



**Sa-Dhan**  
Fostering Inclusive Impact Finance



# CSR Initiatives of Micro Lenders

## Stories beyond Credit



## Preface

The financial landscape in India has undergone a profound transformation, driven by the growing recognition that inclusive and sustainable development must be at the heart of economic progress. Microfinance has been a vehicle for the poor to access credit with very little hassles, making it a preferred route to financial inclusion. Since 1990s microfinance has been a great support to the poor, which has now grown into a movement in the country. Along with the credit, many microfinance institutions have been also providing developmental support to the borrowers, keeping with their original mandate of many, which started as NGOs, prior to the financial intermediation. But with the Companies Act of 2013 mandating **Corporate Social Responsibility (CSR)** as a compulsory requirement most of the NBFC-MFIs and other institutions have been involved into such developmental programme, which has helped to transform the lives of the poor.

Micro Lending Institutions (MLIs), once viewed merely as vehicles for providing credit to the underserved, have evolved into powerful agents of social change. Their commitment to Community Development has not only enhanced financial inclusion but also contributed meaningfully to the broader goals of poverty alleviation, women's empowerment, livelihood creation, health, education, and environmental sustainability. With the integration of **Corporate Social Responsibility (CSR) and Development activities** into their operational and strategic

frameworks, MLIs are contributing directly to national and global development goals.

This book is an attempt to explore and document the multifaceted role of Micro Lending Institutions in advancing developmental objectives beyond traditional microfinance operations. It delves into how CSR initiatives, ranging from skill development, health awareness, and education to digital empowerment and green financing, are reshaping rural and semi-urban economies. Through case studies, data-driven analyses, and field insights, this work highlights best practices, challenges, and innovative approaches that illustrate the deep synergy between financial inclusion and social responsibility. The book also emphasizes the alignment of CSR strategies with community needs, Sustainable Development Goals (SDGs), and ethical business practices.

The objective of this volume is twofold: first, to provide policymakers, practitioners, and scholars with a comprehensive understanding of the evolving CSR paradigm within the microfinance sector; and second, to inspire financial institutions to view social commitment not as an obligation, but as an intrinsic part of their business ethos.

My special thanks to our Microfinance community for working in the area and helping the community to access hassle-free services. I want to thank all MLIs for providing the timely information/data in

compiling this document so as to make it complete.

I would like to express my sincere gratitude to Shri Ardhendu Nandi for taking up this project and making efforts to compile the stories from across the country. He was also ably supported by Shri Jestin Johnson. I also thank Shri Chandan Thakur for his overall support to the team. I truly appreciate their efforts in bringing out this compilation.

I thank the member institutions, stakeholders and Board of Governance for their continued guidance and support to the activities of Sa-Dhan.

We hope that this book will serve as a useful resource for all those engaged in the pursuit of sustainable development through inclusive finance, such as students, researchers, development professionals, and decision-makers alike. By chronicling the experiences and achievements of Micro Lending Institutions, we aim to underscore a simple yet profound truth: that financial empowerment and social progress are inseparable threads in the fabric of equitable development.

With best wishes and regards,

**Jiji Mammen**  
Executive Director & CEO  
November, 2025

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## Executive Summary

### Introduction

Microfinance Lending Institutions (MLIs) play a pivotal role in fostering economic development, especially in low-income and underserved communities. Their primary aim is to extend financial services to individuals who lack access to conventional banking systems. As a result, microfinance has emerged as a vital mechanism enabling the poor to access credit with minimal hassles, making it a preferred pathway to financial inclusion. Since the 1990s, microfinance has significantly supported low-income households and has gradually evolved into a widespread movement across the country.

### Corporate Social Responsibility (CSR)

Apart from offering credit, many MLIs provide developmental support to their borrowers, in line with the original mandate of many institutions that began as NGOs, before venturing into financial intermediation. With the changes in the company laws, as laid down in the new Companies Act, 2013, **Corporate Social Responsibility (CSR)** became mandatory for most NBFC-MFIs. This further added to their resolve in undertaking developmental programmes, aimed at empowering communities. These initiatives have played a key role in transforming the lives of the poor and strengthening the overall impact of microfinance.

Thus, the **dual mission** of Microfinance Lending Institutions (MLIs), comprises poverty reduction through promoting livelihood activities and social development, which they strive to achieve simultaneously.

This focuses on **Poverty Reduction and Social Development** of MLIs aim to:

- Provide financial services to the poor and unbanked.
- Empower women and marginalized groups.
- Improve living standards and reduce vulnerability.
- Support education, health, and overall community development.
- Promote financial inclusion.

### CSR Initiatives of Micro Lenders – Stories Beyond Credit

This book documents and analyses the multifaceted role of Micro Lending Institutions in advancing development objectives that go beyond traditional microfinance. Through case studies, data-driven insights, and on-the-ground narratives, it highlights best practices, innovations, and the challenges inherent in linking financial inclusion with social responsibility. It emphasizes the importance of aligning CSR strategies with community needs, ethical practices, and long-term sustainability.

The multifaceted role of Micro Lending Institutions (MLIs) in advancing developmental objectives that extend beyond traditional microfinance operations has been captured in this book. There are stories from 69 MLIs, which have contributed to this book. The various developmental initiatives ranging from skill development, health awareness, education, digital empowerment and green financing engaged by MLIs are reshaping rural and semi-urban economies.

The stories compiled and presented demonstrate strong synergy between

**financial inclusion and social responsibility.** It further underscores how CSR strategies, which are aligned with community needs, the Sustainable Development Goals (SDGs), and ethical business practices that enhance the development impact of MLIs.

### Kaleidoscope Activities under CSR

Although most MLIs engage in a wide range of CSR and developmental activities,

this book documented one or two key interventions from each organization to provide focused and meaningful insights. Based on the content of the book, the major CSR and development activities and the MLIs involved in them are summarized into 7 heads. The MLIs engaged in these seven heads, as narrated in this book, are summarised below:

### Broad Types of CSR and Development Initiatives Undertaken by MLIs

#### Education & Financial Literacy, including Digital Literacy

*(Education covers general education for women and children from their own set-up and support by way of distribution of study material, sponsorship and scholarship)*

Adi Chitragupta Finance Ltd,	Bharat Financial Inclusion Ltd (BFIL)	Annapurna Finance Pvt. Ltd.
Ambition Services Pvt. Ltd.	Belstar Microfinance Ltd.	Avanti Finance Pvt. Ltd.
Annapurna Mahila Co-op Credit Society Ltd.	AU Small Finance Bank	Barasat Sampark
Blaze Trust	CreditAccess Grameen Ltd.	Chaitanya India Fin Credit Pvt. Ltd.
BSS Microfinance Ltd.	Bullock-cart Workers Development Association (BWDA)	Dhosa Chandaneswar Bratyajana Samity (DCBS)
Dvara Kshetriya Gramin Financial Services Pvt. Ltd.	Equitas Small Finance Bank	ESAF Small Finance Bank
Fusion Microfinance Ltd.	Grameen Development and Finance Pvt. Ltd.	Hindusthan Microfinance Pvt. Ltd.
Grameen Shakti Microfinance Services Pvt. Ltd.	IIFL Samasta Finance Ltd.	Jagaran Microfin Pvt. Ltd.
Jana Small Finance Bank	L&T Finance Ltd.	Mitrata Inclusive Financial Services Ltd.
Muthoot Microfin Ltd.	Nav Bharat Jagriti Kendra (NBJK)	New Opportunity Consultancy Pvt Ltd (NOCPL)
Pahal Financial Services Pvt. Ltd	People's Action for Transformation (PAT)	Rashtriya Seva Samithi (RASS)
Rajasthan Shram Sarathi Association	Repco Micro Microfinance Limited (RMFL)	Sahara Utsarga Welfare Society

Sanghamithra Rural Financial Services (SRFS)	Satin Creditcare Network Limited (SCNL)	Satya MicroCapital Ltd.
Social Action for Appropriate Transformation and Advancement in Rural Areas (SATRA)	Sonata Finance Pvt. Ltd.	Sub-K IMPACT Solutions Ltd.
Sugmya Finance Pvt. Ltd.	Suryoday Small Finance Bank	Svamaan Financial Services Pvt. Ltd.
Ujjivan Small Finance Bank	Uttrayan Financial Services Pvt. Ltd.	Vedika Credit Capital Ltd.
VFS Capital Ltd.		

### Skill Development and Livelihood Generations

*(Training to acquire knowledge and abilities to improve employability and create sustainable livelihoods.)*

Anik Financial Services Pvt. Ltd	Arohan Financial Services Ltd.	Blaze Trust
CreditAccess Grameen Ltd.	Dhosa Chandaneswar Bratyajana Samity (DCBS)	Equitas Small Finance Bank
ESAF Small Finance Bank	Grameen Development and Finance Pvt. Ltd.	Gram-Utthan
IIFL Samasta Finance Ltd.	Jagaran Microfin Pvt. Ltd.	Jana Small Finance Bank
Jigyasa Livelihood Promotions Micro Finance Foundation	L&T Finance Ltd.	Midland Microfin Ltd
Mitrata Inclusive Financial Services Ltd.	Muthoot Microfin Ltd.	Nav Bharat Jagriti Kendra (NBJK)
Nav Bharat Jagriti Kendra (NBJK)	New Opportunity Consultancy Pvt Ltd (NOCPL)	Nightingale Finvest Pvt. Ltd.
Pahal Financial Services Pvt. Ltd	Rajasthan Shram Sarathi Association	Rashtriya Seva Samithi (RASS)
Repco Micro Microfinance Limited (RMFL)	Sabrimala Fintech Pvt. Ltd.	Sahara Utsarga Welfare Society
Sampada Entrepreneurship & Livelihoods Foundation (SELF)	Sampurna Financial Services Pvt. Ltd.	Sanghamithra Rural Financial Services (SRFS)

Satin Creditcare Network Limited (SCNL)	Save Microfinance Pvt. Ltd.	Shree Kshethra Dharmasthala Rural Development Project (SKDRDP)
Sindhuja Microcredit Pvt. Ltd.	Social Action for Appropriate Transformation and Advancement in Rural Areas (SATRA)	Social Economic Action Trust (SEAT)
Sonata Finance Pvt. Ltd.	Spandana Sphoorty Financial Ltd.	Spandana Sphoorty Financial Ltd.
Sub-K IMPACT Solutions Ltd.	Svamaan Financial Services Pvt. Ltd.	Uttrayan Financial Services Pvt. Ltd.
VFS Capital Ltd.		

