40,00,000
9.	Chance Auf Leben	22,10,125
10.	Abhay Dan Trust	24,60,500
	Total	**8,20,92,709**

2025-26		
Sr. No.	**Names of Donors**	**Amount (₹)**
1.	Bajaj Finance Ltd.	1,54,00,000.00
2.	Bajaj Holdings and Investments Limited	95,00,000.00
3.	Vamona Developers Pvt Ltd	90,36,280.00
4.	S & P Capital IQ (India) Private Limited	87,04,844.00
5.	OffBeat Developer Pvt. Ltd.	82,87,254.00
6.	Lloyds Infinite Foundation	82,53,252.00
7.	Aditya Birla Capital Foundation	80,00,000.00
8.	PricewaterhouseCoopers	50,00,000.00
9.	Credila Financial Services Limited	50,00,000.00
10.	Share and Care Foundation	46,92,229.00
	Total	**8,18,73,859.00**

ORGANOGRAM

-


Board of Trustee
Managing Trustee
CEO
COO
Finance Team
Resource Mobilization
Admin Team
HR
Anando Head
Jagruti Head
Manager
Manager
Manager
Manager
SFSEP Manger
Anando Manager
Anando Plus Manager
Anant Coordinator
ASEP Manager
Livlihood & Skill Development
MMU
Environment
Coordinater
Coordinater
coordinater
Assistant Coordinator
Project officer
Coordinator
Music Teacher
SAC
ASEP
Manager
Manager
Manager
Executive
Executive
Assistant
Teacher
Center executive
Assistant Coordinator
Coordinator
Assistant Coordinator
Coordinator
Medical Social Officer
Coordinator
Teacher
Trainer
Nurse
Executive
Medical Social Worker
Multi Purpose Worker

OUR FOUNDER & TRUSTEES

The profile of our Managing Committee is given below:

	**Villy Vispy Doctor** **Age:** 74 years **Designation:** Founder **Date of Appointment:** August 12, 2002 **Address:** Flat No. 20, Seep CHS Ltd., 27, Sherley Rajan Road, Bandra (West), Mumbai Suburban, Maharashtra – 400050.
	**Ashdin Vispy Doctor** **Age:**42 Years **Designation:** Managing Trustee **Date of Appointment:** July 14, 2021 **Address:** Flat No. 20, Seep CHS Ltd., 27, Sherley Rajan Road, Bandra (West), Mumbai Suburban, Maharashtra – 400050.
	**Gayatri Atul Ruia** **Age:** 55 years **Designation:** Trustee **Date of Appointment:** February 4, 2005 **Address:** Ruia House, 19, Bhau Sahib Hire Marg, Malabar Hill, Mumbai City, Maharashtra – 400006.
	**Punit B Anand** **Age:** 59- years **Designation:** Trustee **Date of Appointment:** February 27, 2019 **Address:** 22/A, Nibbana, Pali Hill, Bandra (West), Mumbai Suburban, Maharashtra – 400050.

For additional details on the background, experience of our Board of Trustees, see '*Our Management'* on page 76 of this Fund- Raising Document.

SECTION IV – FINANCIAL STATEMENTS

FINANCIAL STATEMENTS

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AGRAWAL ASHOK & ASSOCIATES
Chartered Accountants

Phone: +91 9821423963

B-1803 *Nakshatra Tower,*
Building No. 1B,
Padma Nagar Road,
Off. Link Road,
Chikoowadi, Shimpoli,
Borivali (West),
Mumbai – 400092 INDIA

REPORT OF AN AUDITOR RELATING TO ACCOUNTS AUDITED UNDER SUB-SECTION (2) OF SECTION 33 & 34 AND RULE 19 OF THE BOMBAY PUBLIC TRUSTS ACT, 1950

REGISTRATION NO. : E-20474 (BOM)

NAME OF THE PUBLIC TRUST: LIGHT OF LIFE TRUST

FOR THE YEAR ENDING : 31ST MARCH, 2024

a) Whether accounts are maintained regularly and in accordance with the provisions of the Act and the rules	**YES**
b) Whether receipts and disbursements are properly and correctly shown in the accounts;	**YES**
c)Whether the cash balance and vouchers in the custody of the manager or trustee on the date of audit were in agreement with the accounts;	**YES**
d)Whether all books, deeds, accounts, vouchers or other documents or records required by the auditor were produced before him;	**YES**
e) Whether a register of movable and immovable properties is properly maintained, the changes therein are communicated from time to time to the regional office, and the defects and inaccuracies mentioned in the previous audit report have been duly complied with;	**YES**
f) Whether the manager or trustee or any other person required by the auditor to appear before him did so and furnished the necessary information required by him;	**YES**
g) Whether any property or funds of the Trust were applied for any object or purpose other than the object or purpose of the Trust;	**NO**
h) The amounts of outstanding for more than one year and the amounts written off, if any;	**NIL**
i)Whether tenders were invited for repairs or construction involving expenditure exceeding Rs.5000/-;	**NIL**
j) Whether any money of the public trust has been invested contrary to the provisions of Section 35;	**NO**
k) Alienations, if any, of the immovable property contrary to the provisions of Section 36 which have come to the notice of the auditor;	**N.A.**
l)All cases of irregular, illegal or improper expenditure, or failure or omission to recover monies or other property belonging to the public trust or of loss or waste or money or other property thereof, and whether such expenditure, failure, omission, loss or waste was caused in consequence of breach of trust or misapplication or any other misconduct on the part of the trustees or any other person while in the management of the trust;	**N.A**
m)Whether the budget has been filed in the form provided by rule 16A;	**NO**
n) Whether the maximum and minimum number of the trustees is maintained;	**YES**
o) Whether the meetings are held regularly as provided in such instrument;	**YES**
p) Whether the minute books of the proceedings of the meeting is maintained;	**YES**
q) Whether any of the trustees has any interest in the investment of the trust;	**NO**
r) Whether any of the trustees is a debtor or creditor of the trust;	**NO**
s) Whether the irregularities pointed out by the auditors in the accounts of the previous year have been duly complied with by the trustees during the period of audit;	**YES**
t) Any special matter which the auditor may think fit or necessary to bring to the notice of the Deputy or Assistant Charity Commissioner	**NONE**
u) Income and The Liabilities in respect of Income-Tax and Contribution to Charity Commissioner have been accounted for on Cash Basis	

For and on behalf of
M/S AGRAWAL ASHOK & ASSOCIATES
Chartered Accountants
Firm Registration No. 129646W

(ASHOK AGRAWAL)
Proprietor
Membership No. 034436 UDIN. **24034436BKHKHR7282**

Dated: September 25, 2024

SCHEDULE - IX
[Vide Rule 17 (1)]

LIGHT OF LIFE TRUST
Registration No.E-20474 (Mumbai)
INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31ST MARCH, 2024

PREVIOUS YEAR (Rs.)	EXPENDITURE	Rs.	Rs.	PREVIOUS YEAR (Rs.)	INCOME	Rs.	Rs.
	To Expenditure in respect of Properties:				By Rent		0.00
0.00	Rates, Taxes & Cesses				By Interest on:		
2,76,200.00	Security Charges - Jagruti Community Centre	4,32,000.00		0.00	On Securities	0.00	
94,880.00	Property Tax	94,880.00		0.00	On Loans	0.00	
4,81,596.00	Salaries	5,30,796.00		5,81,447.99	On Bank Accounts	11,30,646.18	
0.00			10,57,676.00	26,02,874.72	On Bank FDR	48,52,686.63	
					On Income Tax Refund	0.00	59,83,332.81
61,33,308.20	To Establishment Expenses		68,23,258.11	0.00	By Dividend		0.00
	As per Schedule "D" Annexed			9,40,93,136.21	By Donation in Cash or Kind	21,32,10,098.64	
0.00	To Remuneration to Trustees		0.00	2,26,33,538.12	By Donation for Jagruti Project	2,90,93,588.00	
							24,23,03,686.64
0.00	To Remuneration		0.00	0.00			
	To Legal Expenses		0.00	0.00			
88,500.00	To Audit Fees		1,18,000.00		By Income from Other Sources:		
0.00	To Contribution and Fees		0.00	7,02,727.04	Event Receipts	31,18,832.28	
	To Amount Written off:			19,72,387.31	Other Income	24,34,981.29	
0.00	(a) Bad Debts	0.00		0.00			55,53,813.57
0.00	(b) Loan Scholarship	0.00		0.00	**By Transfer from Reserves:**		
0.00	(c) Irrecoverable Rents	0.00			Child Welfare Fund		
	(d) Other Items	0.00		0.00	Jagruti Project Fund		0.00
0.00	(e) Loss on sale of Fixed Assets		0.00				
0.00	To Miscellaneous Expenses		0.00				
48,74,930.03	To Depreciation on Fixed Assets		46,56,228.00				
56,47,908.84	To Depreciation on Building		50,83,117.96				

AND

	To Amount Transferred to Reserves or Specific Funds:						
0.00	Child Welfare Fund	8,00,00,940.00	8,00,00,940.00				
	To Expenditure on Objects of the Trust						
0.00	(a) Religious		0.00				
10,29,87,569.99	(b) Educational & Child Development *As per Schedule "E" Annexed*		14,55,02,329.99				
0.00	(c) Medical Relief		0.00				
0.00	(d) Relief of Poverty						
0.00	(e) Other Charitable Objects						
20,01,218.33	To Surplus Carried over to Balance Sheet		1,05,99,282.96				
12,25,86,111.39	**TOTAL**		25,38,40,833.02	12,25,86,111.39	**TOTAL**		25,38,40,833.02

REFER SCHEDULE 'F' FOR ACCOUNTING POLICIES AND NOTES TO ACCOUNTS

As per our report of even date
For and on behalf of
M/s Agrawal Ashok & Associates
FRN. 129646W
Chartered Accountants

Ashok Agrawal
Proprietor
M No. 034436
UDIN: 24034436BKHK4R7282
PLACE: MUMBAI
DATE: 25/09/2024

FOR LIGHT OF LIFE TRUST

TRUSTEE

TRUSTEE

SCHEDULE - VIII
[Vide Rule 17 (1)]

LIGHT OF LIFE TRUST
Registration No.E-20474 (Mumbai)
BALANCE SHEET AS ON 31ST MARCH, 2024

PREVIOUS YEAR (Rs.)	FUNDS & LIABILITIES	Rs.	Rs.	PREVIOUS YEAR (Rs.)	PROPERTY & ASSETS	Rs.	Rs.
	Trusts Funds or Corpus:				**Immovable Properties (At Cost):**		
10,19,57,988.89	Balance as per last Balance Sheet			78,97,553.00	**Land**	78,97,553.00	
	Addition during the year	10,19,57,988.89	10,19,57,988.89		**Gross Block**	-	78,97,553.00
					Less: Accumulated Depreciation		
					(As per Schedule B)		
	Other Earmarked Funds:						
					Buildings:		
	(Created under the provisions of the Trust Deed or scheme or out of the Income)			5,08,31,179.53	**Gross Block**	7,57,07,857.30	
3,33,76,782.88	*As per Schedule "A" Annexed*		10,51,40,819.88		Add: Addition During the year	-	
					Less: Accumulated Depreciation	2,99,59,795.72	4,57,48,061.57
	Loans (Secured or Unsecured):				(As per Schedule B)		
	From Trustees	-					
	From Others	-	-		**Investments:**		
					Note: The Market value of the above Investments is Rs.		
	Liabilities:						
6,94,311.53	For Expenses	7,28,713.00			**Fixed Assets:**		
9,05,309.00	For TDS	47,568.00		1,70,66,991.89	Gross Block	3,42,30,538.00	
11,600.00	Professional Tax	8,600.00			**Add: Addition during the year**	77,94,037.00	
78,364.00	Provident Fund	72,882.00			**Less: Deduction during the year**	-	
			8,57,763.00		Less: Accumalated Depreciation	2,18,19,774.11	2,02,04,800.89
					(As per Schedule C)		
	Income and Expenditure Account:				**Loans (Secured or Unsecured): Good/Doubtful**		
1,07,84,723.47	Balance as per last Balance Sheet	1,27,85,941.80					
	Less: Tax on earlier years					-	
20,01,218.33	Add: Surplus as per Income & Expenditure Account	1,05,99,282.96	2,33,85,224.76	-	Loan Scholarships	-	-
1,27,85,941.80				-	Other Loans		

					Advances:		
				4,26,420.00	Deposit	7,36,170.00	
				31,69,107.56	Income Tax deducted at source	38,28,518.02	
				13,58,136.00	Loans & Advances	12,97,486.00	
							58,62,174.02
				2,82,347.00	Prepaid Insurance	3,18,588.00	3,18,588.00
					Income Outstanding:		
				20,26,022.29	Interest Accrued	37,45,988.63	
							37,45,988.63
					Cash & Bank Balances:		
					(a) Bank Balance		
				-	In Current Accounts		
				1,28,66,446.77	In Saving Accounts	2,25,41,959.14	
				1,10,01,072.48	In FCRA Accounts	1,29,62,878.70	
				4,24,58,374.58	In Fixed Deposit Accounts	11,14,83,555.58	
				4,26,647.00	(b) With the Manager (Cash in Hand)	5,76,237.00	14,75,64,630.42
14,98,10,298.10	TOTAL (Rs.) :		23,13,41,796.53	14,98,10,298.10	TOTAL (Rs.) :		23,13,41,796.53

REFER SCHEDULE 'F' FOR ACCOUNTING POLICIES AND NOTES TO ACCOUNTS

As per our report of even date
For and on behalf of
M/s Agrawal Ashok & Associates
FRN. 129646W
Chartered Accountants

Ashok Agrawal
Proprietor
M No.034436
UDIN: 24034436BKHKHR7282
PLACE: MUMBAI
DATE: 25/09/2024

The above Balance Sheet to the best of our belief contains a true account of the Funds and Liabilities and of the Property and Assets of the Trust.

FOR LIGHT OF LIFE TRUST

TRUSTEE

TRUSTEE

LIGHT OF LIFE TRUST
Registration No.E-20474 (Mumbai)

SCHEDULES ANNEXED TO AND FORMING PART OF THE BALANCE SHEET AS ON 31st MARCH, 2024

SCHEDULE "A" - OTHER EARMARKED FUNDS

Particulars	As on 1.04.2023	Interest received	Received During the Year	Transfer from Income & Expenditure Account	Project Utilization Fund	Transfer to Income & Expenditure Account/Corpus	As on 31.03.2024
Child Welfare Fund	2,96,11,164.85			8,00,00,940.00	81,61,903.00	-	10,14,50,201.85
Aangan Project Fund	37,65,618.03		-	-	75,000.00		36,90,618.03
Total:	3,33,76,782.88	-	-	8,00,00,940.00	82,36,903.00	-	10,51,40,819.88

LIGHT OF LIFE TRUST

SCHEDULE - B IMMOVABLE PROPERTIES GROSS BLOCK FOR THE AY 2024-2025

IMMOVABLE PROPERTIES

Particulars	GROSS BLOCK AT COST				DEPRECIATION AND AMORTISATION				NET BLOCK	
	As at 01-04-2023	Additions	Deductions	As At 31-03-2024	As at 01-04-2023	For the Year	Deductions	As At 31-03-2024	As At 31-03-2024	As At 31-03-2023
Immovable Properties				-				-	-	-
Land										
Land at Tiware Karjat - Freehold	48,24,610			48,24,610.00		0		-	48,24,610.00	48,24,610
Land at Uttan - Freehold	26,52,132			26,52,132.00		0		-	26,52,132.00	26,52,132
Land at Karjat - Leasehold	4,20,811			4,20,811.00		0		-	4,20,811.00	4,20,811
Total Land Assets	78,97,553	0	0	78,97,553	0	0	0	0	78,97,553	78,97,553
Buildings										
Community Centre-Jagruti Karjat	1,55,83,058.30			1,55,83,058.30	1,06,92,929.55	4,89,012.88		1,11,81,942.43	44,01,115.87	48,90,129.05
Community Centre-Lokkruti Mohili	9,22,022.00	-		9,22,022.00	5,37,508.12	38,451.39		5,75,959.51	3,46,062.48	3,84,513.88
Aangan Centre - Mumbai	5,92,02,777.00	-		5,92,02,777.00	1,36,46,240.10	45,55,653.69		1,82,01,893.79	4,10,00,883.22	4,55,56,536.90
Total of Tangible Assets	7,57,07,857.30	-	-	7,57,07,857	2,48,76,677.77	50,83,117.96		2,99,59,795.72	4,57,48,061.57	5,08,31,179.83
Work in Progress	-	-	-	-	-	-	-	-	-	
Previous Year	**7,57,07,857**		-	**7,57,07,857**	**1,92,28,769**	**56,47,909**	-	**2,48,76,678**	**5,08,31,179.52**	**5,64,79,089**

Note No. 8.1: Accounting Policy of Immovable Properties and Depreciation/Amortisation

i) Immovable Properteis are valued at cost less accumulated depreciation.

ii) Depreciation has been provided for at the rates and in the manner prescribed under the income tax Act,1961 and the rules framed there under.

LIGHT OF LIFE TRUST

SCHEDULE - C FIXED ASSETS GROSS BLOCK FOR THE AY 2024-2025

Particulars	GROSS BLOCK AT COST			DEPRECIATION AND AMORTISATION				NET BLOCK	
	As at 01-04-2023	Additions	Deductions	As At 31-03-2024	As at 01-04-2023	For the Year	Deductions	As At 31-03-2024	As At 31-03-2024	As At 31-03-2024
Office Equipments	49,18,304	6,24,488	-	55,42,792.01	27,33,478.11	4,31,597.00	-	31,65,075.11	23,77,716.90	21,84,825.90
Computers & Laptop	1,19,55,622	14,00,495	-	1,33,56,116.99	68,66,629.53	22,69,128.00	-	91,35,757.53	42,20,359.46	50,88,992.46
Furniture & Fixture	30,06,994	3,99,905	-	34,06,899.00	11,39,144.00	2,04,371.00	-	13,43,515.00	20,63,384.00	18,67,850.00
Musical Instrument	7,02,567	48,000	-	7,50,567.00	4,64,226.00	35,967.00	-	5,00,193.00	2,50,374.00	2,38,341.00
Electrical Equipments	4,82,070	40,651	-	5,22,721.00	3,53,939.47	14,537.00	-	3,68,476.47	1,54,244.53	1,28,130.53
Vehicles	73,46,299	52,80,498	-	1,26,26,797.00	31,86,310.00	6,23,999.00	-	38,10,309.00	88,16,488.00	41,59,989.00
Licenses & software	1,80,346	-	-	1,80,346.00	1,61,728.00	4,655.00	-	1,66,383.00	13,963.00	18,618.00
HP Clap Vehicle	56,38,336	-	-	56,38,336.00	22,58,091.00	10,71,974.00	-	33,30,065.00	23,08,271.00	33,80,245.00
Total of Tangible Assets	3,42,30,538.00	77,94,037.00	-	4,20,24,575.00	1,71,63,545.11	46,55,228.00	-	2,18,19,774.11	2,02,04,800.89	1,70,66,991.89
Work in Progress			-		-	-	-			
Previous Year	2,89,19,761	53,74,871	64,094	3,42,30,538	1,23,45,002	48,73,600	1,330	1,71,63,546	1,70,66,991.89	1,65,74,759

Note : Accounting Policy of Fixed Assets and Depreciation/Amortisation

i) Fixed Assets are valued at cost less accumulated depreciation.

ii) Depreciation has been provided for at the rates and in the manner prescribed under the income tax Act,1961 and the rules framed there under.

