



Utkarsh Small Finance Bank

CORPORATE SOCIAL RESPONSIBILITY POLICY



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1. Background

Utkarsh Small Finance Bank Limited ("**Bank**") is a subsidiary promoted by Utkarsh CoreInvest Limited. It aims to contribute to the social and economic development of underprivileged and underserved community in low-income geographies. Our Bank's strategy is to integrate its activities in community development, social and environment responsivity and encourage each business unit/ function to include these considerations into its operations.

The term CSR has been defined under the CSR Rules which means activities undertaken by a Company in pursuance of its statutory obligation laid down in section 135 of the Companies Act, 2013 ("**Act**") in accordance with the provisions contained in CSR Rules, as amended from time to time.

The Bank recognizes the importance of good corporate governance and corporate social responsibility in promoting and strengthening the trust of its shareholders and other stakeholders. The Bank undertakes continuous efforts to positively impact the society particularly the underserved and the underprivileged communities in the area of its operations.

The Bank has formulated policies for social development based on following guiding principles:

- Adopt an approach that aims at achieving a greater balance between social development and economic development.
- Adopt new measures to accelerate and ensure the basic needs of all people.
- Work towards elimination of barriers for the social inclusion of disadvantaged groups such as the poor and the disabled.
- Support underprivileged and underserved segments by providing financial and non-financial services through a socially responsible, sustainable and scalable institution.

The Corporate Social Responsibility Policy of our Bank ("**Policy**") shall be guided by our corporate vision and the aspiration to be the bank of choice for customers, shareholders, employees, and community.

This Policy has been framed in accordance with Section 135 of the Companies Act 2013 and the rules framed thereunder, as amended from time to time. This Policy shall apply to all the CSR programs/activities undertaken/sponsored by the Bank or executed through Utkarsh Welfare Foundation, a company incorporated under Section 25 of the Companies Act, 1956, with the objective of providing welfare services, development, help and assistance to the underprivileged inhabitants, groups of rural and urban slums sectors by way of financial products, market linkages opportunities, education, health and vocational training programs, for enabling them to improve their income levels and living standards.

2. Definitions

- i. "**Act**" means the Companies Act, 2013
- ii. "**Administrative overheads**" means the expenses incurred by the company for 'general management and administration' of Corporate Social Responsibility functions in the company but shall not include the expenses directly incurred for the designing, implementation, monitoring, and evaluation of a particular Corporate Social



Responsibility project or programme;

iii. **“Corporate Social Responsibility (CSR)”** means the activities undertaken by the Bank in pursuance of its statutory obligation laid down in section 135 of the Act read with rules made thereunder, but shall not include the following, namely:-

(i) activities undertaken in pursuance of normal course of business by the Bank:

Provided that any company engaged in research and development activity of new vaccine, drugs, and medical devices in their normal course of business may undertake research and development activity of new vaccine, drugs and medical devices related to COVID-19 for financial years 2020-21, 2021-22, 2022-23 subject to the conditions that-

(a) such research and development activities shall be carried out in collaboration with any of the institutes or organisations mentioned in item (ix) of Schedule VII to the Act;

(b) details of such activity shall be disclosed separately in the Annual report on CSR included in the Board’s Report;

(ii) any activity undertaken by the Bank outside India except for training of Indian sports personnel representing any State or Union territory at national level or India at international level;

(iii) contribution of any amount directly or indirectly to any political party under section 182 of the Act;

(iv) activities benefitting employees of the Bank as defined in clause (k) of section 2 of the Code on Wages, 2019 (29 of 2019). Activities that benefit only the employees of the company & their families shall not be considered as CSR activities in accordance with Section 135 of the Act;

(v) activities supported by the Bank on sponsorship basis for deriving marketing benefits for its products or services. Events such as marathons/ awards/ charitable contribution/ advertisement/sponsorships of TV programmes etc. would not be qualified as part of CSR expenditure;

(vi) activities carried out for fulfilment of any other statutory obligations under any law in force in India. Expenses incurred by companies for the fulfillment of any Act/ Statute of regulations (such as Labour Laws, Land Acquisition Act etc.) would not count as CSR expenditure under the Act;