### Health & Hygiene and Well-being

(Overall well-being, which encompasses physical, mental, and social health)

Annapurna Finance Pvt. Ltd.	Arohan Financial Services Ltd.	Ambition Services Pvt. Ltd.
AU Small Finance Bank	Belstar Microfinance Ltd.	Barasat Sampark
BSS Microfinance Ltd.	CreditAccess Grameen Ltd.	Dhosa Chandaneswar Bratyajana Samity (DCBS)
Equitas Small Finance Bank	ESAF Small Finance Bank	Fusion Microfinance Ltd.
Gramalaya Microfin Foundation	Grameen Shakti Microfinance Services Pvt. Ltd.	IIFL Samasta Finance Ltd.
Jagaran Microfin Pvt. Ltd.	Jana Small Finance Bank	Midland Microfin Ltd
Mitrata Inclusive Financial Services Ltd.	Muthoot Microfin Ltd.	NABFINS Ltd.
Nav Bharat Jagriti Kendra (NBJK)	Pahal Financial Services Pvt. Ltd	People's Action for Transformation (PAT)
Rashtriya Seva Samithi (RASS)	Repco Micro Microfinance Limited (RMFL)	Sarala Development & Microfinance Pvt. Ltd.
Satin Creditcare Network Limited (SCNL)	Satya MicroCapital Ltd.	Save Microfinance Pvt. Ltd.
Servitium Micro Finance Pvt. Ltd.	Shree Kshethra Dharmasthala Rural Development Project (SKDRDP)	Sindhuja Microcredit Pvt. Ltd.

Social Action for Appropriate Transformation and Advancement in Rural Areas (SATRA)	Sub-K IMPACT Solutions Ltd.	Sugmya Finance Pvt. Ltd.
Suryoday Small Finance Bank	Svamaan Financial Services Pvt. Ltd.	Svatantra Microfin Pvt. Ltd.
Ujjivan Small Finance Bank:	Vedika Credit Capital Ltd.	VFS Capital Ltd.

### Women's Welfare & Empowerment

*(Advancing women's rights and providing them with equal opportunities through initiatives that focus on safety, education, health, and economic independence)*

Arohan Financial Services Ltd.	Barasat Sampark	Blaze Trust
Bullock-cart Workers Development Association (BWDA)	Dhosa Chandaneswar Bratyajana Samity (DCBS)	ESAF Small Finance Bank
IIFL Samasta Finance Ltd.	Jana Small Finance Bank	Jigyasa Livelihood Promotions Micro Finance Foundation
L&T Finance Ltd.	Midland Microfin Ltd	Muthoot Microfin Ltd.
Nightingale Finvest Pvt. Ltd.	Pahal Financial Services Pvt. Ltd	Sanghamithra Rural Financial Services (SRFS)
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Save Microfinance Pvt. Ltd.	Servitium Micro Finance Pvt. Ltd.	Shree Kshethra Dharmasthala Rural Development Project (SKDRDP)
Spandana Sphoorty Financial Ltd.	Suryoday Small Finance Bank	Svamaan Financial Services Pvt. Ltd.
Ujjivan Small Finance Bank	Utrrayan Financial Services Pvt. Ltd.	Vedika Credit Capital Ltd.

### Water & Sanitation and Hygiene

*(Providing access to safe drinking water, proper sanitation facilities, and good hygiene practices to improve health and promote sustainable development)*

Bharat Financial Inclusion Ltd (BFIL)	ESAF Small Finance Bank	Fusion Microfinance Ltd.
Gramalaya Microfin Foundation	Grameen Shakti Microfinance Services Pvt. Ltd.	Jana Small Finance Bank

Midland Microfin Ltd.	NABFINS Ltd.	NABFINS Ltd.
Satya MicroCapital Ltd.	Servitium Micro Finance Pvt. Ltd.	

### Relief & Rehabilitation

*(Meeting the immediate needs of the affected individuals and community, such as provision of food, medicines and healthcare, safe drinking water and sanitation, temporary shelters)*

Bharat Financial Inclusion Ltd (BFIL)	CreditAccess Grameen Ltd.	ESAF Small Finance Bank
Hindusthan Microfinance Pvt. Ltd.	Pahal Financial Services Pvt. Ltd	Satya MicroCapital Ltd.
Shree Kshethra Dharmasthala Rural Development Project (SKDRDP)	Sub-K IMPACT Solutions Ltd.	Ujjivan Small Finance Bank:

### Eco-Sustainability and Clean Energy

*(Meeting present energy needs without compromising the future)*

Belstar Microfinance Ltd.	Arohan Financial Services Ltd.	Annapurna Finance Pvt. Ltd.
Fusion Microfinance Ltd.	Hindusthan Microfinance Pvt. Ltd.	Nav Bharat Jagriti Kendra (NBJK)
Muthoot Microfin Ltd.	NABFINS Ltd.	Satya MicroCapital Ltd.
Save Microfinance Pvt. Ltd.	Sindhuja Microcredit Pvt. Ltd.	Sugmya Finance Pvt. Ltd.
Suryoday Small Finance Bank	Svatantra Microfin Pvt. Ltd.	Ujjivan Small Finance Bank
Uttrayan Financial Services Pvt. Ltd.	Vedika Credit Capital Ltd.	

### Impact of the Interventions Reported

- Enhanced access to education in rural and underserved areas
- Improved employability through vocational training and skill development programs, particularly for youth and women.
- Provision of scholarships and educational resources, helping to bridge the education gap.
- Bridging the gaps in public healthcare infrastructure, especially improving access to medical services in rural areas.

- Initiatives around hygiene education and sanitation (aligned with the Swachh Bharat Abhiyan) that help reduce disease outbreaks and improve public health outcomes.
- Promote ecological balance and climate action, including afforestation, water conservation, waste management, and the adoption of renewable energy sources.
- Comprehensive village development, directly impacting poverty-stricken communities.
- Improving infrastructure (roads, clean water), promoting financial literacy, and creating income-generation schemes to boost economic self-sufficiency.
- Enhancing micro-entrepreneurship, financial assistance, and self-help groups, leading to greater financial independence and breaking down traditional barriers.
- Align with the UN Sustainable Development Goals (SDGs) and national priorities, amplifying their impact on the country's overall development metrics.

## Adi Chitragupta Finance Ltd.

### *Empowering Futures Through Education: Supporting IIT Aspirants Providing Education & Support to Underprivileged Students*

#### Background:

With a firm belief in the transformative power of education, Adi Chitragupta Finance Limited undertook a significant Corporate Social Responsibility (CSR) initiative aimed at nurturing academic excellence and enabling equal opportunity. Recognizing the immense potential of students from underprivileged backgrounds, the Company has extended educational support to meritorious and economically disadvantaged students preparing for competitive exams, including the prestigious Indian Institutes of Technology (IIT).

This initiative was not merely a philanthropic gesture - it was a strategic investment in the future of the nation, enabling 109 students to dream bigger, learn better, and strive toward excellence without the limitations of financial hardship.

#### Types of Interventions:

The CSR program focused on quality education through structured coaching, mentoring, and the provision of academic resources essential for competitive exam preparation, particularly for IIT and other national-level entrance exams.

#### Key highlights of the intervention include:

- **Target Group:** Students from financially weaker sections of society, including first-generation learners from rural and semi-urban areas.
- **Support Provided:** Coaching fees, study materials, academic mentorship, and soft skill training.

- **Implementation Partners:** The program was executed in collaboration with reputed educational institutions and NGOs specializing in competitive exam coaching for economically disadvantaged students.
- **Selection Process:** Beneficiaries were shortlisted through a rigorous merit-cum-means assessment process to ensure optimal impact and resource utilization.

#### Beneficiaries and Amount Spent:

- **No. of Beneficiaries Covered:** 109
- **Amount Incurred:** ₹23.87 Lakhs
- **Geographical Coverage:** Multiple districts across the state of Bihar with high levels of educational backwardness and poverty.

#### Outcomes:

- **Academic Progress:** Students reported significant improvements in conceptual clarity, problem-solving skills, and exam readiness.
- **Increased Enrollment:** Several students have successfully secured admissions to premier engineering institutions or advanced stages of preparation.
- **Motivation and Aspiration:** The initiative ignited academic ambition among students, many of whom now aim for careers in engineering, research, and innovation.
- **Family Upliftment:** Families expressed immense relief and pride, viewing the program as a life-changing opportunity for their children.

#### Impact:

- The initiative has empowered 109 students to break the cycle of poverty through education, offering them a fair chance at national-level academic competition.

- It has strengthened community awareness about the importance of higher education and inspired others to pursue similar paths.
- The program stands as a model of how CSR can be a powerful vehicle for social change, helping build an inclusive and educated society.
- Company also reaffirms its commitment to building a brighter, more equitable future—one student at a time.

## Ambition Services Pvt. Ltd.

### *Creating Impact Beyond Finance*

#### **Background:**

Ambition Services Pvt. Ltd. has a vision beyond financial inclusion. As a leading Business Correspondent company, they not only bridge the gap between banking services and underserved communities but also empower them socially, economically, and physically. Through field interactions, it is identified that critical gaps exist in rural areas, including low financial awareness, limited healthcare access, and exposure to misinformation. To address these, Ambition launched a set of transformative development initiatives that promote financial literacy, health, and education.

#### **Types of Interventions:**

- Financial Literacy Program – Digital Learning with Real Impact
- Nukkad Natak – Street Theatre for Financial Awareness
- Health Camp – Caring for Communities.

Launched in 2024, the Financial Literacy Program aims to empower clients using the digital Abhigyan App. Field staff are trained and equipped to present interactive video-based content during group meetings. Topics include budgeting, saving, managing income and expenses, banking processes,

and insurance awareness (life, health, and accidental). Clients have begun adopting new financial habits such as maintaining savings accounts, managing budgets, and taking informed decisions in their financial planning.

#### **Beneficiaries and Amount Spent:**

- **No. of Beneficiaries covered:** 1,000
- **Amount Incurred:** ₹1,00,000
- **States covered:** Uttar Pradesh, Uttarakhand, Rajasthan, Haryana, Punjab

#### **Outcomes:**

- Increased financial literacy and behaviour change among clients
- Enhanced understanding of digital banking and insurance
- Clients making informed financial decisions

#### **Impact:**

The program has contributed to financial independence and sustainable economic growth in rural communities. Many participants have begun saving regularly and demonstrating improved money management skills.

## Anik Financial Services Pvt. Ltd.

### *Supporting Widow Women Farmers*

#### **Background:**

In rural Osmanabad district, many women who lost their husbands have no source of income except a small farmland. They had no seeds, no farming knowledge, and no money to start farming. Life was full of struggle, with loans, children's education, and no clear future.



### How the initiative started:

Considering the situation, Anik Financial Services Pvt. Ltd. came forward in 2019 to support these women under its CSR initiative. With ground-level support from PARYAY NGO and the assistance of Mukul Madhav Foundation, Mahabeej, FICCI FLO, and Finolex Industries Ltd., a unique program was initiated to assist 424 widow farmers in rebuilding their lives.

### Types of Interventions:

- Through this initiative, Anik Financial Services Pvt. Ltd. helped women farmers with:
- Free distribution of 30 kg Soyabean & 2 kg Tuvar seeds per acre
- Guidance from farming experts
- Sustainable farming training to grow more crops naturally
- Help to protect soil health and reduce erosion & water waste



This was not one-time help, but it continued every year with personal follow-up and on-ground presence.