LIGHT OF LIFE TRUST
Registration No.E-20474 (Mumbai)

SCHEDULES ANNEXED TO AND FORMING PART OF THE INCOME & EXPENDITURE ACCOUNT AS ON 31st MARCH, 2024

SCHEDULE "D"

ESTABLISHMENT EXPENSES	Rs.
Salary	54,95,318.00
Administraion Charges	19,245.00
Bank Charges	24,239.11
Conveyance	19,695.00
EDLI Charges On PF	17,968.00
Electricity	1,45,496.00
Filing Fees	1,904.00
Fixed Assest Insurance	62,870.00
Office Maintenance	3,64,488.00
Postage & Courier	1,293.00
Printing and Stationery	60,866.00
Professional Fees	3,49,640.00
Repair and Maintenance	1,37,271.00
Staff Welfare	95,274.00
Telephone & Internet Expenses	27,691
Total	68,23,258.11

LIGHT OF LIFE TRUST
Registration No. E-20474 (Mumbai)

SCHEDULES ANNEXED TO AND FORMING PART OF THE INCOME & EXPENDITURE ACCOUNT AS ON 31st MARCH, 2024

SCHEDULE "E"

Educational & Child Development	Rs.
Aangan Prog.Expenses	28,03,618.00
School Empowerment Programme	2,90,20,892.00
Anando Plus Prog. Expenses	1,83,18,194.00
Anando Prog. Expenses	3,79,94,624.80
SFSEP Project	1,12,05,353.00
Anant Prog. Expenses	16,84,110.00
Jagruti Prog. Expenses	1,92,32,899.00
Mobile Medical Unit	59,48,374.00
Fund Raising Expenses	1,92,94,265.19
Grand Total	14,55,02,329.99

LIGHT OF LIFE TRUST
Registration No. E-20474 (Mumbai)

SCHEDULE 'F' - SIGNIFICANT ACCOUNTING POLICIES AND NOTES TO ACCOUNTS
1 Accounts are maintained on Accrual basis.
2 Govt. contribution, Rates & Taxes are accounted on cash basis
3 Fixed Assets are stated at Cost to the Trust.
4 Depreciation on Fixed Assets have been provided for at the rates and in the manner
prescribed undeer the Income Tax Act, 1961 and the Rules framed thereunder.
5 Depreciation on Fixed Assets acquired during the year has not been claimed as application since the
asset purchased during the year is claimed in Income tax
6 Donations include amounts received specifically for acquiring certain Fixed Assets,
have been utilised for the same.
7 Donation received in the form of Fixed Asset, Materials, Clothes, Consumables, Foodgrains, Gifts, etc.
were distributed amongst intended beneficiaries or Utilised towards objects of the Trust
8 Figures of the previous year have been regrouped / re-arranged wherever considered
necessary to make them comparable with those of current year.

For and on behalf of
M/s. AGRAWAL ASHOK & ASSOCIATES
Chartered Accountants
25/09/2024
(ASHOK AGRAWAL)
Proprietor
Membership No. 34436
UDIN. 24034436BKHKHR7282

FOR LIGHT OF LIFE TRUST

TRUSTEE

AGRAWAL ASHOK & ASSOCIATES
Chartered Accountants

Phone: +91 9821423963

B-1803 *Nakshatra Tower,*
Building No. 1B,
Padma Nagar Road,
Off. Link Road,
Chikoowadi, Shimpoli,
Borivali (West),
Mumbai – 400092 INDIA

REPORT OF AN AUDITOR RELATING TO ACCOUNTS AUDITED UNDER SUB-SECTION (2) OF SECTION 33 & 34 AND RULE 19 OF THE BOMBAY PUBLIC TRUSTS ACT, 1950	
REGISTRATION NO. : E-20474 (BOM)	
NAME OF THE PUBLIC TRUST: LIGHT OF LIFE TRUST	
FOR THE YEAR ENDING : 31ST MARCH, 2025	
a) Whether accounts are maintained regularly and in accordance with the provisions of the Act and the rules	YES
b) Whether receipts and disbursements are properly and correctly shown in the accounts;	YES
c)Whether the cash balance and vouchers in the custody of the manager or trustee on the date of audit were in agreement with the accounts;	YES
d)Whether all books, deeds, accounts, vouchers or other documents or records required by the auditor were produced before him;	YES
e) Whether a register of movable and immovable properties is properly maintained, the changes therein are communicated from time to time to the regional office, and the defects and inaccuracies mentioned in the previous audit report have been duly complied with;	YES
f) Whether the manager or trustee or any other person required by the auditor to appear before him did so and furnished the necessary information required by him;	YES
g) Whether any property or funds of the Trust were applied for any object or purpose other than the object or purpose of the Trust;	NO
h) The amounts of outstanding for more than one year and the amounts written off, if any;	NIL
i)Whether tenders were invited for repairs or construction involving expenditure exceeding Rs.5000/-;	NIL
j) Whether any money of the public trust has been invested contrary to the provisions of Section 35;	NO
k) Alienations, if any, of the immovable property contrary to the provisions of Section 36 which have come to the notice of the auditor;	N.A.
l)All cases of irregular, illegal or improper expenditure, or failure or omission to recover monies or other property belonging to the public trust or of loss or waste or money or other property thereof, and whether such expenditure, failure, omission, loss or waste was caused in consequence of breach of trust or misapplication or any other misconduct on the part of the trustees or any other person while in the management of the trust;	N.A
m)Whether the budget has been filed in the form provided by rule 16A;	NO
n) Whether the maximum and minimum number of the trustees is maintained;	YES
o) Whether the meetings are held regularly as provided in such instrument;	YES
p) Whether the minute books of the proceedings of the meeting is maintained;	YES
q) Whether any of the trustees has any interest in the investment of the trust;	NO
r) Whether any of the trustees is a debtor or creditor of the trust;	NO
s) Whether the irregularities pointed out by the auditors in the accounts of the previous year have been duly complied with by the trustees during the period of audit;	YES
t) Any special matter which the auditor may think fit or necessary to bring to the notice of the Deputy or Assistant Charity Commissioner	NONE
u) Income and The Liabilities in respect of Income-Tax and Contribution to Charity Commissioner have been accounted for on Cash Basis	

For and on behalf of
M/S AGRAWAL ASHOK & ASSOCIATES
Chartered Accountants
Firm Registration No. 129646W

(ASHOK AGRAWAL)
Proprietor
Membership No. 034436
UDIN. **25034436BMOMVZ9637**

Dated: September 22, 2025

SCHEDULE - VIII
[Vide Rule 17 (1)]

LIGHT OF LIFE TRUST
Registration No.E-20474 (Mumbai)
BALANCE SHEET AS ON 31ST MARCH, 2025

PREVIOUS YEAR (Rs.)	FUNDS & LIABILITIES	Rs.	Rs.	PREVIOUS YEAR (Rs.)	PROPERTY & ASSETS	Rs.	Rs.
	Trusts Funds or Corpus:				**Immovable Properties (At Cost):**		
					Land		
10,19,57,988.89	Balance as per last Balance Sheet			78,97,553.00	Gross Block	78,97,553.00	
	Addition during the year	10,19,57,988.89	10,19,57,988.89		Less: Accumulated Depreciation	-	78,97,553.00
					(As per Schedule B)		
	Other Earmarked Funds:						
					Buildings:		
	(Created under the provisions of the Trust Deed or scheme or out of the Income)						
				4,57,48,061.57	Gross Block	7,57,07,857.30	
10,51,40,819.88	*As per Schedule "A" Annexed*		9,25,68,345.88		Add: Addition During the year	-	
					Less: Accumulated Depreciation	3,45,34,601.89	4,11,73,255.41
	Loans (Secured or Unsecured):				(As per Schedule B)		
	From Trustees	-					
	From Others	-	-				
			-		**Investments:**		
					Note: The Market value of the above Investments is Rs. _____		
	Liabilities:						
7,28,713.00	For Expenses	31,49,464.00					
47,568.00	For TDS	9,94,966.00			**Fixed Assets:**		
8,600.00	Professional Tax	15,200.00		2,02,04,800.89	Gross Block	4,20,24,575.00	
72,882.00	Provident Fund	1,49,776.00			Add: Addition during the year	25,68,610.00	
			43,09,406.00		Less: Deduction during the year	17,77,630.00	
					Less: Accumulated Depreciation	2,53,73,540.11	
					(As per Schedule C)		1,75,42,014.89
	Income and Expenditure Account:						
1,27,85,941.80	Balance as per last Balance Sheet	2,33,85,224.76			**Loans (Secured or Unsecured): Good/Doubtful**		
	Less: Tax on earlier years	2,55,067.00					
1,05,99,282.96	Add: Surplus as per Income & Expenditure Account	1,00,14,755.45	3,31,44,913.21				
2,33,85,224.76				-	Loan Scholarships	-	
				-	Other Loans	-	



				7,36,170.00	Advances:		
				38,28,518.02	Deposit	7,67,420.00	
				12,97,486.00	Income Tax deducted at source	35,65,752.80	
					Loans & Advances	16,48,061.00	59,81,233.80
				3,18,588.00	Prepaid Insurance	5,06,580.00	5,06,580.00
					Income Outstanding:		
				37,15,988.63	Interest Accrued	30,50,102.52	30,50,102.52
					Cash & Bank Balances:		
					(a) Bank Balance		
				2,25,41,959.14	In Saving Accounts	3,76,79,582.10	
				1,29,62,878.70	In FCRA Accounts	2,23,03,158.99	
				11,14,83,555.58	In Fixed Deposit Accounts	9,53,78,492.27	
				5,76,237.00	(b) With the Manager (Cash in Hand)	4,68,681.00	15,58,29,914.36
23,13,41,796.53	TOTAL (Rs.) :		23,19,80,653.98	23,13,41,796.53	TOTAL (Rs.) :		23,19,80,653.98

REFER SCHEDULE 'F' FOR ACCOUNTING POLICIES AND NOTES TO ACCOUNTS

As per our report of even date
For and on behalf of
M/s Agrawal Ashok & Associates
FRN. 129646W
Chartered Accountants

Ashok Agrawal
Proprietor
M No.034436
UDIN: 25034436BMOMVZ9637
PLACE: MUMBAI
DATE: 22nd September 2025

The above Balance Sheet to the best of our belief contains a true account of the Funds and Liabilities and of the Property and Assets of the Trust.

FOR LIGHT OF LIFE TRUST

TRUSTEE

TRUSTEE

SCHEDULE - IX
[Vide Rule 17 (1)]

LIGHT OF LIFE TRUST
Registration No.E-20474 (Mumbai)
INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31ST MARCH, 2025

PREVIOUS YEAR (Rs.)	EXPENDITURE	Rs.	Rs.	PREVIOUS YEAR (Rs.)	INCOME	Rs.	Rs.
	To Expenditure in respect of Properties:				By Rent		
	Rates, Taxes & Cesses				By Interest on:		
4,32,000.00	Security Charges - Jagruti Community Centre	3,50,400.00			On Securities	0.00	
94,880.00	Property Tax	29,380.00			On Loans	0.00	
5,30,796.00	Salaries	5,66,186.00		11,30,646.18	On Bank Accounts	17,71,762.93	
			9,45,966.00	48,52,686.63	On Bank FDR	61,05,388.82	
					On Income Tax Refund	0.00	78,77,151.75
68,23,258.11	To Establishment Expenses		69,63,119.56		By Dividend		
	As per Schedule "D" Annexed			21,32,10,098.64	By Donation in Cash or Kind	16,79,30,598.46	
	To Remuneration to Trustees			2,90,93,588.00	By Donation for Jagruti Project	2,80,16,525.00	
							19,59,47,123.46
	To Remuneration						
	To Legal Expenses				By Income from Other Sources:		
1,18,000.00	To Audit Fees		1,18,000.00				
	To Contribution and Fees			31,18,832.28	Event Receipts	46,15,937.00	
	To Amount Written off:			24,34,981.29	Other Income	28,81,809.44	
	(a) Bad Debts	0.00			Profit on sale of assets	2,743.00	75,00,489.44
	(b) Loan Scholarship	0.00			By Transfer from Reserves:		
	(c) Irrecoverable Rents	0.00			Child Welfare Fund		
	(d) Other Items	0.00			Jagruti Project Fund		
	(e) Loss on sale of Fixed Assets	94,735.00	94,735.00				
	To Miscellaneous Expenses		46,14,904.00				
46,56,228.00	To Depreciation on Fixed Assets		45,74,806.16				
50,83,117.96	To Depreciation on Building						

LIGHT OF LIFE TRUST MUMBAI

8,00,00,940.00	To Amount Transferred to Reserves or Specific Funds: Child Welfare Fund	23,83,298.00	23,83,298.00				
14,55,02,329.99	To Expenditure on Objects of the Trust (a) Religious (b) Educational & Child Development *As per Schedule "E" Annexed* (c) Medical Relief (d) Relief of Poverty (e) Other Charitable Objects		18,16,15,180.48				
1,05,99,282.96	To Surplus Carried over to Balance Sheet		1,00,14,755.45				
25,38,40,833.02	TOTAL		21,13,24,764.65	25,38,40,833.02	TOTAL		21,13,24,764.65

REFER SCHEDULE 'F' FOR ACCOUNTING POLICIES AND NOTES TO ACCOUNTS

As per our report of even date
For and on behalf of
M/s Agrawal Ashok & Associates
FRN. 129646W
Chartered Accountants

Ashok Agrawal
Proprietor
M No. 034436
UDIN: 25034436BMOMVZ9637
PLACE: MUMBAI
DATE: 22nd September 2025

FOR LIGHT OF LIFE TRUST

TRUSTEE

TRUSTEE

LIGHT OF LIFE TRUST MUMBAI

LIGHT OF LIFE TRUST
Registration No.E-20474 (Mumbai)

SCHEDULES ANNEXED TO AND FORMING PART OF THE BALANCE SHEET AS ON 31st MARCH, 2025

SCHEDULE "A" - OTHER EARMARKED FUNDS

Particulars	As on 1.04.2024	Interest received	Received During the Year	Transfer from Income & Expenditure Account	Project Utilization Fund	Transfer to Income & Expenditure Account/Corpus	As on 31.03.2025
Child Welfare Fund	10,14,50,201.85			23,83,298.00	1,49,55,772.00	-	8,88,77,727.85
Aangan Project Fund	36,90,618.03		-	-	-		36,90,618.03
Total:	10,51,40,819.88	-	-	23,83,298.00	1,49,55,772.00	-	9,25,68,345.88

LIGHT OF LIFE TRUST

SCHEDULE - B IMMOVABLE PROPERTIES GROSS BLOCK FOR THE AY 2025-2026

IMMOVABLE PROPERTIES

Particulars	GROSS BLOCK AT COST				DEPRECIATION AND AMORTISATION				NET BLOCK	
	As at 01-04-2024	Additions	Deductions	As At 31-03-2025	As at 01-04-2024	For the Year	Deductions	As At 31-03-2025	As At 31-03-2025	As At 31-03-2025
Immovable Properties										
Land										
Land at Tiware Karjat - Freehold	48,24,610			48,24,610.00				-	48,24,610.00	48,24,610
Land at Uttan - Freehold	26,52,132			26,52,132.00				-	26,52,132.00	26,52,132
Land at Karjat - Leasehold	4,20,811			4,20,811.00				-	4,20,811.00	4,20,811
Total Land Assets	78,97,553	0	0	78,97,553	0	0	0	0	78,97,553	78,97,553
Buildings										
Community Centre-Jagruti Karjat	1,55,83,058.30			1,55,83,058.30	1,11,81,942.43	4,40,111.59		1,16,22,054.02	39,61,004.27	44,01,115.87
Community Centre-Lokkruti Mohili	9,22,022.00	-		9,22,022.00	5,75,959.51	34,606.25		6,10,565.76	3,11,456.23	3,46,062.49
Aangan Centre - Mumbai	5,92,02,777.00	-		5,92,02,777.00	1,82,01,893.79	41,00,088.32		2,23,01,982.11	3,69,00,794.90	4,10,00,883.21
Total of Tansible Assets	7,57,07,857.30	-	-	7,57,07,857	2,99,59,796.73	45,74,806.17	-	3,45,34,601.89	4,11,73,255.40	4,57,48,061.57
Work in Progress	-	-	-	-	-	-	-	-	-	-
Previous Year	7,57,07,857		-	7,57,07,857	2,48,76,678	50,83,118	-	2,99,59,796	4,57,48,061.57	5,08,31,180

Note No. 3.1: Accounting Policy of Immovable Properties and Depreciation/Amortisation

i) Immovable Properteis are valued at cost less accumulated depreciation.

ii) Depreciation has been provided for at the rates and in the manner prescribed under the income tax Act,1961 and the rules framed there under.

LIGHT OF LIFE TRUST MUMBAI

LIGHT OF LIFE TRUST

SCHEDULE - C FIXED ASSETS GROSS BLOCK FOR THE AY 2025-2026

Particulars	GROSS BLOCK AT COST				DEPRECIATION AND AMORTISATION				NET BLOCK	
	As at 01-04-2024	Additions	Deductions	As At 31-03-2025	As at 01-04-2024	For the Year	Deductions	As At 31-03-2025	As At 31-03-2025	As At 31-03-2025
Office Equipments	55,42,792	6,37,974	1,26,043	60,54,723.01	31,65,075.11	4,41,878.00	97,853	35,09,100.11	25,45,622.90	23,77,716.90
Computers & Laptop	1,33,56,117	14,57,766	-	1,48,13,882.99	91,35,757.53	20,57,704.00	-	1,11,93,461.53	36,20,421.46	42,20,359.46
Furniture & Fixture	34,06,899	4,41,570	1,69,753	36,78,716.00	13,43,515.00	2,24,561.00	1,19,146	14,48,930.00	22,29,786.00	20,63,384.00
Musical Instrument	7,50,567		-	7,50,567.00	5,00,193.00	37,554.00	-	5,37,747.00	2,12,820.00	2,50,374.00
Electrical Equipments	5,22,721	31,300	-	5,54,021.00	3,68,476.47	17,681.00	-	3,86,157.47	1,67,863.53	1,54,244.53
Vehicles	1,26,26,797		14,81,834	1,11,44,963.00	38,10,309.00	12,38,643.00	9,22,962	41,25,990.00	70,18,973.00	88,16,488.00
Licenses & software	1,80,346	-	-	1,80,346.00	1,66,383.00	3,491.00	-	1,69,874.00	10,472.00	13,963.00
HP Clap Vehicle	56,38,336	-	-	56,38,336.00	33,30,065.00	5,72,215.00	-	39,02,280.00	17,36,056.00	23,08,271.00
Total of Tangible Assets	4,20,24,575.00	25,68,610.00	19,77,630.00	4,28,15,555.00	2,18,19,774.11	45,53,727.00	11,39,961.00	252,73,540.11	1,75,12,014.89	2,02,04,800.89
Work in Progress			-		-	-	-			
Previous Year	3,42,30,538	77,94,037	-	4,20,24,575	1,71,63,546	46,56,228	-	2,18,19,774	2,02,04,800.89	1,70,66,991.89

Note : Accounting Policy of Fixed Assets and Depreciation/Amortisation

i) Fixed Assets are valued at cost less accumulated depreciation.

ii) Depreciation has been provided for at the rates and in the manner prescribed under the income tax Act,1961 and the rules framed there under.

