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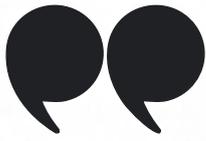
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Note: The list of acronyms used in this report is provided at the end of the document.



**Meaningful progress lies in bridging divides, reducing disparities, and ensuring equitable access to opportunities for all sections of society.**

**A.M. Naik**

Founding Chairman, LTPCT



*Dear Friends,*

At Larsen & Toubro Public Charitable Trust (LTPCT), we are guided by an unwavering belief in an equitable society, one in which there is neither, nor should there be, a nation for the privileged and another for the rest. Meaningful progress lies in bridging divides, reducing disparities, and ensuring equitable access to opportunities for all sections of society. The ethos of giving back is intrinsic to our identity and firmly embedded in our organisational values.

LTPCT has experienced significant growth since its inception. What began as a seed initiative supported by employee contributions has evolved into a credible and trusted institution, earning the confidence of partners and donors. This sustained trust has enabled LTPCT to broaden its reach and implement programmes that are impactful, scalable, and sustainable, thereby creating long-term value for the communities we serve.

LTPCT's strategic focus areas - **Health, Education, Livelihoods, Skill Development, Water, Sanitation and Hygiene (WASH)**, address critical and interrelated needs of underserved communities. Our flagship Comprehensive Community Development Programme (CCDP) adopts an integrated, lifecycle based approach, encompassing all focus areas across age groups to ensure enduring and holistic transformation.

Currently operational in two states, LTPCT has consciously adopted a depth-over-breadth approach. This strategy enables meaningful community engagement, effective last-mile outreach, and the delivery of development interventions that are responsive, inclusive, and sustainable.

Together, we remain steadfast in our commitment to reducing inequities, empowering communities, and advancing a more inclusive and sustainable India.

*Warm regards,*

A.M. Naik

Founding Chairman, Larsen & Toubro Public Charitable Trust

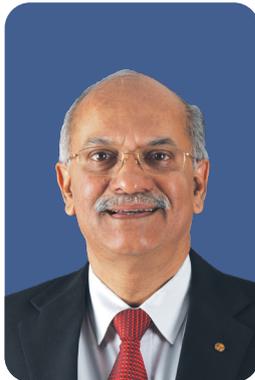


# BOARD OF TRUSTEES

**Mr. A. M. Naik**  
Founding Chairman



**Dr. K.J. Kamat**  
Managing Trustee



**Mr. K. Ramakrishnan**  
Chief Executive  
Skill Development Mission



**Mr. R. Govindan**  
Senior Vice President  
Corporate Finance &  
Enterprise Risk Management

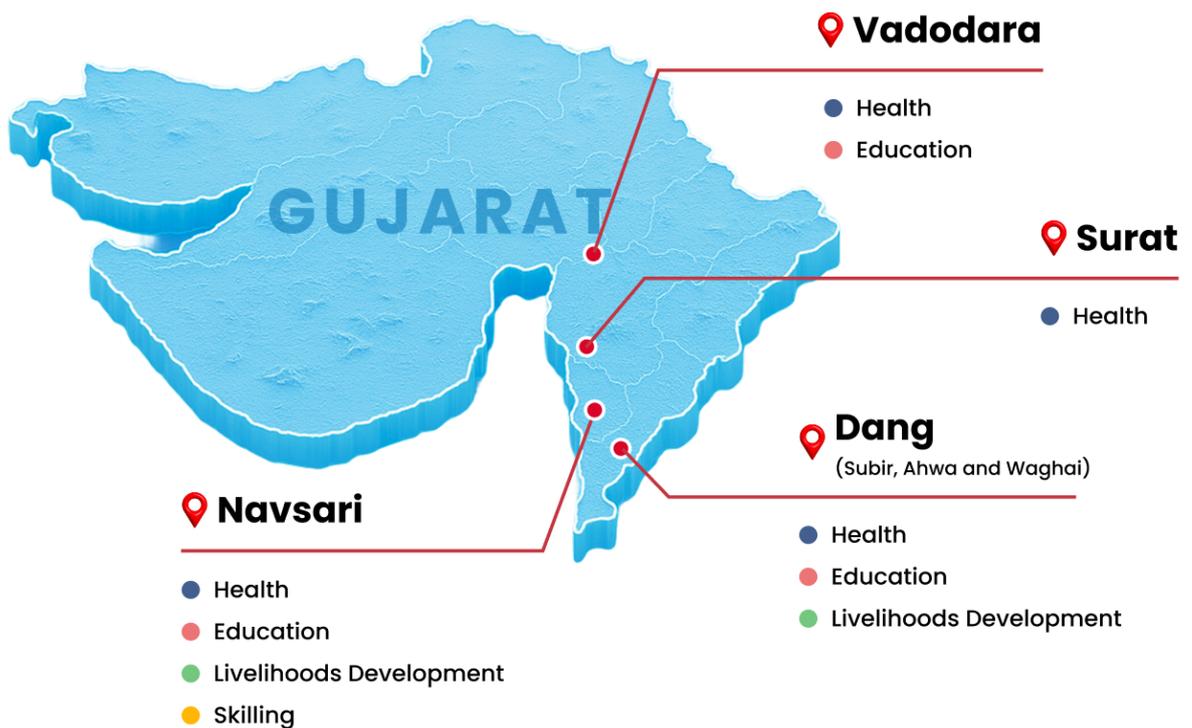
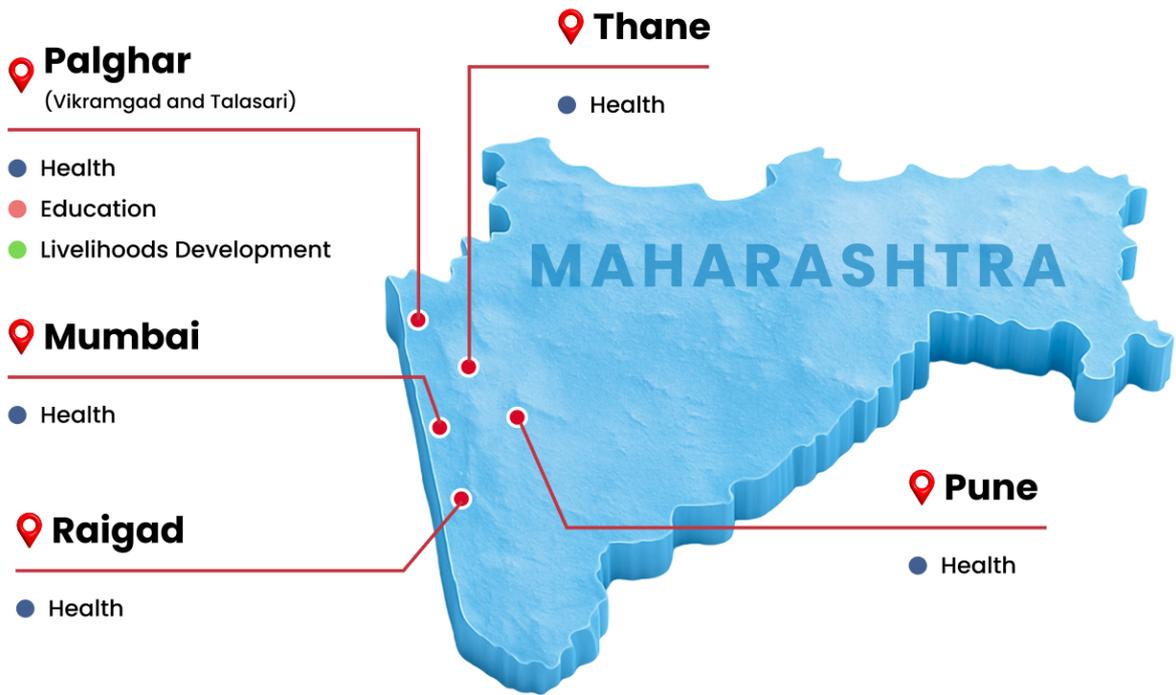


**Mr. T. Sriraman**  
VP & Head  
Residential Buildings



**Mr. Sanjay Desai**  
Advisor  
Central Services, Hazira

# Our Reach



# Lives Touched

A year of meaningful reach

**3,70,360**

Education

**6,46,974**

Health

**97,538**

Livelihoods Development

**6,257**

Skill Development

**10,58,128**

Total Reach



\* Figures represent cumulative program reach; overlaps across programs and themes may exist.



# Our Philosophy

## Our Commitment to Deep, Community Rooted Change

In keeping with LTPCT's anchored philosophy, our work in 2024-25 did not expand geographically, instead, it strengthened existing engagements. Remaining present in the same districts and blocks allowed continuity with local governance systems, strengthened community ownership, and preserved institutional memory, all essential components of resilient development.

This long-term approach ensures that progress is not episodic, it becomes generational.