### Beneficiaries:

The main beneficiaries are 424 widows from Osmanabad and nearby villages. These women were from poor families, had 1-2 acres of land, but no earning source. This help gave them not only money but also confidence and courage to start again.

### Time Elapsed:

This support journey started in 2019 and is still continuing in 2025. It's been 6 strong years. Every year, new women got a chance to receive the benefits, and Anik Financial Services Pvt. Ltd. made sure no one was left behind.

### Outcomes/Results:

- 348 women from the first batch became self-reliant and made way for new women
- In 2024, 76 new widows joined, and in 2025, 39 more joined total remains 424
- Many women cleared old debts
- Their kids started going to school again
- Women are now doing farming confidently
- They learned eco-friendly farming, saving water and soil
- Some even became an inspiration for other women in their villages

### Impact:

- Long-term and Real Empowerment
- Helped them to regain income, dignity, and confidence

## Annapurna Finance Pvt. Ltd. (AFPL)

### Background:

Annapurna Finance is one of the largest NBFC-MFIs in India, catering to 2.9 million rural households through its well-curated credit offerings that target the financial inclusion of the excluded segments and the socio-economic upliftment of the vulnerable segments. The institution has 99% of its portfolio committed to women from disadvantaged pockets, through microfinance.

### *Mobile Medical Unit: A CSR Initiative to bring Healthcare Support to Rural Homes*

The Mobile Medical Unit project was introduced in 2019, specifically to make significant contributions to support Good Health and Well Being by bringing basic healthcare services to people in need. In May 2019, Cyclone Fani devastated coastal Odisha, leaving behind not just physical destruction but also a big gap between basic healthcare support demand and supply, specifically in the rural areas. The disaster severely damaged government support facilities, left out sufficient medicines, and left doctors short of the population's medical needs.

It was in this challenging situation that AFPL recognised a pressing need: the restoration of healthcare services could not wait for the rebuilding of infrastructure. The idea was simple yet impactful: if people couldn't reach healthcare, healthcare should reach them. This was when Annapurna introduced the Mobile Medical Unit (MMU), an effort aimed at delivering immediate, on-ground medical assistance to cyclone-affected communities. What began as a disaster relief response quickly evolved into a scalable, long-term solution to bridge

healthcare gaps in underserved regions. This one vehicle, equipped with highly required medical instruments, staffed by trained medical professionals, began visiting villages regularly, transforming panchayat offices and village community centres into temporary healthcare hubs.

### Objectives:

The initiative targets ensuring good health and well-being, as well as reducing inequality in terms of access to basic healthcare services in rural pockets in Odisha. Three main aspects the program aimed to address are:

- **Enhance Accessibility:** Bring healthcare directly to remote villages where reaching a healthcare facility often requires travelling over 15 kilometres.
- **Improve Affordability:** Provide free consultations, medicines, and basic diagnostics, reducing the financial burden on low-income households.
- **Promote Inclusivity:** In line with Annapurna's mission of women-centric and inclusive development, the MMU focused on serving vulnerable groups like women and the elderly, those often left out due to distance, cost or social barriers.

### Types of Interventions:

- **Free Doctor Consultations:** On-site medical consultations by qualified physicians, including periodic visits from specialised doctors such as gynecologists, dermatologists, and paediatricians.
- **Free Distribution of Medicines:** Essential and commonly prescribed medications were dispensed on the spot, reducing the financial burden on patients and ensuring timely treatment.
- **Free Pathology Tests and Reports:** Basic diagnostic services such as blood sugar, thyroid, hemoglobin, and blood pressure



tests were conducted during the camps, with reports provided immediately or within a short turnaround time.

## Outcomes/Results:

### Demographic Reach and Gender Inclusivity

Over the last two financial years, the MMU initiative demonstrated an evolving and deepening impact, particularly in terms of gender inclusivity and outreach to the most vulnerable age groups.

- In FY 2023–24, 56% of the beneficiaries were women, among which 67% belonging from age groups above 40 years, 20% of the women beneficiaries were between the age group of 25– 40 years.
- In FY 2024–25, the outreach to women increased significantly, with two-thirds of all beneficiaries being women, 67% of them falling above the age of 40 years, and 21% from the age group 25–40 years. The major health issues for both years for the women were gynecological and geriatric problems.



## Annapurna Mahila Co-op Credit Society Ltd.

### Annapurna Pariwar Vatsalyapurna CSR Activities

#### Background:

Annapurna Pariwar is an umbrella of NGOs working in Pune and Mumbai since 1993, now covering 2,000 slum pockets. Its main aim is to empower poor women and men for complete family development in terms of finance, education, health, and overall well-being. With a women-centric empowerment approach, Annapurna began by economically empowering poor women through microfinance and other financial services.



While working closely with these women, Annapurna realized that although women began contributing economically, their children were often left neglected, unattended, or in the care of elder siblings, exposing them to risks such as accidents, abuse, and harmful habits. Moreover, older siblings (especially girls) frequently dropped out of school to take on caregiving responsibilities. Recognising this, and upholding children's rights to education, safety, and proper care, Annapurna initially started the Vidyapurna project specifically for children of single mothers, providing them educational sponsorship and support so that they could continue their schooling without disruption. Later, to address

the needs of younger children requiring day care, the Vatsalyapurna project was launched to provide safe and nurturing day care centers. This comprehensive and integrated approach led to the creation of the Vatsalyapurna Swayamrojgar Seva Cooperative Society under Annapurna Pariwar, ensuring both women's economic empowerment and children's holistic development.

### How the initiative started:

In 2003, a shocking incident of sexual abuse against a young girl in a slum community heightened the fears of working mothers about the safety of their children. Responding to this urgent need, Annapurna Pariwar initiated its first Day Care Center in Karvenagar, Pune, with support from Times Foundation. Later, technical and financial support came from Inter Aide France (2005–2010) and corporate partners like Barclays Bank, Infosys Foundation, Thermax, Garware Group, and R-Systems. From this, Vatsalyapurna Swayamrojgar Seva Cooperative Society formally began operating structured Day Care Centres.

### Types of Interventions:

- Establishment of Day Care Centres providing a safe, nurturing, and educational environment for children aged 0–6 years.
- Comprehensive child development activities — focusing on cognitive, social, emotional, and physical growth through games and learning programs.



- Nutrition and hygiene support, including health monitoring and guidance on child care.
- Employing and training local women (educated up to 10th standard) as conductors and helpers, creating livelihood opportunities and empowering women within the community.
- Conducting quarterly parent meetings to strengthen family awareness and engagement.

### Beneficiaries:

Young children (ages 0–6) of poor working women, including single mothers, living in slum areas of Pune and Mumbai. Beneficiary mothers are typically engaged in occupations such as vegetable vending, domestic work, tailoring, small trading, or other informal sector jobs. Indirectly, older siblings (especially girls) also benefit as they are freed from caretaking duties and can continue their education.

### Time Elapsed:

The first Day Care Center started in 2003. Over the past 20+ years, Vatsalyapurna has steadily expanded and currently operates 9 centres in Pune, with plans to expand to Mumbai. Before COVID-19, there were 20 Day Care centres actively running, providing care and developmental support to almost 650 children per month. Over the years, more than 10,000 children have directly benefited from this initiative, gaining access to safe environments, nutrition, and early childhood education. However, post-COVID, growth has not been as rapid, but the expansion is still underway, with efforts continuing to reach more children and communities in need.

### Outcomes/Results:

- Day Care Centers successfully running in slum communities.
- Centers achieve up to 70% sustainability within 3–4 years.

- Verified improvements in children's health, nutrition, and social behaviour, based on impact studies conducted with support from SNDT University and international experts.
- Increase in mothers' average monthly income (from ₹886 to ₹1,425) and working time (from 4.5 to 5.77 hours/day) — showing a 60% rise in income after enrolling children in the centers.
- Significant improvement in overall family balance and reduction of anxiety among working mothers, as children are safe and learning while they work.

### **Impact:**

Vatsalyapurna has transformed the lives of vulnerable children and empowered working mothers in slum areas. It has ensured that children receive early development support and nutrition, laying a foundation for lifelong learning and growth. The program also helps prevent school dropouts among elder siblings and promotes women's economic empowerment. Vatsalyapurna's social impact has been recognized through numerous awards (such as Adishakti Puraskar, Savitribai Phule Award, Women Super Achiever Award by Femina, and Microfinance India Award), emphasizing its importance as a community-driven safety and development initiative.

## **Arohan Financial Services Ltd.**

### **Background:**

Arohan operates in marginalized communities where access to quality healthcare, basic education, water and sanitation is still restricted. Through its strong Governance and Corporate Social Responsibility activities, the organisation has worked in areas pertinent to social development, as key government priorities, supporting and empowering the women



of underserved communities. They have adopted a Corporate Social Responsibility ("CSR") policy and established a CSR Committee in compliance with the requirements of the Companies Act, 2013 and the rules thereunder. Their CSR Committee is responsible for monitoring our CSR initiatives. Their CSR initiatives focus on skill development and education, eco-sustainability, women's health and empowerment, disaster relief and community participation.

### **Types of Interventions:**

- Disaster Relief & Community Participation
- Women's Welfare & Empowerment
- Eco Sustainability
- Skill Development & Education

### **Livelihood Training:**

In collaboration with Seven Sisters Development Assistance (SeSTA), Arohan provides agriculture and livestock-based training to women in rural Assam, enhancing their productivity and income-generation capacity.

### **Health and Well-being:**

In underserved regions with limited healthcare access, Arohan conducts free health check-up and awareness camps, providing basic diagnostics and medical support to women and families.

## Menstrual Hygiene Awareness:

Arohan launched a project in seven schools in Koderma, Jharkhand, installing:

- Sanitary napkin vending machines
- Eco-friendly incinerators for safe disposal
- Community-wide awareness and hygiene programs

This initiative aims to improve menstrual health, reduce pollution, and promote sustainable sanitary practices.

## Employee Volunteering:

Arohan empowers employees to contribute beyond their roles, encouraging them to:

- Participate in community service and awareness drives
- Donate clothing, support disaster relief
- Impart financial literacy at water and sanitation sites

Employees engage actively during World Celebration Days and project-based volunteering, strengthening their bond with the community.

## Empowering Tomorrow, Today:

At Arohan, we integrate technology, empathy, and innovation to revolutionize financial inclusion for the underserved. Whether through traditional lending models or digital-first solutions, our purpose remains the same: to uplift communities and build a resilient, equitable future.

## Asirvad Microfinance Ltd.

### *Manappuram Foundation Empowers Lives Through "Sahayathrayk Snehasparshamayi" Initiative*

#### Background:

In a heartfelt effort to support individuals living with Muscular Dystrophy (MD) and

Spinal Muscular Atrophy (SMA), Asirvad Microfinance Limited has launched an impactful initiative titled **"Sahayathrayk Snehasparshamayi"**. As part of this program, Asirvad has donated 50 electric wheelchairs to those most in need. This benevolent gesture is more than a donation—it is a transformative step toward restoring dignity, independence, and social inclusion for the beneficiaries. For individuals battling MD and SMA, mobility is not merely a matter of convenience; it represents a crucial lifeline that enables them to participate in daily activities, engage with their communities, and lead fuller, more empowered lives.

## Types of Interventions:

Through the "Sahayathrayk Snehasparshamayi" initiative, electric wheelchairs were provided to individuals diagnosed with Muscular Dystrophy or Spinal Muscular Atrophy. These wheelchairs, chosen for their durability and ease of use, offer more than just physical mobility; they significantly enhance emotional well-being, autonomy, and social inclusion. The beneficiaries were a diverse group, with a focus on those from economically disadvantaged backgrounds, and were carefully selected through a needs-assessment process to ensure the greatest impact, aligning with the commitment to a life of dignity and opportunity for all.



## Beneficiaries and Amount Spent:

- **No. of Beneficiaries covered:** 50
- **Amount Incurred:** ₹73,00,000
- **District & State covered:** Thrissur, Kerala



## AU Small Finance Bank

### Background:

AU Small Finance Bank, with its Foundation, have a firm conviction of sustainable development, focused on building a platform for underprivileged and unserved people to fulfil their aspirations through its CSR initiatives. AU Small Finance Bank's CSR initiatives are focused on sustainable livelihoods, financial and digital literacy, and community development, with a strong emphasis on empowering women and youth. They operate through the AU Foundation, which manages various programs to improve the lives and livelihoods of people and bring out visible transformation.



### Outcomes:

- Enhanced mobility: All recipients can now move independently within and outside their homes.
- Improved quality of life: Many reported significant improvements in daily activities, emotional well-being, and social engagement.
- Educational and occupational reintegration: Several younger beneficiaries resumed education, and adults expressed interest in vocational opportunities.
- Reduced caregiver burden: Families reported decreased physical and emotional stress in caregiving responsibilities.

### Impact:

- The initiative restored dignity, autonomy, and social inclusion to 50 individuals who previously lived in confinement.
- It also created greater awareness about neuromuscular conditions and the importance of accessibility tools like electric wheelchairs.
- The program has become a model CSR intervention, demonstrating how corporate compassion and NGO partnerships can deliver sustainable change.
- Community engagement and support have also increased, with local networks now more active in identifying and assisting persons with disabilities.

## Types of Interventions:

- AU Udyogini – Empowering Women Entrepreneurship
- AU Skills Academy – Empowering Self-Reliance
- Sports for Development – Making a Healthier India
- Financial and Digital Literacy Initiative – Empowering with Financial Knowledge and Wisdom

## Livelihood Enhancement:

Their core business philosophy has always been to serve the underserved. Livelihood enhancement programmes take this tenet of AU Bank's purpose ahead and guide community members to create a better life for themselves. AU runs two different programmes — AU Skills Academy and AU Udyogini — to deliver growth opportunities to rural, semi-urban and urban areas, focused on the marginalised communities. 638 Youths trained in AU Skills Academy.

## AU Skills Academy - Skilled human resource is the asset of a nation.

At AU Skills Academy, they offer vocational skilling programmes to the youth from needy backgrounds. Through these programmes, AU Skills Academy follows a holistic approach and emphasises on polishing soft skills covering communication, presentation, leadership, teamwork, language proficiency and personality development. The programme trains aspiring youths to be ready for work in the daunting environment of different industries in diversified roles, including Customer Relationship Management (CRM), Office Assistant, Retail Sales Associate, Food & Beverages and in the Hospitality & Tourism sector. During the year, we have trained 638 youngsters, and most of them are suitably placed. We further incorporated the following action points for strengthening these initiatives:

- Launched the alumni club to create a network of ex-trainees with placements
- Felicitated outstanding trainees
- Standardised mobilisation process to reduce human bias and intervention

## Outcomes & Benefits:

All the initiatives are designed to contribute to the betterment of both individuals and society. It strategically focused endeavour and is committed to uplifting marginalised and underserved communities, guiding their transformation, and fostering their growth.

## Impact:

AU Small Finance Bank's CSR activities significantly impact various aspects of society, focusing on financial and digital literacy, sustainable livelihoods, and women's empowerment. Their initiatives, like the AU Udyogini and AU Skills Academy, have led to increased employment opportunities for youth and the nurturing of women entrepreneurs. The bank also emphasises financial inclusion through literacy programs and water conservation efforts.

- Empowering individuals to become self-reliant and contribute to their communities.
- Helping women develop leadership skills and build confidence.
- Providing a positive impact on beneficiaries' financial behaviour and savings habits.
- Providing access to safe drinking water and participating in tree plantation drives.
- Contributing to nation-building and financial stability.
- Helping them become job-ready and secure sustainable livelihoods.
- Promoting physical and mental well-being, life skills, and discipline.

## Avanti Finance Pvt. Ltd.

### Background:

As part of Avanti's ongoing commitment to promoting financial and digital literacy among borrowers, it has initiated a pilot project in collaboration with one of its partners, Kevalya. This initiative aimed to educate borrowers on various aspects of financial and digital literacy.



### Promoting Financial and Digital Literacy

Under this pilot, Avanti developed and disseminated informational posters highlighting different modes of digital payments that borrowers can conveniently initiate using their mobile phones & cautionary note on how borrowers can verify the authenticity of a QR code or UPI. This poster was distributed via the WhatsApp channel to maximise outreach, successfully reaching and impacting 1,530 borrowers.

### Partner Reflections:

- Partners have recognised this initiative as a timely and impactful intervention at a crucial time in the Industry/State. They highly appreciated the content,

structure, and relevance of the video shared with our borrowers.

- The Cultivafin not only embrace the initiative but also elevates its impact by featuring it on their social media platforms, acknowledging Avanti's efforts. This proactive collaboration reflects a shared commitment to expanding the video's reach to a wider audience while driving increased engagement and adoption among their field teams.

### Impact:

This initiative has made significant strides, reaching:

- 4 Key Partners:** Cultivafin, CF Anchors, Roots, and Belgaum Hub-engaging both Avanti borrowers & FOs.
- 52 Branches**
- 40,032 Borrowers:** Driving deep local outreach in vernacular languages

### Future Course of Action:

- Roll out the next phase of FLIT videos, focusing on **“Avoiding Loans Through Ring Leaders, Shadow loans and Sharing Loan amount”** and **“Formal vs. Informal Source of Loans. And 6 more videos are in process”** Video links are attached for reference.
- Identify alternative methods to enhance outreach in areas where WhatsApp deliveries were unsuccessful.
- Explore cost-effective strategies to optimize outreach efforts

## Barasat Sampark

*Lighting Lives - transformation beyond finance.*

### Background:

Barasat Sampark Microfinance, founded in 2006 in Barasat, West Bengal, began

as a small financial initiative to serve the underprivileged, especially women, in rural and semi-urban belts of North 24 Parganas. Initially focusing on microloans for small businesses, it soon realised that true transformation goes beyond finance. With deep roots in the local community, Barasat Sampark evolved into a holistic enabler of change, blending microcredit with corporate social responsibility (CSR) activities to address education, health, livelihood, and women empowerment.

- **Health Camps:** Regular check-ups, maternal health, and nutrition education.
- **Skill Training Workshops:** Tailoring, handicrafts, food processing.
- **Livelihood Support:** Seed capital and market linkage for micro-enterprises.
- **Sanitation Awareness Drives:** Distribution of sanitary napkins and building toilets.
- **Digital Literacy Classes:** For rural women and adolescents.



### How the Initiatives Started:

In 2008, during a regular loan repayment meeting, field officers noticed many borrowers struggling not just with finances but with **health issues, school dropouts, poor hygiene, and lack of market access**. A community needs assessment followed, revealing gaps in awareness, training, and access to basic services. This led to the launch of the "**Sampark Shakti**" **CSR Program** in 2012. It aimed to empower women and families through non-financial interventions: knowledge, health, skills, and opportunities.

### Types of Interventions:

Barasat Sampark rolled out multi-pronged interventions under "**Sampark Shakti**".

- **Financial Literacy Camps:** Teaching savings, budgeting, and mobile banking.

### Beneficiaries:

The primary beneficiaries are:

- Women Self-Help Group (SHG)/ JLG members aged 10-30.
- Adolescent girls from backward communities.
- Marginal farmers and small-scale women entrepreneurs.
- School children in remote areas with low learning levels.

Special focus was given to tribal pockets, slum dwellers, and single-woman-headed households.

### Time Elapsed:

The CSR activities started in early 2012, completing 13 years of uninterrupted community development work. Each cycle is monitored bi-annually, and program feedback is integrated into the next phase.

### Outcomes/Results:

- **8,000+ women** attended financial literacy programs.
- **12,309 households** accessed free health consultations.
- **2,421 women** started small enterprises like tailoring, snack-making, or animal rearing.
- **700 adolescent girls** trained in digital skills.

- **50% increase** in household income for program participants.
- **Nearly 200 toilets were constructed** or upgraded with guidance and CSR subsidies.

### Impact:

**Barasat Sampark's CSR efforts transformed lives in several ways:**

- **Empowered Women:** Women transitioned from borrowers to leaders and mentors.
- **Community Health Improved:** Early detection of diseases and better maternal care.
- **Reduced School Dropouts:** Especially among girls, through digital learning hubs.
- **Entrepreneurial Ecosystem:** Women-owned businesses created local employment.

## Belstar Microfinance Ltd.

### Background:

For Belstar, CSR is a way to empower underserved communities, especially women, by promoting financial independence, digital literacy, and entrepreneurship. It helps bridge social and economic gaps, supports inclusive development, and strengthens trust with stakeholders. It also helps in connecting business objectives with meaningful social impact, ensuring enduring value for both the organization and the communities it serves. During the year 2024-25, Belstar implemented its CSR initiatives through structured, state-wide programs focused on empowering women through financial, digital literacy, livelihood training, enterprise development, Skill development, Health, Environment awareness, access to government schemes, ensuring an inclusive and sustainable community development.

### Key Highlights:

Total Amount spent on CSR activities in FY 25	Period	No. of States covered	Total No. of Beneficiaries
₹4.44 crores	1st May 2024 to 31st March 2025	11 (Tamil Nadu, Kerala, Andhra Pradesh, Karnataka, Maharashtra, Madhya Pradesh, Rajasthan, Uttar Pradesh, Bihar, Telangana and West Bengal)	473,654

### Key Activities:

#### *Enterprise promotion to enhance the income and economic development of Women:*

Poor Women were given business motivation training to promote business enterprises in various trades, both in farm and non-farm sectors.



- **Beneficiaries covered:** 1,316

### *Women Empowerment through Training Programs:*

Women in the local community were empowered through financial literacy,

digital literacy, entrepreneurship motivation, livelihood training, awareness on insurance, social security schemes and other government welfare programs.

- **Beneficiaries:** 2,19,965

Provided skill training to poor women in the community on various trades such as Jute bag making, Wire bag making, Saree draping, Mehndi training, Beautician training, Masala powder making, Tailoring, Blouse cutting training, Papad making, Pickles making, Soap making.

- **Beneficiaries:** 20,069



### General Medical Camp:

Eye camp and general health camp were conducted for the poor people in the community, and provided with free medicines. Also, referrals were made to the nearby government hospital for patients who needed further treatment.

- **Beneficiaries:** 2,05,477

### Social Security Schemes Awareness Camp:

Created awareness among poor people in the community on Pradhan Mantri Jeevan Jyoti Bima Yojana, Pradhan Mantri Suraksha Bima Yojana, Chief Minister's comprehensive health insurance scheme, and Atal Pension Yojana Schemes.

- **Beneficiaries:** 7,583

### Environment Camp:

Awareness was created among the people in the community to promote the environment through the use of biodegradable products instead of plastic. Awareness on air, water pollution, awareness on Deforestation and provided with free tree saplings to the Rural people.

- **Beneficiaries:** 6,354



### Veterinary Camp:

Veterinary camps were conducted, and animals were treated for the diseases with the support of the local veterinary hospital. This helps the rural farmers with better management of animals, which improves their income through animal husbandry activities.

- **Beneficiaries:** 6,354

### Flood & Cyclone Relief and Free Provision Kit:

Provided groceries to the people affected by the flood to get relief from the disaster.

- **Beneficiaries:** 134

Free provision of kit items was delivered to poor people during the rainy season, when there is no income for them.



- **Beneficiaries:** 300

Provided blankets to the people affected by the cyclone to get relief from the disaster.

- **Beneficiaries:** 140

## Bharat Financial Inclusion Ltd. (BFIL)

### Background:

BFIL believes in conducting all its CSR programs with the same exuberance and rigour on par with any of its operational projects to ensure the right outreach and impact. Their primary focus is on serving rural communities that are underserved. BFIL prioritises responsible spending and long-term sustainability in all their initiatives. BFIL collaborates with government and community partners to ensure their projects align with local needs and foster self-reliance.

### Type of Interventions:

BFIL's CSR initiatives span across Livelihood, Water Conservation, Drinking water, Education, and Healthcare. They develop unique CSR projects that address the unmet needs of rural India, operating on the foundation of robust public partnerships for sustainability and scalability. Government partnerships are key to all our projects.

### Bharat Pragat Health" (Continual care for Rural population):

Access to healthcare is a significant challenge in many remote villages in India. Several factors contribute to this, including a lack of healthcare facilities and trained healthcare workers in rural areas, as well as limited transportation and financial resources. In response, the government of India has implemented various initiatives aimed at improving healthcare access in rural areas. These include the establishment of health centres and sub-centres, which provide basic healthcare services, and the deployment of mobile health clinics to reach remote communities. Additionally, the government has implemented programs to train healthcare workers, including community health workers, to provide basic healthcare services in rural areas. However, significant gaps persist in rural healthcare access and quality compared to urban areas. Considering the above challenges, there is a need for innovative initiatives that can deliver timely and quality healthcare. Accordingly, BFIL supported the "Bharat Pragat Health" initiative towards ensuring quality primary healthcare services, easily accessible for rural communities through technology-enabled solutions in the selected villages of Kalaburagi District of Karnataka. This aims to provide preventive, curative, promotive, and rehabilitative services at the sub-centre and PHC level with the support of Apollo.

### Key interventions include:

- Strengthening of sub-centres through digital clinics, introducing virtual consultations (General Physician and 5 specialists), and making available point-of-care testing devices capable of performing more than 16 tests at the sub-centre level, including ECG.
- Augmenting one PHC with an additional doctor and a fully equipped lab capable of performing more than 65 tests.

- Addressed the previous gap in service provision by improving the availability of General
- Physicians and specialist doctors in all 12 centres.
- Implementation of preventive healthcare and community engagement initiatives; Screening camps and follow-up.
- Achieved 100% adoption of digital health records, now also implemented by the government in Taluka Hospitals.



### Beneficiaries and Progress of Bharat Pragat Health in 2024-25:

Key Impact Deliverables	2024-25	Highlights
Direct beneficiaries served	17,342	53% Women, 26% Elderly, 9% Children availed Services
Consultation (Tele and On Site) directly	46,197	Covering 12 centres. In addition to the above consultations, we have also facilitated 70919 consultations through existing government doctors.
Specialist consultations	4,674	9.2% referrals with General Medicine (24%), Dermatology (28%), Orthopaedics (32%), Obstetrics & Gynecology (6%), Paediatrics (10%).
Gynecology camp- 9th of every month (on ANC Day)	48	Every month, ANC and PNC cases are attended.
Women Health Assessments - Anaemia treated	435	Previously screened at-risk population supported in accessing the treatment.
Women Health Assessments - Thyroid treated	286	Previously screened at-risk population supported to avail the treatment.
Village Health Sanitation and Nutrition Committee (VHSNC)/Arogya Rakshak Samithi strengthened	12	Governance to ensure health needs of the community.
Lab Test performed	12,344	17.52% Lab Referral
Community level (Awareness Program)	39	Various events organized covering 12 centres.

#### Outcomes/Results:

Pragat Health Facility has played a key role in improving the health of rural communities. Constant doctor support, along with regular guidance on sticking to medication time, diet, etc, helps patients to recover fast.

#### Impact:

This initiative helped the rural communities to get medical solutions in a convenient manner. Now, villagers are getting their diseases cured easily, which helps them to earn their livelihoods and support their families. This resulted in living happily and with dignity.

## Blaze Trust

### Background:

Blaze Trust is a Non-Government Microfinance Organisation, established as a registered entity in 2003, with a mission to improve the quality of life of identified and motivated BPL women and needy people in rural and semi-urban areas by leading their lives with dignity through economic and other philanthropic services.

### Types of Interventions:

- Education
- Skill Development
- Women Empowerment
- Elderly Care
- Community Development

### Intervention and beneficiaries:

#### Distributing Aid to Village Communities:

Distributed essential groceries and clothing to impoverished individuals in various villages. This intervention aimed to alleviate immediate needs and provide comfort to vulnerable rural communities. The positive outcomes include improved access to basic necessities and a tangible demonstration of support.

- **Covered Beneficiaries:** 48
- **District & State Covered:** 1 district and 1 state
- **Amount incurred:** ₹57,600



### Enrolment in Social Security Schemes:

Blaze Trust successfully enrolled rural individuals into vital social security schemes, PMJJBY and PMSBY. This initiative provides affordable life and accidental insurance coverage, offering crucial financial protection to these vulnerable communities. The program significantly enhances their well-being by mitigating risks associated with unforeseen circumstances.

Their team successfully enrolled elderly and widowed women in the Social Security Scheme (SSS) pension program. This initiative ensures they receive a crucial monthly pension of ₹1,200, providing vital financial support and enhancing their quality of life. The program significantly contributes to the welfare of these vulnerable individuals in rural communities.

Their team also successfully enrolled unorganized sector workers into the Atal Pension Yojana (APY). This initiative provides a crucial pathway for them to secure a monthly pension, ensuring financial stability in their golden years. By facilitating their access to the APY scheme, we are empowering these individuals with a vital social security net.



- **Covered Beneficiaries:** 1,317
- **District & State Covered:** 1 district and 1 state
- **Amount incurred:** ₹75,400

## Outcomes & Impact:

- Created the right environment for women to live with dignity and participate as equal partners in development.
- Supported the marginalized section of the community with income generation and livelihood options so that they can attain financial independence and access quality education and health services.
- Supported the rural and urban poor to overcome all forms of poverty through capacity building, skill development, and behavioural changes.
- Facilitated need-based support services/interventions on health, education, and environment for the development of the downtrodden.

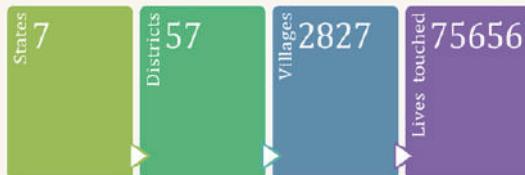
providing doorstep health checkups and free medicines. They conducted 971 health camps, performed 8,316 vital tests, and distributed medicines to 47,865 individuals, benefiting a total of 48,966 people. Additionally, 14,875 eye screenings were held, resulting in the distribution of 5,250 spectacles. Over 60% of beneficiaries were women, reflecting strong gender inclusivity.

## Outcomes Achieved:

- 98% of participants reported improved quality of life.
- 94% received follow-up care, supporting sustained health outcomes.
- 95% expressed high satisfaction, underscoring the program's effectiveness, relevance, and community trust.

## BSS Microfinance Ltd.

### Outreach:



### Key CSR Initiatives & Impact:

#### Expanding Healthcare Access: Medical Mobile Units:

In response to limited access to quality healthcare in rural areas, BSS Microfinance launched the Medical Mobile Unit (MMU) program to bridge critical healthcare gaps. Operating across Karnataka (Tumakuru and Chitradurga), Madhya Pradesh (Mandla), and Bihar (West Champaran), the initiative delivers teleconsultations, diagnostics, and medications directly to underserved villages.

#### Reach and Inclusivity:

The five Medical Mobile Units reached 131 villages across four districts in three states,

### Strengthening Education: Scholarships, Digital Classrooms and Infrastructure Development:

**Education:** BSS Microfinance advances socio-economic progress by promoting equitable education through key initiatives. The organization provides scholarships to deserving rural students, particularly girls, removes financial barriers, introduces digital classrooms for interactive learning, and supplies essential furniture to improve school infrastructure. These comprehensive efforts collectively bridge educational gaps and foster an inclusive learning environment.

- Scholarships:** In line with the company's vision for equitable development, BSS Microfinance continued its flagship Scholarship Distribution Programme to promote educational empowerment. The initiative supports academically promising students from rural backgrounds, particularly those studying in government schools. During the reporting year, 3,509 SSLC and PUC graduates received financial assistance

to encourage them to continue their education.

- BSS Microfinance provided 343 desks, 33 boards, 47 teacher tables, and 47 chairs to 12 government schools across Rajasthan (Udaipur, Tonk, and Kota) and Madhya Pradesh (Raisen, Mandla, Seoni, Narmadapuram, Dewas, Khargone, and Dhar). Additionally, two water coolers were installed in two schools in Madhya Pradesh.
- **Digital Classrooms:** To modernize learning in rural and government schools, BSS Microfinance established 18 digital classrooms across 18 districts—Tumakuru, Mysuru, Chamarajanagara, Mandya, Chikkamagaluru, Uttara Kannada, Haveri, Gadag, Dharwad, Bijapur, Bagalkote, Koppal, Hosapete, and Bidar—equipped with interactive boards and internet-enabled devices. This initiative directly benefited 5,399 students and educators.

### Empowering Livelihoods: Livestock Development Project

Rural livelihoods largely depend on livestock and agriculture, and BSS Microfinance's **Livestock Development Programme** takes a holistic approach to improve cattle productivity and farmer incomes. Initiatives include breed improvement using sorted and conventional semen for higher genetic potential and milk yields, fodder nurseries to ensure year-round high-quality green fodder, infertility camps to address cattle reproductive health, and mineral supplementation to enhance animal health and productivity. The **Cow Fit** initiative promotes best practices in cattle nutrition, health, and well-being. Together, these integrated interventions empower farmers, boost dairy efficiency, and support sustainable rural development.

### Key Achievements:

The **Livestock Development Programme** benefitted over 6,929 families across 151 villages in 10 districts of Maharashtra, Karnataka, and Madhya Pradesh. Key achievements include:

- 11,487 artificial inseminations performed, including 4,143 using advanced sorted semen technology, with 90% targeting female calves to enhance cattle productivity.
- 8,903 kg of mineral mixture distributed to improve animal health and productivity.
- Introduction of **CowFit** in four locations, enabling real-time monitoring of animal health and performance.
- 76 infertility camps were organized, treating 2,689 animals, of which 1,371 were infertile.

### Economic and Social Impact:

- Established 83 fodder nurseries on 20.75 acres of farmer land to ensure a sustainable fodder supply.
- Supported farmers in bringing 10.5 acres of their own land under fodder cultivation.
- Conducted 50 training sessions, reaching 2,336 cattle owners to raise awareness on dairy and livestock development.
- Created employment for 15 unemployed youths, with an average monthly earning of ₹16,000 per person.
- Linked farmers to government schemes like the Rashtriya Gokul Mission for subsidies, promoting affordability and scalability.

### Rapid Response: Emergency Food Kit Distribution

BSS Microfinance provided critical support to communities affected by natural calamities by distributing 10,853 emergency food kits across five states—Karnataka, Maharashtra, Bihar, Tamil Nadu, and Andhra Pradesh.

These kits contained essential staple items to address immediate food insecurity and ensure access to nutrition during crises. This initiative reflects the organization's commitment to timely disaster relief and strengthening community resilience in vulnerable regions.

BSS Microfinance distributed 10,853 emergency food kits to disaster-affected families across Karnataka, Maharashtra, Bihar, Tamil Nadu, and Andhra Pradesh. These kits provided essential staple foods to address immediate food insecurity during natural calamities, offering critical nutritional support to vulnerable communities. This initiative demonstrates the organization's commitment to timely crisis response and strengthening community resilience in times of need.

### Key Achievements:

- Benefitted over 6,929 families belonging to 151 villages, spread across 10 districts and 3 states viz. Maharashtra, Karnataka and Madhya Pradesh
- To enhance cattle productivity, delivered 11,487 artificial inseminations out of it 4,143 was using advanced sorted semen technology, with a 90% focus on female calves.
- Distributed 8,903 kg of Mineral Mixture to enhance the health and productivity of animals
- Introduced 'CowFit' in 4 locations, a pioneering tool for real-time monitoring of animal health and performance
- Organised 76 infertility camps and treated 2,689 animals. Of these, 1,371 were infertile.

### Economic and Social Impact:

- Established 83 fodder nurseries on 20.75 acres of farmer land to ensure a sustainable supply chain.
- Brought 10.5 acres of agricultural land under fodder cultivation by farmers on their own.

- Conducted 50 training events and trained 2,336 to create awareness among the cattle owners on Dairy and Livestock Development.
- Created employment opportunity for 15 unemployed youths, whose individual average earning is ₹16,000 pm.
- Linked farmers with Govt. Schemes like Rashtriya Gokul Mission for subsidies, ensuring affordability and scalability

## Bullock-cart Workers Development Association (BWDA)

### Background & Objective:

BFL is an NBFC-MFI dedicated to the financial inclusion and holistic development of low-income households in South India, with a vision of a poverty-free, prosperous, and sustainable society. Its legacy stems from its parent NGO, BWDA, established in 1985. To date, BFL has empowered over 9.63 million beneficiaries.

### Types of Interventions:

BFL implements wide-ranging projects in partnership with BWDA that contribute to 14 UN Sustainable Development Goals (SDGs). Key interventions include:



- BWDA Senior Citizen Welfare Program:** Addresses poverty and lack of medical support for the elderly. It establishes support structures, honours citizens

aged 80+, and runs 'Anbu Kudil', a senior citizen home. This program, which has benefited 8,498 individuals, contributes to SDG 1, 3, and 10.

- **BWDA Widows and Destitute Welfare Program:** Empowers vulnerable women and the transgender community through Pudhumai Self-Help Groups (SHGs). It provides low-cost credit, skill development training, and crisis aid. The program has impacted over 5,000 widows, established 168 SHGs, and disbursed over INR 465.95 lakhs. It has also supported 1,215 transgender individuals.
- **BWDA Education Program:** Aims to provide equitable, quality education to underprivileged children and youth as a means of poverty alleviation, aligning with SDG 1, 4, and 5. Initiatives include colleges, polytechnics, schools, scholarships, adult literacy programs, and a community college. The program has impacted over 3,10,217 students and learners.

#### **BWDA Relief & Rehabilitation Program:**

This program provides **immediate relief and long-term rehabilitation** to communities affected by disasters or crises, focusing on vulnerable groups like low-income households, women, and children. Its **holistic approach** begins with essential emergency aid (food, shelter, medical and psychological support) and then shifts to **long-term recovery** through livelihood



support, vocational training, and financial assistance. The initiative aims to build resilience and restore economic stability, having impacted **194,055 beneficiaries**. It **contributes to SDG 1 (No Poverty), SDG 2 (Zero Hunger), SDG 8 (Decent Work), SDG 11 (Sustainable Communities), and SDG 13 (Climate Action)**.

#### **Outcomes & Impact:**

BWDA's initiatives have touched the lives of 9.63 million beneficiaries. The details are as follows: Bullock-cart Workers Development Association (BWDA) was established with the primary objective of rendering selfless, dedicated and yeomen service to the bullock cart workers, labourers, rural artisans, poor and needy women and children in Tamil Nadu, Kerala, Pondicherry and Andaman & Nicobar Islands. BWDA is registered under the Tamil Nadu Societies Registration Act. BWDA acquired an NBFC, renamed it BWDA Finance Limited (BFL) to streamline its financial inclusion operations.

### **Chaitanya India Fin Credit Pvt. Ltd.**

#### ***Training programme for skill development:***

#### **Background:**

Chaitanya aims towards the overall development of the underserved in addition to Financial Services, and hence actively participates in the community-building activities every year, related to healthcare, Disaster Relief, and other volunteer activities. Chaitanya strives to be a valuable contributor to the economic, social and environmental progress of India.

Chaitanya is committed to financial inclusion, focusing on women, culture, and cultivating a work environment that aligns with their core values. Chaitanya is particularly dedicated to empowering rural women,

championing their financial independence, and catalyzing lasting positive change. Organizational culture thrives on providing myriad opportunities for professional growth while fostering an open-door policy.

### How the initiatives started:

Chaitanya started a training programme for skill development in the Chitradurga and Davanagere districts of Karnataka state. The training has been organised for their customers with the help of the respective branch teams. Especially in rural areas, women are dependent on agricultural work for earning money for their family maintenance, and the earnings do not cover the entire year from the agricultural activities. So, CSR-Chaitanya has finalized the project activities for providing training to upgrade skills and provide opportunities for earning money independently for maintaining their family expenditures.



### Beneficiaries from July 2024 to March 2025:

- No. of Training Courses:** 163
- No. of customers covered:** 1,784
- State & Districts:** 2 districts (Chitradurga and Davangere) of Karnataka
- No. of Villages covered:** 146

### Outcomes/Results:

A total of 25-30 customers are already participating effectively in doing activities like puliyogare powder preparation, packaging, and marketing. Each customer



earns around ₹4,000 per month through these activities. The CSR-Chaitanya is taking additional initiatives to motivate and convince the customers through the resource person to participate in the project activities to earn money. A total of three active women are identified as good resource persons for covering the further process, as ongoing. Marketing is also being pushed by the resource person, and already they have tried to put the stalls in a few exhibitions for advertising the product and for improving sales over the last year. The CSR-Chaitanya will support them in adding more customers to earn money and provide the product.

### Impact:

This project supports and improves customer livelihood activities by providing skill development training. After the training, interested customers select and take the initiative to start the activity, as guided by the training resource person.

## CreditAccess Grameen Ltd.

### Background:

CreditAccess Grameen carries out its CSR activities through CreditAccess India Foundation, a wholly owned subsidiary. The Foundation focuses on key development areas such as community building, livelihood enhancement, disaster relief, healthcare, and environmental sustainability. CA

Grameen remains committed to reaching the marginalized sections of society through its focused CSR initiatives, including the United Nations Sustainable Development Goals. The Company aims to integrate CSR activities into its business operations, leading to alignment of business growth with the sustainability of the social and environmental fabric of the end communities.

### Types of Interventions:

It implements a range of impactful initiatives. These are

- Education
- Health
- Livelihood
- Rural Development Programs
- Disaster Relief & Humanitarian Aid

Each program is designed to improve the quality of life and create long-term opportunities for India's rural population.

### Project Details & Outcomes:

BSS Microfinance has implemented a wide-ranging and impactful social development program that has touched numerous aspects of community welfare. In the areas of youth and education, the organization empowered 97,712 rural students with essential life skills and provided vocational training to 3,003 youth to enhance their employability. The educational support extended to awarding 2,795 merit-based scholarships and enabling 600 students from remote areas to access digital self-learning centres, significantly promoting equitable and technology-driven education.

The healthcare initiatives demonstrated a comprehensive approach, delivering primary healthcare services to 7,642 people while conducting cancer screening for 10,408 individuals. Special attention was given to vulnerable groups, with 406 children battling cancer receiving holistic long-term care and 4,000 adolescent girls receiving

cervical cancer vaccinations. The program also provided consistent medical support to 205 underprivileged dialysis patients and addressed nutritional needs by supplying essential supplements to 3,335 children in rural regions.

Community welfare programs spanned multiple sectors, including menstrual health promotion through distribution of menstrual cups to 250 women, environmental conservation through planting 3,611 trees, and extensive disaster relief that benefited 149,517 individuals affected by natural calamities. The organization also focused on rural infrastructure, upgrading basic amenities at 5,658 institutions and 3,988 Anganwadis while constructing 400 sanitation units and creating substantial water storage capacity benefiting 15,172 people. Sustainable development was further enhanced through solar energy installations and creating inclusive spaces for specially-abled children, demonstrating a holistic commitment to community empowerment and resilience.

### Youth Empowerment:

#### Impact:

- Enhanced access to education, skill development, and opportunities for personal and professional growth, fostering employability, character building, and overall well-being.
- Provided critical resources and support to flood-affected communities, promoting resilience and sustainable development.
- Improved healthcare access in underserved communities through infrastructure and resource support.



- Invested in green energy and energy efficiency programs to reduce carbon emissions.
- Ensured access to clean water and promoted sustainable water management practices.

### **Dhosa Chandaneswar Bratyajana Samity (DCBS)**

#### ***Empower Poor Women for Socio-economic Development***

##### **Background:**

Dhosa Chandaneswar Bratyajana Samity (DCBS), a grassroots development organisation, empowers marginalised rural families, particularly women, in West Bengal and Bihar, India. Since 2003, DCBS has provided socio-economic development services, focusing on credit, skill development, marketing support, renewable energy, water, sanitation, and health. DCBS employs a holistic and multi-faceted approach to implement its development initiatives, focusing on the empowerment of marginalised rural families, particularly women. Their methodology is centred around community mobilisation, capacity building, and collaborative partnerships, ensuring that the programs are tailored to the specific needs of the target communities. By adopting a participatory and inclusive approach, DCBS aims to create a sustainable impact and lasting change in the lives of rural families through needs assessment/situation analysis to justify the need as voiced by the people.

##### **How the Initiatives Started:**

The initiatives of DCBS began in 2003, rooted in the needs of marginalized rural communities, especially women, in the Sundarban region of West Bengal. In essence, the initiatives of DCBS began as a localised, grassroots effort and evolved into a multi-sectoral, community-driven development

model. The approach was always need-based, inclusive, and participatory, with an aim to transform rural lives and livelihoods sustainably.

##### **Types of Interventions:**

- **Social Development:** Implementing health, education, and environmental initiatives through health services, awareness and water, and sanitation (WASH) support, and renewable energy solutions (solar products).
- **Community Engagement:** Fostering community participation and ownership through health check-up camps, eye check-up camps, especially cervical cancer awareness camps, Sanitation and Hygiene, skill development, financial inclusion awareness camps, and livelihood support.
- **Skill Development:** Offering readymade garment training, computer training, entrepreneurship development and support, and marketing linkage support to unemployed youth, underprivileged women, rural entrepreneurs, and economically backwards classes.

##### **Beneficiaries:**

- **Bank Linkage Support:** Enabled over 50,000 rural families to access formal financial services and credit for livelihood activities like agriculture, animal husbandry, and small-scale enterprises.
- **Vocational Training:** Trained over 10,000 rural youth and women in skills like tailoring, computer education, and entrepreneurship.
- **Sanitation Infrastructure:** Constructed over 5,000 toilets and provided WASH services to over 20,000 households.
- **Menstrual Hygiene Programs:** Implemented hygiene and awareness campaigns, particularly for adolescent girls in 5 schools.

- Solar Energy Access: Installed more than 100,000 solar home systems, benefiting over 30,000 rural households.
- Health Awareness Initiatives: Conducted community campaigns on hygiene, nutrition, and preventive health care, reaching over 30,000 rural families.
- Economic Empowerment: Empowered more than 2 lakh women through income-generating activities and group formations.
- Support During Calamities: Provided emergency relief and recovery assistance to over 10,000 affected families.

### Outcomes/Results:

- Created measurable and meaningful social, educational, and health impacts in the targeted schools.
- Provided adolescent girls with private, safe, and hygienic spaces to manage menstruation in school.
- Access to sanitary napkins, clean water, handwashing, and safe waste disposal helped reduce the risks of illness, infection etc.

### Impact:

- Reduced stigma and embarrassment, empowering girls to speak openly about menstrual health.
- Girls are now more confident and consistent in attending classes.
- Fostered a more inclusive and supportive school environment.

## Dvara Kshetriya Gramin Financial Services Pvt. Ltd.

### *Soochnapreneur Digital Empowerment Initiative*

#### Background & Vision:

Soochnapreneur Initiative was conceived as a grassroots digital empowerment program

under our CSR mandate. The initiative aims to bridge the digital divide in rural and underserved regions of India by equipping community members, especially women, with digital literacy, financial literacy, and entrepreneurial skills. The project champions inclusivity, self-reliance, and community development through a decentralized model of digital service delivery. At the heart of this initiative lies a powerful belief: when women are empowered with technology, communities transform. The project was rolled out across three Indian states: Jharkhand, Bihar, and Tamil Nadu, covering the districts of Bokaro, West Champaran, and Salem, respectively.

#### Types of Interventions:

- Train and certify rural youth and women in basic digital and financial literacy.
- Enable digital entrepreneurs ("Soochnapreneurs") to offer essential services in their own villages.
- Facilitate access to government schemes, ID services, and financial inclusion tools.



- Generate sustainable livelihood opportunities through program-supported micro-entrepreneurship.

### Key Components of Execution:

- Identification and Training of Soochnapreneurs
- 12 women were selected and trained through structured modules covering:
  - » Digital literacy (usage of smartphones, internet, digital tools)
  - » Financial literacy (UPI, banking, online transactions)
  - » Service delivery skills (documentation, printing, ID updates)
- Community Outreach & Learner Mobilization
- Each Soochnapreneur mobilized and trained 200 learners, imparting knowledge on digital basics and financial tools.
- Service Center Setup
- SPs established micro-centers to provide on-demand digital services to the community, including:
  - » Photocopying, printing, scanning
  - » Ayushman Card, PAN, Aadhaar rectification
  - » Access to PM schemes: Mudra Loan, PMAY, Udyam Registration, etc.

### Beneficiaries and Amount Spent:

- 12 Soochnapreneurs trained and deployed. Each trained 200 learners and delivered essential digital services to 300-1000+ community members.
- Amount incurred: 61,00,000

### Outcomes/Results:

Metric	Value
Total Soochnapreneurs Deployed	12
States Covered	3 (Jharkhand, Bihar, TN)
Districts Covered	3
Learners Trained	2,400
Digital Services Delivered	6,616+
Revenue Earned per SP	₹ 75,000

### Outcomes/Results:

#### Community Impact

- Over 6,600 rural citizens were able to access vital documents and schemes without needing to travel far.
- Digital and financial literacy has increased confidence and self-reliance among marginalized households.
- Access to entitlements like health cards, housing benefits, and government loans has improved social security.

#### Women Empowerment

- The initiative has unlocked entrepreneurial potential among rural women, transforming them into local change agents.
- SPs have gained income, visibility, and influence in their communities, redefining the role of women in the rural economy.

#### Impact:

The Soochnapreneur initiative stands as a beacon of inclusive digital transformation, where access meets action, and women lead the charge. This CSR initiative not only meets regulatory goals but also uplifts lives, one digital service at a time.

- By earning through digital service delivery, each Soochnapreneur has built a **sustainable micro-business**.
- The model is **self-propelling** — every new learner or service adds to the revenue of the SP, ensuring long-term viability.

## Equitas Small Finance Bank

### Background:

Equitas Small Finance Bank's Corporate Social Responsibility (CSR) initiatives focus on education, healthcare, skill development, and providing dignified living conditions for the homeless, with a particular emphasis on empowering the economically weaker sections. These efforts are primarily carried out through the Equitas Development Initiatives Trust (EDIT), and Equitas Healthcare Foundation (EHF). The bank's commitment to social impact is reflected in its "Beyond Banking" philosophy, aiming to transform lives and contribute to a more inclusive society.

### Types of Interventions:

- **Education:** Equitas is committed to providing quality and affordable education to children from low-income families through its Gurukul Matriculation Schools. These schools focus on the holistic development of students, covering their physical, intellectual, moral, social, and emotional aspects.
- **Healthcare:** Recognizing the importance of accessible and affordable healthcare, Equitas undertakes initiatives like health screening camps, running evening clinics, providing health education, facilitating access to hospitals, and operating a specialized Cancer and Multi-Specialty Hospital (Sringeri Saradha Equitas) for the underprivileged.
- **Skill Development and Livelihood Enhancement:** Through the Equitas

Gyan Kendra program, the bank conducts skill development training for women in various fields such as tailoring, embroidery, handicrafts, and agro-based activities to empower them economically and improve their income levels.

- **Rehabilitation of Pavement Dwellers:** The Equitas Bird's Nest program focuses on rehabilitating pavement dwellers in urban areas by providing financial support for housing, skill training, and assistance in obtaining necessary documents like ration cards to help them become self-sufficient.
- **Job Placement:** Equitas organizes job fairs and acts as a facilitator, connecting unemployed youth from low-income families with recruiters and employers to enable them to find suitable employment opportunities.

### Impact:

- Helping society get quality health care by partnering with hospitals,
- Providing holistic education at an affordable cost,
- Training women to earn additional income
- Helping unemployed youth to get employment opportunities.

## ESAF Small Finance Bank

### Background:

ESAF Small Finance Bank's CSR activities focus on holistic development, particularly for the poor and marginalized, aligning with the vision of ESAF Group. Their initiatives include building infrastructure for rural schools, providing skills and entrepreneurship training, supporting agricultural practices, and engaging in disaster preparedness and support programs. These activities are often implemented through the ESAF Foundation

and partner with other organizations like the Khadi & Villages Industries Commission and Kudumbashree Mission.



### Alignment with the Companies Act:

ESAF SFB's CSR activities are aligned with Schedule VII of Section 135 of the Indian Companies Act, 2013, which outlines permissible CSR activities for companies.

### Types of Interventions:

- Education:** This includes constructing and renovating school buildings, providing education to underprivileged children (especially girls), promoting digital literacy, offering scholarships, and supporting adult literacy programs.
- Healthcare:** ESAF conducts medical camps, operates mobile clinics, provides ambulance services, awareness programs for women and girls, and supports palliative and geriatric care.
- Sanitation:** Initiatives include constructing household and school toilets.



- Livelihood Development:** This involves skill training programs for micro-entrepreneurs, support for farmer collectives, and projects focused on sustainable agriculture.
- Disaster Management:** ESAF actively participates in disaster preparedness and provides support to affected communities.
- Social Entrepreneurship:** ESAF supports initiatives that promote social entrepreneurship and mentoring, providing skill training for income generation, especially in rural areas.

### Specific programs include:

- BalaJyothi:** A program for the holistic development of children.
- Santhwana:** A program for providing support and relief.
- Garshom:** A program for supporting specific communities or needs.
- ESAF Urjabandhu:** A program related to energy and sustainability.
- ESAF Pashumitra:** A program for supporting livestock farmers.
- ESAF Krushakmitra:** A program for supporting farmers.
- ESAF Skill LEAP:** A program providing livelihood and entrepreneurship acceleration.
- Market Linkage and Capacity Building for Farmers:** This aims to improve market access for farmers and build their capacity to market their produce effectively.

### Impact:

ESAF conducts impact assessments of its CSR projects to evaluate the effectiveness and reach of its initiatives. The following are the impacts of the initiative undertaken:

- Reducing poverty and hunger,
- Improving health and wellness,

- Promoting quality education,
- Enhancing gender equality,
- Ensuring water and sanitation,
- Fostering sustainable livelihoods, among others.

## Fusion Microfinance Ltd.

### Background:

Fusion creates a positive impact on the economic, social, and environmental growth of disadvantaged communities through integrated and sustainable development initiatives. Their CSR initiatives drive powerful change towards the sustainability of the communities. Their social commitments are predominantly focused on fostering long-term, positive impacts and ensuring a brighter, more sustainable future for all. These CSR initiatives are aligned with the following SDGs:

- Good Health & Well-being (SDG 3)
- Quality Education (SDG 4)
- Clean Water & Sanitation (SDG 6)
- Affordable & Clean Energy (SDG 7)
- Decent Work & Economic Growth (SDG 8)
- Climate Action (SDG 13)

### Types of Interventions:

- Education & Skill Development
- Health & Hygiene
- Community Empowerment & Livelihood
- Environment Sustainability & Sanitation
- Relief & Rehabilitation

### Outcomes & Beneficiaries:

- **No. of Program:** 32
- **Partnership with NGOs:** 48
- **Life touched:** 8,70,000 +
- **States & UTs Covered:** 23
- **No. of Aspirational Districts Covered:** 62

### Financial & Digital Literacy Program:

This program aims to increase awareness among deprived communities regarding financial management and educate them about various digital payment methods. This initiative started in 2021. It includes

- Sharing information on various modes of cashless transactions, digital payments and using debit/credit cards for transactions.
- Assisting in linking Aadhaar cards to bank accounts
- 17,500 + women benefited
- Covered 5 districts of 3 states



### Shiksha (Scholarship):

Fusion's CSR program 'Shiksha' provides scholarships to financially deprived students, enabling them to pursue their education and achieve their academic goals.

- 700+ Students benefited
- Covered 6 Aspiration Districts of 15 States



## Financial Literacy Program:

FLP is an awareness program focused on important aspects of household financial management, aiming to encourage participants to incorporate smart saving practices in their lives using their existing sources of income. The program covers various topics. It includes

- Household budgeting
- Investment strategies
- Prevention of over-indebtedness
- Fostering a positive attitude towards savings and financial security using current income sources.
- 44,900+ Community Members benefited
- Covered 29 Aspiration Districts of 15 States

## Distribution of Educational Accessories:

This initiative has provided educational accessories to needy students from government schools, enhancing the quality of their education. Other support activities executed under this program:



- **Udbhav School, Hyderabad:** Provided educational support to seven underprivileged girls.
- **Aarohan NGO:** Supported pre-school education for 25 children through the 'Early Child Day Care' centre\

- **Ramakrishna Mission Ashram, Kanpur:** Funded the construction of a classroom for disadvantaged students aged 6 to 11.
- **Sandeepon Music and Educational Society (SMES):** Sponsored their open school, 'Samriddhi', which promotes education, art, and culture among underprivileged children.
  - » 4,000+ Students benefited
  - » Covered 6 Aspiration Districts of 14 States

## Mobile Medical Van:

Fusion aims to provide health care accessible for rural communities and ensure continuous care by providing medicines, pathology tests (HB test, Blood sugar, Blood pressure, etc.) along with follow-up visits. This is initiated in 2023.

- 37,500+ Community Members benefited
- Covered 5 Districts of 2 States



## Gramalaya Microfin Foundation

### Background:

Gramalaya is the parent organisation of Gramalaya Microfin Foundation, established in 1987 by Padma Shri Awardee Shri. S. Damodaran, dedicated to ensuring good health, safety, security, and privacy for women and children through sanitation

initiatives. Gamaleya's vision is to create a society where everyone has access to safe sanitation, adequate water, and Menstrual Hygiene Management (MHM) facilities, empowering individuals and communities. As a recognised National Key Resource Centre under the Jal Jeevan Mission, approved by the Ministry of Jal Shakti, Government of India, Gramalaya has demonstrated successful water and sanitation models over the past 36 years. Gramalaya is committed to expanding our impact to various parts of India, offering capacity-building and support services to organisations interested in the sector.



### Types of Interventions:

- Menstrual Hygiene Management (MHM)
- Water & Sanitation

### Sanitation and Hygiene:

Gramalaya focuses on promoting Menstrual Hygiene Management (MHM) in Southern states. Recognising that a significant number of adolescent girls in India lack awareness about Menstruation. Gramalaya strives to address this gap by providing education and access to products. Their efforts include the promotion of girl-friendly toilet complexes, renovated community toilets, and the distribution of eco-friendly reusable cloth pads. In the last seven years, Gramalaya has reached over 2 lakhs women and girls, encouraging the switch from unhygienic menstrual practices to eco-friendly alternatives. Their promotion



of reusable cloth pads aims to reduce environmental pollution from single-use sanitary napkins.

Pioneering India's first sanitary napkin-free village and declaring 180+ villages in South India as role models for sustainable menstrual practices, Gramalaya has made significant strides. The impact extends to economically backward districts like Pudukkottai in Tamil Nadu, now a role model district for good menstrual hygiene practices and environmental preservation. In Pudukkottai, Gramalaya conducts MHM education sessions for women and adolescent girls in schools and colleges. Over 1000+ teachers and Anganwadi workers have undergone Training of Trainers (TOT), empowering them to further educate girls about menstrual hygiene. Additionally, 2000 volunteers in all 13 blocks of Pudukkottai are spreading awareness about safe and sustainable menstruation.

Gramalaya successfully conducted the India's First Menstrual Hygiene Management Summit in 2019 in New Delhi, which drew the participation of over 180 delegates, and the subsequent Second MHM Summit in 2022 in Chennai, attended by 200 delegates, Third MHM Summit 2023 at New Delhi with 250 Delegates from across India, these forums have proven instrumental in fostering collaboration. The networking concept employed during these summits has effectively transformed MHM into a nationwide people's movement, with numerous like-minded organizations actively participating in the campaign.

Looking ahead, Gramalaya plans to scale up its operations across 10 states in the next five years, aligning with the Government of India's initiatives such as Jal Jeevan Mission and Swachh Bharat Mission. Their focus on MHM and nutrition programs aims to propagate a vision of a plastic-free environment and sustainable menstrual hygiene practices.

### Beneficiaries:

- Promoted over 700+ adolescent girl-friendly toilet complexes,
- Renovated 180+ community toilets,
- Covered 20 lakh women and girls,
- Promoted more than 7,25 Lakhs reusable cloth pads,
- Converted 180+ villages in South India to Sanitary napkin-free villages
- Trained over 1000+ teachers and Anganwadi workers, empowered them to further educate girls about menstrual hygiene.
- Engaged 2,000 volunteers in all 13 blocks of Pudukottai for spreading awareness about safe and sustainable menstruation.

### Outcomes/Results:

A life without safe sanitation is a life full of risks—children fall sick, women face daily struggles, and the communities remain vulnerable to diseases and poverty. Gramalaya envisions a society where everyone has access to clean water, safe toilets, and menstrual hygiene management facilities. Through their work in homes, schools, and communities, Gramalaya empowers people to lead healthier and more dignified lives.

### Impact:

This includes access to clean menstrual materials, safe and private sanitation facilities, and the knowledge to manage menstruation effectively.

## Grameen Development and Finance Pvt. Ltd.

### Background:

Grameen Development and Finance Pvt. Ltd. (GDFPL) is committed to driving meaningful, inclusive development in the communities they serve. While financial empowerment remains at the core of their operations, GDFPL understands that real transformation requires going beyond credit and savings. Their Corporate Social Responsibility (CSR) efforts reflect this broader vision of development.

In line with their values, GDFPL undertook several CSR initiatives in FY 2024-25, focusing on areas that directly impact lives—financial awareness, digital access, education, environment, and healthcare.

Each program was planned based on actual needs identified through field observations, community feedback, and inputs from our branch-level teams. Their interventions have touched lives across Assam and Nagaland, particularly in rural and semi-urban regions where support is most needed.

### Types of Interventions:

To ensure a meaningful and measurable impact, GDFPL designed around the following five key themes:

- **Financial Literacy & Digital Awareness:** Building financial capability and promoting safe digital transactions, especially among underserved groups.
- **Digital Ecosystem Support:** Creating access points and awareness to help unbanked individuals adopt digital finance tools confidently.
- **Educational & Youth Engagement:** Promoting creativity, learning, and self-expression among school-going children in remote areas.

- **Environmental Sustainability:** Encouraging green practices through sapling distribution and agro-based interventions.
- **Medical Emergency Support:** Providing timely healthcare assistance to staff and local community members facing emergencies.

### Detailed Overview of CSR Activities undertaken

#### Financial Literacy & Digital Awareness Workshops - (In collaboration with Sa-Dhan under the RBI-DEA Fund)

These workshops were conducted to help community members—especially women and rural youth—develop practical knowledge of managing personal finances, saving regularly, avoiding informal lending traps, and using digital banking tools safely.



- **Workshops Conducted:** 40
- **No. of Participants:** Over 2,100 rural individuals
- **Geographical Reach:** Baksa, Barpeta, Dimapur, Goalpara, Kohima, Udaguri
- **Content Covered:** Budgeting, savings habits, UPI safety, ATM security, and mobile banking basics
- **Outcome:** Participants showed increased confidence in using formal banking services and digital platforms. Many reported opening accounts and beginning to use mobile banking post-training.

### Digital Ecosystem Development for the Unbanked

Despite rising digital adoption, many clients remain excluded due to lack of awareness, fear of technology, or absence of access points. GDF organized hands-on sessions to demonstrate the use of digital tools and help clients build trust in cashless methods



- **Programs Conducted:** 4
- **No. of Participants:** 280+
- **Location:** Kamrup District, Assam
- **Topics Covered:** Introduction to UPI, using BHIM/Pay TM/Phone Pe apps, understanding QR codes, transaction safety
- **Outcome:** A majority of participants were first-time users. Post-program follow-ups showed active usage of UPI and reduced dependence on others for digital transactions.

### Grameen Shakti Microfinance Services Pvt. Ltd.

#### Open Defecation Free in rural communities through the construction of Toilets

##### Background:

Open defecation is a widespread problem in many rural communities, leading to the contamination of water sources, soil, and the spread of diseases such as diarrhoea, cholera, and typhoid. Poor sanitation and defecating habits in open places, a common scenario in

remote villages, cause health hazards and hygienic problems. Lack of access to proper sanitation facilities not only poses health risks but also compromises human dignity and privacy.

### Types of Interventions:

Keeping safety & hygiene in mind, Grameen had constructed toilets in villages of West Bengal, Bihar, and Jharkhand in with the fuding support from NABSAMRUDHI, