



***CORPORATE SOCIAL RESPONSIBILITY***  
***NPCI/NQMS/CSR/PO-01***

## **Document History**

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## Introduction

CSR covers the entire process by which an organisation approaches, defines and develops its relationship with stakeholders for the common good, and demonstrates its commitment in this regard by adoption of appropriate strategies and projects. The CSR is not charity or mere donations but a way of going beyond business as usual, creating shared value and contributing towards social and environmental good.

The core element of CSR is the continuing commitment by NPCI to ethical principles and protection and care of the environment whilst improving the quality of life of all stakeholders including local communities and society at large. NPCI aims at creating shared value for all stakeholders involved in our CSR journey.

## Objective

NPCI's business philosophy highlights the theme of respect and collaboration. NPCI has undertaken CSR with the basic aim of contributing towards easing distress and aiding in advancement of society while engaging with stakeholders thereby becoming a socially responsible corporate citizen. Through a series of interventions NPCI seeks to mainstream economically, physically and socially challenged groups and to draw them into the cycle of growth, development and empowerment. This policy will be applicable to NPCI and all its subsidiaries

## Scope

Ministry of Corporate Affairs (MCA), in exercise of its powers under sub-section (3) of Section 1 of the Companies Act, 2013 and vide Notifications dated 27th February, 2014, has appointed 1st April, 2014 as the date, on which Section 135 and Schedule VII of the Act has come into force. Further, MCA vide Notification dated 27.2.2014, has notified Companies (Corporate Social Responsibility Policy) Rules, 2014, to be effective from 1st April, 2014. The CSR Policy has been prepared by National Payments Corporation of India (NPCI) in line with the provisions of Section 135 of the Companies Act 2013 and will be executed basis the present state and all future amendments to Section 135 and Schedule VII of the Companies Act, 2013.

The CSR amendment effective from 22nd January, 2021 is a clear transition from “Comply or Explain (COREX)” to “Comply or Pay Penalty (COPP)”. A number of changes have been introduced for carrying out CSR activities including changes with respect to treatment of unspent CSR funds, ‘unspent CSR account’, ‘transfer to Fund specified under Schedule VII, National Unspent CSR Fund, detailed annual report on CSR, CFO certification, impact assessment, defining ‘ongoing projects’, limiting administration cost to 5% etc. The Ministry of Corporate Affairs allowed any type of COVID-19 spending particularly in preventive healthcare or sanitation and disaster management to be covered under CSR expenditure. MCA has issued a fresh circular on 22<sup>nd</sup> April, 2021 mentioning that CSR funds for setting up “makeshift hospitals and temporary Covid care facilities” would be treated as an eligible CSR activity.

These changes have been accommodated in the CSR policy and shall apply to all CSR initiatives, projects, programme, and activities undertaken by NPCI. This Policy shall serve as a guiding

document to help identify, execute, and monitor CSR projects in keeping with the spirit of the Policy.

## Acronyms and Definitions

Acronym/ Term	Description
CEO	Chief Executive Officer
CSR	Corporate Social Responsibility
MCA	Ministry of Corporate Affairs, Government of India
MD	Managing Director
NGO	Non-Governmental Organization
NPCI	National Payments Corporation of India
UC	Utilization Certificate
IA	Implementing Agency

## Policy

### Vision Statement

NPCI's business philosophy is predicated on inclusion and sustainability and highlights the theme of respect and collaboration. Through a series of interventions NPCI seeks to a) mainstream economically, physically and socially challenged groups and draw them into the cycle of growth, development and empowerment through education leading to livelihood and b) Encourage and create sustainable conservation by supporting research, capacity building and projects to avoid, mitigate and reduce the negative impact created by anthropogenic factors on our environment.

### Purpose of the Policy

NPCI is committed to identifying and supporting programs and projects aimed at:

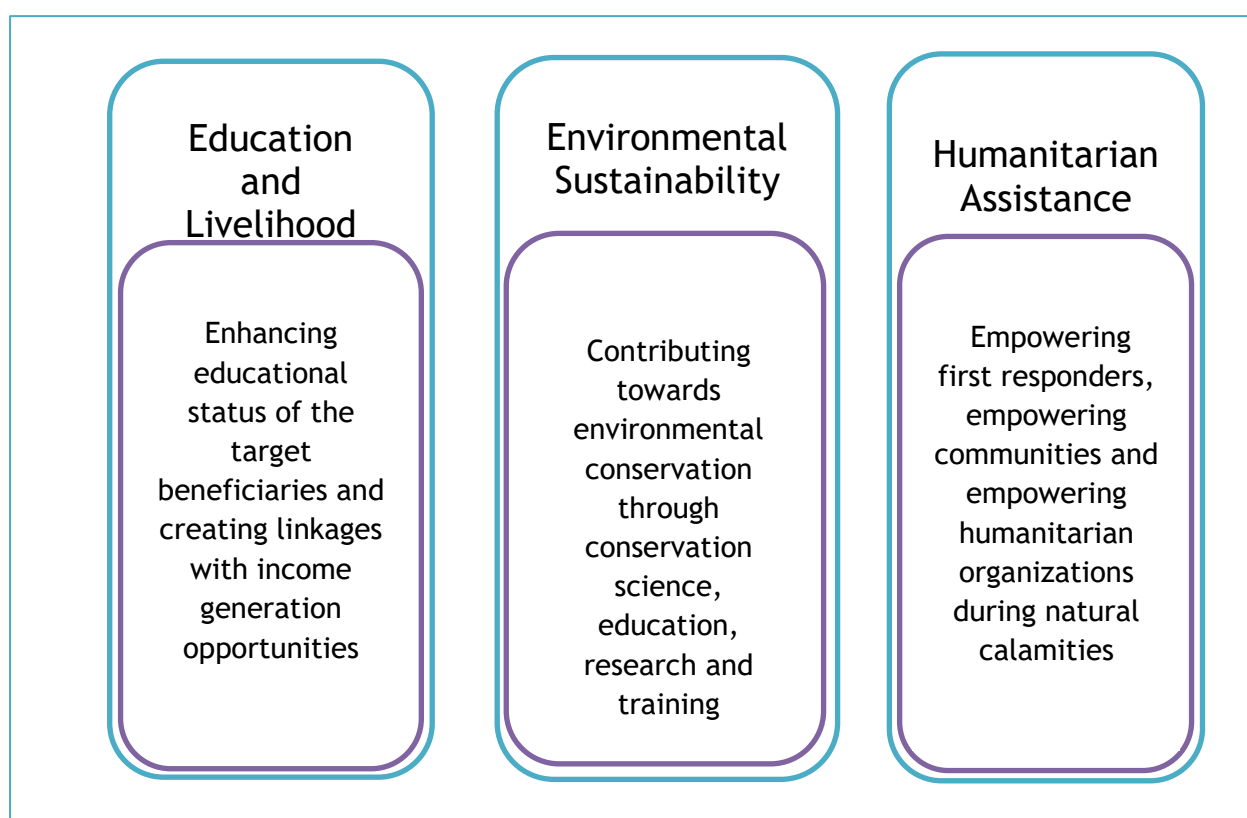
1. Developing and advancing the community, in particular, those at the bottom of the pyramid which are unequally endowed/enabled, and also
2. Encourage and create sustainable conservation by supporting research, capacity building projects, and reducing negative impact on the environment.

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 CSR policy serves as a self-regulating mechanism for the Company's CSR activities and enable adherence to laws, ethical standards, and international practices in this regard. This policy is applicable, with immediate effect, to NPCI.

### CSR Framework at NPCI

NPCI demonstrates its alignment with the CSR laws by contributing to the economic and social development of the communities and safeguarding the environment. While these two components are universal and will be at the center of most initiatives, there are various components which make up this huge canvas. NPCI interventions are focused on 3 core themes:



### Education and Livelihood

NPCI believes that every individual is entitled to the Right to Education. In addition to educating masses by providing schemes, projects and activities for inclusion of and greater access for those excluded or with limited access to education. NPCI aims to undertake initiatives that will enhance the educational status of underserved sections of society. While lifting the status and standard of those weakest in these areas, we will also endeavor to take the best and make them even better. Additionally, support towards education for the underprivileged will be looked at in a way that platforms/programs are developed to ensure our holistic involvement in providing support to meritorious students to pursue their education (secondary and higher) till completion.

The aspiration of any individual is to become an educated and learned citizen of the country and in turn earn a livelihood which can help him/her create opportunities for development of self and the community. We endeavor to create linkages that will attempt to do the above in a manner that

addresses the need for educational support, which is also linked to income generation, including livelihoods, and strengthens the financial status of the beneficiaries.

### **Environmental Sustainability**

NPCI believes in sustainable development and is committed to the conservation of the environment as a responsibility to present and future generations of the country and the planet. We endeavor to address the support for sustainable conservation through projects in conservation science, research, education and training.

Under this focus area, NPCI aims to:

1. Build capacities of communities and of critical stakeholders in protecting India's rich biodiversity.
2. Ensuring sustainable development of resources integral to the wellbeing of India's biodiversity and
3. Create mitigation parameters for pressing environmental challenges

### **Humanitarian Assistance**

India has been vulnerable to natural disasters on account of its unique geo-climatic conditions. Floods, droughts, cyclones, earthquakes and landslides have been recurrent phenomena and India has witnessed a number of natural disasters impacting millions of people. The loss in terms of private, community and public assets has been astronomical. In the event of a major natural catastrophe or crisis situation, being a socially responsible corporate citizen, NPCI reaffirms its commitment to join hands with the government, community and civil society in providing relief assistance to communities/regions which are impacted by natural disasters. NPCI seeks to assist humanitarian relief efforts in a manner that benefits the nature of the event and its impact on the region in which it has occurred.

Natural disasters erode away not just at the financial and infrastructural resources of the country but also degrade the quality of life of individuals and communities directly and indirectly impacted by natural calamities. NPCI will ensure adequate response is provided in the manner as stated below:

1. Immediate humanitarian relief directed towards people impacted (immediate response)
2. Rehabilitation of people and communities impacted by the natural calamity (long term response)

### **NPCI CSR Partner Guidelines**

NPCI endeavors to create programs that create sustainable impact on its beneficiaries and geographies. For the same, NPCI will partner with:

1. Registered NGO/Trust/Society/Foundation or any not-for-profit implementing agency that has expertise/inclination towards areas of focus that aligns with NPCI's 3 areas of intervention and is compliant with the law of the land and has an established track record of at least 10 years in carrying on activities in the related area.
2. A registered Company may also be partnered with subject to clear satisfaction of "no commercial benefit" and "no conflict of interest" criteria. The intent of funding, supporting

projects and programmes to ensure that benefit to society is the primary outcome and no undue intended or unintended “profit or commercial benefit outcome” is created for the company we partner with.

3. Partnerships with corporate CSR entities which share alignment with NPCI’s values and themes for programs aimed at achievement of NPCI’s CSR objectives.
4. NPCI will not form partnerships with any Registered / NGO / Trust / Society /Foundation or any entity wherein there is a Related Party Transaction with any member of the said entity.
5. Implementing Agency should ensure that the roles, responsibilities and membership committee and/or Board or other decision making bodies are clearly defined and documented and the information is accessible for all the stakeholders.
6. Implementing Agency should ensure adequacy of in-house expertise to ensure accountability in the system.
7. It is the ethical and legal obligation of the Implementing Agency that it shall use the grant in an efficient and planned manner.
8. Implementing Agency should give appropriate acknowledgment and prominence towards NPCI’s branding for implementation activities in NPCI funded projects.
9. W.e.f 01.04.2021 registration of such entity shall be mandatory by filing form CSR 1. Unique CSR registration number shall be generated for each entity.
10. In addition to registration under respective act, registration under provision of section 12 A & 80 G of the Income Tax has been made mandatory.

## Budget

The Board shall allocate the budget for CSR activities. It shall also ensure that Management undertakes to ensure that the allocated budget amount is spent in CSR initiatives as undertaken by NPCI as per CSR Policy, guidelines and specific approvals accorded by the Board.

All the utilization certificates, agreements, invoices with actual spend will be diligently documented and periodically audited and reviewed. In case entire budget is not spent in a financial year, Unspent amount related to ongoing project to be transferred within a period of thirty days from the end of the financial year to a special account to be opened by the company in that behalf for that financial year in any scheduled bank to be called the Unspent Corporate Social Responsibility Account (UCSRA). For example, such amount remaining unspent (ongoing project) for the current financial year shall be transferred to UCSRA latest by 30<sup>th</sup> April of next financial year . The amount transferred to UCSRA has to be utilized for project within 3 years, otherwise shall be transferred to a fund specified in Schedule VII.