- iv. **“CSR Committee”** means the Corporate Social Responsibility Committee of the Board referred to in section 135 of the Act (“Committee”) and as constituted by the Board of the Bank from time to time
- v. **“CSR Policy”(“Policy”)** means a statement containing the approach and direction given by the board of the Bank, taking into account the recommendations of its CSR Committee, and includes guiding principles for selection, implementation and monitoring of activities as well as formulation of the annual action plan;
- vi. **“Net Profit”** means the net profit of the Bank as per required computation as mentioned in Section 198 of the Companies Act, 2013 as amended from time to time, namely:
 - (i) any profit arising from any overseas branch or branches of the company, whether operated as a separate company or otherwise;
and
 - (ii) any dividend received from other companies in India, which are covered under and complying with the provisions of section 135 of the Act.
- vii. **“Ongoing Project”** means a multi-year project undertaken by a Company in fulfilment of its CSR obligation having timelines not exceeding three years excluding the financial year in which it was commenced, and shall include such project that was initially not approved as a multi-year project but whose duration has been extended beyond one year by the board based on reasonable justification;

3. Corporate Responsibility Philosophy

A corporate social responsibility policy covers the entire process by which an organization approaches, defines and develops its relationships with stakeholders for the common good, and demonstrates its commitment in this regard by adopting appropriate strategies and projects. Thus, CSR is not charity or mere donations but a way of giving back to society by going beyond business as usual, creating shared value and contributing to social and environmental good. The Bank’s CSR philosophy is based on cardinal principle to make a meaningful and measurable impact in the lives of economically, physically and socially challenged communities of the country.

4. Scope and Purpose

This Policy will apply to all projects/programs/activities undertaken as part of the Bank’s CSR activities and will be developed, monitored and updated on regular basis in reference to relevant codes of corporate governance and best practices. This policy is also in line with Section 135 of the Companies Act 2013 and the Companies (Corporate Social Responsibility Policy) Rules, 2014, as amended from time to time.

This Policy will serve as a guiding document to help identify, execute, and monitor CSR projects in keeping with the spirit of the Policy. The Committee will ensure that any income /



surplus arising from CSR projects/ programs/ activities do not form part of the business profit of the Bank.

This Policy would function as a self-regulating mechanism for the Bank's CSR activities and enable adherence to laws and ethical standards in this regard.

5. CSR Policy Statement

The Bank aims to contribute to the social and economic development of the underprivileged and underserved community in low-income geographies. Through impact-oriented interventions the Bank seeks to mainstream economically poor, differently abled, and socially marginalized groups and to draw them into the cycle of growth, development, and empowerment. Initiatives will focus on education, health, promoting livelihoods through entrepreneurship, skill building and vocational training. The Bank shall also promote initiatives that preserve, restore, and enhance environment, ecological balance, and natural resources, and improve sanitation and hygiene.

The Bank's strategy is to integrate its activities in community development, social responsibility and environmental responsibility and encourage each business unit or function to include these considerations into its operations.

The Bank's CSR activities shall be as per Annexure-1 on thematic areas of CSR intervention.

6. Governance Framework / Key Operating Procedures

CSR Committee

Corporate Social Responsibility Committee ("**CSR Committee**") of the Board of Directors of the Bank ("**Board**") shall be responsible for framing and approving the Policy and for the overall governance of CSR activities. The CSR Committee shall consist of three or more directors including at least one independent director and it shall meet at least two times in a year and as and when required. The Board's report shall disclose the composition of the CSR committee.

The CSR Committee shall:

- i. Formulate, monitor, and recommend to the Board, the Corporate Social Responsibility (CSR) strategy of the Bank including the CSR Policy and its implementation.
- ii. Formulate and recommend to the Board, the CSR activities to be undertaken by the Bank in areas or subject specified in Schedule – VII of the Act, either directly or through Utkarsh Welfare Foundation or through any other entity working for the welfare of society and determining the CSR projects / programs which the Bank plans to undertake during the year of implementation, specifying modalities of execution in the areas/sectors chosen and implementation schedules for the same.
- iii. Recommend to the Board, the amount of expenditure to be incurred on the CSR activities.
- iv. Review and monitor the compliance of initiatives undertaken and evaluate performance of the activities against the agreed targets.
- v. Conduct an impact-assessment of the various initiatives undertaken in terms of the CSR Policy at periodic intervals.
- vi. Institute a transparent monitoring mechanism for ensuring implementation of the projects /programs / activities proposed to be undertaken by our Bank.



- vii. Review and recommend the annual CSR report for the Board's approval and for public disclosure.
- viii. Perform such other duties with respect to CSR activities, as may be required to be done under any law, statute, rules, regulations etc. enacted by the Government of India, RBI or by any other regulatory or statutory body from time to time.
- ix. Consider and review the CSR Initiatives of the Bank as per Section 135 of the Companies Act, 2013, Schedule VII of the Act and related circulars issued by the Ministry of Corporate Affairs from time to time.
- x. Review annual CSR policy of our Bank and suggest changes within the purview of section 135 of the Companies Act, Schedule VII of the act and related circulars issues by Ministry of Corporate Affairs.
- xi. Undertake the CSR activities to be undertaken by the Bank through Utkarsh Welfare Fund/ Identified CSR Implementing Partner.
- xii. Undertake CSR programs/ projects with the approval of the Board on the recommendations of their CSR Committees. Changes, if any, in the program / project should also be undertaken only with the approval of the Committee / Board.
- xiv. Consider and review the thematic areas under CSR initiatives of our Bank which currently comprises of Financial Awareness, Primary education, Health Camps, Health Awareness Programme, Skill development and Vocational Training, Supporting Orphanages and Support to Elderly Care. As the Bank's CSR activities evolve further, the Policy may be revised with the approval of the CSR Committee.

The CSR Committee shall formulate and recommend to the Board an annual action plan in pursuance of this CSR Policy, which shall include:

- a) the list of CSR projects or programmes that are approved to be undertaken in areas or subjects specified in Schedule – VII of the Act;
- b) the manner of execution of such projects or programmes;
- c) the modalities of utilisation of funds and implementation schedules for the projects or programmes;
- d) monitoring and reporting mechanism for the projects or programmes; and
- e) details of need and impact assessment, if any, for the projects undertaken by the Bank.

Provided that the Board may alter such plan at any time during the financial year, as per the recommendation of the CSR Committee, based on the reasonable justification to that effect.

The Board of Directors

The Board will be responsible for:

- (i) approval of the CSR Policy of the Bank based on the recommendation of the CSR Committee;
- (ii) disclosure of the Policy in its report and placing the same on the Bank's website as prescribed under Section 135 of the Companies Act, 2013, as amended from time to time;
- (iii) ensuring that the CSR activities are undertaken by the Bank in accordance with this Policy;
- (iv) ensuring that the Bank spends, in every financial year, at least 2% of the average net profits of the Bank made during the three immediately preceding financial years ("**Earmarked Amount**");



- (v) ensuring that the Bank shall give preference to the local area and areas around the Bank where it operates for spending the Earmarked Amount;
- (vi) ensuring that it specifies the reasons in its report for not spending the Earmarked Amount in case the Bank does not spend such amount during the financial year; and, unless the unspent amount doesn't relate to any ongoing project, the Bank shall undertake to transfer such unspent amount to a Fund specified in Schedule VII, within a period of six months from the expiry of the financial year.
- (vii) Ensuring that any unspent amount is pertaining to ongoing project undertaken by the Bank in pursuance of this Policy, the Bank shall ensure to open a special account with any scheduled commercial bank in the name and style of "Unspent Corporate Social Responsibility Account" and shall transfer the said unspent amount within a period of thirty days from the end of the financial year to that account and ensure to spend such amount within a period of three financial years from the date of such transfer, failing which, the Bank shall transfer the same to a Fund specified in Schedule VII of the Act, within a period of thirty days from the date of completion of the third financial year.
- (viii) making any change(s) in the constitution of the CSR Committee as deemed suitable.
- (ix) ensuring that the CSR activities are undertaken by the Bank itself or through -
 - (a) a company established under section 8 of the Act, or a registered public trust or a registered society, registered under section 12A and 80 G of the Income Tax Act, 1961 (43 of 1961), established by the Bank, either singly or along with any other company, or
 - (b) a company established under section 8 of the Act or a registered trust or a registered society, established by the Central Government or State Government; or
 - (c) any entity established under an Act of Parliament or a State legislature; or
 - (a) a company established under section 8 of the Act, or a registered public trust or a registered society, registered under section 12A and 80G of the Income Tax Act, 1961, and having an established track record of at least three years in undertaking similar activities.
- (x) ensuring that the administrative overheads shall not exceed 5% of total CSR expenditure of the Bank for the financial year.

7. Budget

The CSR budget ("**CSR Budget**") shall be decided by the CSR Committee as a part of the Bank's overall annual budget/plan and subsequently recommended to the Board for their approval. All projects undertaken by the Bank will be approved by the CSR Committee and shall be allocated funds from the CSR Budget. The CSR Committee will abide by the provisions relating to annual expenditure on CSR activities as laid down in Section 135 of the Companies Act, 2013 read with Companies (Corporate Social Responsibility Policy) Rules, 2014, as amended from time to time. Any income / surplus arising out of the CSR projects or programs or activities shall not form part of the business profit of the Bank.

Any surplus arising out of the CSR activities shall not form part of the business profit of a company and shall be ploughed back into the same project or shall be transferred to the



Unspent CSR Account and spent in pursuance of CSR policy and annual action plan of the company or transfer such surplus amount to a Fund specified in Schedule VII, within a period of six months of the expiry of the financial year.

Any excess spending on CSR against the requirement of Section 135(5) of the Act, may be set off against the said requirement to spend u/s 135(5) up to immediate succeeding three financial years, subject to the following conditions:

- (i) the excess amount available for set off shall not include the surplus arising out of the CSR activities, if any,
- (ii) the Board of the company shall pass a resolution to this effect.

The CSR amount may be spent by the Bank for creation or acquisition of a capital asset, which shall be held by -

- (a) a company established under section 8 of the Act, or a Registered Public Trust or Registered Society, having charitable objects and CSR Registration Number; or
- (b) beneficiaries of the said CSR project, in the form of self-help groups, collectives, entities; or
- (c) a public authority:

Provided that any capital asset created by the Bank prior to the commencement of the Companies (Corporate Social Responsibility Policy) Amendment Rules, 2021, shall within a period of 180 days from such commencement comply with the requirement of this rule, which may be extended by a further period of not more than 90 days with the approval of the Board based on reasonable justification.

8. Supervision

The Bank's CSR activities will be driven by a dedicated CSR team under the guidance and support of senior functionaries, in particular, the MD & CEO. The CSR Committee would play a significant role in ensuring that the CSR Policy is embedded across the Bank's operations and the CSR initiatives are in line with this Policy.

9. Formulation

The Corporate Social Responsibility Committee shall:

- a. formulate, review and recommend to the Board, a Corporate Social Responsibility Policy which shall indicate the activities to be undertaken by the Bank as specified in Schedule VII of Section 135 of the Companies Act 2013;
- b. formulate Annual Action Plan and recommend the amount of expenditure to the Board.

Provided that the Board may alter such plan at any time during the financial year, as per the recommendation of its CSR Committee, based on reasonable justification to that effect;

The CSR Committee shall ensure transparent monitoring for effective implementation of the projects / programs/ activities proposed to be undertaken by the Bank.



Monitoring mechanisms will include site visits, meetings and progress/status reporting by the project teams.

The audit of the beneficiary units/institutions ("**Beneficiary Audit**") will be conducted after a period of one year from the date of grant of funds to ensure optimal end use of the grant. Such audit reports will be placed before the CSR committee for review & comments.

10. Monitoring & Reporting

The CSR Committee would be responsible for monitoring CSR initiatives, progress on approved projects and shortfalls in achieving the Annual Action Plan. The Bank to provide a progress report to the CSR Committee, which would inter alia include the following:

- 1) Achievement since last progress report in terms of coverage compared to the target.
- 2) Achievement of the year-to-date in terms of coverage compared to the target, plans to overcome shortfalls if any and support required from the CSR Committee/Board to overcome the shortfalls.
- 3) Actual year-to-date spends compared to the budget and reasons for variance.
- 4) Report on the implementation of the CSR Policy and its effectiveness
- 5) Area-wise expenditure on account of CSR
- 6) Disclosures on CSR as required to be incorporated in the annual results of the Bank.

An annual report of the significant CSR activities and achievements will be reported as part of the director's report and as per any other statutory and regulatory reporting requirements. The Bank, having average CSR obligation of ten crore rupees or more in the three immediately preceding financial years, shall undertake impact assessment, through an independent agency, of their CSR projects having outlays of one crore rupees or more, and which have been completed not less than one year before undertaking the impact study. **The impact assessment reports shall be placed before the Board and shall be annexed to the annual report on CSR.**

The Bank undertaking impact assessment (if any), may book the expenditure towards Corporate Social Responsibility for that financial year, which shall not exceed five percent of the total CSR expenditure for that financial year or fifty lakh rupees, whichever is less.

The aggregate expenditure on CSR activities shall also be disclosed by way of notes to accounts.

11. CSR Programs/Projects

The Bank is supportive of the involvement of its employees in its CSR initiatives and in community activities/charities of their choice, and will therefore proactively engage with employees to solicit their active involvement in the Bank's CSR programs. All the projects or programs activities shall be as per areas or subjects as specified in Schedule VII under Section 135 of the Companies Act, 2013.

The CSR Committee will consider and approve (in line with the guidelines given below), CSR projects/programs to be undertaken during the year:



- a) the Bank will ensure that its CSR projects are non-discriminatory in nature and do not have any restrictive political or religious affiliations;
- b) the programs/ projects will be within the areas recommended / listed by the CSR Committee and mentioned in this Policy;
- c) the programs/ projects will be beyond business as usual;
- d) the programs/projects will be implemented within the country and preferably in areas where the Bank has its presence;
- e) programs/projects that integrate business models with social and environmental priorities and processes in order to create shared value will be encouraged;
- f) the Bank will consider programs/projects closely linked with the principles of sustainable development;
- g) programs/projects shall maintain arm's length distance between the employees of the Bank or their family members or those that are conducted /undertaken exclusively in pursuance of the normal course of business;
- h) any surplus, generated out of the CSR activities of the Bank, will be reinvested back into the CSR Initiatives of the Bank;
- i) Further, as advised vide the General Circular No. 10/2020 dated March 23, 2020; General Circular No. 15/2020 dated April 10, 2020; General Circular 01/2021 dated January 13, 2021; General Circular 05/2021 dated April 22, 2021, General Circular 09/2021 dated May 05, 2021 and General Circular 13/2021 dated July 30, 2021 issued by Ministry of Corporate Affairs, Government of India the Bank may use its CSR fund to spend for various activities related to COVID-19, as directed by the Ministry of Corporate Affairs from time to time, wherever it qualifies as an eligible CSR expenditure.

12. Disclosure

The Policy, composition of CSR Committee and Projects approved by the Board shall be disclosed on the website of the Bank and reference thereof shall be given in Board's Report of the Bank.

13. Review and Revision

The Committee shall review the policy annually and make necessary revision taking into account and incorporating various amendments to the CSR rules and applicable laws, if any, and would be placed before the Board for their approval.



Annexure-1

Thematic areas of CSR intervention

The possible thematic area of CSR intervention shall be health, vocational training, backward forward linkage, employment creation, financial awareness, education and environment protection. This will be reviewed from time to time by the CSR Committee and specific initiatives under these will be undertaken in line with this Policy to meet the overall objectives of these interventions.

1. Financial education

Financial awareness initiatives are aligned with Utkarsh's mission to support underprivileged and underserved segments of the population by providing financial and non-financial services in a socially responsible, sustainable and scalable manner. Financial education program is aimed at building financial decision making capabilities in the targeted segments through right information, instructions and advices.

Category: Companies Act -2013, Schedule VII (ii) promoting education, including special education and employment enhancing vocation skills especially among children, women, elderly and the differently abled and livelihood enhancement projects

2. Health

UWF's health initiatives is intended to provide free primary health services, awareness and counselling to the low income households in the targeted geographies. Outpatient services are provided as a part of the initiative. The program is implemented in collaboration with selected hospitals ensuring the quality of health service under the strict supervision of healthcare professionals and practitioners. Two approaches namely regular and mobile van polyclinics has been adopted for extending health services.

Category: Companies Act -2013, Schedule VII (i) Eradicating hunger, poverty and malnutrition, promoting health care including preventive health care' and sanitation including contribution to the Swach Bharat Kosh set-up by the Central Government for the promotion of sanitation and making available safe drinking water.

3. Skill training and livelihood enhancement

Employment is an integral part of the business environment which leads to overall economic and social development of local communities by discharging our social responsibilities in a sustainable manner. Under this Policy, vocational and skill training activities are undertaken with an objective to build the capacity, provide technical knowhow, credit and market linkages facility to the underprivileged and underserved target groups in low income geographies to enable them to enhance their household income. The aim of this initiative is to encourage entrepreneurial activities among the poor, with the focus being on providing the family with an additional source of income.

A growing economy like India requires a large and skilled workforce. The Bank's skill training



initiatives will aim at training and capacity development of youth and women from economically weaker sections of society, and to empower them to gain access to opportunities for sustainable livelihood and growth.

The Bank will support technical training courses, skill development centers, non-formal vocational programs aimed at creating livelihood opportunities, soft skills training aimed to facilitate integration into mainstream and soft loans for self-financing of training. Under the scope of this initiative, the Bank will also support upgrading skills and capacity building of farmers by introducing innovative methods of cultivation and creating market linkages.

Category: *Companies Act -2013, Schedule VII (ii) promoting education, including special education and employment enhancing vocation skills especially among children, women, elderly and the differently abled and livelihood enhancement projects.*

4. Promoting blood donation

Aimed at addressing the very critical issue of the availability of blood, this initiative is currently one of the major areas in which the Bank and its employees are actively engaged. The Bank will continue to conduct blood donation drives and will expand the same to support the setup of 'Blood Storage Units' in rural locations that do not have a blood banks, to ensure supply of blood.

Category: *Companies Act -2013, Schedule VII (i) Eradicating hunger, poverty and malnutrition, promoting health care including preventive health care and sanitation including contribution to the Swachh Bharat Kosh set-up by the Central Government for the promotion of sanitation and making available safe drinking water.*

5. Environmental sustainability

The Bank is sensitive towards its role in ensuring environmental sustainability, ecological balance and conservation of natural resources and will pursue projects that conserve resources and enhance environment such as renewable energy and energy efficiency.

Category: *Companies Act -2013, Schedule VII (iv) ensuring environmental sustainability, ecological balance, protection of flora and fauna, animal welfare, agroforestry, conservation of natural resources and maintaining quality of soil, air and water including contribution to the Clean Ganga Fund set-up by the Central Government for rejuvenation of river Ganga.*

6. Promoting education

Education is one of the building blocks of any nation. With the aim of having 'every child in school and learning' the Bank's initiatives will aim at mainstreaming children and improving the quality of education they receive. A multitude of initiatives such as educational sponsorships to students belonging to economically/socially/physically challenged categories, supporting the infrastructure or running cost of reading programs, libraries, supportive classes, computers, science laboratories, etc. will be undertaken to create a conducive learning environment and to promote learning. Within the scope of education, programs aimed at bridging the skill gap, in particular in the banking industry, and transforming candidates into job ready professionals will also be covered.



Category: Companies Act -2013, Schedule VII (ii) promoting education, including special education and employment enhancing vocational skills especially among children, women, elderly and the differently abled and livelihood enhancement projects.

7. Eradicating poverty

The Bank recognizes the need to reach out to those at the bottom of the pyramid by providing them with need based assistance. The Bank will also encourage employees to continue to contribute to society by undertaking projects in their respective areas.

The Bank encourages employees to donate a part of his/her salary for contribution to eligible funds. The Bank may consider contributing a matching amount and whereby such combined amount may be donated along with the employee/s to a cause of his/her/ their choice. These causes may include providing rations/nutrition, medical care, supporting education, etc.

Category: Companies Act -2013, Schedule VII (i) Eradicating hunger, poverty and malnutrition, promoting health care including preventive health care and sanitation including contribution to the Swach Bharat Kosh set-up by the Central Government for the promotion of sanitation and making available safe drinking water.

8. Sanitation

The Bank shall work towards improving/providing sanitation facilities for communities/schools.

Category: Companies Act -2013, Schedule VII (i) Eradicating hunger, poverty and malnutrition, promoting health care including preventive health care and sanitation including contribution to the Swach Bharat Kosh set-up by the Central Government for the promotion of sanitation and making available safe drinking water.