LIGHT OF LIFE TRUST MUMBAI

LIGHT OF LIFE TRUST
Registration No.E-20474 (Mumbai)

SCHEDULES ANNEXED TO AND FORMING PART OF THE INCOME & EXPENDITURE ACCOUNT AS ON 31st MARCH, 2025

SCHEDULE "D"

ESTABLISHMENT EXPENSES	Rs.
Salary	55,62,527.00
Administraion Charges	27,546.00
Bank Charges	30,908.74
Conveyance	10,608.00
EDLI Charges On PF	26,012.00
Electricity	1,49,523.00
Filing Fees	1,381.00
Fixed Assest Insurance	54,870.00
Office Maintenance	3,72,562.00
Postage & Courier	1,350.00
Printing and Stationery	39,610.00
Professional Fees	3,46,240.00
Repair and Maintenance	2,09,769.00
Staff Welfare	1,06,683.00
Telephone & Internet Expenses	23,530
Total	69,63,119.56

LIGHT OF LIFE TRUST MUMBAI

LIGHT OF LIFE TRUST
Registration No. E-20474 (Mumbai)

SCHEDULES ANNEXED TO AND FORMING PART OF THE INCOME & EXPENDITURE ACCOUNT AS ON 31st MARCH, 2025

SCHEDULE 'E'

Educational & Child Development	Rs.
Aangan Prog.Expenses	2,57,418.00
School Empowerment Programme	5,67,69,130.00
Anando Plus Prog. Expenses	2,44,45,918.98
Anando Prog. Expenses	5,10,98,864.50
Anant Prog. Expenses	24,84,129.00
Jagruti Prog. Expenses	2,04,54,482.36
Mobile Medical Unit	66,62,948.00
Fund Raising Expenses	1,94,42,289.64
Grand Total	**18,16,15,180.48**

LIGHT OF LIFE TRUST MUMBAI

LIGHT OF LIFE TRUST
Registration No. E-20474 (Mumbai)

SCHEDULE 'F' - SIGNIFICANT ACCOUNTING POLICIES AND NOTES TO ACCOUNTS

1 Basis of preparation of Financial Statements:

The financial statements comprising of Balance Sheet and the Income and Expenditure account are prepared under the historical cost convention, on the accrual basis of accounting. In the absence of any authoritatively established accounting principles for the specialized aspects related to charitable trusts which do not carry out any commercial activity, these statements have been prepared in accordance with the significan accounting policies as described below:

2 Use of Estimates:

The preparation of the financial statements in conformity with the generally accepted accounting principles require estimates and assumptions to be made that affect the reported amount of assets and liabilities on the date of financial statements and the reported amount of revenues and expenses during the reporting period. The Board of Trustees ('Trustees') believes that the estimates used in the preparation of financial statements are prudent and reasonable. Any revision to accounting estimates is recognized prospectively in current and future periods. All amounts are stated in Indian Rupees.

3 Fixed Assets and Depreciation:

Fixed assets are stated at cost of acquisition, including any attributable cost for bringing the asset to its working condition for its' intended use, less accumulated depreciation. Donated assets are valued at prevailing market values on the date of such donation. Depreciation is charged on Fixed Assets on Written Down Value basis at the rate specified by the Income Tax Act, 1961. Depreciation on Fixed Assets acquired during the year has been claimed as application of Income in Income Tax

4 Donations and Grants :

Donation received in cash or in kind is recognized as income when the donation is received, except where the terms and conditions require the donations to be utilized over a certain period. Donations made with a specific direction that they shall form part of the corpus of the Trust are classified as corpus donations, and are reflected as trust fund receipts in the balance sheet. Grants are recognized as income when received. Other income is accounted on accrual basis.

5	**Income Tax:**
	The Trust is registered under Section 12A of the Income Tax Act, 1961 ('the Act'). Under the provisions of the Act, the income of the Trust is exempted from tax, subject to the compliance of specific terms and conditions specified in the said Act.
6	**Provisions & Contingencies:**
	The provision is recognized when, as a result of obligating events, there is a present obligation that probably requires an outflow of resources and a reliable estimate can be made of the amount of obligation. The disclosure of contingent liability is made when, as a result of obligating events, there is a possible obligation or a present obligation that may, but probably will not, require an outflow of resources. No provision or disclosure is made when, as a result of obligating events, there is a possible obligation or a present obligation where the likelihood of an outflow of resources is remote.
7	Govt. contribution, Rates & Taxes are accounted on cash basis
8	Figures of the previous year have been regrouped / re-arranged wherever considered necessary to make them comparable with those of current year.

FOR LIGHT OF LIFE TRUST

TRUSTEE

TRUSTEE

AGRAWAL ASHOK & ASSOCIATES
Chartered Accountants

Phone: +91 9821423963

B-1803 *Nakshatra Tower,*
Building No. 1B,
Padma Nagar Road,
Off. Link Road,
Chikoowadi, Shimpoli,
Borivali (West),
Mumbai – 400092 INDIA

REPORT OF AN AUDITOR RELATING TO ACCOUNTS AUDITED UNDER SUB-SECTION (2) OF SECTION 33 & 34 AND RULE 19 OF THE BOMBAY PUBLIC TRUSTS ACT, 1950	
REGISTRATION NO. : E-20474 (BOM)	
NAME OF THE PUBLIC TRUST: LIGHT OF LIFE TRUST	
FOR THE YEAR ENDING : 31ST MARCH, 2026	
a) Whether accounts are maintained regularly and in accordance with the provisions of the Act and the rules	**YES**
b) Whether receipts and disbursements are properly and correctly shown in the accounts;	**YES**
c)Whether the cash balance and vouchers in the custody of the manager or trustee on the date of audit were in agreement with the accounts;	**YES**
d)Whether all books, deeds, accounts, vouchers or other documents or records required by the auditor were produced before him;	**YES**
e) Whether a register of movable and immovable properties is properly maintained, the changes therein are communicated from time to time to the regional office, and the defects and inaccuracies mentioned in the previous audit report have been duly complied with;	**YES**
f) Whether the manager or trustee or any other person required by the auditor to appear before him did so and furnished the necessary information required by him;	**YES**
g) Whether any property or funds of the Trust were applied for any object or purpose other than the object or purpose of the Trust;	**NO**
h) The amounts of outstanding for more than one year and the amounts written off, if any;	**NIL**
i)Whether tenders were invited for repairs or construction involving expenditure exceeding Rs.5000/-;	**NIL**
j) Whether any money of the public trust has been invested contrary to the provisions of Section 35;	**NO**
k) Alienations, if any, of the immovable property contrary to the provisions of Section 36 which have come to the notice of the auditor;	**N.A.**
l)All cases of irregular, illegal or improper expenditure, or failure or omission to recover monies or other property belonging to the public trust or of loss or waste or money or other property thereof, and whether such expenditure, failure, omission, loss or waste was caused in consequence of breach of trust or misapplication or any other misconduct on the part of the trustees or any other person while in the management of the trust;	**N.A**
m)Whether the budget has been filed in the form provided by rule 16A;	**NO**
n) Whether the maximum and minimum number of the trustees is maintained;	**YES**
o) Whether the meetings are held regularly as provided in such instrument;	**YES**
p) Whether the minute books of the proceedings of the meeting is maintained;	**YES**
q) Whether any of the trustees has any interest in the investment of the trust;	**NO**
r) Whether any of the trustees is a debtor or creditor of the trust;	**NO**
s) Whether the irregularities pointed out by the auditors in the accounts of the previous year have been duly complied with by the trustees during the period of audit;	**YES**
t) Any special matter which the auditor may think fit or necessary to bring to the notice of the Deputy or Assistant Charity Commissioner	**NONE**
u) Income and The Liabilities in respect of Income-Tax and Contribution to Charity Commissioner have been accounted for on Cash Basis	

For and on behalf of
M/S AGRAWAL ASHOK & ASSOCIATES
Chartered Accountants
Firm Registration No. 129646W

(ASHOK AGRAWAL)
Proprietor
Membership No. 034436
UDIN. 26034436HZVCQD5319

Dated: July 30, 2026

SCHEDULE - VIII

[Vide Rule 17 (1)]

LIGHT OF LIFE TRUST

Registration No.E-20474 (Mumbai)

BALANCE SHEET AS ON 31ST MARCH, 2026

PREVIOUS YEAR (Rs.)	FUNDS & LIABILITIES	Rs.	Rs.	PREVIOUS YEAR (Rs.)	PROPERTY & ASSETS	Rs.	Rs.
	Trusts Funds or Corpus:				Immovable Properties (At Cost):		
					Land		
10,19,57,988.89	Balance as per last Balance Sheet	10,19,57,988.89		78,97,553.00	Gross Block	78,97,553.00	
	Addition during the year	79,93,161.00	10,99,51,149.89		Less: Accumulated Depreciation	-	78,97,553.00
	Other Earmarked Funds:				(As per Schedule B)		
					Buildings:		
	(Created under the provisions of the Trust Deed or scheme or out of the Income)			4,11,73,255.41	Gross Block	7,57,07,857.30	
9,25,68,345.88	*As per Schedule "A" Annexed*		10,83,56,538.88		Less: Accumulated Depreciation (As per Schedule B)	3,86,51,927.43	
					Add: Work in Progress	79,93,161.00	4,50,49,090.87
	Loans (Secured or Unsecured):						
	From Trustees	-			Investments:		
					Note: The Market value of the above Investments is Rs. _____		
	From Others	-	-				
	Liabilities:				Fixed Assets:		
31,49,464.00	For Expenses	14,46,598.00			Gross Block	4,28,15,555.00	
9,94,966.00	For TDS	90,426.00			Add: Addition during the year	58,22,645.00	
15,200.00	Professional Tax	14,800.00		1,75,42,014.89	Less: Deduction during the year	1,95,296.00	
					Less: Accumalated Depreciation		
1,49,776.00	Provident Fund	2,40,524.00	17,92,348.00		(As per Schedule C)	2,91,52,716.24	1,92,90,187.76
	Income and Expenditure Account:				Loans (Secured or Unsecured): Good/Doubtful		
2,33,85,224.76	Balance as per last Balance Sheet	3,31,44,913.21		-	Loan Scholarships	-	
2,55,067.00	Less: Taxation on earlier years	16,93,613.00		-	Other Loans	-	
	Less: Transfer to Child Welfare Fund	2,00,00,000.00					
1,00,14,755.45	Add: Surplus as per Income & Expenditure Account	(54,08,896.89)	60,42,403.32				
3,31,44,913.21							

LIGHT OF LIFE TRUST MUMBAI

					Advances:		
				7,67,420.00	Deposit	25,63,603.00	
				35,65,752.80	Income Tax deducted at source	8,46,337.61	
				16,48,061.00	Loans & Advances	10,52,162.60	44,62,103.21
				5,06,580.00	Prepaid Insurance		4,84,121.00
					Income Outstanding:		
				30,50,102.52	Interest Accrued		58,92,971.88
					Cash & Bank Balances:		
					(a) Bank Balance		
				3,76,79,582.10	In Saving Accounts	2,43,81,718.01	
				2,23,03,158.99	In FCRA Accounts	1,91,14,141.59	
				9,53,78,492.27	In Fixed Deposit Accounts	9,89,91,246.77	
				4,68,681.00	(b) With the Manager (Cash in Hand)	5,79,306.00	14,30,66,412.37
23,19,80,653.98	**TOTAL (Rs.) :**		**22,61,42,440.09**	**23,19,80,653.98**	**TOTAL (Rs.) :**		**22,61,42,440.09**

REFER SCHEDULE 'F' FOR ACCOUNTING POLICIES AND NOTES TO ACCOUNTS

As per our report of even date
For and on behalf of
M/s Agrawal Ashok & Associates
FRN. 129646W
Chartered Accountants

Ashok Agrawal
Proprietor
M No.034436
UDIN: 26034436HZYC9D5319
PLACE: MUMBAI
DATE: 30/07/2026

The above Balance Sheet to the best of our belief contains a true account of the Funds and Liabilities and of the Property and Assets of the Trust.

FOR LIGHT OF LIFE TRUST

TRUSTEE

TRUSTEE

LIGHT OF LIFE TRUST MUMBAI

SCHEDULE - IX
[Vide Rule 17 (1)]

LIGHT OF LIFE TRUST
Registration No.E-20474 (Mumbai)
INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31ST MARCH, 2026

PREVIOUS YEAR (Rs.)	EXPENDITURE	Rs.	Rs.	PREVIOUS YEAR (Rs.)	INCOME	Rs.	Rs.
	To Expenditure in respect of Properties:				By Rent		
	Rates, Taxes & Cesses				By Interest on:		
3,50,400.00	Security Charges - Jagruti Community Centre	3,70,760.00			On Securities	0.00	
29,380.00	Property Tax	1,60,292.00			On Loans	0.00	
5,66,186.00	Salaries	6,11,474.00		17,71,762.93	On Bank Accounts	17,04,096.33	
			11,42,526.00	61,05,388.82	On Bank FDR	72,17,414.47	
69,63,119.56	To Establishment Expenses		80,46,890.34		On Income Tax Refund	2,76,750.66	91,98,261.46
	As per Schedule "D" Annexed			16,79,30,598.46	By Dividend		
				2,80,16,525.00	By Donation in Cash or Kind	16,53,45,439.50	
	To Remuneration to Trustees				By Donation for Jagruti Project	3,14,16,736.00	
	To Remuneration						19,67,62,175.50
	To Legal Expenses						
1,18,000.00	To Audit Fees		1,47,500.00		By Income from Other Sources:		
	To Contribution and Fees			46,15,937.00	Event Receipts	35,19,477.00	
	To Amount Written off:			28,81,809.44	Other Income	36,79,810.91	
	(a) Bad Debts			2,743.00	Profit on sale of assets	0.00	71,99,287.91
	(b) Loan Scholarship						
	(c) Irrecoverable Rents				By Transfer from Reserves:		
	(d) Other Items						
94,735.00	(e) Loss on sale of Fixed Assets	21,369.96	21,369.96				
	To Miscellaneous Expenses						
46,14,904.00	To Depreciation on Fixed Assets		40,43,472.17				
45,74,806.16	To Depreciation on Building		41,17,325.54				

LIGHT OF LIFE TRUST MUMBAI

	To Amount Transferred to Reserves or Specific Funds:						
23,83,298.00	Child Welfare Fund	1,06,17,154.00	1,06,17,154.00				
	To Expenditure on Objects of the Trust						
	(a) Religious						
17,49,52,232.48	(b) Educational & Child Development *As per Schedule "E" Annexed*		16,97,62,553.75				
66,62,948.00	(c) Medical Relief		2,06,69,830.00				
	(d) Relief of Poverty						
	(e) Other Charitable Objects						
1,00,14,755.45	To Surplus Carried over to Balance Sheet		(54,08,896.89)				
21,13,24,764.65	TOTAL		21,31,59,724.87	21,13,24,764.65	TOTAL		21,31,59,724.87

REFER SCHEDULE 'F' FOR ACCOUNTING POLICIES AND NOTES TO ACCOUNTS

As per our report of even date
For and on behalf of
M/s Agrawal Ashok & Associates
FRN. 129646W
Chartered Accountants

Ashok Agrawal
Proprietor
M No. 034436
UDIN: 26034436HZYC9D5319
PLACE: MUMBAI
DATE: 30/07/2026

FOR LIGHT OF LIFE TRUST

TRUSTEE

TRUSTEE

LIGHT OF LIFE TRUST MUMBAI

LIGHT OF LIFE TRUST
Registration No.E-20474 (Mumbai)

SCHEDULES ANNEXED TO AND FORMING PART OF THE BALANCE SHEET AS ON 31st MARCH, 2026

SCHEDULE "A" - OTHER EARMARKED FUNDS

Particulars	As on 1.04.2025	Received During the Year	Transfer from Income & Expenditure Account	Project Utilization Fund	Transfer to Income & Expenditure Account/Corpus	As on 31.03.2026
Child Welfare Fund	8,88,77,727.85	1,06,17,154.00	2,00,00,000.00	1,48,28,961.00	-	10,46,65,920.85
Aangan Project Fund	36,90,618.03	-	-	-		-
						36,90,618.03
						-
Total:	**9,25,68,345.88**	**1,06,17,154.00**	**2,00,00,000.00**	**1,48,28,961.00**	**-**	**10,83,56,538.88**

LIGHT OF LIFE TRUST

SCHEDULE - B IMMOVABLE PROPERTIES GROSS BLOCK FOR THE AY 2026-2027

IMMOVABLE PROPERTIES

Particulars	GROSS BLOCK AT COST				DEPRECIATION AND AMORTISATION				NET BLOCK	
	As at 01-04-2025	Additions	Deductions	As At 31-03-2026	As at 01-04-2025	For the Year	Deductions	As At 31-03-2026	As At 31-03-2026	As At 31-03-2026
Immovable Properties										
Land				-				-	-	-
Land at Tiware Karjat - Freehold	48,24,610			48,24,610.00				-	48,24,610.00	48,24,610
Land at Uttan - Freehold	26,52,132			26,52,132.00				-	26,52,132.00	26,52,132
Land at Karjat - Leasehold	4,20,811			4,20,811.00				-	4,20,811.00	4,20,811
Total Land Assets - A	78,97,553	0	0	78,97,553	0	0	0	0	78,97,553	78,97,553
Buildings										
Community Centre-Jagruti Karjat	1,55,83,058.30			1,55,83,058.30	1,16,22,054.02	3,96,100.43		1,20,18,154.45	35,64,903.86	39,61,004.28
Community Centre-Lokkruti Mohili	9,22,022.00	-		9,22,022.00	6,10,565.76	31,145.62		6,41,711.38	2,80,310.62	3,11,456.24
Aangan Centre - Mumbai	5,92,02,777.00	-		5,92,02,777.00	2,23,01,982.11	36,90,079.49		2,59,92,061.60	3,32,10,715.40	3,69,00,794.89
Total of Building Assets	7,57,07,857.30	-	-	7,57,07,857	3,45,34,601.89	41,17,325.54	-	3,86,51,927.43	3,70,55,929.88	4,11,73,255.41
Work in Progress	-	79,93,161	-	79,93,161.00	-	-	-	-	79,93,161	-
Total of Building Assets - B	7,57,07,857.30	79,93,161.00	-	8,37,01,018.30	3,45,34,601.89	41,17,325.54	-	3,86,51,927.43	4,50,49,090.88	4,11,73,255.41
Total (A+B)	8,36,05,410.30	79,93,161.00	-	9,15,98,571.30	3,45,34,601.89	41,17,325.54	-	3,86,51,927.43	5,29,46,643.88	4,90,70,808.41
Previous Year	8,36,05,410.30	0	-	8,36,05,410.30	2,99,59,795.73	45,74,806.17	-	3,45,34,601.89	4,90,70,808.41	5,36,45,615.00

Note No. 3.1: Accounting Policy of Immovable Properties and Depreciation/Amortisation

i) Immovable Properteis are valued at cost less accumulated depreciation.

ii) Depreciation has been provided for at the rates and in the manner prescribed under the income tax Act,1961 and the rules framed there under.