Unspent amount not related to ongoing project: where amount doesn’t relate to any ongoing project, then in case of failure to spend the same, will require carrying forwarding of the same to a Fund specified in Schedule VII, within 6 months of the close of financial year, in addition to disclosure of reason for not spending in Board Report. For example, amount remaining unspent (other than ongoing project) for current financial year shall be transferred to Schedule VII fund latest by 30<sup>th</sup> September of next financial year.



## **Roles and Responsibilities of the CSR Team**

1. To carry out due diligence before execution of any project approved by the CSR Committee of the Board (attached as Annexure)
2. Due diligence process shall include analyzing below mentioned details of prospective Implementing Agency (IA):
  - Audited financial statements of last 3 years
  - Annual Project Report of last 3 years
  - PAN of Implementing Agency and of Board members/Trustees
  - 80 G/ 12 A of the Income tax Act
  - Details of Board members & regularity of Board meetings
  - To ensure declaration of any conflict of interest with NPCI
3. To be the central co-coordinating point for handling NPCI's overall CSR programs across the company.
4. To interface with the various organizational units internally and externally to ensure effective implementation of projects undertaken.
5. To ensure proper utilization of funds through screening of UCs (Utilization Certificate) and other financial documents and reporting on actual field implementation through quarterly field visits
6. To ensure that any deviation of budget/timeline/quality of work is reported to the Chief of HR in a timely manner
7. Interface with the Board CSR Committee to obtain necessary approvals and resolutions as may be required.
8. Reporting to the Management on all progress made in the CSR interventions throughout the year.
9. To plan the annual budgets for CSR activities to be undertaken.
10. To get the audit done for all projects under implementation
11. To maintain transparency in project monitoring by maintaining a dashboard on the NPCI website

## **Activities not applicable as CSR**

The below activities will be not undertaken or considered under the ambit of CSR projects or as part of any CSR initiatives:

1. Financial literacy and inclusivity programs
2. Activities that significantly benefit the employees of the company.
3. Contribution of any amount directly or indirectly to any political party under section 182 of the act.

4. Any activity undertaken by the company outside India (except for training of Indian sports personnel representing any State or Union territory at National level or India at International level).
5. Activities undertaken in pursuance of normal course of business of the company (except COVID 19 related R&D up to the financial year 2022-23, subject to certain conditions).
6. Activities supported by the companies on sponsorship basis for deriving marketing benefits for its products or services.
7. Activities carried out for fulfilment of any other statutory obligations under any law in force in India.

### **Governance Mechanism**

The governance for the CSR interventions of NPCI will be headed by the Board Level CSR Committee. NPCI's CSR activities will be driven by dedicated CSR team under the guidance and support of senior functionaries in particular MD & CEO. The Board level Committee will meet at least twice a year (October/November and April/May) to review the implementation of CSR projects/programs. CSR team will be responsible for the execution of the decisions taken by the Board Level CSR Committee and will ensure on ground implementation.

### **Monitoring and Reporting**

The CSR team and/or an external impact assessment and monitoring partner approved by the CSR Committee of the Board would be responsible for monitoring approved projects, which may include site visits, independent beneficiary reviews and impact analysis. This will be done based on the milestones and success indicators, defined for the project together with the Implementing Agency.

It will be the responsibility of the Implementing Agency to provide the project progress report and the Utilization Certificate on a Quarterly basis or as required by NPCI.

CSR Team will conduct impact assessment and monitoring visit of the project sites on a quarterly basis and submit a visit report on the basis of milestones/achievements submitted by Implementing Agency and actual findings.

Project spend against the allocated budget should be strictly monitored and any actual/likely spend overflow/deviation must be reported to the CSR Committee. Any further expenditure must be approved by the CSR Team and Chief of HR before further progress.

NPCI will report on significant CSR activities as part of its Director's Report. The reporting format would be the same as prescribed in the rules notified by the Ministry of Corporate Affairs.

NPCI will undertake impact assessment, through an independent agency, of 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.

### **Amendment to the policy**

NPCI reserves its right to amend or modify the Policy in whole or in part, so long as it is not inconsistent with the provisions of the Companies Act 2013 and Rules as laid down by the Ministry of Corporate Affairs, Government of India.

## Annexure A

### CSR Projects/Programs listed for implementation

[Ref Section 135(3) (a) and (b)]

Sr. No	CSR Projects or activity identified	Sector in which the project is covered	Projects or Programs (1) Local area or other  Specify the state and district where projects or programs were undertaken	Amount outlay (budget) project or program wise	Amount spent on the project or programs  Sub-heads:  (1) Direct expenditure on projects or programs.  (2) Overheads	Cumulative expenditure upto the reporting period	Amount spent: Direct or through implementing agency

### Part A (Domain for which proposal is submitted)

#### Domain

**Instructions:** Select from 1] Education 2] Health 3] Environmental Sustainability 4] Livelihood and 5] Rural Development.

1	Domain	
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### Part B (Organisation Details)

#### Contact Details

**Instructions:** Please include PIN codes in address, provide land marks if any in the address. Please also ensure that the mobile/telephone number, e-mail address is provided. This will make easy to contact you in case of any query in the proposal.

1	Name of organisation	
2	Address for Correspondence	
	City	
	PIN	
	State	
	Telephone Number(s)	

	<b>Website</b>					
3	<b>Founder of organisation</b>					
4	<b>Founded in (mmm-yy)</b>					
5	<b>Head of the Organization</b>					
	<b>Mobile Number</b>					
	<b>e-Mail</b>					
6	<b>Contact person name</b>					
	<b>Mobile Number</b>					
	<b>E-Mail</b>					
<b>Registration Details</b> <b>Instructions:</b> Please provide the act under which the organization is registered, along with date of registration. Please also share the PAN, 12A, 80G and FCRA registration (if you have). Please kindly share the date of validity dates for 12A, 80G and FCRA. Please also ensure that you have shared scanned copies of all these certificates and shared with NPCI Representative. Send the same with proposal if not shared earlier.						
7	<b>Whether registered or not?</b>					
	<b>If Yes, under what Act?</b>					
	<b>Registration Number</b>					
	<b>Registration Date</b>					
8	<b>PAN No.</b>					
9	<b>12A Certificate</b>					
10	<b>80 G certificate</b>					
11	<b>FCRA Registration no.</b>					
<b>Bank details</b> <b>Instructions:</b> Please provide details of the account where you would want to receive grant if the proposal graduates to a successful grant						
<b>Details</b>		<b>Non FC Account</b>			<b>FC Account</b>	
12	<b>Account name</b>					
13	<b>Bank name</b>					
14	<b>Bank address</b>					
15	<b>Account No.</b>					
16	<b>MIRC</b>					
17	<b>IFS Code</b>					
18	<b>Type of account</b>					

## Part C (Organisation's Profile)

### Background Details

**Instructions:** This section is to document the work of the organization so far. Please make sure that you provide all details about organizations work. While we appreciate you sharing details, please avoid the text that is repetitive.

19	<b>Work Areas</b> (Write work areas broadly e.g. Elementary education, Livelihoods , Skill building, School management, etc.)	<b>Areas of work-1</b>	
		<b>Areas of work-2</b>	
		<b>Areas of work-3</b>	
		<b>Areas of work-4</b>	
		<b>Areas of work-5</b>	
20	<b>Number of Staff</b> (Permanent staff)		
21	<b>Geographic area</b> (Write names of geographic areas where you work. Do not provide socio-demographic profile here.)		
22	<b>Projects executed</b> (Provide list down your completed/ongoing projects for the past 5 years. You can be detailed but avoid repetitions.)		
23	<b>Impact achieved</b> (Very precisely mention the impact achieved in last 10 years.)		
24	<b>Team size</b> (Permanent + Project based + Consultants + Volunteers)		

#### Details of completed grants

**Instructions:** This section is to document the details of completed grants during 10 financial years. Please provide names of the donors of grants completed in last financial years. Write the donor wise grant amount. Write one donor per row in order of grant end period. *Add rows if required*

25	<b>Grant Period</b> (From-To)	<b>Names of Donors</b>	<b>Grant amount</b>
<b>Details of Top 5 completed grants during the FY 2017-18</b>			
A	FY 2017-18		
B	FY 2017-18		
C	FY 2017-18		
D	FY 2017-18		

E	FY 2017-18		
<b>Details of ongoing grants</b> <b>Instructions:</b> This section is to document the details of ongoing grants. Please provide names of the donors of ongoing grants. Write donor wise grant amount. (One donor per row)			
26	<b>Grant period</b> (From-To)	<b>Names of Donors</b>	<b>Grant amount</b>
<b>Details of Government awarded grants &amp; Individual donors</b> (In last financial year) <b>Instructions:</b> This section is to document the details of Government and Individual donors. Please provide amount received from Central Government, State Government and individual donors during last financial year.			
27	<b>Grant received from government</b>		
28	<b>State Government</b>		
29	<b>Central Government</b>		
30	<b>Grant received from individual donors</b>		
<b>Accounting Practices, Audits and Turnover</b> <b>Instructions:</b> This section is to document the details of Accounting practices and annual turnover.			
31	<b>Accounting practices and Audits in place (Yes/No)</b>		
32	<b>Audit reports for last 3 years (Available/Not Available)</b>		
33	<b>Annual turnover (2017-18) (in Rs.)</b>		
34	<b>Annual turnover (2016-17) (in Rs.)</b>		
<b>Awards/Achievements/Recognition</b> <b>Instructions:</b> Provide details of awards and recognition the organization has received.			
35	<b>Awards/Recognitions received so far</b>		
<b>Funding Partner References</b> <b>Instructions:</b> Provide at least three name and contact details of three persons from your existing or past donors			
36	<b>References</b>	1	
		2	
		3	
<b>Priority Areas for Funding</b>			

**Instructions:** During the course of time you must have identified some priority areas where more funding is required to achieve greater and sustainable impact. Mention such priority areas here.

37

### Board Members and Meetings

**Instructions:** Please provide details of the NGO Board and its members. Attach the brief details of the board members as an annexure –

38 Number of Board members

39 Names of board members

40 Frequency of Board meetings

41 Last three board meetings held as per schedule (Yes/No)

## Part D-1 (Proposed Intervention)

### Detailed Proposal

**Instructions:** This section is for you to provide all the details about proposed intervention. Please try to be as specific as possible while providing details. Avoid repetitions.

1	<b>Program Title</b> (Write a clear program title here)		
2	<b>Program Period</b> (Write the proposed start and end date in MMM-YYYY format e.g. APR-2018)	<b>From:</b>	
		<b>To:</b>	
3	<b>Program Outcome</b> (Write a clear program outcome/s here.)		
4	<b>Geographical area of work</b> (Provide name of area where you propose the intervention. DO NOT provide socio-demographic details of the geographic area here )		
5	<b>Program Context</b> (Write the program context here. Provide details about intervention area, socio-demographic details, need for the intervention. Use existing data support the need for intervention. References/source of data being used to justify the need for program/setting program context has to be provided)		
6	<b>Beneficiaries</b>	Direct	Indirect



	(List down the beneficiaries of the program. Also very clearly write number of direct and indirect beneficiaries.)		
7	<b>Program Implementation strategy</b> (Use this section to mention all the details of program like the conceptual framework, Implementation model, implementation phases, different activities, the outputs and outcomes, etc. Provide as much details as possible.)		

8. Work Plan (Instructions: Duplicate the table if the proposed program is a multi-year engagement with NPCI)

## 9. Logical Framework Analysis

Deliverables		Particulars		Year 1 – FY 2020-21			
Outcome 1:				Q1	Q2	Q3	Q4
Outcome 2: Retention of girls in school							
# School Management Committee (SMC) formalized/re-formalized	SMC formalization						
# School Management Committee members trained	Training of SMC members						
Objectives (What do we want to achieve)	Interventions (How are we going to achieve the objective)	Verifiable Indicator (How are we going to measure change)	Means Of Verification (How do we verify the output)	Direct and Indirect 9.Beneficiaries (Who is impacted directly and indirectly via our interventions)			

## 10. Program Risk and Mitigation

Risk	Mitigation

11	Program Monitoring & Evaluation Strategy	
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	(Use this section to write program monitoring and evaluation strategy.)	
12	<b>Sustainability and Replicability</b> (Write how you think the program intervention is sustainable and replicable. Write 'Not Applicable' if this section does not apply to your intervention.)	

## Part D-2 (Proposed Budget)

Financial details		
1	<b>Program Budget</b> (A detailed budget is to be submitted in the prescribed format along with work plan. Write the total budget amount in rupees here.)	
2	<b>Co-funding(Yes/No)</b> (Write 'Yes' if you are seeking co-funding from some other donor for the proposed intervention. If you propose this intervention to NPCI as a sole funder then write 'No'.)	
3	<b>If Yes, Amount and name of the donor</b> (Write the amount under co funding for the proposed intervention from other donor if you have answered 'Yes' in the question above.)	

**IMPORTANT:** Submission of project proposal is for Evaluation and Due Diligence purpose only, not necessarily for funding.

