

Dear Sudhir ji,

Hoping this email finds you in good spirits. On behalf of SBM Bank (India), we write to express our heartfelt appreciation for the exceptional work Global Vikas Trust (GVT) has been doing as our CSR partner.

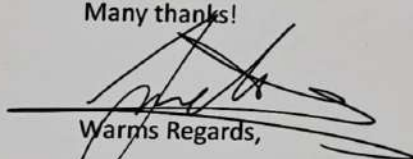
We are deeply impressed by GVT's unwavering commitment to alleviating the challenges faced by low-income farming families coupled with ambitious efforts to increase green cover through large-scale tree plantations. Your nuanced understanding of these communities and your ability to integrate and effect positive change are truly commendable.

The alignment of GVT's work with key Sustainable Development Goals (SDGs) relating to Alleviating Poverty, Promoting Economic Growth, Combating Hunger and Climate Action has proven to be an ideal match for our CSR objectives.

The transparency and thoroughness of your reporting have been exemplary, fostering trust and confidence in our partnership. Your detailed accounts of fund utilization, seed and sapling quality, event execution, and beneficiary impact have been helpful in assessing the effectiveness of our joint initiatives.

We are confident that our continued collaboration will drive sustainable development and create lasting positive change in our target communities.

Many thanks!



Warm regards,

SBM Bank (India) Ltd.

SWETA DAS

Head - Strategy & Business Analytics