LIGHT OF LIFE TRUST MUMBAI

LIGHT OF LIFE TRUST

SCHEDULE - C FIXED ASSETS GROSS BLOCK FOR THE AY 2026-2027

Particulars	GROSS BLOCK AT COST				DEPRECIATION AND AMORTISATION				NET BLOCK	
	As at 01-04-2025	Additions	Deductions	As At 31-03-2026	As at 01-04-2025	For the Year	Deductions	As At 31-03-2026	As At 31-03-2026	As At 31-03-2026
Office Equipments	60,54,723	10,39,080	75,683	70,18,120.01	35,09,100.11	4,59,992.00	60,672.72	39,08,419.39	31,09,700.62	25,45,622.90
Computers & Laptop	1,48,13,883	43,65,434	44,684.00	1,91,34,632.99	1,11,93,461.53	18,87,105.00	44,683.80	1,30,35,882.73	60,98,750.26	36,20,421.46
Furniture & Fixture	36,78,716	3,76,921	63,589	39,92,048.00	14,48,930.00	2,36,591.00	46,271	16,39,249.92	23,52,798.08	22,29,786.00
Musical Instrument	7,50,567	17,260	5,000	7,62,827.00	5,37,747.00	31,730.00	2,948	5,66,529.14	1,96,297.86	2,12,820.00
Electrical Equipments	5,54,021	23,950	6,340.00	5,71,631.00	3,86,157.47	17,845.00	5,775.41	3,98,227.06	1,73,403.94	1,67,863.53
Vehicles	1,11,44,963			1,11,44,963.00	41,25,990.00	10,52,847.00	-	51,78,837.00	59,66,126.00	70,18,973.00
Licenses & software	1,80,346	-	-	1,80,346.00	1,69,874.00	2,618.00	-	1,72,492.00	7,854.00	10,472.00
HP Clap Vehicle	56,38,336	-	-	56,38,336.00	39,02,280.00	3,50,799.00	-	42,53,079.00	13,85,257.00	17,36,056.00
Total	4,28,15,555.00	58,22,645.00	1,95,296.00	4,84,42,904.00	2,52,73,540.11	40,39,527.00	1,60,350.87	2,91,52,716.24	1,92,90,187.76	1,75,42,014.89
Work in Progress			-		-	-	-			
Previous Year	4,20,24,575	25,68,610	17,77,630	4,28,15,555	2,18,19,774	45,93,727	11,39,961	2,52,73,540	1,75,42,014.89	2,02,04,800.89

Note : Accounting Policy of Fixed Assets and Depreciation/Amortisation

i) Fixed Assets are valued at cost less accumulated depreciation.

ii) Depreciation has been provided for at the rates and in the manner prescribed under the income tax Act,1961 and the rules framed there under.

LIGHT OF LIFE TRUST MUMBAI

LIGHT OF LIFE TRUST
Registration No.E-20474 (Mumbai)

SCHEDULES ANNEXED TO AND FORMING PART OF THE INCOME & EXPENDITURE ACCOUNT AS ON 31st MARCH, 2026

SCHEDULE "D"

ESTABLISHMENT EXPENSES	Amount Rs.
Salary	66,02,644.00
Administraion Charges	57,554.00
Bank Charges	28,211.34
Conveyance	5,808.00
EDLI Charges On PF	48,460.00
Electricity	93,149.00
Filing Fees	1,440.00
Office Maintenance	4,20,542.00
Postage & Courier	859.00
Printing and Stationery	85,986.00
Professional Fees	3,59,155.00
Repair and Maintenance	2,48,541.00
Staff Welfare	71,973.00
Telephone & Internet Expenses	22,568.00
Total	80,46,890.34

LIGHT OF LIFE TRUST MUMBAI

LIGHT OF LIFE TRUST
Registration No. E-20474 (Mumbai)

SCHEDULES ANNEXED TO AND FORMING PART OF THE INCOME & EXPENDITURE ACCOUNT AS ON 31st MARCH, 2026

Educational & Child Development	Rs.
Aangan Expenses	3,51,608.00
School Empowerment Programme	5,43,25,572.00
Anando Plus Prog. Expenses	1,92,04,378.00
Anando Prog. Expenses	5,06,06,042.66
Anant Prog. Expenses	27,08,694.00
Jagruti Prog. Expenses	2,35,35,513.84
Fund Raising Expenses	1,90,30,745.25
Grand Total	16,97,62,553.75

Medical Relief	Rs.
Healthcare Service & Palliative Care	94,21,102.00
Mobile Medical Unit	1,12,48,728.00
Grand Total	2,06,69,830.00

LIGHT OF LIFE TRUST MUMBAI

LIGHT OF LIFE TRUST
Registration No. E-20474 (Mumbai)

SCHEDULE 'F' - SIGNIFICANT ACCOUNTING POLICIES AND NOTES TO ACCOUNTS

1 Basis of preparation of Financial Statements:

The financial statements comprising of Balance Sheet and the Income and Expenditure account are prepared under the historical cost convention, on the accrual basis of accounting. In the absence of any authoritatively established accounting principles for the specialized aspects related to charitable trusts which do not carry out any commercial activity, these statements have been prepared in accordance with the significan accounting policies as described below:

2 Use of Estimates:

The preparation of the financial statements in conformity with the generally accepted accounting principles require estimates and assumptions to be made that affect the reported amount of assets and liabilities on the date of financial statements and the reported amount of revenues and expenses during the reporting period. The Board of Trustees ('Trustees') believes that the estimates used in the preparation of financial statements are prudent and reasonable. Any revision to accounting estimates is recognized prospectively in current and future periods. All amounts are stated in Indian Rupees.

3 Fixed Assets and Depreciation:

Fixed assets are stated at cost of acquisition, including any attributable cost for bringing the asset to its working condition for its' intended use, less accumulated depreciation. Donated assets are valued at prevailing market values on the date of such donation. Depreciation is charged on Fixed Assets on Written Down Value basis at the rate specified by the Income Tax Act, 1961. Depreciation on Fixed Assets acquired during the year has been claimed as application of Income in Income Tax

4 Donations and Grants :

Donation received in cash or in kind is recognized as income when the donation is received, except where the terms and conditions require the donations to be utilized over a certain period. Donations made with a specific direction that they shall form part of the corpus of the Trust are classified as corpus donations, and are reflected as trust fund receipts in the balance sheet. Grants are recognized as income when received. Other income is accounted on accrual basis.

LIGHT OF LIFE TRUST MUMBAI

5	**Income Tax:**
	The Trust is registered under Section 12A of the Income Tax Act, 1961 ('the Act'). Under the provisions of the Act, the income of the Trust is exempted from tax, subject to the compliance of specific terms and conditions specified in the said Act.
6	Provisions & Contingencies:
	The provision is recognized when, as a result of obligating events, there is a present obligation that probably requires an outflow of resources and a reliable estimate can be made of the amount of obligation. The disclosure of contingent liability is made when, as a result of obligating events, there is a possible obligation or a present obligation that may, but probably will not, require an outflow of resources. No provision or disclosure is made when, as a result of obligating events, there is a possible obligation or a present obligation where the likelihood of an outflow of resources is remote.
7	Govt. contribution, Rates & Taxes are accounted on cash basis
8	Figures of the previous year have been regrouped / re-arranged wherever considered necessary to make them comparable with those of current year.

FOR LIGHT OF LIFE TRUST

TRUSTEE TRUSTEE

LIGHT OF LIFE TRUST MUMBAI

MATERIAL DEVELOPMENTS

Since March 31, 2026 till the date of filing this Fund-Raising Document, there has been no material event/ development or change having implications on the operations of the Trust/ Trust at the time of the Issue which may affect the Issue or the investor's decision to invest / continue to invest in the ZCZP Instruments.

SECTION V – LEGAL AND OTHER INFORMATION

OUTSTANDING LITIGATION

None of our Trust, Members & Founder ("Relevant Parties") are party to any:

(i) **Pending Litigation**: There is no ongoing litigation or potential material adverse effects on our Trust's financial position, influencing investor decisions in the current or subsequent investment phases.

(ii) **Default or Non-payment**: Our Trust has not defaulted on any statutory dues, ensuring financial integrity and adherence to regulatory obligations.

(iii) **Disciplinary Action**: No disciplinary action has been taken by SEBI or Stock Exchange against our Promoters or Trust in the past five financial years, and there are no outstanding actions.

Additional Confirmations:

(iv) **Civil Litigations**: Trust, Members & Founder ("Relevant Parties") are not parties to any Civil Litigations.

(v) **Criminal Litigations** Trust, Members & Founder ("Relevant Parties") are not parties to any Criminal Litigations.

(vi) **No Pending Proceedings**: There are no pending proceedings initiated against the social enterprise for economic offenses, ensuring compliance with legal and ethical standards.

(vii) **Fund Utilization Consistency**: There have been no variations in the utilization of funds previously raised by the social enterprise, maintaining transparency and consistency in financial management.

(viii) **Government Approvals**: We confirm that all material and necessary government approvals essential for the smooth operations of the social enterprise are in place, reflecting our commitment to regulatory adherence and compliance.

OTHER REGULATORY AND STATUTORY DISCLOSURES

Issuer's Absolute Responsibility

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

Authority for the Issue

At the meeting of the Board of Trustees of our Trust held on November 20, 2025 the Board of Trustees approved the issuance of ZCZP Instruments to the public.

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

Eligibility of our Trust for the Issue

1. Light of Life Trust ("Trust" or "Issuer"), founded in 2002 is a public charitable established in Mumbai. It was officially registered on September 27, 2002, under the Bombay Public Trusts Act, 1950, with registration number E-20474 issued by the Sub-Registrar office, Mumbai ("SR"). For more information about our Trust, please refer "General Information" and "History and Main Objects" on pages 21 and 68, respectively of this Fund-Raising Document.
2. Our Trust and any of its Board of Trustees are not debarred from accessing the securities market by SEBI.
3. None of the Members of our Trust is a Founder or Member of another Trust which has been debarred from accessing the securities market or dealing in securities by SEBI.
4. Our Trust and Members have not been categorized as a wilful Defaulter or a fraudulent borrower.
5. Neither our Trust nor any of our Members have been declared as a fugitive economic offender.
6. Neither our Trust nor any of our Members has been debarred from carrying out its activities or raising funds by the Ministry of Home Affairs or any other ministry of the Central Government or State Government or Charitable Commissioner or any other statutory body.
7. Our Trust is eligible to undertake this Issue in compliance with Regulation 292E of the SEBI ICDR Regulations, as follows:
    a) The NPO is in compliance with requirements with Regulation 292E (2) (a) of SEBI (ICDR) Regulations, 2018 to be identified as Social Enterprise and NPO is indulged in activities as below:
        - Promoting health care including mental healthcare, sanitation and making available safe drinking water,
        - Promoting education, employability and livelihoods,
        - Ensuring environmental sustainability, addressing climate change (mitigation and adaptation) forest and wildlife conservation,
        - Promoting livelihoods for rural and urban poor, including enhancing income of small and marginal farmers a worker in the non-farm sector
    b) The NPO complies with Regulation 292E(2)(b) of the SEBI (ICDR) Regulations, 2018 by catering to well-defined target populations, including underprivileged rural children and teachers, marginalized rural communities, underprivileged women and youth, rural populations lacking access to healthcare, and small and marginal farmers, through its various social initiatives.
    c) The annual spending of the NPO in past financial year is Rs. 20.80 Cr.
    d) The funding in NPO in past financial year is Rs. 21.32 Cr.
8. Our Auditors pursuant to their certificate dated August 03, 2026 have confirmed the eligibility of our Trust under Regulation 292E of the SEBI ICDR Regulations.

ELIGIBILITY UNDER REGULATION 292H OF SEBI ICDR REGULATIONS:

1. The Trust, its trustees, or any other person covered under the applicable SEBI regulations have not been debarred from accessing the securities market by SEBI.
2. None of the trustees of the Trust is a promoter or director of any other company or social enterprise that has been debarred from accessing the securities market by SEBI.
3. The Trust or any of its trustees is not a wilful defaulter or a fraudulent borrower.
4. None of the trustees of the Trust is a fugitive economic offender.
5. The Trust or any of its trustees has not been debarred from carrying out its activities or raising funds by the Ministry of Home Affairs, any Ministry of the Central Government, any State Government, the Charitable Commissioner, or any other statutory authority.

DISCLAIMER CLAUSE OF SEBI

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

DISCLAIMER CLAUSE OF BSE

AS REQUIRED, A COPY OF THIS ISSUE DOCUMENT HAS BEEN SUBMITTED TO THE BSE LIMITED (HEREINAFTER REFERRED TO AS BSE). BSE HAS GIVEN VIDE ITS LETTER REF.: LO\SSE-IP\AG\IP\737\2025-26 DATED MARCH 4, 2026, PERMISSION TO THE ISSUER TO USE THE EXCHANGE'S NAME IN THIS ISSUE DOCUMENT AS ONE OF THE STOCK EXCHANGE ON WHICH THIS ISSUER'S SECURITIES ARE PROPOSED TO BE LISTED. THE EXCHANGE HAS SCRUTINISED THIS ISSUE DOCUMENT FOR ITS LIMITED INTERNAL PURPOSE OF DECIDING ON THE MATTER OF GRANTING THE AFORESAID PERMISSION TO THIS ISSUER. IT IS TO BE DISTINCTLY UNDERSTOOD THAT THE AFORESAID PERMISSION GIVEN BY BSE SHOULD NOT IN ANY WAY BE DEEMED OR CONSTRUED THAT THE ISSUE DOCUMENT HAS BEEN CLEARED OR APPROVED BY BSE; NOR DOES IT IN ANY MANNER WARRANT, CERTIFY OR ENDORSE THE CORRECTNESS OR COMPLETENESS OF ANY OF THE CONTENTS OF THIS ISSUE DOCUMENT; NOR DOES IT WARRANT THAT THIS ISSUER'S SECURITIES WILL BE LISTED OR WILL CONTINUE TO BE LISTED ON THE EXCHANGE; NOR DOES IT TAKE ANY RESPONSIBILITY FOR THE FINANCIAL OR OTHER SOUNDNESS OF THIS ISSUER, ITS PROMOTERS, ITS MANAGEMENT OR ANY SCHEME OR PROJECT OF THIS ISSUER. EVERY PERSON WHO DESIRES TO APPLY FOR OR OTHERWISE ACQUIRE ANY SECURITIES OF THIS ISSUER MAY DO SO PURSUANT TO INDEPENDENT INQUIRY, INVESTIGATION AND ANALYSIS AND SHALL NOT HAVE ANY CLAIM AGAINST THE EXCHANGE WHATSOEVER BY REASON OF ANY LOSS WHICH MAY BE SUFFERED BY SUCH PERSON CONSEQUENT TO OR IN CONNECTION WITH SUCH SUBSCRIPTION/ACQUISITION WHETHER BY REASON OF ANYTHING STATED OR OMITTED TO BE STATED HEREIN OR ANY OTHER REASON WHATSOEVER.

DISCLAIMER IN RESPECT OF JURISDICTION

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

DISCLAIMER STATEMENT FROM THE ISSUER

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

UNDERTAKING BY THE ISSUER

INVESTORS ARE ADVISED TO READ THE RISK FACTORS CAREFULLY BEFORE TAKING AN INVESTMENT DECISION IN THIS ISSUE. FOR TAKING AN INVESTMENT DECISION, INVESTORS MUST RELY ON THEIR OWN EXAMINATION OF THE ISSUER AND THE ISSUE INCLUDING THE RISKS INVOLVED. THE SECURITIES HAVE NOT BEEN RECOMMENDED OR APPROVED BY ANY REGULATORY AUTHORITY IN INDIA, INCLUDING THE SECURITIES AND EXCHANGE BOARD OF INDIA ("SEBI") NOR DOES SEBI GUARANTEE THE ACCURACY OR ADEQUACY OF THIS DOCUMENT. SPECIFIC ATTENTION OF INVESTORS IS INVITED TO THE STATEMENT OF THE "RISK FACTORS" CHAPTER ON PAGE 10 OF THIS FUND- RAISING DOCUMENT.

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

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

OUR TRUST DECLARES THAT NOTHING IN THIS FUND-RAISING DOCUMENT IS CONTRARY TO THE PROVISIONS OF THE SECURITIES CONTRACTS (REGULATION) ACT, 1956 AND THE SECURITIES AND EXCHANGE BOARD OF INDIA ACT, 1992 AND THE RULES AND REGULATIONS MADE THEREUNDER.

Listing

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

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

Consents

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

Expert Opinion

Our Trust has not obtained any expert opinions in connection with this Fund-Raising Document.

Minimum Subscription

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

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

In case the subscription above 75% of the Issue Size but below 100% of the Issue Size is not arranged, the balance fund shall be sourced from the other unrestricted fund available to the organisation to facilitate the achievement of the object of the issue, provided that the funds shall be refunded in case the subscription is less than 75% of the issue size.

Underwriting

The Issue is not required to be underwritten.

Issue Related Expenses

The expenses of the Issue include, inter alia, fees payable to the Registrar to the Issue, printing and distribution expenses, Advisor

fees, advertisement expenses and listing fees. The Issue expenses and listing fees will be paid by our Trust.

The estimated breakdown of the total expenses for the Issue is as specified in this Fund-Raising Document. For further details see, "Objects of the Issue" on page 24 of this Fund-Raising Document.

Utilization of Issue Proceeds

Our Board of Trustees certifies that:

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

Mechanism for redressal of investor grievances

The Registrar Agreement dated July 24, 2026 between the Registrar to the Issue and our Trust will provide for retention of records with the Registrar to the Issue for a period of at least eight years from the last date of dispatch of the Allotment Advice and demat credit to enable the investors to approach the Registrar to the Issue for redressal of their grievances.