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### Stay Small, Work in Depth

Our role is not to create parallel systems, it is to strengthen existing ones. By remaining purposefully focused rather than geographically expansive.

### Serve the Underserved

Our interventions are rooted in districts with large tribal populations, limited service penetration, weaker learning outcomes, and high livelihoods vulnerability. The goal is not coverage, it is access where it matters most.

### Work with the Last Mile

We prioritise blocks where distance , geographical, infrastructural, financial, or social, is a barrier to opportunity. This includes remote tribal villages, migrant communities, seasonal livelihood-dependent households, vulnerable groups requiring targeted support.



**EARLY CHILDHOOD CARE AND EDUCATION (ECCE)**

Holistic early development with focus on FLN.

Age: 3-6 years



**SCHOOL READINESS**

Smooth transition into formal schooling.

Age: 4-6 years



**REMEDIAL EDUCATION & SCIENCE PROGRAM**

Bridging learning gaps in core skills.

Age: 8-16 years



**JOYFUL ENGLISH**

Engaging activity-based English learning.

Age: 6-10 years



**LIFE SKILLS THROUGH SPORTS**

Teamwork & resilience via Handball & Chess.

Age: 6-14 years



**SCHOLARSHIP SUPPORT**

Access to govt. scholarships & exams.

Age: 6-12 years



**RESULT IMPROVEMENT**

Targeted support for 10th board exam success.

Age: 14-16 years



**COMPUTER LITERACY**

Basic digital skills & safe tech use.

Age: 6-18 years



**FINANCIAL VOCATIONAL SKILLS**

Accounting, Tally & job readiness.

Age: 16-18 years



**MIGRATION SUPPORT CENTRES**

Education continuity for migrant children.

Age: 6-14 years



**SECOND CHANCE PROGRAM**

Education continuity for school dropout women.

Age: 18+ years

**1. MOTHER & CHILD HEALTH (MCH)**

Nutrition, high-risk pregnancy care, growth monitoring, and malnutrition management.



**2. SCHOOL HEALTH PROGRAM**

Check-ups, referrals, mental health support, and hygiene & nutrition awareness.



**3. HEALTH SKILLING PROGRAM**

General Duty Assistant (GDA) training for women with placement support in healthcare services.



**4. COMMUNITY HEALTH CENTRES (CHCs)**

Subsidised care, diagnostics, and specialised services for underserved communities.



**5. MOBILE HEALTH UNITS (MHUs)**

Doorstep primary care, Non-Communicable Disease (NCD) screening, and referrals.



**6. HEALTH CAMPS (URBAN SLUMS)**

General and specialised screenings with strong referral linkages.



**7. CENTRE FOR SPECIAL CHILDREN**

Offers support including diagnostics, therapies and physical aids.



# 01

## AGRICULTURE SUPPORT

Improved practices for vegetable and crop cultivation to enhance yields.



# 02

## WATER RESOURCE DEVELOPMENT

Solar lift irrigation, farm ponds, check dams, drip irrigation, MFO, gabion structure and land levelling.



# 03

## INSTITUTIONAL & CAPACITY BUILDING

Strengthening Community Based Organizations (CBOs) and community governance and sustainable ownership.



### Livelihoods Programs Overview

# 06

## ACCESS TO SOCIAL ENTITLEMENTS

Enable access to social empowerment programs, government schemes, entitlements and welfare services.



# 05

## MARKET LINKAGES

Collection centres and buyer linkages established to enhance domestic and export-import market access and ensure better price realization.



# 04

## ANIMAL HUSBANDRY

Livestock development, animal management practices and animal health services.

This approach enables deeper engagement within selected geographies.

### EARLY LIFE & FOUNDATIONS

Focus on early childhood education, school readiness, maternal and child health, nutrition, early growth support, and strengthening public health systems for holistic development.

### SCHOOL AGE & ADOLESCENCE

Promote remedial learning, joyful classrooms, digital literacy, life skills, school health, mental well-being, preventive care, and hygiene awareness programs.

### YOUTH & WORKING AGE

Support livelihoods through skill training, agriculture, water resources, employability, and job placement.

### HOUSEHOLDS & COMMUNITY SYSTEMS

Strengthen livelihoods through FPOs, water development, SHGs, market linkages, and improve health access via CHCs and mobile outreach.

### SOCIAL PROTECTION & EMPOWERMENT (CROSS-CUTTING)

Enable access to social empowerment programs, government schemes, entitlements, welfare services, and provide migration and vulnerability support.

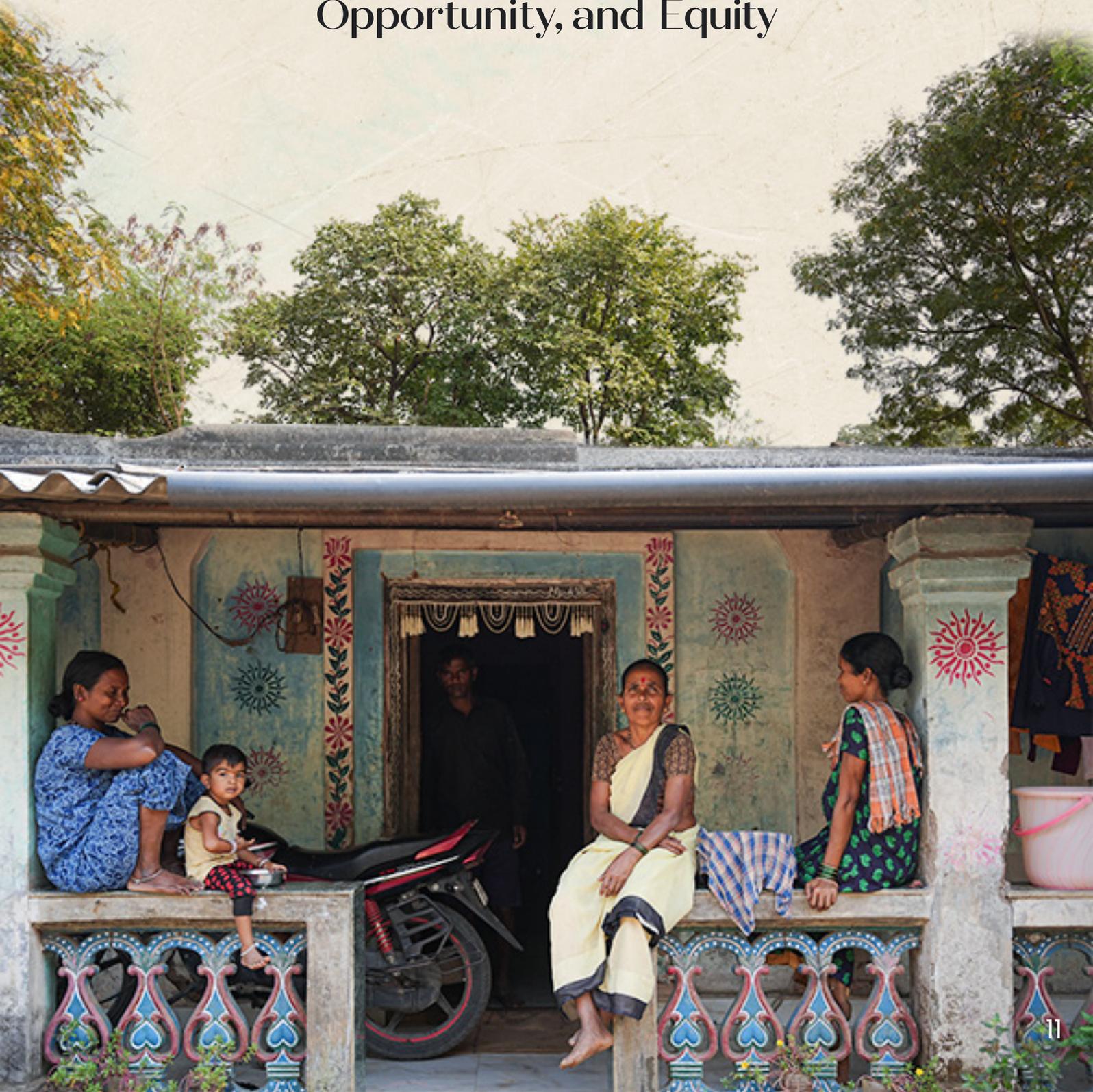
### WASH & COMMUNITY INFRASTRUCTURE (CROSS-CUTTING)

WASH and sanitation infrastructure, hostel renovation, Anganwadi upgradation, and computer enabled learning facilities across schools and communities.



# Vikramgad, Maharashtra

An Aspirational Block  
Strengthening Access,  
Opportunity, and Equity



# Vikramgad

is one of Maharashtra's Aspirational Blocks identified by NITI Aayog under Palghar District, home to predominantly tribal communities where access to public services continues to evolve. The geography is rich in culture and natural resources, yet many households remain dependent on seasonal labour, rain-fed agriculture, and limited income opportunities.

For children and youth, education and employment pathways are often interrupted by migration or limited access to learning and skilling resources.

Women and elderly groups continue to face barriers in health access, preventive care, and entitlements. Despite these challenges, Vikramgad represents a region of possibility, where communities are deeply motivated to learn, adapt, and improve their future.

LTPCT's work in Vikramgad is built to strengthen these pathways, helping families access education, skill-based opportunities, livelihood support, healthcare, and social security systems. The focus remains long-term: enabling systems that ensure every generation progresses further than the previous one.



# Lives Touched In Vikramgad

## Thematic Area - Education

ECCE

2,948



Second Chance

660

Transitional Classes

1,632

Remedial Classes

2,860



Life Skills through Sports

5,487



Joyful English

15,246



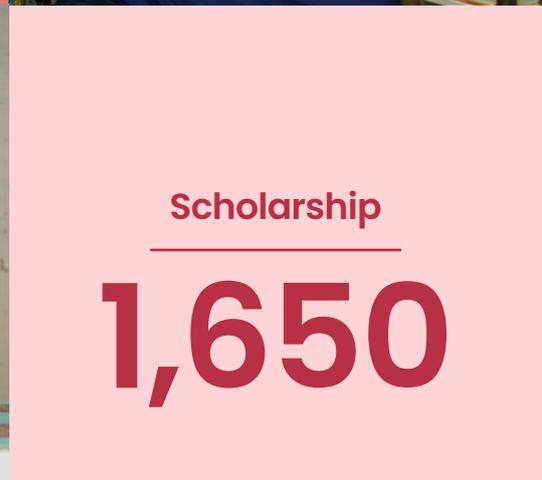
Science Program

24,702



Scholarship

1,650



Digital Skills

25,005



Lives Benefitted  
Infrastruture Development

2,662



## Thematic Area - Health

Mobile Health Units

39,208

School Health Programs

45,818

Maternal & Child Health

25,868

## Thematic Area - Livelihoods

Vegetable Cultivation

4,180

Drip Irrigation

2,860

Migration Reduced

544

## Lives Benefitted From

Solar Lift Irrigation

154

Land Levelling

220

Farm Ponds

26

## Access To Social Entitlements

Community  
Change-Makers

220

Beneficiaries

9,675

Barren Land converted  
in Agri Land (in Acres)

290





## From Constraints To Confidence: Raj's Academic Breakthrough

Raj Kailas Morgha, a Grade 7 student from S.B.G.S. School in Alonde, grew up in a modest tribal household in Vikramgad. His father farms a small piece of land, and his mother manages the home. With limited resources and a monthly household income of just around ₹20,000, Raj, like many children in last-mile tribal communities, struggled with access to structured academic support.

Raj enjoyed school, but concepts often felt abstract, and there was no one at home who could help him navigate doubts. When he enrolled in the academic support sessions under the Comprehensive Community Development Programme, things slowly began to change. Through consistent practice, problem-solving exercises, and a supportive learning environment, Raj began building confidence. He asked more questions, attempted new challenges, and even started helping peers during sessions.

In 2024, he appeared for the Maharashtra Pradnya Shodh Pariksha, an exam considered challenging in the region. Raj scored 148/300, securing the top position among Grade 7 students across 25 schools in Vikramgad.

Raj now dreams of becoming a police officer, a goal he voices proudly. "Earlier, I felt nervous to try. Now I feel I can do anything if I practice," he says with a smile.

## A Safe Pregnancy With The Right Support: Vibhuti's Story

When 25-year-old Vibhuti learned she was expecting her first child, she was excited but unaware of the nutrition and medical care required during pregnancy. In the early months, she avoided iron and calcium supplements, believing she didn't need them. By the fifth month, her haemoglobin level dropped to 9.2 g/dl, and she fainted due to anaemia, a turning point for her and her family.

The Maternal and Child Health team visited her regularly along with the ASHA worker. They explained patiently and repeatedly the importance of the first 1,000 days, nutrition, antenatal check-ups, and safe delivery planning.

With continuous follow ups and motivation, Vibhuti began taking supplements, eating nutritious food, and attending all scheduled check ups.

On 9 May 2025, she delivered a healthy baby boy weighing 3 kg at Ideal Hospital, Posheri. Both mother and child are healthy, and Vibhuti now confidently practices exclusive breastfeeding.

“I didn't know how important these things were. Now I do and my baby is healthy because of it,” she shares proudly.



## Growing Together: A Farmer Collective That Changed The Local Market

For years, small farmers in Vikramgad sold their produce through middlemen, earning very low returns. Mr. Dipak Baraf, a farmer supporting a family of five, earned so little from selling cluster beans at ₹25–30 per kg that he often struggled to cover household needs.

Through focused group meetings and mobilisation efforts under the LTPCT Livelihoods Programme, Dipak and other farmers formed the Baraf Parivar Kuladaivat Farmer Producer Group (FPG). Soon after, a Vegetable Procurement Centre was established in Vikramgad, allowing farmers to sell directly to Agricultural Produce Market Committee (APMC) buyers.

With collective negotiation, market linkages, and training on quality and pricing, everything began to shift.

---

### **Within a year:**

- **Over 87 metric tons of vegetables were procured**
- **165 farmers participated**
- **Selling price increased to ₹45–55 per kg**
- **The FPG earned ₹21,339 in commission, strengthening sustainability**

Farmers now earn more, avoid exploitation, and have confidence in collective action.

“

Dipak reflects, “Earlier we sold alone and earned little. Now we stand together, and the market listens.”

”



# Subir, Gujarat

Building Self-Reliant  
Aspirational Block



# Subir,

located in the forested belt of Dang District, Subir remains one of Gujarat's most remote and underserved tribal regions. Spread across scattered hamlets with difficult terrain, limited infrastructure, and constrained access to public services, the community continues to face systemic barriers in health, education, and income stability.

LTPCT's work in Subir is guided by a long-term, deep engagement approach, prioritising access, continuity, and equity. Through the Comprehensive Community Development Programme (CCDP), the work focuses on ensuring children remain in school, families access essential healthcare, and livelihoods become resilient enough to reduce migration and financial vulnerability.



# Lives Touched In Subir

## Thematic Area - Education

Science Program

18,022



Teachers Training

1,890

Digital Skills

20,610



Internet Connectivity

2,300



Digital Skilling to Community

4,577

Enhancing Learning Outcomes

12,276



Digital Literacy for Youth & Digital Awareness

2,218



Infrastructure Development

977



# Thematic Area - Health

School Health Program

57,121



Maternal & Child Health

5,623

# Thematic Area - Livelihoods

Vegetable Cultivation

2,829

Drip Irrigation

1,113

Farmers Connected through  
Institution Building

1,290

Migration Reduced

488



Animal Husbandry

563

Access to Social Entitlements

Community Change-Makers

251

Beneficiaries

10,401

Barren Land converted  
in Agri Land (in Acres)

124

Lives Benefitted From

Solar Lift Irrigation

343

Land Levelling

1,232

Gabion Structure

343

Restoration of  
Check Dam

259

## A Safe Place To Learn:

# How The Migration Support Centre Changed Childhood

Before the Migration Support Centre (MSC) was established in Jamanyamal Village, families migrated seasonally for labour, and children often travelled with them staying in temporary shelters, missing school, and losing learning continuity. In November 2024, with the support of LTPCT, an MSC was set up to ensure children could remain in their village, continue schooling, and grow in a safe environment. Today, 31 children, from

preschool to Grade 8, live and learn in this space. A trained caretaker supports daily routines, while an educator provides evening learning sessions and academic reinforcement. Children receive nutritious meals, participate in play and reading activities, and follow structured study habits, many for the first time.

Parents now choose to migrate without their children, confident they are safe, supported, and studying.



A mother shared

“Earlier she stayed at worksites. Now she sleeps in a clean bed and goes to school every morning. We never imagined this.” The MSC has reduced school dropouts, strengthened attendance, and restored childhood dignity, one child at a time.



## From Uncertainty To Income Stability: Arunaben's Shift To Vegetable Farming

For years, Arunaben from Gavdahad Village and her husband relied on small landholding agriculture, earning just enough during monsoon crop cultivation to survive. After the harvest, they migrated to Maharashtra as woodcutting labourers working long hours in unsafe forests, often exhausted and worried about their family's future.

Through the CCDP Sankalp programme, Arunaben was selected to receive support under the Solar Mini Lift Irrigation initiative. Along with reliable irrigation, she received guidance on crop planning, bio inputs, and water efficient farming. She cultivated Cluster Beans and Valor Beans for the first time, and the results were transformative.

She harvested:

### **Crop Total Production Earnings**

- **Cluster Beans 950 kg - ₹1,08,000**
- **Valor Beans 2,660 kg - ₹3,19,200**
- **Total Income Earned - ₹4,27,200**

She also accessed essential benefits such as a ration card, Aadhaar correction, and other entitlements. Today, the family no longer migrates; they cultivate their own land year-round and are able to save for future investments.

“Now our children see us working at home, not leaving the village,” she says with pride.



## Growing Opportunity At Home: Sumanben's Journey To Self-Reliance

Migration was once a seasonal routine for 32-year-old Sumanben from Chaukiya Village. Her family travelled to Surat each year to cut sugarcane, work that was strenuous, uncertain, and poorly paid. The children missed months of schooling and continuity in care.

She joined the program and with seed support, exposure visits, and on ground guidance, she planted 2,000 bitter gourd saplings. The harvest exceeded expectations.

She earned ₹1,10,000 in a single season, saving nearly ₹70,000 after expenses, significantly more than her migration based income. Encouraged by her success, she diversified into chilli and brinjal farming, supported by drip irrigation through a government scheme. The family now farms together, stays home year round, and looks ahead with stability.

“

She reflects, “Earlier, we survived. Now, we are growing.”

Her field now stands as a demonstration farm for neighbouring households, proof that with the right support, income and dignity can grow close to home.

”



# Vansda, Gujarat

Enhancing holistic  
development through  
health, education and  
livelihoods intervention



# Vansda

Block, situated in Navsari District of Gujarat, is home to a predominantly tribal population living across scattered settlements and forested terrain. Access to consistent public health services, quality schooling, and structured livelihoods opportunities has historically been limited shaped by geography, seasonal employment patterns, and low institutional penetration.

Over the last year, LTPCT continued to work closely with local institutions, service providers, and communities to strengthen delivery systems and expand access to essential services. Program efforts focused on supporting government systems, improving continuity in learning, making health services accessible, and supporting farmers to adopt climate resilient practices and improved market linkages. With community trust deepening and frontline platforms gaining confidence, Vansda is transitioning from outreach based delivery to participatory ownership, where trained teachers, farmers' groups, village health workers, and youth now form the backbone of our intervention.



# Lives Touched In Vansda

## Thematic Area - Education



### Science Program

10,903

## Thematic Area - Health

### Mobile Health Units

25,519

### Maternal and Child Health

38,157



## Thematic Area – Livelihoods

Vegetable Cultivation

3,432

Drip Irrigation

132

Farmers Connected  
through Institution  
Building

720

Animal Husbandry

2,745



Barren Land converted  
in Agri Land (in Acres)

768

Access to Social Entitlements  
(Beneficiaries)

22,282

Migration Reduced

9,143

### Lives Benefitted From

Solar Lift Irrigation

211

Gabion Structure

66

Farm Ponds

66

Restoration of Check Dam /  
Earthen Dam Desilting /Repair

150

Masonry Field Outlet (MFO)

101

## Growing Stability & Hope: Jayantibhai's Journey To Income Resilience

For years, Jayantibhai Chhaganbhai Chavadhari, a small farmer from Kandha Village, worked as an agricultural laborer to support his family of four. His income fluctuated with the seasons, and despite long hours in the field, progress felt distant. Providing for his children's schooling or improving his home seemed beyond reach.

Everything changed when Jayantibhai joined the CCDP programme and was introduced to creeper cultivation, a method that maximizes space, improves yield, and connects farmers to better market access. Motivated and determined, he set up a mandap structure and planted pointed gourd across five gunthas of his land.

Within six months, the transformation was clear. He harvested 1.08 tonnes of produce, earning ₹70,600, and continued production projected his annual income to ₹1,27,200. With increased confidence, he independently invested in micro irrigation, ensuring better water efficiency and long term sustainability.

For the first time, his hard work translated into real security. Jayantibhai used his earnings to build a pucca home and support his children's education choices, once postponed.



## A Return Home: How Sustainable Farming Helped Nareshbhai Rebuild His Life

For Nareshbhai Navshebhai Chavadhari of Chondha Village, life once meant leaving home to work long hours in Vapi's industrial units. Earnings were low, and time with family was rare. He worried often, not about work, but about the moments he was missing as a father.

When the CCDP-IV programme introduced sustainable farming training in his village, Nareshbhai attended out of curiosity. What he heard was crop diversification, improved cultivation practices, and reliable market access felt like a turning point.

With guidance, he cultivated ivy gourd on 5 gunthas and tomatoes on another 5 gunthas. Soon, the land he once saw as insufficient became a source of dignity and stability.

---

### ***His first season yielded:***

- **650 kg ivy gourd ₹32,500**
- **668 kg tomato ₹13,360**
- **Additional creeper harvest ₹30,000**

Today, Nareshbhai no longer travels away for work. The uncertainty has been replaced by a predictable crop cycle, steady income, and evenings spent at home with his children.



## Strength, Independence, And A Second Beginning The Story Of Sunitaben Chauhan

When Sunitaben Jivanbhai Chauhan lost her husband in 2019, her world changed overnight. With three children to raise and only rainfed land to rely on, survival became a daily negotiation. She worked hard, but income remained uncertain and dreams for her children felt increasingly distant.

Her journey shifted when she joined the CCDP-IV programme, receiving training in creeper cultivation, improved dairy practices, and livestock management. With support, she planted 250 ivy gourd saplings, improved her farm's irrigation, and strengthened her existing dairy unit.

- ₹33,000 from ivy gourd
- ₹10,000 from vegetables
- ₹19,000 monthly through dairy.

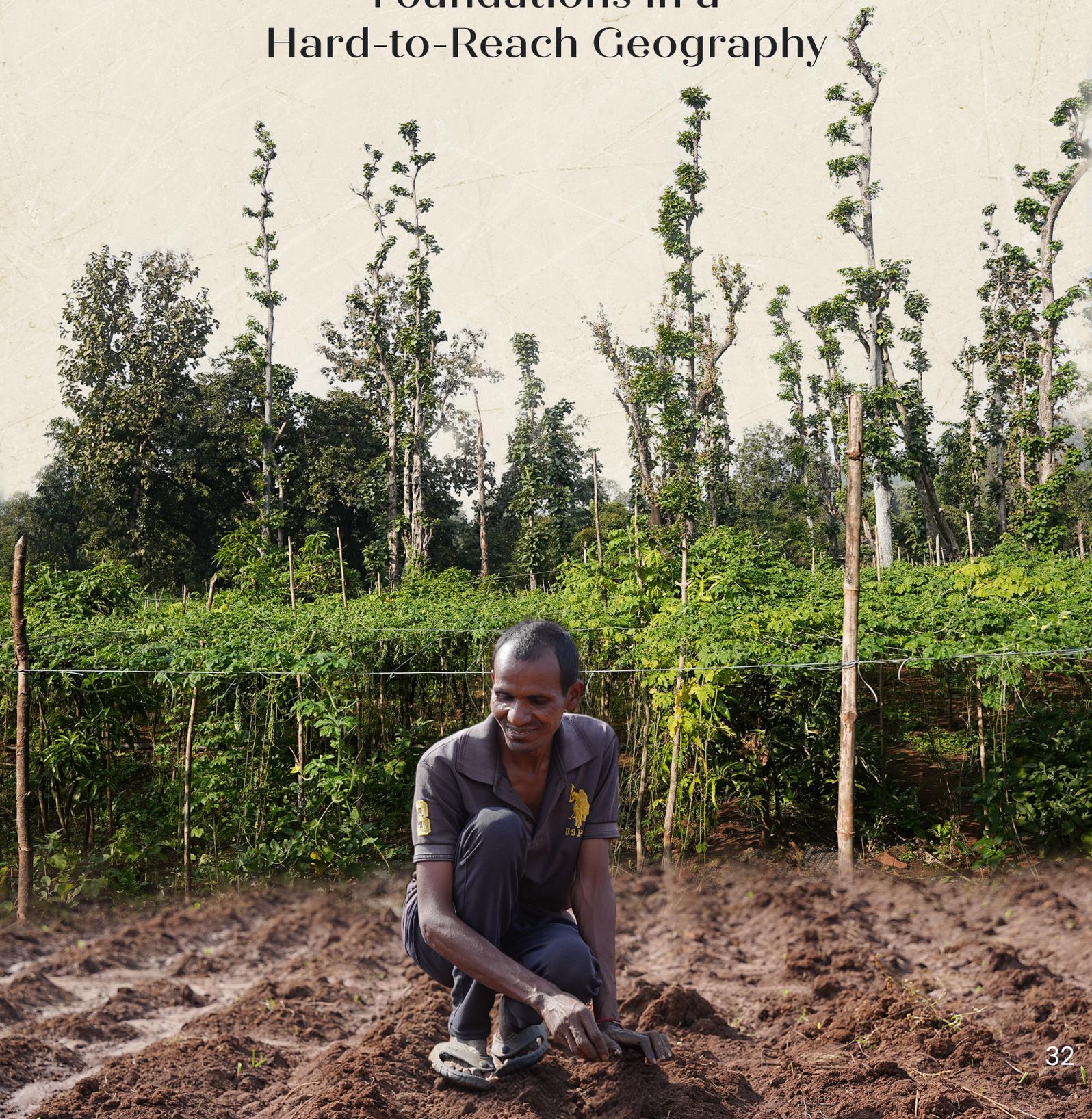
Her annual income rose from ₹25,000 to ₹62,000, more than double. Today, Sunitaben has repaired her home, invested in farm systems, and sends her children to school confidently.

***She is now recognized as a role model in her community, not for what she received, but for how she rebuilt.***



# Ahwa, Gujarat

## Strengthening Foundations in a Hard-to-Reach Geography



# Ahwa

Block, located in the Dang District of Gujarat, is predominantly tribal with communities living across forested and dispersed hamlets. Historically, limited irrigation infrastructure, dependence on monsoon crops, and absence of structured livelihoods opportunities resulted in seasonal migration primarily to sugarcane belt regions. For many households, income security meant long periods spent away from home under challenging working conditions, often limiting access to education, healthcare, and community services. In 2024–25, program efforts in Ahwa continued to focus on enabling local livelihoods systems rooted in agriculture, irrigation access, and institutional strengthening. Through improved water access, solar-powered irrigation, vegetable cultivation, and support for livestock-based livelihoods, families are increasingly shifting from wage-based migration to stable income generation closer to home. Foundational work in capacity building, farmer training, demonstration plots, and institutional platforms has helped strengthen confidence and ownership within the community. Supported households are reporting increased crop cycles, improved agricultural diversity, and reduced reliance on external contractors or labor markets. At the same time, access to health interventions—particularly maternal and child health services—has improved preventive coverage and continuity of care. As more households transition away from distress migration and into sustainable livelihoods, the emerging shift in Ahwa reflects growing stability, strengthened wellbeing, and improved aspirations for the next generation.



# Lives Touched In Ahwa

## Thematic Area - Education



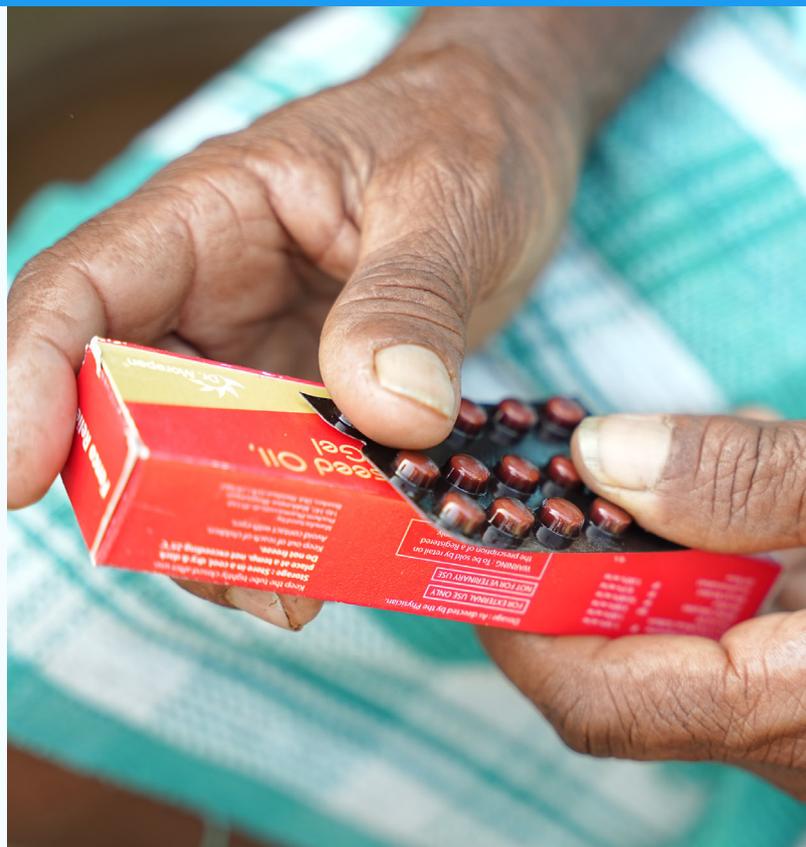
### Science Program

14,265

## Thematic Area - Health

### Maternal and Child Health

17,129



## Thematic Area - Livelihoods

Vegetable Cultivation

2,002



Drip Irrigation

928

Farmers Connected  
through Institution  
Building

1,200

Animal Husbandry

422

Barren Land converted  
in Agri Land (in Acres)

70

Migration Reduced

2,248

## Lives Benefitted From

Solar Lift Irrigation

273

Land Levelling

1,021

Restoration of Check  
Dam/ Earthen Dam / GS

119

## Access to Social Entitlements

Digital Change Makers

238

Beneficiaries

11,530



## Breaking The Cycle Of Bonded Labour: Shankarbhai's Path To Dignified Livelihoods

For years, Shankarbhai Lahau Bhai Thakre, a 40 year old tribal farmer from Taklipada Village, lived within a cycle he could never escape seasonal sugarcane migration. Every year, he and his family moved away for six months, working long hours under harsh conditions. Despite cutting nearly 20 tons per day with other labourers, the earnings were just enough to survive and repay debt never enough to progress. Life began to change when a solar powered irrigation pump was installed in his village under the CCDP programme. For the first time, Shankarbhai could irrigate his own land through a reliable, cost free water source. He diversified his crops planting vegetables like long beans, tomatoes, brinjal, and chilies creating income and food security from his own soil. Within three months, his earnings surpassed what he earned in a season of migration. More importantly, he stayed home. His children continued school, and his family no longer lived in temporary shelters near farms.

With quiet conviction he says: "If we give the same labour to our own land, we can build a better future than any labour contractor can offer." Today, Shankarbhai no longer migrates he cultivates, invests, and plans confidently for his family's future.



### सोलर सीस्टम उपयोगमां लेता पहेला नीचे दशविद्ये ध्यानमां लई सापचेती राजवी.

शुं न करवुं.

- सोलर सीस्टम उपयोगमां लेता पहेला नीचे दशविद्ये ध्यानमां लई सापचेती राजवी.
- सोलर पेनलनी साइ-साइड माटे इयारेय ब्रश तथा ञाडा कपडानो उपयोग न करवुं.
- वायरींग करेल छे ते तथा ञंकशन इयारेय पोतानी रीते न जोलवुं.
- ञे साईट उपर आग लागे तो इयारेय तेनी उपर पाणी न नां पडवुं आग ओलवपानो प्रयत्न करवुं.
- सोलर सीस्टमना इन्स्टीगनी अंदर लगाडेल उपकरणोने ञयां न करवुं.
- सोलर पेनल सीस्टमनी इन्स्टीगनी अंदर बाणक तथा डोरनो न करवुं.
- सोलर पेनलनी ञे हेतु माटे उपयोग करवानो छे. ते सिवाय ते न करवुं.

LARSEN & TOUBRO  
Public Charitable Trust

LARSEN & TOUBRO  
Public Charitable Trust

## Water, Stability, And A Second Chance: Jayeshbhai's Transformation Through Solar Lift Irrigation

For many years, Jayeshbhai Kalubhai Jadhav depended on rain fed agriculture and seasonal migration to support his family of six. The uncertainty of farming pushed him to sugarcane labour, leaving his village, Chaukiya, for months at a time. Though he tried using a diesel pump to irrigate his fields, the rising cost of fuel erased any potential profit.

Jayeshbhai became part of a Solar Irrigation User Group established under the intervention. Solar Lift Irrigation system allowed consistent and cost-free irrigation for the first time. With reliable water, Jayeshbhai expanded cultivation, diversified crops, and began growing bitter gourd, cowpea, and chili.

The results were transformative:

### ***Bitter gourd***

- ***Income: ₹90,000***
- ***Expense: ₹30,000***
- ***Net Profit: ₹60,000***

### ***Cowpea: ₹5,000 + household use***

### ***Upcoming Chili cycle***

- ***Estimated income: ₹1,50,000***

But beyond numbers, the greatest shift was personal – he no longer needed to migrate. His children now attend school consistently, and the family remains together year-round.

Reflecting on the change, he shares:

“Earlier, my work was far from home. Today, my work is my land and my family is with me.”

## A New Beginning Through Cultivation: Sumanben's Journey To Independence

For Sumanben Sandeepbhai Gavit of Chaukiya Village, agriculture once meant growing only traditional crops rice, nagli, vari and earning just enough to survive. To bridge gaps, her family migrated every year for sugarcane cutting, leaving behind their home and the possibility of stability.

With support from our intervention, Sumanben received training and a bitter gourd creeper kit along with support for drip irrigation. She planted 2,000 bitter gourd plants, nurturing them with confidence she had never considered before.

### ***Her first season brought:***

- **Income: ₹1,10,000**
- **Investment: ₹40,000**
- **Net savings: ₹70,000**

The impact was immediate migration stopped. She expanded cultivation to include 1,000 chili and 1,000 brinjal plants, anticipating earnings of ₹80,000–₹90,000. Today, Sumanben sees farming not as survival but as opportunity.

“She smiles and says: “We no longer leave our home to earn. We grow our income from our land.”



# Navsari Education

Building Futures through  
Education and Skill  
Development



# Navsari

the focal point for LTPCT's education and skilling interventions in Gujarat, continues to remain a key education intervention geography with programs focused on improving early childhood development, foundational skills, science learning, and academic performance. The initiatives are designed to strengthen learning environments both inside the classroom and at home supporting students, teachers, and parents through structured modules, teacher capacity building programs, and student engagement platforms.

Over the past year, the program supported students across government schools, anganwadi centres, and high schools, creating multiple touchpoints for learning reinforcement. The focus remained on developing conceptual strength, language abilities, confidence, and future oriented academic pathways through experiential learning, joyful english modules, and structured exam preparation programs. Complementing this, financial literacy and digital accounting training continued to expand opportunities for youth seeking career pathways in commerce and finance.

Through collaboration with schools, community institutions, and local Government functionaries, the education program in Navsari is fostering consistency, accountability, and encouragement around learning. The year reflects strengthened engagement, higher participation, and growing student confidence particularly among first - generation learners.



# Lives Touched In Navsari

## Thematic Area - Education

ECCE

3,300

Financial Literacy

9,315

Teachers Training

3,720



Joyful English

10,256

Science Program

54,318

School Result Improvement (SRIP)

1,299



## Thematic Area - Skilling

Skilling

6,257

## Urza's Journey: From Hesitation To High Achievement

Sixteen-year-old Urza Prakashbhai Lad from I.C. Desai High School always had the curiosity and motivation to learn, yet her exam results never reflected her true capability. Living with working parents and a younger brother, Urza was bright and expressive but struggled with study routines, confidence, and exam readiness.

Her learning journey shifted during a residential summer camp implemented under the School Result Improvement Programme (SRIP). The camp was structured with a disciplined routine starting at 4:30 a.m. and ending with night reflection sessions. The first week was overwhelming; she missed home and struggled with time management. But surrounded by supportive teachers and peers, she stayed and began leaning into the experience.

**Baseline assessments showed low subject readiness:**

- **Mathematics: 9/20**
- **Science: 11/20**
- **English: 4/20**

Through repeated practice, mentoring sessions, group learning, and confidence-building activities, Urza began strengthening her academic foundations and more importantly, her belief in herself.

**Her board exam results months later marked a turning point:**

- **Mathematics: 84**
- **Science: 85**
- **English: 84**
- **Overall Percentage: 87%**

Today, Urza is pursuing the Science stream and dreams of joining the Indian Navy. Once unsure and hesitant, she now speaks with clarity, confidence, and ambition an outcome built not only through academic support, but through mentorship and encouragement.



## Financial Literacy Supporting Career Access: Kajal's Professional Breakthrough

Kajal Gulabbhai Vishwakarma, a commerce graduate from Bilimora, always aspired to build a career in finance. While academically strong, lack of exposure to practical tools like Tally, GST processes, and digital accounting systems limited her employment prospects.

Through the Financial Literacy Programme, Kajal received free training and certification under the guidance of trainer Mr. Vishal Patel. His mentorship transformed her understanding from theory based learning to applied technical skills. Today, Kajal works with Jyoti Engineering Works, confidently managing GST, TDS, billing, compliance, and banking operations, roles once inaccessible to her. She now not only supports her family but stands as a role model for other young women seeking meaningful employment.

“I always knew I could succeed, I just needed someone to show me the path.”



## Small Habits, Big Change: Feni's Shift Toward Healthy Eating

At Nogama Pahad Anganwadi in Chikhli Block, little Feni was often seen happily eating packaged snacks. While cheerful and active, her frequent consumption of processed food raised concerns for Anganwadi Worker Bhavna Borsa. Bhavna first spoke to Feni, explaining in simple terms why packaged snacks were not healthy – but change did not come immediately. Understanding that habits begin at home, Bhavna visited Feni's family and spoke with her mother, Sarikaben, explaining the long-term risks and demonstrating easy homemade snack alternatives using Take Home Ration (THR).

Gradually, things shifted. With small recipe demonstrations, parent meetings, and continued encouragement, healthy food became a natural choice at home. Weeks later, the change became visible – Feni no longer asked for packaged snacks and confidently reminded her siblings to make better choices.

“

Her mother shares proudly: “I never realised such a small daily habit could affect her health. Now, she chooses fruits and homemade snacks on her own.”

”

This small shift reflects a larger transformation when learning moves from the classroom into homes and daily routines, change becomes lasting and community led.



# Anil Naik Technical Training Centre (ANTTC)

The Anil Naik Technical Training Centre (ANTTC), Kharel, Navsari, continued its commitment to providing equitable skilling opportunities for youth with limited access to formal education. Established as South India's first dedicated skilling centre for school dropouts, ANTTC enables young people to restart their learning journey, gain industry-relevant skills, and transition into dignified employment.

Through classroom instruction, hands-on training, and industry exposure, the centre builds technical competencies alongside essential life and soft skills such as communication, teamwork, discipline, digital literacy, and confidence. Its demand-driven approach, supported by strong industry partnerships, ensures alignment with evolving market needs, with placement opportunities across sectors including construction, renewable energy, manufacturing, automotive services, and beauty and wellness.

The year marked continued progress, higher student engagement, and ongoing expansion of training capacity and infrastructure to reach more learners across the region.



# Students Enrolled

Course / Sector	Students Trained
<i>Electrician</i>	116
<i>Auto Mechanic</i>	85
<i>Welder</i>	59
<i>Fitter</i>	99
<i>Solar Panel Technician</i>	239
<i>Solar PV Manufacturing</i>	232
<i>Office Assistant</i>	198
<i>Tally</i>	140
<i>Course on Computer Concepts (CCC)</i>	94
<i>Assistant Beauty Therapist</i>	62
<i>Sewing Machine Operator</i>	98
<i>Total Trained in 2024-25</i>	1,422
<i>Lives Touched</i>	6,257

## Milestones and Events

During 2024-25, the institution marked major milestones including a foundation stone ceremony for expansion into Electric Mobility and Smart Grid Systems, a successful industrial job fair, convocation celebrations, student led cultural tributes, Republic Day showcases, and the launch of a National Education Policy 2020 (NEP)-aligned youth empowerment programme supporting future - ready skills.



## Turning Fear Into A Future: A Journey Shaped By Skill And Self-Belief

From the tribal village of Vijalpore in Navsari District, Sumit Kamleshbhai Sharma turned hesitation into hope through skill training. Having completed his education till the 12th standard, Sumit grew up with widespread fears around welding and the challenge of leaving his village for an industrial hub like Hazira. Determined to support his family and build a stable life, he enrolled in the Welder Trade at the Anil Naik Technical Training Centre in 2024. Starting with limited technical knowledge and low confidence, his dedication soon set him apart. Today, Sumit works as a Trainee Welder at L&T Heavy Engineering, **earning ₹19,066 per month** with accommodation and benefits—supporting his family and inspiring other young people in his village to see skill development as a powerful path to a better future.

“

"I had no direction before joining this training. Today, I have a job, skills, and confidence. Thank you to my trainers and Anil Naik Technical Training Centre for showing me the path."

”



## From A Labourer's Son To A Skilled Maintenance Supervisor And Budding Entrepreneur

Growing up in Bilimora, Navsari District, Dhaval Lad was no stranger to financial hardship. With his father working as a daily wage labourer, limited resources shaped his early life, but not his ambitions. Determined to build a better future, Dhaval enrolled in the Electrician Trade at the Anil Naik Technical Training Centre, where he gained not only technical expertise in electrical work but also confidence, discipline, and professionalism. After completing his training, he began his career as a Maintenance Technician at Pengwin Electric with a salary of ₹12,000 per month, and through dedication and consistent performance, rose to the position of Maintenance Supervisor earning ₹16,000. Alongside his job, Dhaval completed his 10th examination and later underwent Schneider Electric Entrepreneurship Training, enabling him to take his first steps into solar installation projects. From humble beginnings to skilled leadership and entrepreneurship, Dhaval's journey reflects how skill, perseverance, and opportunity can truly change lives.

“

“This training gave me not just technical skills, but the courage to dream bigger and create opportunities for myself,” says Dhaval proudly.

”

## A Journey From Struggle To Strength – The Inspiring Story Of Hiral Rajeshbhai Nayka

Growing up in the small village of Velanpur near Mahuva, Hiral Rajeshbhai Nayka was raised in a family rooted in hard work and simple living. Her father, a farmer, and her mother, a homemaker, struggled to make ends meet. Although Hiral completed her 12th in Arts and dreamed of higher education, financial constraints forced her to pause her studies. Despite her sister stitching clothes from home and her brother taking up a job, the family continued to face hardship, strengthening Hiral's determination to contribute and change their future.

Her life took a turning point when she discovered the Anil Naik Technical Training Centre through social media. With free training, accommodation, and meals, AN TTC removed the barriers that once seemed impossible. Hiral enrolled in the Office Assistant short-term course and, over four months, gained skills, confidence, and self-belief under supportive trainers.

With AN TTC's placement support, she secured a job as an Assembly Line Operator at Blue Star Limited, earning ₹12,662 per month. Accepting the role meant leaving her village and moving into company accommodation, an emotional but courageous step. Today, nearly a year into her job, Hiral is a key financial support for her family and a role model for young girls in her village, proving that skill, courage, and opportunity can truly transform lives.



# Health Initiatives

Health services under LTPCT continued to evolve into an integrated network focused on accessibility, continuity, and dignity of care. With Mobile Health Units (MHUs) and five Community Health Centres (CHCs) located across Vadodara, Surat, Lonavala, Mumbai, and supported programmes including an Anti-Retroviral Therapy (ART) Centre in Mumbai, the approach ensures that essential healthcare reaches underserved communities irrespective of distance, income, or

These centres act as frontline touchpoints providing outpatient consultations, screenings, diagnostics, physiotherapy, and referrals. Vision care, mental health services, health camps, and specialised interventions such as cataract surgeries further expand access to services that communities often delay or forego due to cost, availability, or awareness.

Health skilling programmes and community counselling efforts continued to enable families to recognise symptoms early, adopt healthier habits, and navigate government health schemes confidently. These multiple layers of support work together to ensure that individuals experience care not only as treatment, but as rights-based access and long term wellbeing.



# Programme Reach 2024–25

Program Area	Beneficiaries Reached
<i>Mobile Health Units</i>	<i>1,44,337</i>
<i>Community Health Centres</i>	<i>1,70,130</i>
<i>Health Skilling</i>	<i>704</i>
<i>Health Camps</i>	<i>42,580</i>
<i>Curable Blindness Program</i>	<i>29,129</i>
<i>Mental Health Program</i>	<i>5,650</i>
<b>Overall</b>	<b>3,92,530</b>



\* Figures are non-mutually exclusive.

## A Simple Check A Life Rebalanced

When 67-year-old Mrs. AN arrived at Nirali A.M. Naik Charitable Health Care Facility, she was unable to eat or move independently after suffering a Left MCA stroke. Paralysis and swallowing difficulty left her fully dependent on her family for basic care. A situation that caused emotional stress and uncertainty about her recovery.

At Nirali Hospital, she received coordinated medical care, physiotherapy, and rehabilitation support. Her family was trained to assist her safely at home, ensuring continuity beyond the hospital walls.

With time, structured therapy, and encouragement, her condition improved significantly. She regained partial movement on her right side and, most importantly, the ability to eat independently, restoring dignity in her daily routine.



## A Quick Test A Life Brought Back On Track

For months, 35-year-old Manorama Rajdhir struggled with fatigue, breathlessness, and dizziness symptoms she could not explain. With limited time and limited access to care, her health continued to decline, affecting her ability to manage work and her home.

During a community health camp organised by L&T Realty in Goregaon, Manorama underwent a basic health screening, including blood tests and counselling. The results revealed severe anemia, with haemoglobin levels at 8.0 g/dL. She was provided iron supplements, guidance on nutrition, and scheduled follow-ups. Three months later, her haemoglobin improved to 11.4 g/dL. With increasing stamina and restored strength, Manorama returned to her daily routine with confidence.

“

“These camps changed everything for me. I finally understood what was wrong, and how to get better.”

-Manorama

”



\* The name and photography have been changed to maintain privacy.

## Support Beyond Treatment: A Child's Pathway To Inclusion

When six-year-old Zed Pathan was brought to the facility, his mother was searching for answers. Zed displayed symptoms she did not fully understand, and despite multiple attempts, no school would admit him.

During a consultation, counsellors identified signs of Down Syndrome and supported the family with:

- **Guidance on diagnosis**
- **Assistance in accessing a disability certificate and Unique Disability Identity Card (UDID)**
- **Information on government schemes**
- **Referral to speech therapy services**
- **Support in securing school admission**

With coordinated intervention, Zed was enrolled in Bal Bhavan, a special education centre, and the family received financial benefits, transport support, and medical entitlements. Today, Zed attends school regularly and is learning foundational skills in communication, behaviour, and hygiene. The shift has improved the emotional well-being of both the child and his family.



<b>FUNDS &amp; LIABILITIES</b>	<b>₹</b>	<b>₹</b>
<b>Trusts Funds or Corpus</b>		
Balance as per last Balance Sheet	2,93,78,39,548	
Corpus received during the year	4,90,77,400	
		2,98,69,16,948
<b>Other Earmarked Funds</b> (Created under provisions of the Trust Deed or Scheme or out of Income)		
Depreciation Funds		
Sinking Funds	-	
Reserve Funds	-	
Any other Fund	-	
<b>Loans - Secured or Unsecured</b>		
From Trustees	-	
From Others	-	
<b>Liabilities</b>		
For Expenses	42,08,003	
For Advances	10,000	
For Security Deposits Received	7,08,000	
For Sundry Credit Balances	5,85,66,601	
For Others	22,17,158	
		6,57,09,762
<b>Income &amp; Expenditure Account</b>		
Balance as per last Balance Sheet	58,58,89,631	
Less: Appropriation, if any		
Less: Deficit as per Income and expenditure Account		
Add: Surplus as per Income and expenditure Account	3,22,59,047	
		61,81,48,678
<b>Total</b>		<b>3,67,07,75,388</b>

PROPERTY AND ASSETS	₹	₹
<b>Immovable Properties-At cost</b>		
Balance as per last Balance Sheet	-	
Additions during the year	-	-
Depreciation up to date	-	
<b>Investments</b>		
<b>Mutual Funds</b> <i>Schedule-1 A</i>	61,03,07,462	
(Market value as on 31 March, 2025 ₹67,60,93,431)		
<b>Government of India Bonds</b> <i>Schedule-1 B</i>	-	
(Market value as on 31 March, 2025 ₹NIL)		
<b>Bonds</b> <i>Schedule-1 C</i>	2,84,45,20,300	
(Market value as on 31 March, 2025 ₹2,87,76,00,500)		
<b>Investment in Fixed Deposit</b>	28,24,188	3,45,76,51,951
<b>Fixed Assets</b> <i>Schedule-2</i>		3,80,98,732
<b>Deposit</b>		4,94,664
<b>Current Assets &amp; Advances</b>		
To Trustees		
To Employees	-	
To Contractors	8,32,214	
To Receivables from CSR partners	4,11,18,584	
To Interest Receivable	6,26,06,602	
To Prepaid Expenses	19,46,801	
To Tax Deducted at Source & Self Assessment Tax	4,39,33,399	15,04,37,600
<b>Cash &amp; Bank Balances</b>		
(a) In Savings Bank Account with HDFC Bank-Mumbai	1,29,81,245	
(a) In Savings Bank Account with HDFC Bank-CSR Mumbai	89,31,766	
(a) In Savings Bank Account with HDFC Bank-Surat	1,64,323	
(a) In Savings Bank Account with HDFC Bank-Vadodra	3,53,764	
(b) In Savings Bank Account with ICICI Bank-Mumbai	7,96,299	
(c) In Savings Bank Account with HDFC Bank-Kharel	5,64,358	
(c) In Savings Bank Account with Dena Bank-Kharel	2,83,602	
	2,40,75,358	
(a) With the Trustee	-	
(b) With the Manager	17,082	
<b>Income &amp; Expenditure Account</b>		2,40,92,440
Balance as per last Balance Sheet	-	
Less: Appropriation, if any	-	
Add: Deficit as per Income and	-	
Less: Surplus Expenditure Account	-	
<b>Total</b>		<b>3,67,07,75,388</b>

EXPENDITURE	₹	₹
<b>To Establishment Expenses</b>		83,91,278
<b>To Income Tax Prior Account</b>		-
<b>To Depreciation</b>		1,29,32,085
<b>To Expenditure on objects of the Trust</b>		
Religious	-	
Educational	15,22,25,697	
Medical Relief	17,20,77,793	
Poverty Alleviation	18,45,26,855	
Others	76,76,105	
		51,65,06,450
<b>To Loss on Sale of Fixed asset</b>		7,491
<b>To Surplus carried over to Balance Sheet</b>		3,22,59,047
<b>Total</b>		<b>57,00,96,352</b>

INCOME	₹	₹
<b>By Interest</b>		
On Securities	22,55,95,892	-

On Bank Accounts	11,29,178	
On Fixed Deposits (HDFC Limited)	1,06,552	22,68,31,622
<b>By Income from Mutual Funds</b>		
Gain on redemption of Mutual Funds	2,47,64,087	2,47,64,087
<b>By Profit on Sale of Bonds</b>		10,11,06,503
<b>By Income from sale of Scrap</b>		79,212
<b>By Transfer From Reserve</b>		-
<b>By Miscellaneous Income</b>		45,24,844
<b>By CSR Grants from CSR Partner's</b>		
Grant for CSR - L&T Realty Developers Limited	2,00,00,000	
Grant for CSR - LTIMindtree Foundation	5,00,00,000	
Grant for CSR - L&T Welfare Company Limited	50,49,100	
Grant for CSR - L&T Technology Services Limited	1,01,17,600	
Grant for CSR - Larsen & Toubro Limited	10,16,87,885	
Grant for CSR - Redington Foundation	74,69,172	
Grant for CSR - Microsoft Corporation (India) Private Limited	1,40,46,863	
Grant for CSR - Mizuho Bank Limited	21,00,000	
Grant for CSR - Schneider Electric India Foundation	23,19,462	21,27,90,082
<b>Total</b>		<b>57,00,96,352</b>

The Maharashtra Public Trusts Act, 1950

Name of the Public Trust:

**LARSEN & TOUBRO PUBLIC CHARITABLE TRUST**

Statement of income liable to contribution for the year ending: March 31, 2025

SCHEDULE - IX C  
[Vide Rule 32]

Registration No: E 22226

	₹	₹
<b>Income as shown in the Income and Expenditure Account (Schedule IX)</b>		<b>57,00,96,351</b>
<b>Items not chargeable to Contribution under Section 58 and Rules 32:</b>		
• Donations received from other Public Trusts and Dharmadas		
• Grants received from Government and Local authorities		
• Interest on Sinking or Depreciation Fund		
• Amount spent for the purpose of secular education	<b>15,22,25,697</b>	

<ul style="list-style-type: none"> <li>• <b>Amount spent for the purpose of medical relief</b></li> <li>• <b>Amount spent for the purpose of veterinary treatment of animals</b></li> <li>• <b>Expenditure incurred from donations for relief of distress caused by Scarcity, drought, flood, fire or other natural calamity</b></li> <li>• <b>Deductions out of income from lands used for agricultural purposes:</b> <ul style="list-style-type: none"> <li>Land revenue and Local Fund Cess</li> <li>Rent payable to superior landlord</li> <li>Cost of production, if lands are cultivated by trust</li> </ul> </li> <li>• <b>Deductions out of income from lands used for non-agricultural purposes:</b> <ul style="list-style-type: none"> <li>Assessment, cesses and other \ Government or Municipal Taxes</li> <li>Ground rent payable to the superior landlord</li> <li>Insurance premia</li> <li>Repairs at 10 per cent of gross rent of buildings</li> <li>Cost of collection at 4 per cent of gross rent of buildings let out</li> </ul> </li> <li>• <b>Cost of collection of income or receipts from securities, stocks, etc at 1 per cent of such income</b></li> <li>• <b>Deductions on account of repairs in respect of buildings not rented and yielding no income, at 10 per cent of the estimated gross annual rent</b></li> </ul>	<p><b>17,20,77,793</b></p>	<p><b>32,43,03,490</b></p>
<p><b>Gross Annual Income chargeable to contribution ₹</b></p>		<p><b>24,57,92,861</b></p>

In terms of our report attached  
For Sharp & Tannan  
Chartered Accountants  
Firm's registration no. 109982W

Firdosh D. Buchia  
Partner  
Membership no. 038332

For and on behalf of the Board of Trustees of Larsen & Toubro Public Charitable Trust

**Dr. KJ Kamat**  
(Managing Trustee)

**MR. K. Ramakrishnan**  
(Trustee)

**Report of an auditor relating to accounts audited under sub-section (2) of section 33 and section 34,  
and rule 19 of the Maharashtra Public Trusts Act, 1950**

Registration No. E-22226  
Name of the Public Trust Larsen & Toubro Public Charitable Trust  
For the year ended March 31, 2025

To,  
The Charity Commissioner,  
Greater Bombay,  
Maharashtra.

Dear Sir,

We have audited the attached balance sheet of Larsen & Toubro Public Charitable Trust ("the Trust") as at March 31, 2025 and also the income and expenditure account for the year ended on that date, annexed thereto. These financial statements are the responsibility of the Trustees of the Trust. Our responsibility is to express an opinion on these financial statements based on our audit.

We conducted our audit in accordance with auditing standards generally accepted in India. These standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audit provides a reasonable basis for our opinion.

In accordance with rule 19 of the Bombay Public Trusts Rules, 1951 we report that:

- The accounts are maintained regularly on accrual basis and in accordance with the provisions of the Maharashtra Public Trusts Act, 1950 and the Rules relating thereto;
- The receipts and disbursements are properly and correctly shown in the accounts;
- The cash balance and vouchers in the custody of Hon'ble Treasurer on the date of audit were in agreement with the accounts;
- All books, deeds, accounts, vouchers or other documents or records required by us were produced before us for our verification;
- The Trust does not have any immovable property hence no register is maintained, however a register is maintained for movable properties;



- f) The Treasurer or any other person required by us to appear before us did so and furnished the necessary information required by us;
- g) No property or funds of the Trust were applied for any object or purpose other than the objects or purpose of the Trust;
- h) There are no amounts written off during the year other than those disclosed in the financial statements;
- i) During the year the Trust has not incurred expenditure on repairs and maintenance exceeding Rs 5,000 without proper tender and process defined by the Trust;
- j) No monies of the Trust have been invested contrary to the provisions of section 35;
- k) No alienation of the immovable property contrary to the provision of section 36 has come to our notice;
- l) There are no cases of irregular, illegal or improper expenditure, failure or omission to recover monies or other property belonging to the Trust or loss or wastage of money or other property thereof and the question whether such expenditure, failure omission, loss or waste has been caused in consequence of breach of trust or misapplication or any other misconduct on part of Trustees or on the part of any other person while in the management of the Trust does not arise;
- m) The Trust has filed the Annual Budget as provided in Rule 16 A;
- n) Minimum and maximum number of Trustees as laid down in the Trust Deed is maintained;
- o) The Trust held four meetings during the year;
- p) The minutes book in respect of the proceedings of the meeting of the Trustees are being maintained;
- q) To the best of our knowledge and belief, no Trustee has any interest in investment of the Trust;
- r) To the best of our knowledge and belief, no Trustee is debtor or creditor of the Trust;
- s) We have not noticed any irregularities in the accounts of the Trust during the year; and
- t) There are no other special matters, which in our opinion are fit or necessary to bring to the notice of the Charity Commissioner;



In our opinion and to the best of our information and according to the explanations given to us, the financial statements read with notes thereon, give a true and fair view and are in conformity with the accounting principles generally accepted in India to the extent applicable to the Trust's method of accounting.

Sharp & Tannan  
Chartered Accountants  
Firm's registration no. 109982W



A handwritten signature in blue ink, appearing to read "F. Buchia".

Firdosh D. Buchia  
Partner

Membership no. 038332  
UDIN: 25038332BMLAVM8120

Mumbai, October 13, 2025

<b>Abbreviation</b>	<b>Expanded Form</b>
ANTCC	Anil Naik Technical Training Centre
ART Centre	Anti-Retroviral Therapy Centre
AWC	Anganwadi Centre
CCC	Course on Computer Concepts
CCDP	Comprehensive Community Development Program
CHC	Community Health Centre
CSR	Corporate Social Responsibility
ECCE	Early Childhood Care and Education
FY	Financial Year
GST	Goods and Services Tax
L&T	Larsen & Toubro
LTPCT	L&T Public Charitable Trust
LTTS	L&T Technology Services
MCH	Maternal and Child Health
MFO	Masonry Field Outlet
MHU	Mobile Health Unit
MSC	Migration Support Centre
NEP	National Education Policy
NSDC	National Skill Development Corporation
PV	Photovoltaic
SRIP	School Result Improvement Program
THR	Take Home Ration
UDID	Unique Disability Identity (Card)
GDA	General Duty Assistant
NCD	Non-Communicable Disease

**LARSEN & TOUBRO**  
*Public Charitable Trust*

(A), 3rd Floor, Suren Road, Near WEH Metro  
Station, Andheri East, Mumbai 400093

Email: [ltpct@larsentoubro.com](mailto:ltpct@larsentoubro.com)  
[www.lntrust.org](http://www.lntrust.org)