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

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

KFIN Technologies Limited
Address: 301, The Centrium, 3rd Floor, 57, Lal Bahadur Shastri Road,
Nav Pada, Kurla (West), Mumbai – 400 070, Maharashtra, India
Tel: +91 40 6716 2222
Facsimile: +91 40 6716 1563
Email:lolt.zczp@kfintech.com
Investor Grievance Email: einward.ris@kfintech.com
Website: https://www.kfintech.com/
Contact Person: M. Murali Krishna
SEBI Registration No.: INR000000221
CIN: L72400TG2017PLC117649

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

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

Details of Auditor to the Issuer:

Name of the Auditor	Address
M/s Agrawal Ashok & Associates	**Address:** B-1803 Nakshatra Tower, 1B, Padma Nagar Road, Off. Link Road Chikoowadi, Shimpoli, Borivali (West), Mumbai - 400092, India

Auditors' Remarks

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

Trading

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

Disclaimer in respect of Jurisdiction

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

SECTION VI - ISSUE RELATED INFORMATION

ISSUE STRUCTURE

The Issue is being made in terms of Chapter X-A 'Social Stock Exchange' of the SEBI (ICDR) Regulations, 2018 as amended from time to time. Details of the Issue as well as the terms and conditions of the ZCZP Instruments has been mentioned below:

Particulars	Details
Issuer	Light of Life Trust
Type / Nature of Instrument	Zero Coupon Zero Principal ('ZCZP') Instruments
Mode of the Issue	Public Issue
Depositories	NSDL and CDSL
Registrar	KFIN Technologies Limited
Issue	Public issue of 12783000 ZCZP instruments of our Trust of face value of ₹ 1 /- each aggregating up to ₹ 1,27,83,000/- , on the terms and in the manner set forth herein.
Minimum Subscription	Minimum subscription is 75% of the Issue, i.e., ₹ 95.87 lakhs.
Basis of allotment	(i) In case of undersubscription, the balance fund shall be sourced from the other sources to facilitate the achievement of the object of the issue, provided that the funds shall be refunded in case the subscription is less than 75% of the issue size. (ii) In case of oversubscription, the allotment shall be made on pro-rata basis. For further details please refer "*Issue Procedure"* on page 152 of this Fund-Raising Document.
Issue Size	₹ 1,27,83,000/-
Eligible Investors	(a) Institutional Investors (b) Non-Institutional Investors & (c) Retail Investors For further details please refer "*Issue Procedure"* on page 152 of this Fund-Raising Document.
Objects of the Issue	Anando Programme For further details please refer "*Objects of the Issue*" on page 24 of this Fund-raising document.
Details of Utilization of the Proceeds	Please see "*Objects of the Issue*" on page 24 of this Fund-raising document.
Tenure	The tenure of the ZCZP Instruments will be the date on which the Objects of the Issue have been met or 24 months from the date of listing. For further details, please see "Objects of the Issue" on page 24 of this Fund-Raising Document.
Face Value	₹ 1 /- per ZCZP Instrument

Issue Price	₹ 1/- per ZCZP Instrument
Minimum Application size	₹ 1000 (i.e., 1000 ZCZP Instruments).
Market Lot / Trading Lot	The ZCZP Instruments are not tradable in the secondary market.
Pay-in date	Application Date. The entire Application Amount is payable on Application.
Listing	The ZCZP Instruments are proposed to be listed on the Social Stock Exchange Platform of BSE. The ZCZP Instruments shall be listed within 10 (ten) trading days from the Issue Closing Date. BSE Social Stock Exchange has been appointed as the Designated Stock Exchange.
Issuance mode of the Instrument	In dematerialized form only
Issue opening date	August 10, 2026
Issue closing date*	August 21, 2026

Particulars	Details
Issue Documents**	This Fund-Raising Document, read with any notices, corrigendum, addendum thereto and other documents, if applicable, and various other documents/ agreements/ undertakings, entered or to be entered by our Trust with the other intermediaries for the purpose of the Issue including but not limited to the Tripartite Agreements and the Agreement with the Registrar.
Deemed Date of Allotment	The date on which the Board of Trustees approves the Allotment of the ZCZP Instruments for the Issue or such date as may be determined by the Board of Trustees. The actual Allotment of ZCZP Instruments may take place on a date other than the Deemed Date of Allotment.
Risk factors pertaining to the Issue	Investment in zero coupon zero principal instruments is risky, and investors should not invest any funds in such securities unless they can afford to take the risk attached to such investments. Investors are advised to take an informed decision and to read the risk factors carefully before investing in this offering. For taking a subscription decision, investors must rely on their examination of the issue including the risks involved in it. Specific attention of investors is invited to statement of risk factors contained under section "Risk Factors" on page 10 of this Fund Raising Document. These risks are not, and are not intended to be, a complete list of all risks and considerations relevant to the ZCZP Instruments or investor's decision to purchase such securities.
Governing law and Jurisdiction	The governing law and jurisdiction for the purpose of the Issue shall be Indian law, and the competent courts of jurisdiction is Mumbai, India respectively.

Maturity	The tenure of the ZCZP Instruments will be the date on which the Objects of the Issue have been met or 24 months from the Deemed Date of Allotment, being the timeline for completion of the Objects of the Issue. For further details, please see "*Objects of the Issue*" on page 24 of this Fund-Raising Document.
Lock-in	The ZCZP Instruments cannot be transferred and the investors (including corporates) will continue to hold them till maturity.

Notes:

** The subscription list shall remain open at the commencement of banking hours and close at the close of banking hours for the period as indicated. Applications Forms for the Issue will be accepted only from 10:00 a.m. till 5.00 p.m. (Indian Standard Time) or such extended time as may be permitted by the Stock Exchanges, on Working Days during the Issue Period. On the Issue Closing Date, Application Forms will be accepted only from 10:00 a.m. till 3.00 p.m. (Indian Standard Time). For further details please refer "General Information" on page 21 of this Fund Raising Document.*

**For the list of documents executed, please refer "Material Contracts and Documents for Inspection" on page 182 of this Fund Raising Document.

TERMS OF THE ISSUE

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

AUTHORITY FOR THE PRESENT ISSUE

At the meeting of the Board of Trustees of our Trust held on November 20, 2025, the Board of Trustees approved the issuance of ZCZP Instruments of the face value ₹ 1 each, for an amount up to ₹ 1.28 crores.

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

Principal Terms & Conditions of the Issue

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

RANKING OF ZCZP INSTRUMENTS

The ZCZP Instruments being issued shall be subject to the provisions of the SEBI ICDR Regulations, the Act, the Trust Deed of our Trust and shall rank pari passu inter se.

ZCZP INSTRUMENT HOLDER NOT A MEMBER

The ZCZP Holders will not be entitled to any of the rights and privileges available to the members of our Trust.

JURISDICTION

Exclusive jurisdiction for the purpose of the Issue is with the competent courts of jurisdiction in Mumbai

Face Value

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

Application in the Issue

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

Terms of payment of Application Amount

Applications made using the Physical Application Forms

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

Account Name: LIGHT OF LIFE TRUST ZCZP IPO ESCROW A/C
Account Number: 000405167021
Bank Name: ICICI Bank Limited
IFSC Code: ICIC0000004
Account Type: Current A/c

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

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

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

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

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

Applications made using the ASBA Application Forms

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

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

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

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

FORM OF ALLOTMENT AND DENOMINATION OF ZCZP INSTRUMENTS

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

For details of allotment refer to chapter titled "*Issue Procedure*" beginning on page 152 of this Fund Raising Document.

TRANSFER/TRANSMISSION OF ZCZP INSTRUMENTS

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

TITLE

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

SUCCESSION

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

JOINT HOLDERS

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

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

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

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

MODE OF PAYMENT OF INTEREST TO ZCZP INSTRUMENT HOLDERS

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

APPLICATION SIZE

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

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

PRE-CLOSURE

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

MINIMUM SUBSCRIPTION

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

If our Trust does not receive the minimum subscription of 75% of Issue Size, prior to the Issue Closing Date, the entire Application Amount shall be refunded or shall be unblocked in the relevant ASBA Account(s) of the Applicants to the Applicants within eight working days from the Issue Closing Date.

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

In case the subscription is above 75% of the Issue Size but below 100% of the Issue Size, the balance fund shall be sourced from other sources of the Trust to facilitate the achievement of the object of the issue.

UTILISATION OF APPLICATION AMOUNT

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

UTILISATION OF ISSUE PROCEEDS

(a) All monies received pursuant to the issue of ZCZP Instruments to public shall be transferred to a separate bank account.
(b) Our Trust shall submit to the Stock Exchanges a statement in respect of utilisation of the Net Proceeds, on a quarterly basis, containing (a) category-wise amount of monies raised, (b) category-wise amount of monies utilized,(c) Balance amount remaining unutilized, until the utilization of the Net Proceeds in accordance with this Fund-Raising Document;
(c) Our Trust confirms that the unutilized amounts from the Net Proceeds shall be kept in a separate bank account and shall not be co – mingled with other funds;
(d) Our Trust shall utilize the Issue proceeds only up on (i) receipt of minimum subscription; (ii) completion of Allotment as per Basis of Allotment approved by BSE (iii) receipt of listing approval from Stock Exchange; and
(e) The Issue proceeds shall not be utilized towards full or part consideration for the purchase or any other acquisition, inter alia by way of a lease, of any immovable property.

LISTING

The ZCZP Instruments offered through this Fund-Raising Document are proposed to be listed on the BSE SSE. Our Trust has obtained 'in-principle' approvals for the Issue from BSE *vide* its letter dated March 4, 2026. For the purposes of the Issue, BSE Social Stock Exchange shall be the Designated Stock Exchange.

Our Trust is committed to exerting its best efforts to facilitate the completion of all necessary formalities for listing on the Stock Exchange, within 10 (ten) trading days from the Issue Closing Date.

MONITORING AND REPORTING OF UTILISATION OF ISSUE PROCEEDS

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

TERMINATION OF LISTING OF THE ZCZP INSTRUMENTS

The tenure of the ZCZP Instruments will be the date on which the Objects of the Issue have been met or 24 months from the deemed date of allotment. For further details, please refer "*Objects of the Issue*" on page 24 of this Fund- Raising Document. Our Trust shall submit a certificate to this extent to the Stock Exchanges.

ISSUE PROCEDURE

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

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

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

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

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

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

Availability of this Fund-Raising Document, Final Fund-Raising Document and Application Forms

The copies of this Final Fund-Raising Document, together with Application Forms may be obtained from our Registered Office and the Registrar to the Issue and the Designated Branches of the SCSBs. Additionally, this Fund-Raising Document and the Application Forms will be available for download on from the website BSE at www.bsesocialstockexchange.com. A Unique Application Number **("UAN")** will be generated for every Application Form downloaded from the website of the Stock Exchanges.

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

Who can apply?

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

A. Category I Investors

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

- Resident Venture Capital Funds registered with SEBI, which are authorised to invest in the ZCZP Instruments;
- Insurance companies registered with the IRDAI, which are authorised to invest in the ZCZP Instruments;
- State industrial development corporations, which are authorised to invest in the ZCZP Instruments;
- Insurance funds set up and managed by the army, navy, or air force of the Union of India, which are authorised to invest in the ZCZP Instruments;
- Insurance funds set up and managed by the Department of Posts, the Union of India, which are authorised to invest in the ZCZP Instruments;
- Systemically important non-banking financial companies, which are authorised to invest in the ZCZP Instruments;
- National Investment Fund set up by resolution no. F.No. 2/3/2005-DDII dated November 23, 2005, of the Government of India published in the Gazette of India, which are authorised to invest in the ZCZP Instruments; and
- Mutual funds registered with SEBI, which are authorised to invest in the ZCZP Instruments.

B. Category II Investors

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

C. Category III Investors

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

D. Category IV

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

Note: Foreign investors are not permitted to participate in the Issue. Further, Participation of any of the aforementioned categories of persons or entities is subject to the applicable statutory and/or regulatory requirements in connection with the subscription to Indian securities by such categories of persons or entities.

For further details, see *"Issue Procedure"* on page 152 of this Fund-Raising Document.

APPLICATIONS BY VARIOUS APPLICANT CATEGORIES

Applications by Mutual Funds

A separate Application can be made in respect of each scheme of an Indian mutual fund registered with SEBI and such Applications shall not be treated as multiple Applications. Applications made by the AMCs or custodians of a Mutual

Fund shall clearly indicate the name of the concerned scheme for which the Application is being made. An Application Form by a mutual fund registered with SEBI for Allotment of the ZCZP Instruments must be also accompanied with the certified true copies of (i) its SEBI registration certificates (ii) the trust deed in respect of such mutual fund (ii) a resolution authorizing investment and containing operating instructions and (iii) specimen signatures of authorized signatories.

Application by Scheduled Commercial Banks

Scheduled Commercial Banks can apply in the Issue based upon their own investment limits and approvals. Applications by them for Allotment of the ZCZP Instruments must be accompanied with the certified true copies of (i) memorandum and articles of association/charter of constitution; (ii) power of attorney; (iii) a board resolution authorizing investment; and (iv) a letter of authorization. Failing this, our trust reserves the right to accept or reject any Application for Allotment of the ZCZP Instruments in whole or in part, in either case, without assigning any reason thereof.

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

Application by Insurance Companies

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

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

Applications by Alternative Investments Funds

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

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

Applications by Alternative Investments Funds

Applications made by alternative investment funds eligible to invest in accordance with the Securities and Exchange Board of India (Alternative Investment Fund) Regulations, 2012, as amended (the "SEBI AIF **Regulations**") for Allotment of the ZCZP Instruments must be accompanied with the certified true copies of (i) SEBI registration certificate; (ii) a resolution authorising investment and containing operating instructions; and (iii) specimen signatures authorized persons. The Alternative Investment Funds shall at all times comply with the requirements applicable to it under the SEBI AIF Regulations and the relevant notifications issued by SEBI.
Failing this, our trust reserves the right to accept or reject any Application in whole or in part, in either case, without assigning any reason thereof.

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

In case of Applications made by Applications by Associations of persons and/or bodies established pursuant to or registered under any central or state statutory enactment, must submit a (i) certified copy of the certificate of registration or proof of constitution, as applicable, (ii) Power of Attorney, if any, in favors of one or more persons thereof, (iii) such other documents evidencing registration thereof under applicable statutory/regulatory requirements. Further, any trusts applying for the ZCZP Instruments pursuant to the Issue must ensure that (a) they are authorized under applicable statutory/regulatory requirements and their constitution instrument to hold and invest in ZCZP Instruments, (b) they have

obtained all necessary approvals, consents or other authorizations, which may be required under applicable statutory and/or regulatory requirements to invest in ZCZP Instruments, and (c) Applications made by them do not exceed the investment limits or maximum number of ZCZP Instruments that can be held by them under applicable statutory and/ or regulatory provisions.

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

Applications by Trusts

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Applications by National Investment Funds

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

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

Applications by Systematically Important Non-banking financial companies

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

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

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

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

Applications by High-Net Worth Individuals (Category III Investors)

Resident Indian individuals or Hindu Undivided Families through the Karta applying for an amount aggregating to above ₹ 10,00,000 across all options of ZCZP Instrument which are authorised to invest in the ZCZP Instrument for SSE.

Note: Foreign investors are not permitted to participate in the Issue. Further, Participation of any of the aforementioned categories of persons or entities is subject to the applicable statutory and/or regulatory requirements in connection with the subscription to Indian securities by such categories of persons or entities.

Applications by Retail Investors (Category IV Investors)

Resident Indian individuals or Hindu Undivided Families through the Karta applying for an amount aggregating up to and including ₹ 10,00,000 across all series of ZCZP Instrument and shall include Retail Individual Investors, or any other investment limit, as applicable and prescribed by SEBI from time to time, in any of the bidding options in the Issue

(including HUFs applying through their Karta and does not include NRIs) which are to invest in the ZCZP Instrument for SSE.

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

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

Escrow Mechanism *for Applications made through the Physical Application Form*

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

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

How to apply?

Copies of the Fund-Raising Document together with Application Form may be obtained from our Registered Office, the Registrar to the Issue and the Designated Branches. Additionally, the Fund-Raising Document and the Application Forms will be available for download on the website of BSE URL: https://www.bsesocialstockexchange.com/static/Not_Listofnotforprofitorganisation.aspx)

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

Method of Application

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

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

Applications made using the Physical Application Forms

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

All Physical Application Forms duly completed together with cheque/demand draft, if applicable for the amount payable

on application must be delivered before the Issue Closing Date to the Registrar to the Issue. In case the Applicant has transferred the Application Amount by way of an electronic transfer to the Escrow Account, then the Applicant shall necessarily mention the UTR no. and date of transfer in the Application Form.

Applications made using the ASBA Application Forms

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

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

Designated Intermediaries (other than SCSBs) shall submit/deliver the Application Form (except the Application Form from a Retail Individual Investor bidding using the UPI mechanism) to the respective SCSB, where such investor has a bank account and shall not submit it to any non-SCSB bank or the Escrow Collection Bank.

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

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

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

Our trust, the Directors, affiliates, associates and their respective directors and officers, and the Registrar to the Issue shall not take any responsibility for acts, mistakes, errors, omissions and commissions etc. in relation to ASBA Applications accepted by the Designated Intermediaries, Applications uploaded by SCSBs, Applications accepted but not uploaded by SCSBs or Applications accepted and uploaded without blocking funds in the ASBA Accounts. It shall be presumed that for Applications uploaded by SCSBs, the Application Amount has been blocked in the relevant ASBA Account. Further, all grievances against Designated Intermediaries in relation to the Issue should be made by Applicants directly to the relevant Stock Exchange.

Designated Intermediaries (other than SCSBs) shall not accept any ASBA Form from a retail individual investor who is not Bidding in the Issue.

Application Size

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

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

Applications cannot be made by:

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

Terms of Payment

Applications made using the Physical Application Form

The entire issue price for the ZCZP Instruments is payable on application only. In case of allotment of lesser number of ZCZP Instruments than the number applied, our trust shall refund the excess amount paid on application to the applicant.

Applications made using the ASBA Application Form

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

Payment instructions for Applicants

Physical application

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

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

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

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

All cheques / demand drafts accompanying the application should be crossed "*A/c payee only*".

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

ASBA

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

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

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

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

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

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

Payment mechanism for Direct Online Applicants

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

Payment mechanism for Applicants using Physical Application Form

An Applicant may submit the completed Application Form to Registrar to the Issue along with cheque / demand draft.

The Applicants may also pay their Application Amounts by direct credit / NACH / NEFT / RTGS or may issue cheque / demand draft in respect of their application to the below bank account:

Escrow Account Details:

Account Name: LIGHT OF LIFE TRUST ZCZP IPO ESCROW A/C
Account Number: 000405167021
Bank Name: ICICI Bank Limited
IFSC Code: ICIC0000004
Account Type: Current A/c

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

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

Additional information for Applicants

1. Application Forms submitted by Applicants whose beneficiary accounts are inactive shall be rejected.

2. All applications Forms duly completed and accompanied by account payee cheques / demand drafts shall be submitted with the Registrar to the Issue before the Issue Closing Date. The Registrar to the Issue will not accept payments made in cash. However, Application Forms duly completed together with cheque/demand draft drawn on/payable at a local bank in Mumbai for the amount payable on application, if applicable, shall be sent by Registered Post or by hand delivery to the Corporate Office of the Registrar, so as to reach the Registrar prior to the Issue Closing Date. Applications where payment is being made by electronic bank transfer should reach the Registrar to the Issue within up to 3 (three) Working Days from the Issue Closing Date, provided that such extended time shall be available only if the Application Amount has been received in the Escrow Account prior to the Issue Closing Date. No separate

receipts will be issued for the money to be paid on the submission of Application Form.

3. Application Forms submitted by Applicants shall be for allotment of ZCZP Instruments only in dematerialized form.

Additional Instructions for retail individual investors using the UPI mechanism:

1. Before submission of the application form with the Designated Intermediary, a Retail Individual Investor shall download the mobile app for UPI and create a UPI ID (xyz@bankname) of not more than 45 characters with its bank and link it to his/ her bank account where the funds equivalent to the application amount is available.
2. The Retail Individual Investor shall fill in the bid details in the application form along with his/ her bank account linked UPI ID and submit the application with any of the intermediaries or through the stock exchange App/ Web interface.
3. The Designated Intermediary, upon receipt of form, shall upload the bid details along with the UPI ID on the Stock Exchange(s) bidding platform using appropriate protocols.
4. Once the bid has been entered in the bidding platform, the Stock Exchange(s) shall undertake validation of the PAN and Demat account combination details of investor with the depository.
5. The Depository shall validate the aforesaid PAN and Demat account details on a near real time basis and send response to Stock Exchange(s) which would be shared by the Stock Exchange(s) with the Designated Intermediaries through its platform, for corrections, if any.
6. Once the bid details are uploaded on the Stock Exchange(s) platform, the Stock Exchange(s) shall send an SMS to the investor regarding submission of his / her application, at the end of day, during the bidding period. For the last day of bidding, the SMS may be sent the next Working Day.
7. Post undertaking validation with the Depository, the Stock Exchange(s) shall, on a continuous basis, electronically share the bid details along with investors UPI ID, with the Sponsor Bank appointed by our trust.
8. The Sponsor Bank shall initiate a mandate request on the investor i.e., request the investor to authorize blocking of funds equivalent to application amount and subsequent debit of funds in case of allotment.
9. The request raised by the Sponsor Bank, would be electronically received by the investor as a SMS / intimation on his/ her mobile no. / mobile app, associated with the UPI ID linked bank account.
10. The investor shall be able to view the amount to be blocked as per his / her bid in such intimation. The investor shall be able to view an attachment wherein the bid details submitted by such investor will be visible. After reviewing the details properly, the investor shall be required to proceed to authorize the mandate. Such mandate raised by the Sponsor Bank would be a one-time mandate for each application in the Issue.
11. The investor is required to accept the UPI mandate latest by 5 pm on the third working day from the day of bidding on the stock exchange platform except for the last day of the Issue period or any other modified closure date of the Issue period in which case, he / she is required to accept the UPI mandate latest by 5 pm the next Working Day.
12. The investor shall not be allowed to add or modify the bid(s) of the application except for modification of either DP ID/Client ID, or PAN ID but not both. However, the investor can withdraw the bid(s) and reapply.
13. For mismatch bids, on successful validation of PAN and DP ID/ Client ID combination during T+1 (T being the Issue Closing Date) modification session, such bids will be sent to Sponsor Bank for further processing by the Exchange on T+1 (T being the Issue Closing Date) day till 1 pm.
14. The facility of Re-initiation/ Resending the UPI mandate shall be available only till 5 pm on the day of bidding.
15. Upon successful validation of block request by the investor, as above, the said information would be electronically received by the investors' bank, where the funds, equivalent to application amount, would get blocked in investor account. Intimation regarding confirmation of such block of funds in investors account would also be received by the investor.
16. The information containing status of block request (e.g., accepted / decline / pending) would also be shared with the Sponsor Bank, which in turn would be shared with the Stock Exchange(s). The block request status would also be displayed on the Stock Exchange(s) platform for information of the intermediary.
17. The information received from Sponsor Bank, would be shared by Stock Exchange(s) with the Registrar to the Issue in the form of a file for the purpose of reconciliation.
18. Post closure of the Issue, the Stock Exchange(s) shall share the bid details with the Registrar to the Issue. Further, th Stock Exchange(s) shall also provide the Registrar to the Issue, the final file received from the Sponsor Bank,

containing status of blocked funds or otherwise, along with the bank account details with respect to applications mad using UPI ID.

19. The RTA, based on information of bidding and blocking received from the Stock Exchange, shall undertake reconciliation of the bid data and block confirmation corresponding to the bids by all investor category application (with and without the use of UPI) and prepare the basis of allotment.
20. Upon approval of the basis of allotment, the RTA shall share the 'debit' file with Sponsor bank (through Stock Exchange) and SCSBs, as applicable. The Sponsor Bank, based on the mandate approved by the investor at the time of blocking of funds, shall raise the debit / collect request from the investor's bank account, whereupon funds will be transferred from investor's account to the Escrow Account and remaining funds, if any, will be unblocked without any manual intervention by investor or their bank.
21. Upon confirmation of receipt of funds in the Escrow Account, the securities would be credited to the investor's account. The investor will be notified for full/partial allotment. For partial allotment, the remaining funds would be unblocked. For no allotment, mandate would be revoked and application amount would be unblocked for the investor.
22. Thereafter, Stock Exchange will issue the listing and trading approval.

Instructions for completing the Application Form

1. Applications must be made in the prescribed Application Form.

2. Application Forms are to be completed in full, in BLOCK LETTERS in ENGLISH and in accordance with the instructions contained in this Fund-Raising Document and the Application Form. Incomplete Application Forms are liable to be rejected. Applicants should note that the Registrar will not be liable for errors in data entry due to incomplete or illegible Application Forms.

3. Applications are required to be for a minimum of 1,000 ZCZP Instruments and in multiples of 1,000 ZCZP Instruments thereafter as specified in the Issue Documents

4. ASBA Applicants should ensure that their Application Form is submitted either at a Designated Branch of a SCSB where the ASBA Account is maintained or with the Members of the Syndicate or Trading Members of the Stock Exchange(s) at the Specified Cities, and not directly to the escrow collecting banks (assuming that such bank is not SCSB) or to the Company or the Registrar to the Issue.

5. ASBA Applicants should ensure that the Application Form is signed by the ASBA Account holder in case the ASB Applicant is not the account holder. ASBA Applicants should ensure that they receive an acknowledgement from the Designated Branch or the concerned Members of the Syndicate or Trading Members of the Stock Exchange(s), as the case may be, for the submission of the Application Form.

6. Thumb impressions and signatures other than in the languages specified in the Eighth Schedule in the Constitution of India must be attested by a Magistrate or a Notary Public or a Special Executive Magistrate under official seal.

7. Applications should be in single name. Applicants are required to ensure that the PAN Details of the HUF are mentioned and not those of the Karta.

8. Applicants applying for Allotment must provide details of valid and active DP ID, Client ID and PAN clearly and without error. On the basis of such Applicant's active DP ID, Client ID and PAN provided in the Application Form, the Registrar to the Issue will obtain from the Depository the Demographic Details. Invalid accounts, suspended accounts or where such account is classified as invalid or suspended may not be considered for Allotment of the ZCZP Instruments.

9. Applicants must ensure that their Application Forms are made in a single name.

10. The minimum number of Applications and minimum application size shall be specified in this Fund- Raising Document. Applicants may apply for ZCZP Instruments Applied for in a single Application Form.

11. All Applicants are required to tick the relevant column in the "Category of Investor" box in the Application Form.

12. Applicants should correctly mention the ASBA Account number and UPI ID in case applying through UPI mechanism, and ensure that funds equal to the Application Amount are available in the ASBA Account before submitting the Application Form and also ensure that the signature in the Application Form matches with the signature in Applicants bank records, otherwise the Application is liable to be rejected.

13. Applicants must provide details of valid and active DP ID, UPI ID, Client ID and PAN clearly and without error. On the basis of such Applicant's active DP ID, UPI ID, Client ID and PAN provided in the Application Form, and entered into the electronic Application system of Stock Exchanges by SCSBs, the Designated Intermediaries, the Registrar will obtain from the Depository the Demographic Details. Invalid accounts, suspended accounts or where such account is classified as invalid or suspended may not be considered for Allotment. If the ASBA Account holder is different from the Applicant, the Application Form should be signed by the ASBA Account holder, in accordance with the instructions provided in the Application Form. Not more than five Applications can be made from one single ASBA Account;

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

Applicants' PAN, Depository Account and Bank Account Details

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

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

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

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

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

With effect from August 16, 2010, the beneficiary accounts of Applicants for whom PAN details have not been verified

shall be suspended for credit and no credit of ZCZP Instruments pursuant to this Issue will be made into the accounts of the Applicants. Application Forms submitted by Applicants whose beneficiary accounts are inactive shall be rejected.

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

APPLICATIONS FOR ALLOTMENT OF ZCZP INSTRUMENTS IN THE DEMATERIALIZED FORM

Submission of Physical Application Forms

All Application Forms duly completed together with cheque/demand draft, drawn on/payable at a local bank in Mumbai for the amount payable on application, if applicable, shall be sent by Registered Post or by hand delivery to the Corporate Office of the Registrar, so as to reach the Registrar prior to the Issue Closing Date.

In case the Applicant has transferred the Application Amount by way of an electronic transfer to the Escrow Account, then the Applicant shall necessarily mention the UTR no. and date of transfer in the Application Form.

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

In case of hand delivery of the Application Form, an acknowledgement shall be issued by Registrar to the Applicant as proof of having accepted the Application.

Applications shall be deemed to have been received by us only when submitted to the Registrar as detailed above and not otherwise.

Online Applications

Our trust has also provided a facility to submit applications in online mode. In accordance with the BSE March 2025 Circular, Application may also be submitted through the web interface developed by BSE wherein the Application is automatically uploaded onto the Stock Exchange bidding platform. Applicants may also submit the Application Form to the self-certified syndicate banks ("SCSBs") and the syndicate members with (3-in-1 account) registered on the IBBS (Internet-based Book Building Software) platform of BSE.

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

INSTRUCTIONS FOR FILLING-UP THE APPLICATION FORM

General Instructions

A. General instructions for completing the Application Form

- Applications must be made in prescribed Application Form only;
- Application Forms must be completed in block letters in English, as per the instructions contained in this Fund-Raising Document, the Fund-Raising Document and the Application Form;
- Applicants must apply for Allotment in dematerialised form and must provide details of valid and active DP ID, Client ID and PAN clearly and without error. On the basis of such Applicant's active

DP ID, Client ID and PAN provided in the Application Form

- The minimum number of Applications and minimum application size shall be specified in the Fund-Raising Document.

- Applications should be in single name. If the depository account is held in joint names, the Application Form should contain the name and PAN of the person whose name appears first in the depository account and signature of only this person would be required in the Application Form. This Applicant would be deemed to have signed on behalf of joint holders and would be required to give confirmation to this effect in the Application Form;

- Applications should be made by Karta in case of HUFs. Applicants are required to ensure that the PAN details of the HUF are mentioned and not those of the Karta;

- Thumb impressions and signatures other than in English/Hindi/Gujarati/Marathi or any other languages specified in the 8th Schedule of the Constitution need to be attested by a Magistrate or Notary Public or a Special Executive Magistrate under his/her seal;

- No separate receipts will be issued for the money payable on the submission of the Application Form.

- Every Applicant should hold valid Permanent Account Number (PAN) and mention the same in the Application Form;

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

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

Our trust would allot the series of ZCZP Instruments, as specified in the Fund-Raising Document to all valid Applications.

B. Applicant's Beneficiary Account and Bank Account Details

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

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

Advice. Allotment Advice would be mailed at the address of the Applicant as per the Demographic Details received from the Depositories.

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

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

C. Permanent Account Number ("PAN")

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

However, the exemption for the Central or State Government and the officials appointed by the courts and for investors residing in the State of Sikkim is subject to the Depository Participants' verifying the veracity of such claims by collecting sufficient documentary evidence in support of their claims. At the time of ascertaining the validity of these Applications, the Registrar to the Issue will check under the Depository records for the appropriate description under the PAN field i.e., either Sikkim category or exempt category.

Electronic registration of Applications

(a). The Designated Intermediaries will register the Applications using the on-line facilities of Stock Exchange. Our trust, and the Registrar to the Issue are not responsible for any acts, mistakes or errors or omission and commissions in relation to (i) the Applications accepted by the Designated Intermediaries, (ii) the Applications uploaded by the Designated Intermediaries, (iii) the Applications accepted but not uploaded by the Designated Intermediaries, (iv) Applications accepted and uploaded by the SCSBs without blocking funds in the ASBA Accounts or (iv) Applications accepted and uploaded by the Designated Intermediaries for which the Application Amounts are not blocked by the SCSBs.

(b). The Stock Exchange will offer an electronic facility for registering Applications for the Issue. This facility will be available on the terminals of Syndicate Members and the other Designated Intermediaries during the Issue Period. On the Issue Closing Date, the Syndicate Members and the other Designated Intermediaries shall upload the Applications till such time as may be permitted by the Stock Exchange. This information will be available with the Syndicate Members and the other Designated Intermediaries on a regular basis. Applicants are cautioned that a high inflow of high volumes on the last day of the Issue Period may lead to some Applications received on the last day not being uploaded and such Applications will not be considered for allocation.

(c). Based on the aggregate demand for Applications registered on the electronic facilities of the Stock Exchange, a graphical representation of consolidated demand for the ZCZP Instruments, as available on the websites of the Stock Exchange, would be made available at the Application centers as provided in the Application Form during the Issue Period.

(d). At the time of registering each Application, the Designated Intermediaries, shall enter the details of the Applicant,

such as the Application Form number, PAN, Applicant category, DP ID, Client ID, number and Option(s) of ZCZP Instruments applied, Application Amounts and any other details that may be prescribed by the online uploading platform of the Stock Exchange.

(e). With respect to Applications submitted directly to the SCSBs at the time of registering each Application, other than Direct Online Applications, the Designated Branches of the SCSBs shall enter the requisite details of the Applicants in the on-line system including:

- Application Form number
- PAN (of the first Applicant, in case of more than one Applicant)
- Investor category and sub-category
- DP ID
- Client ID
- UPI ID (if applicable)
- Number of ZCZP Instruments applied for
- Price per ZCZP Instrument
- Bank code for the SCSB where the ASBA Account is maintained
- Bank account number
- Application amount

(f). With respect to Applications submitted to the Designated Intermediaries at the time of registering each Application, the requisite details of the Applicants shall be entered in the on-line system including:

- Application Form number
- PAN (of the first Applicant, in case of more than one Applicant)
- Investor category and sub-category
- DP ID
- Client ID
- UPI ID (if applicable)
- Number of ZCZP Instruments applied for
- Price per ZCZP Instuctions
- Bank code for the SCSB where the ASBA Account is maintained
- Location
- Application amount

(g). A system generated Acknowledgement Slip will be given to the Applicant as a proof of the registration of his Application. It is the Applicant's responsibility to obtain the Acknowledgement Slip from the Syndicate Members or the other Designated Intermediaries, as the case may be. The registration of the Applications by the Designated Intermediaries does not guarantee that the ZCZP Instruments shall be allocated/ Allotted by our trust. Such Acknowledgement Slip will be non-negotiable and by itself will not create any obligation of any kind.

(h). The permission given by the Stock Exchange to use their network and software of the online system should not in any way be deemed or construed to mean that the compliance with various statutory and other requirements by our trust are cleared or approved by the Stock Exchange; nor does it in any manner warrant, certify or endorse the correctness or completeness of any of the compliance with the statutory and other requirements nor does it take any responsibility for the financial or other soundness of our trust, the management or any scheme or project of our Trust; nor does it in any manner warrant, certify or endorse the correctness or completeness of any of the contents of this Fund Raisimg Document nor does it warrant that the ZCZP Instruments will be listed or will continue to be listed on the Stock Exchanges.

(i). In case of apparent data entry error by the Designated Intermediaries, in entering the Application Form numbers in their respective schedules, other things remaining unchanged, the Application Form may be considered as valid, or such exceptions may be recorded in minutes of the meeting submitted to the Designated Stock Exchange.

(j). Only Applications that are uploaded on the online system of the Stock Exchange shall be considered for Allotment.

The Designated Intermediaries shall capture all data relevant for the purposes of finalizing the Basis of Allotment while uploading Application data in the electronic systems of the Stock Exchange. In order that the data so captured Designated Intermediaries will be given up to one Working Day after the Issue Closing Date to modify/ verify certain

selected fields uploaded in the online system during the Issue Period after which the data will be sent to the Registrar to the Issue for reconciliation with the data available with the NSDL and CDSL.

Process for investor application submitted with UPI as mode of payment

(a). Before submission of the application with the intermediary, the investor would be required to have / create a UPI ID, with a maximum length of 45 characters including the handle (Example: InvestorID@bankname).

(b). An investor shall fill in the bid details in the application form along with his/ her bank account linked UPI ID and submit the application with any of the intermediaries or through the stock exchange App/ Web interface, or any other methods as may be permitted.

(c). The intermediary, upon receipt of form, shall upload the bid details along with the UPI ID on the stock exchange bidding platform using appropriate protocols.

(d). Once the bid has been entered in the bidding platform, the Stock Exchange shall undertake validation of the PAN and Demat account combination details of investor with the depository.

(e). The Depository shall validate the aforesaid PAN and Demat account details on a near real time basis and send response to stock exchange which would be shared by stock exchange with intermediary through its platform, for corrections, if any.

(f). Once the bid details are uploaded on the Stock Exchange platform, the Stock Exchange shall send an SMS to the investor regarding submission of his / her application, at the end of day, during the bidding period. For the last day of bidding, the SMS may be sent the next working day.

(g). Post undertaking validation with the Depository, the Stock Exchange shall, on a continuous basis, electronically share the bid details along with investors UPI ID, with the Sponsor Bank appointed by the issuer.

(h). The Sponsor Bank shall initiate a mandate request on the investor.

(i). The request raised by the Sponsor Bank, would be electronically received by the investor as a SMS / intimation on his / her mobile no. / mobile app, associated with the UPI ID linked bank account.

(j). The investor shall be able to view the amount to be blocked as per his / her bid in such intimation. The investor shall be able to view an attachment wherein the public issue bid details submitted by investor will be visible. After reviewing the details properly, the investor shall be required to proceed to authorize the mandate. Such mandate raised by sponsor bank would be a one-time mandate for each application in the public issue.

(k). An investor is required to accept the UPI mandate latest by 5 pm on the third working day from the day of bidding on the stock exchange platform except for the last day of the issue period or any other modified closure date of the issue period in which case, he / she is required to accept the UPI mandate latest by 5 pm the next working day.

(l). An investor shall not be allowed to add or modify the bid(s) of the application except for modification of either DP ID/Client ID, or PAN ID but not both. However, the investor can withdraw the bid(s) and reapply.

(m). For mismatch bids, on successful validation of PAN and DP ID/ Client ID combination during T+1 modification session, such bids will be sent to Sponsor Bank for further processing by the Exchange on T+1 day till 1 PM.

(n). The facility of re-initiation/ resending the UPI mandate shall be available only till 5 pm on the day of bidding.

(o). Upon successful validation of block request by the investor, as above, the said information would be electronically received by the investors' bank, where the funds, equivalent to application amount, would get blocked in investors account. Intimation regarding confirmation of such block of funds in investors account would also be received by the investor.

(p). The information containing status of block request (e.g., accepted / decline / pending) would also be shared with the

Sponsor Bank, which in turn would be shared with the Stock Exchange. The block request status would also be displayed on the Stock Exchange platform for information of the intermediary.

(q).The information received from Sponsor Bank, would be shared by stock exchange with RTA in the form of a file for the purpose of reconciliation.

(r). Post closure of the offer, the Stock Exchange shall share the bid details with RTA. Further, the Stock Exchange shall also provide the RTA, the final file received from the Sponsor Bank, containing status of blocked funds or otherwise, along with the bank account details with respect to applications made using UPI ID.

(s). The RTA, based on information of bidding and blocking received from the Stock Exchange, shall undertake reconciliation of the bid data and block confirmation corresponding to the bids by all investor category applications (with and without the use of UPI) and prepare the basis of allotment.

(t). Upon approval of the basis of allotment, the RTA shall share the 'debit' file with Sponsor bank (through Stock Exchange) and SCSBs, as applicable. The Sponsor Bank, based on the mandate approved by the investor at the time of blocking of funds, shall raise the debit / collect request from the investor's bank account, whereupon funds will be transferred from investor's account to the Escrow Account and remaining funds, if any, will be unblocked without any manual intervention by investor or their bank.

(u).Upon confirmation of receipt of funds in the Escrow Account, the securities would be credited to the investor's account. The investor will be notified for full/partial allotment. For partial allotment, the remaining funds would be unblocked. For no allotment, mandate would be revoked, and application amount would be unblocked for the investor.

(v).Thereafter, Stock Exchange will issue the listing and trading approval.

(w). Further, in accordance with circular issued by National Stock Exchange of India Limited for Introduction of UPI.

General Instructions

Do's

1. Check if you are eligible to apply as per the terms of the Fund-Raising Document and applicable law;

2. Read all the instructions carefully and complete the Application Form in the prescribed form;

3. Ensure that you have obtained all necessary approvals from the relevant statutory and/or regulatory authorities to apply for, subscribe to and/or seek Allotment of ZCZP Instruments pursuant to the Issue;

4. Ensure that the DP ID and Client ID are correct and beneficiary account is activated for Allotment of ZCZP Instruments in dematerialized form. The requirement for providing Depository Participant details shall be mandatory for all Applicants;

5. Ensure that you have mentioned the correct ASBA Account number in the Application Form;

6. Ensure that you have funds equal to the Application Amount in the ASBA Account before submitting the Application Form to the respective Designated Branch of the SCSB, or to the Intermediaries, as the case may be.

7. Check if you are eligible to Apply under ASBA;

8. Ensure that your Application Form is submitted either at a Designated Branch of a SCSB where the ASBA Account is maintained or Trading Members of the Stock Exchange at the Specified Cities;

9. Ensure that the Application Form is signed by the ASBA Account holder in case the Applicant is not the account holder;

10. Ensure that you have funds equal to the Application Amount in the ASBA Account before submitting the Application Form and that your signature in the Application Form matches with your available bank records;

11. Ensure that you have been given an acknowledgement as proof of the Registrar having accepted the Application Form in case of hand delivery of Application Forms;

12. Ensure that signatures other than in the languages specified in the Eighth Schedule to the Constitution of India are attested by a Magistrate or a Notary Public or a Special Executive Magistrate under official seal;

13. In case of an HUF applying through its Karta, the Applicant is required to specify the name of an Applicant in the Application Form as 'XYZ Hindu Undivided Family applying through PQR', where PQR is the name of the Karta. However, the PAN of the HUF should be mentioned in the Application Form and not that of the Karta;

14. Ensure that the Demographic Details including PAN are updated, true and correct in all respects;

15. Ensure that if the depository account is held in joint names, the Application Form should contain the name and PAN of the person whose name appears first in the depository account and signature of only this person would be required in the Application Form. This Applicant would be deemed to have signed on behalf of joint holders and would be required to give confirmation to this effect in the Application Form;

16. Investor using the UPI Mechanism should ensure that the correct UPI ID (with maximum length of 45 characters including the handle) is mentioned in the Bid cum Application Form;

17. Investors bidding using the UPI Mechanism should ensure that they use only their own bank account linked UPI ID to make an application in the issue and submit the application with any of the intermediaries or through the Stock Exchange App/ Web interface.

18. Retail Individual Investors submitting Application Form using the UPI Mechanism, should ensure that the: (a) bank where the bank account linked to their UPI ID is maintained; and (b) the Mobile App and UPI handle being used for making the Bid, are listed on the website of SEBI at www.sebi.gov.in/sebiweb/other/OtherAction.do?doRecognisedFpi=yes&intmId=40.

19. Ensure that your Application Form is submitted with the Registrar to the Issue; and

20. Ensure that you have correctly ticked, provided or checked the authorization box in the Application Form.

Don'ts:

1. Do not apply for lower than the minimum application size;

2. Do not fill up the Application Form such that the ZCZP Instruments applied for exceeds the Issue size and/or investment limit or maximum number of ZCZP Instruments that can be held under the applicable laws or regulations or maximum amount permissible under the applicable regulations;

3. Do not submit the GIR number instead of the PAN as the Application is liable to be rejected on this ground;

4. Do not submit incorrect details of the DP ID, Client ID and PAN or provide details for a beneficiary account which is suspended or for which details cannot be verified by the Registrar to the Issue;

5. Do not submit Applications on plain paper or on incomplete or illegible Application Forms;

6. Do not submit the Application Forms without ensuring that funds equivalent to the entire Application Amount are available for blocking in the relevant ASBA Account;

7. Payment of Application Amount in any mode other than through blocking of Application Amount in the ASBA Accounts shall not be accepted under the ASBA process;

8. Do not submit more than five Application Forms per ASBA Account;

9. Do not apply if you are not competent to contract under the Indian Contract Act, 1872;

10. Do not submit an application in case you are not eligible to acquire ZCZP Instruments under applicable law or your relevant constitutional documents or otherwise;

11. Do not apply if you are a person ineligible to apply for ZCZP Instruments under the Issue;

12. Do not make an application of the ZCZP Instrument on multiple copies taken of a single form;

13. If you are a Retail Individual Investor who is submitting the ASBA Application with any of the Designated Intermediaries and using your UPI ID for the purpose of blocking of funds, do not use any third-party bank account or third-party linked bank account UPI ID;

14. Bidding through the UPI Mechanism using the incorrect UPI handle or using a bank account of an SCSB and/or mobile applications which are not mentioned in the list provided in the SEBI.

15. Kindly note that Applications submitted to the Designated Intermediaries will not be accepted if the SCSB where the ASBA Account, as specified in the Application Form, is maintained has not named at least one branch at that location for the Designated Intermediaries to deposit such Application Forms. (A list of such branches is available at https://www.sebi.gov.in/sebiweb/other/OtherAction.do?doRecognised=yes).

Depository Arrangements

Our trust has made depository arrangements with NSDL and CDSL for issue and holding of the ZCZP Instruments in authorized form.

In this context:

1. Tripartite Agreement dated February 13, 2026, between us, the Registrar to the Issue and CDSL for offering depository option to the Applicants.

2. Tripartite Agreement dated February 02, 2026, between us, the Registrar to the Issue and NSDL for offering depository option to the Applicants.

3. An Applicant must have at least one beneficiary account with any of the Depository Participants (DPs) of NSDL or CDSL prior to making the Application.

4. ZCZP Instruments Allotted to an Applicant will be credited directly to the Applicant's respective beneficiary account(s) with the DP.

5. Non-transferable Allotment Advice will be directly sent to the Applicant by the Registrar to the Issue.

For further information relating to Applications for Allotment of the ZCZP Instruments in authorized form, please see the section titled "*Issue Procedure*" on page 152 of this Fund-Raising Document.

Communications

All future communications in connection with Applications made in the Issue should be addressed to the Registrar to the Issue quoting all relevant details as regards the Applicant and its Application.

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

Undertaking by the Issuer

Statement by the Board:

(a) All monies received pursuant to the Issue of ZCZP Instruments to public shall be transferred to a separate bank account.

(b) Details of all monies utilized out of Issue referred to in sub-item (a) shall be disclosed under an appropriate separate head in our balance sheet indicating the purpose for which such monies had been utilized.

(c) Details of all unutilized monies out of issue of ZCZP Instruments, if any, referred to in sub-item (a) shall be disclosed under an appropriate separate head in our Balance Sheet indicating the form in which such unutilized monies have been invested.

(d) Our trust shall submit to the Stock Exchanges a statement in respect of utilization of the Net Proceeds, on a quarterly basis, containing (a) category-wise number of monies raised, (b) category-wise number of monies utilized, balance amount remaining unutilized, until the utilization of the Net Proceeds in accordance with this Fund-Raising Document.

(e) We shall utilize the Issue proceeds only after (a) receipt of the minimum subscription of 75% of the Issue Size; (b) completion of Allotment and refund process; and (c) receipt of listing approval from the Stock Exchanges.

Other Undertakings by our Trust

Our trust undertakes that:

(a) Complaints received in respect of the Issue will be attended to by our trust expeditiously and satisfactorily.

(b) Our trust will take necessary steps for the purpose of getting the ZCZP Instruments listed within the specified time, i.e., within 10 (ten) trading days of the Issue Closing Date.

(c) Funds required for dispatch of Allotment Advice will be made available by our trust to the Registrar to the Issue.

(d) We shall make necessary disclosures/reporting under any other legal or regulatory requirement as may be required by our trust from time to time.

Rejection of Applications

As set out below or if all required information is not provided or the Application Form is incomplete in any respect, the Board of Trustees of our trust reserves it's full, unqualified and absolute right to accept or reject any Application in whole or in part and in either case without assigning any reason thereof.

Application may be rejected on one or more technical grounds, including but not restricted to:

- Application by persons not competent to contract under the Indian Contract Act, 1872, as amended, (other than minors having valid Depository Account as per Demographic Details provided by Depositories);
- Applications by foreign investors;
- Applications not being signed by the sole Applicant;
- Application Amount blocked being higher or lower than the value of ZCZP Instruments Applied for. However, our trust may allot ZCZP Instruments up to the number of ZCZP Instruments Applied for, if the value of such ZCZP Instruments Applied for exceeds the minimum application size;

- Applications where a registered address in India is not provided for the Applicant;
- In case of partnership firms (except LLPs), ZCZP Instruments applied for in the name of the partnership and not the names of the individual partners(s);
- DP ID and Client ID not mentioned in the Application Form;
- GIR number furnished instead of PAN;
- Applications for an amount below the minimum application size;
- Applications by persons who are not eligible to acquire ZCZP Instruments of our trust in terms of applicable laws, rules, regulations, guidelines and approvals;
- In case of Applications under power of attorney or by limited companies, corporate, trust etc., submitted without relevant documents;
- Applications accompanied by Stock invest/cash;
- Signature of sole Applicant missing;
- Submission of more than five ASBA Forms per ASBA Account;
- Application Forms not being signed by the ASBA Account holder if the account holder is different from the Applicant;
- If the signature of the ASBA Account holder on the Application Form does not match with the signature available on the SCSB Bank's records where the ASBA Account mentioned in the Application Form is maintained;
- ASBA Applications not having details of the ASBA Account to be blocked;
- Inadequate funds in the ASBA Account to enable the SCSB to block the Application Amount specified in the ASBA Application Form at the time of blocking such Application Amount in the ASBA Account or no confirmation is received from the SCSB for blocking of funds;
- If an authorization to the SCSB or Sponsor Bank for blocking funds in the ASBA Account or acceptance of UPI Mandate Request raised has not been provided;
- SCSB making an ASBA application (a) through an ASBA account maintained with its own self or (b) through an ASBA Account maintained through a different SCSB not in its own name or (c) through an ASBA Account maintained through a different SCSB in its own name, where clear demarcated funds are not present or (d) through an ASBA Account maintained through a different SCSB in its own name which ASBA Account is authorized solely for the purpose of applying in public issues;
- Authorization to the SCSB for blocking funds in the ASBA Account not provided;
- Applications by persons debarred from accessing capital markets, by SEBI or any other regulatory authority.
- Date of Birth for first/sole Applicant for persons applying for Allotment not mentioned in the Application Form.
- In case no corresponding record is available with the Depositories that matches three parameters namely, DP ID, Client ID and PAN or if PAN is not available in the Depository database;
- Applications for amounts greater than the maximum permissible amount prescribed by the regulations and applicable law;
- Applications by persons prohibited from buying, selling or dealing in shares, directly or indirectly, by SEBI or any other regulatory authority;
- Applications by any person outside India;
- Applications by other persons who are not eligible to apply for ZCZP Instruments under the Issue under applicable

Indian or foreign statutory/regulatory requirements;

- Applications uploaded after the expiry of the allocated time on the Issue Closing Date, unless extended by the Stock Exchange, as applicable;
- Application Forms not delivered by the Applicant within the time prescribed as per the Application Form and the Fund-Raising Document;
- Applications by Applicants whose demat accounts have been 'suspended for credit' pursuant to the circular issued by SEBI on July 29, 2010, bearing number CIR/MRD/DP/22/2010;
- Where PAN details in the Application Form are not as per the records of the Depositories;
- If an authorization to the SCSB or Sponsor Bank for blocking funds in the ASBA Account or acceptance of UPI Mandate Request raised has not been provided;
- The UPI Mandate Request is not approved by the Retail Individual Investor.
- Applications providing an inoperative demat account number.
- Applications being received post the Issue Closing Date where the payment of Application Amount is being made by cheque / demand draft.
- Applications being received upon expiry of 3 (three) Working Days where the payment of the Application Amount is being done by way of electronic bank transfer, provided the Application Amount was received in the Escrow Account prior to the Issue Closing Date.

Mode of making refunds

The Registrar to the Issue shall make refunds to the relevant bank accounts of the Applicants as per the Demographic details given by the Depositories.

The mode of refund shall be undertaken in the following order of preference:

1. Direct Credit

Applicants having their bank account with the Escrow Collection Bank, shall be eligible to receive refunds, if any, through direct credit. The refund amount, if any, would be credited directly to their bank account with the Escrow Collection Bank.

2. NACH

National Automated Clearing House which is a consolidated system of ECS. Payment of refund would be done through NACH for Applicants having an account at one of the centres specified by the RBI, where such facility has been made available. This would be subject to availability of complete bank account details including Magnetic Ink Character Recognition (MICR) code wherever applicable from the depository. The payment of refund through NACH is mandatory for Applicants having a bank account at any of the centres where NACH facility has been made available by the RBI (subject to availability of all information for crediting the refund through NACH including the MICR code as appearing on a cheque leaf, from the depositories), except where applicant is otherwise disclosed as eligible to get refunds through NEFT or Direct Credit or RTGS.

3. RTGS

Applicants having a bank account with a participating bank and whose refund amounts exceed ₹200,000, or such amount as may be fixed by RBI from time to time, have the option to receive refund through RTGS. Such eligible Applicants who indicate their preference to receive refund through RTGS are required to provide the Indian Financial System Code ("**IFSC**") in the Application Form or intimate our trust and the Registrar to the Issue at least seven days prior to the Record Date. Charges, if any, levied by the Applicant's bank receiving the credit would be borne by the Applicant. In the event the same is not provided, refund shall be made through NACH subject to availability of complete bank account

details for the same as stated above.

4. NEFT

Payment of refunds shall be undertaken through NEFT wherever the Applicants' banks have been assigned the IFSC, which can be linked to a Magnetic Ink Character Recognition ("MICR"), if any, available to that particular bank branch. The IFSC Code will be obtained from the website of RBI as on a date immediately prior to the date of payment of refund, duly mapped with MICR numbers. Wherever the Applicants have registered their nine-digit MICR number and their bank account number while opening and operating the demat account, the same will be duly mapped with the IFSC of that particular bank branch and the payment of refund will be made to the applicants through this method.

Basis of Allotment

If the Issue is oversubscribed (i.e., if the subscription received is greater than the Issue Size), the allocation of ZCZP Instruments, in consultation with the Designated Stock Exchange, shall be on a proportionate basis.

Issuance of Allotment Advice

Our trust shall ensure dispatch of Allotment Advice as per the Demographic Details received from the Depositories within 8-10 Working Days of the Issue Closing Date. Instructions for credit of ZCZP Instruments to the beneficiary account with Depository Participants shall be made within 8-10 Working Days of the Issue Closing Date. Our trust will provide adequate funds required for dispatch of Allotment Advice, as applicable, to the Registrar to the Issue.

Investor Withdrawals and Pre-closure

Investor Withdrawal: Applicants can withdraw their Applications till the Issue Closing Date by submitting a request for the same to the Registrar, through whom the Application had been placed. In case an Applicant wishes to withdraw the Application after the Issue Closing Date, the same can be done by submitting a withdrawal request to the Registrar to the Issue prior to the finalization of the Basis of Allotment.

Pre-closure: Our trust reserves the right to close the Issue at any time prior to the Issue Closing Date, subject to receipt of minimum subscription or as may be specified in the Fund-Raising Document. Our trust shall allot ZCZP Instruments with respect to the Applications received until the time of such pre-closure in accordance with the Basis of Allotment as described hereinabove and subject to applicable statutory and/or regulatory requirements. In the event of such early closure of the Issue, our trust shall ensure that public notice of such early closure is published on or before such early date of closure or the Issue Closing Date, as applicable, through advertisement(s) in all those newspapers in which pre-issue advertisement have been given.

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

SECTION VII – KEY PROVISIONS OF TRUST DEED

1. For effectuating the said desires and in consideration of the premises, the Settlor has, prior to the execution of these presents handed over to the Trustees and amount of Rs.1,000/- in cash, hereinafter for brevity's sake referred to as "The Trust Fund' (Which expression shall include the said cash and other investments of any kind whatsoever into which the same or any part thereof may be converted, invested or varied from time to time and such as may be acquired by the Trustees or come to their hands by virtue of these presents or by operation of law or otherwise howsoever in relation to this Trust and in particular including the accretion by way of receipt of bonus shares) TO HAVE AND TO HOLD the same upon Trust and with and subject to the powers, provisions, agreements and declarations hereinafter appearing and contained of or concerning the same.

2. The Trustees do hereby declare that they the Trustees shall hold and stand possessed of the Trust Fund upon Trust and with and subject to the powers, provisions, agreements and declarations hereinafter declared and contained of and concerning the same.

3. The Trustees shall stand and be possessed of the Trust Fund upon trust to receive the interest dividends and other income thereof and thereout in the first place to reimburse themselves or pay and discharge all costs, charges and expenses incurred in or about or incidental to the administration or execution of any of the trusts or powers of these presents and also all outgoing taxes, assessments, dues and duties and other taxes payable in respect thereof and the costs of meeting repairs of any immovable property if any for the time being subject to the trusts of these presents AND subject thereto upon trust to apply the residue of the said interest dividend and other income (hereinafter called " the said income") and at their discretion to apply the whole or any part or parts of the corpus of the Trust fund for:

i. The spread of promotion of education or learning in all its branches in such manner as the Trustees may think fit including:

a. Establishments and/or acquisition and maintenance of and support of Schools, colleges, Vidyapiths, Bal Mandirs, Study Centres, Research Centres, Universities and other Institutions or funds imparting education and training of students;

b. Establishment and support of professorships fellowships, Lectureships, Scholarships and prizes at any schools, colleges or other Educational Institutions,

c. Establishment and maintenance of Hostels, and or Boarding Houses and grants of free boarding and lodging to students studying in any schools, colleges and Education Institutions or receiving education or training and upon such terms and for such period in each case as the Trustees may deem fit,

d. Grant of monetary assistance form time to time to any Schools, Colleges, Vidyapiths and other Institutions which impart education including training in any branch of education or learning and for such period and upon such terms in each case as the Trustees may deem fit;

e. Establishment and for acquisition and for maintenance and/or supports of classes, Centres, Schools, Theatres and/or other Institutions for Cultural developments and promotion of Fine Arts in general including the spread, promotion and development of all types of Cultural Activities including Arts, Literature, Painting, Music, Dance or Dramas and other Performing Arts.

f. Grant of endowments to Universities, Research Centres and Institutions and other Educational Institutions and Medical, Scientific and other Institutions for spread of education and knowledge in all or any branches of knowledge,

g. Awarding Scholarships, Professorships, Lectureships and Fellowships and grants by way of loans and otherwise and prizes and Awards and on such terms and conditions as the Trustees may think fit for the purpose of undertaking, prosecuting and encouraging research in any branch of Engineering Technology, Electric or other Therapy, Radiology. Bacteriology, Medical Science, Agricultural Science or any other branch or branches of modern applied science in its widest and most comprehensive sense.

h. Grant of monetary assistance including scholarship and/or loans to students whom the Trustees may deem to be deserving thereof to enable them to receive such education training and qualification as the Trustees may approve including Primary, Secondary, Academically, Professional, Vocational, Industrial, Technical, Scientific and Arts and Crafts and Music and upon such terms and for such period in each case as the Trиясса тау deem fit;

i. Supply of books, food and clothes and/or fees to students or grant of monetary assistance to them for such purposes;

j. Establishments, maintenance and support of libraries, Museums, Reading Rooms and other means for advancement of education and knowledge;

k. Promotion of the Fine Arts including Music and Paintings

l. Promotion of education and learning in all branches of knowledge,

ii. Affording medical relief and spread and or promotion and for contribution to the cause of medical Relief and Medical Science in their widest and most comprehensive sense including relief from physical and/or mental health in such manner and upon such terms and for such period in each case as the Trustees may think fit including:

a. Establishment and/or acquisition and/or maintenance and/or support of Dispensaries and Hospitals with or without medical schools or Medical Colleges and Nursing Institutions or any of them for treatment of patients suffering from diseases or accidents and in which they may remain confined to bed on terms and conditions and for such period as the Trustees may prescribe or in which they may be advised or treated as out patients.

b. Establishment and/or acquisition and/or maintenance and/or support to Hospitals Dispensaries, Maternity Homes, Diagnostic Centers, Laboratories, Research Centers, Clinics, Sanitoria, Health Centers, Health Camps, Convalescent Homes. Nursing Homes, Asylums and/or other institutions, organizations, Centers for relief from physical or mental illness or suffering and/or for promotion of physical and mental health.

c. Establishment and/or acquisition and/or maintenance and/or support to Medical Colleges or Medical Schools, Research Centers, Laboratories, Diagnostic Centers, Clinics and other Institutions for spread of and advancement of Medical Science and Medical knowledge or education and research.

d. Grant of subscription and donations to Hospitals, Dispensaries, Convalescent Homes, Asylums, Nursing Homes and other Public Institutions for administering medical relief upon such. terms and conditions and for such period as the Trustees may think fit.

e. Grant of medical help during epidemics, famine, flood or any unforeseen calamity or war or warlike operations or civil commotion or riots.

iii. Distribution of free food and clothing to the poor and needy.

iv. Relief of poverty in such manner as the Trustees may think.

v. Sinking of and maintaining wells and/or setting up and maintaining of parabs or water fountains.

vi. Setting up or helping by endowments or otherwise Orphanages or Anathashrams, Rescue Homes, Old Age Homes.

vii. Setting up or helping by endowments or otherwise institutions or funds for benefit of poor persons.

viii. Subscriptions, Contributions and donations to public institutions or funds devoted to public charitable purposes for expenditure for any public charitable purpose authorised by this Deed.

ix. Creation, maintenance, supply of or support to Gardens, Gymnasiums, Physical Culture Centers and other means of advancement of health and hygiene.

x. Establishment and/or maintenance and/or support to any institutions or Organisations or Funds devoted to and/or engaged in the alleviation of human suffering or promotion of human well-being and human welfare and peace amongst men in their widest and most comprehensive sense and/or any other work of general public utility or welfare.

xi. Relief of distress of animals, birds and all sentient beings.

xii. To give donations for the repairs and renovation of such temples as are notified by the Central Government in the official gazette under section 80 G (2) (b) of the Income Tax Act, 1961 as being Temples. of historic or archaeological importance and place of public worship of renown throughout any state or states in India.

xiii. To protect, preserve and do scientific research on ancient Indian Shastras and Indian scriptures of cultural, historical and scientific importance.

xiv. To propagate the philosophy and message of saints among general public, impart spiritual knowledge and develop spirituality as the prime medium of happiness of mankind.

xv. To establish, conduct; help directly or indirectly institutions, schools, pathashalas, etc. For imparting education and training to students in all branches of learning, the dominant purpose being inculcation of spirituality.

xvi. To provide the general public with the means of spiritual knowledge, conduct journals, publish books in any language for the spread of spirituality.

xvii. To promote, encourage and help the following activities aimed at alleviating the suffering of humanity through the spiritual experience brought by regularly undertaking at secret places, samadhis etc

a) Bhajan, singing in remembrance of and obeisance to the creator:

b) Parayan, recitation of noble scriptures, commentaries thereon and devotional works for spiritual exaltation and sublime thoughts.

c) Kirtan, translation of the stories from Indian scriptures for application in worldly life for peace of mind and happiness;

d) Nandadeep, Pahara and the like, to foster a spirit of selflessness and dedication among men and women who seek solace from miseries of the strife-afflicted world.

xviii. To construct buildings and/or institutions of a permanent nature on land to be brought or taken on lease in pursuance of any of the purposes enumerated hereinabove.

xix. To maintain, repair, renovate, erect and support Dharmashalas, rest houses and other places meant for poor persons who visit various places for participating in the activities referred to above.

xx. For the maintenance of and repair, renovations, erection and support etc. of Dharmasalas, rest houses and other places meant for poor persons in India.

xxi. Taking over or amalgamating any other charitable society trust association or institution with similar objects.

xxii. Undertaking and/or promoting and financing research projects in the fields of Ayurveda, ancient Indian languages such as Sanskrit, Prakrit and Pali and ancient Indian art and culture.

PROVIDED ALWAYS THAT without prejudice to the generality of the foregoing the help to be given under any of the foregoing heads wherever the case admist hereof may be given either in the way of pecuniary payments or the supply of provisions, food or clothing or the supply of or distribution of medicine, and medical relief or in any manner which the Trustees may consider desirable.

In such manner as the said Trustees may think fit and for one or more of such purposes to the exclusion of other or others as the said Trustees may think of it, provided nevertheless the said income as well as the corpus of the Trust Fund shall be applied wholly towards, only the public charitable purposes as aforesaid and any accumulations of the said income shall also be made for application to such public charitable purposes only as aforesaid.

4. Provided, however, that notwithstanding anything hereinbefore or hereinafter contained, the said income (as also the corpus) of the Trust Fund shall be applied and be applicable only to or for such charitable purposes only and within such taxable territories only and subject to such conditions or limitations if any as may from time to time be laid down in the Income Tax Act 1961 or any other Act in addition, modification or substitution thereof governing taxation of income for the time being in force as will ensure or earn or make the Trust hereby established and its income eligible for exemption, re-enactment, additional enactment or modification thereof and further so that the said Trust hereby established shall be one to which the provisions of Section 80 G of the Income Tax Act 1961 or any re-enactment or modification thereof shall apply so that any donation to this trust be recognized as eligible for exemption from tax in regard to the donor

5. Provided further, should any of the objects abovementioned fall outside the scope of exemption from Income Tax under the law for the time being in force in India, Or of the provisions of any other tax law relating to public Trusts, the Founder in his life time and thereafter the Trustees may be a supplementary Deed, delete, alter or amend any of the objects, or any part of them, so however, that the nature of the trust is not substantially altered This Trust is not created for the benefit of any particular religion. community, caste or creed.

6. If the Settlor or any other person shall pay or transfer to the Trustees any other money or property to the intent that the same shall be held on the Trust declared by these presents and shall execute to and in favour of the Trustees such further instrument supplementary to these presents as may be required by law, such other money or property shall be consolidated with and form on Fund of the Trust in all respects as if the same had been originally comprised in the trust Fund and further all the provisions of these presents shall apply mutandis to such accretions to the Trust fund.

7.

a. The Trust hereby established shall always be called LIGHT OF LIFE TRUST;

b. The office of the Trust shall be at -

903, Bhima Worli Sagar Co-operative Housing Society Ltd Pochkhanwala Road, Worli Mumbai-400 018.

c. The accounting year of the Trust shall be the year ending 31 March and the first accounts shall be made upto April to March. The Trustees shall have power to change the accounting period from time to time.

8.

a. There will be a Board of trustees of not less than three and more than five.

b. If any of the Original trustees dies/ resigns during the lifetime of the Settlor, the Settlor shall appoint in consultation with the Board of Trustees a new Trustee in place of the dying/outgoing Trustee. After the death of the Settlor such power of appointment shall vest in the Board of Trustees.

9. The first Board of Trustees under these presents shall consist of the following person:
(1) MRS. VILLY VISPY DOCTOR, (2) MRS RUBY MADAN (3) MRS NEELAM JYOTI and (4) MRS SONIA KHIANI

10. The Board of Trustees shall elect one of their members to act as Chairman of the Board of Trustees and also shall have power to nominate any member of the Board to act as Managing Trustees, provided that, during the life time of MRS. VILLY VISPY DOCTOR, she shall be the chairman as well as the Managing Trustee and administration of the Trust shall vest in the said managing Trustee, subject to direction of the Trustees lawfully give from time to time.

11. A Trustee shall vacate his/her office if

i. he/she becomes of unsound mind;

ii. he/she is judged an insolvent;

iii. he/she has an interest adverse to the Trust, or

iv. in the opinion of the majority of the other Trustees expressed by a resolution passed in a formal meeting of the Board of Trustees, either he acts in a manner prejudicial to the interest of the Trust or his continuance as a Trustee is considered undesirable.

12.

a. Except as otherwise provided in this Deed, all questions as to the execution of the Trustees hereof or relating to the exercise of powers authorities and discretion's herein contained or any other matter arising out of or in relation to the Trusts hereby declared shall be settled and disposed of in accordance with the opinion of the majority of the Trustees shall be final and conclusive and binding on all the trustees

b. The Board of Trustees shall be entitled to frame rules and regulations for the management of Trust properties, of Fund, the administration of the Trust the holding of meetings and the conduct of business and from time to time, to amend add to or vary such rules and regulations as the Board may think fit consistently with the objects and express provisions hereof. Such rules and regulations and modifications thereof, if any, shall have force and validity as if incorporated in this Deed and shall form part thereof.

13. Subject to the provisions of the Bombay Public Trust Act, 1950, the Trustees shall be entitled to and are hereby expressly authorised to invest the Trust Funds or any other moneys subject to the Trust of these presents in such shape, form and upon such terms and conditions and periods as the Trustees may deem fit from time tome and, in particular in absolute conformity with the applicable provisions of Income-tax Act, 1961, Wealth-tax Act, 1957 as amended from time to time and any other applicable tax laws in force from time to time, prescribing the nature and mode of investments so as to entitle the Trust to applicable tax exemptions.

14. The Trustees shall be at liberty to sell and realise any part of the Trust Funds not consisting of moneys and invest the sale proceeds thereof and/or any other moneys forming part of the investments hereinbefore mentioned and to vary or transpose any such investments for or into others hereinbefore mentioned as they may, for time to time, think fit.

15. The Trustees may, from time to time, raise loans on behalf and for the purpose of the Trust either without security or on pledge or mortgage of any of the securities, deposits or other properties belonging to the Trust on such terms as they consider proper.

16. The Trustees shall, pay in the first instance, out of the income of the Trust Funds, all proper costs, charges and expenses of or incidental to the Management or administration of the Trust. Subject to the payments aforesaid and subject to such sum as the Trustees may decide to transfer to any reserve fund, all the yearly income of the Trust shall be applied by the Trustees at their discretion and in such manner as they shall, from time to time, determine for carrying out the objects of the Trust or one or more of such objects and for that purpose the Trustees shall have absolute discretion to apportion or allot, and to vary such allotment, from time to time, the available funds for any one or more of the various objects set out above.

Provided, further, that the Trustees shall also have power by a resolution of a majority of three-fourths of the Trustees for the time being of the Trust to have recourse to and utilize the whole or any part or parts of the corpus of the Trust Funds for all or any of the charitable object or objects or purposes aforesaid in such manner and at such times in such proportions as the Trustees may, in their discretion think fit.

17. The Trustees shall not be entitled to any remuneration but they may be paid out of the funds of the Trust all reasonable travelling and other expenses incurred for attendance of the meetings to the Trustees or in connection with the business of the Trust.

Provided, that if any person who holds office of profit under the Trust is appointed Trustee he/she shall continue to receive his/her remuneration or emoluments of the office, so long as he continues to hold that office not withstanding that he/she becomes a Trustee.

18.

a. A meeting of the Trustees, to be called Annual Meeting, shall be held once a year. The Trustees shall also hold such other meetings as may, from time to rime, be necessary for the transaction of the business of the Trust and for furtherance and fulfillment of its objects. Such meetings may be called by the chairman at his/her own imitative and shall be called by him/her on the requisition of any three Trustees.

b. Two (2) Trustees shall form a quorum at the meetings of the Trustees so long as the number of Trustees does not exceed five. The quorum shall be three, if the number of Trustees exceeds five.

c. A resolution circulated amongst all the Trustees (except any Trustee who is out of India at the relevant time) and accepted an signed by a majority of the Trustees shall be as valid and effectual as if it were passed at a meeting of the Trustees duly called and held.

d. Accounts and consolidated statements shall be examined and passed by the Trustees at their first meeting of the following year or at such other meeting as may be called for the purpose.

e. All matters considered at any meeting of the Trustees shall be decided by majority of votes. In case of equality of votes, the chairman shall have a casting vote

f. A minute book shall be provided and kept by the Trustees. Minutes of every New Trustees entering his/her office and retiring therefrom and all the proceedings, deliberations and decisions of the Board of Trustees shall be entered in the minute hook and shall be signed by the Chairman either at the conclusion of the meeting or at the next meeting when they are duly confirmed.

19.

a. The Trustees shall cause true accounts to be kept at the office of the Trust, of the properties assets and liabilities of the Trust and all sums of money or property received and expanded by the Trust and all matters in respect of which such receipts and expenditures takes place.

b. All account hooks records, files deeds and other documents shall remain in the custody of the Managing trustees or of any other person appointed by his/her for such custody under his control and supervision.

c. Once at least in every year, the accounts of the Trust shall be examined and corrections of the same certified by a duly qualified Auditor to he appointed by the Board of Trustees annually on such remuneration as may be determined by the Board.

20. Without prejudice to the generality of the powers conferred, these presents, but in furtherance thereof, the Managing Trustees shall, subject to the supervision, direction and control of the board of trustees, have the following,

a. To pay costs, charges and expenses incidental to or in any manner connected with the said Trust

b. To appoint such employees and servants for the Trust and its business institutions, for permanent or temporary or special services as he/she may from time to time, think fit and to determine their salaries, emoluments and to require

securities in such instances and for such amounts as he/she may think fit, and at his/her discretion to suspend, dismiss or remove all or any of them,

c. To institute, conduct, defend, compound, refer to arbitrations or abandon any legal proceedings by or against the Trust and also to compound and allow time for payment or satisfaction of any debts due and of any claims or demands by or against the Trust and act on behalf of the Trust in all matters, and to enter into any contract or agreement for reference to arbitration and observe and perform the awards;

d. To make and give receipts releases or there discharges for money payable to the Trust and for the claims and demands of the trust,

e. To deposit money in any bank or banks into an account opened in the name of the Trust as mentioned above, to operate any such bank account or accounts with any bank or banks as decided by the Trustees and to deposit or withdraw Therefrom moneys from time to time for the purposes of the Trust or likewise to close any bank account so opened;

f. To enter into all such negotiations and contracts and execute and do all such acts, deeds and things in the name and on behalf of the Trust as he she or they may consider proper or expedient for or in relation to any of the matters aforesaid;

g. To purchase or otherwise acquire for the Trust any property rights, or privileges beneficial to the Trust as and when so authorized to acquire, at such price and generally on such terms and conditions as may be thought fit,

h. To lease or sub-lease any Trust Property. The Managing Trustee shall at all times during his/her continuance in office have the right to delegate his/her powers to any of the remaining Trustees or to other attorneys or agents,

21. All acts bonafide done by any person acting as Trustee shall, notwithstanding that it be afterwards discovered that there was some defect in the appointment of such Trustee or person acting as aforesaid or that he /she is disqualified, be as valid as if he/she had been duly appointed and was qualified to be a Trustee

22. Every Trustee shall be indemnified by the Trust against all costs leases and expenses (including travelling expenses) which such Trustee may incur or become liable for by reason of any authorised contract entered into or act or thing done by him/her in course of discharge of duty towards the Trust except such as may happen from his/her own willful or wrongful act of default, and no Trustees shall be liable for any loss caused to the Trust by any such act or thing committed or done in good faith by such Trustee in course of discharge of his/her duty towards the Trust

23. For purposes of assessing stamp, duty, the value of the Trust property is Rs.1,000/- (Rupees one thousand only)

SECTION VIII – MATERIAL CONTRACTS AND DOCUMENTS FOR INSPECTION

The following contracts which are or may be deemed material have been entered into or are to be entered into by our Trust. These contracts and the documents for inspection referred to hereunder, may be inspected at the Corporate Office of our Trust between 10:00 am to 5:00 pm on any Working Day from the date of the filing of this Fund-Raising Document with the Stock Exchange till the date of closure of the Issue. Any of the contracts or documents mentioned in this Final Fund-Raising Document may be amended or modified at any time if so required in the interest of our Trust.

MATERIAL CONTRACTS

1. Registrar Agreement dated July 24, 2026 between our Trust and the Registrar to the Issue.
2. Escrow Agreement dated July 28, 2026 between our Trust, the Registrar to the Issue and the Escrow Collection Bank.
3. Tripartite agreement dated February 13, 2026, among our Trust, the Registrar to the Issue and CDSL.
4. Tripartite agreement dated February 02, 2026, among our Trust, the Registrar to the Issue and NSDL.

MATERIAL DOCUMENTS

1. Trust Deed of our Trust, as amended to the date along with Registration Certificates.
2. Copy of the resolution passed by the Board of Trustees on November 20, 2025 approving the issue of ZCZP Instruments.
3. Copy of the resolution passed by the Board of Trustees on August 04, 2026 approving this Fund-Raising Document.
4. Registration certificate as a Not-for-Profit Organization with BSE.
5. Certificate issued under section 12A & 80G of the Income-tax Act, 1961.
6. Certificate of registration under the Foreign Contribution (Regulation) Act, 2010.
7. Consents of the Board of Trustees, Advisors to the Issue and Registrar to the Issue.
8. Consent dated November 27, 2025 from Agrawal Ashok & Associates, Chartered Accountants to include their name in their capacity as our Statutory Auditors.
9. In-principle listing approval from BSE by its letter no. LO\SSE-IP\AG\IP\737\2025-26 dated March 4, 2026

DECLARATION

We, serving as a Board of Trustees of Light of Life Trust, hereby certify that all applicable legal requirements in connection with the Issue, including provisions of Chapter X-A of ICDR Regulations and SEBI Circular dated September 19, 2022, and subject to other applicable laws, if any, under the Securities Contracts (Regulation) Act, 1956, and the rules made thereunder, the Securities and Exchange Board of India Act, 1992, and the rules and regulations made thereunder, each as amended, and the rules/regulations/guidelines/circulars issued by the Government of India, the Securities and Exchange Board of India, and other competent authorities in this respect, from time to time, have been duly complied with, and that no statement made in this Fund Raising Document contravenes any such requirements.

We further certify that all the disclosures and statements made in this Fund-Raising Document are true, accurate, correct, and complete in all material respects, are in conformity with the applicable provisions of the aforesaid statutes mentioned above, and do not omit disclosure of any material information that may make the statements made herein, in the light of circumstances in which they were made, misleading. This Fund-Raising Document does not contain any misstatements, and no information material to the subject matter has been suppressed or concealed and is as per the original records maintained by our Trust under the applicable laws.

Signed by the Trustees of Light of Life Trust

Villy Vispy Doctor Founder	Ashdin Vispy Doctor Managing Trustee
Gayatri Atul Ruia Trustee	Punit B Anand Trustee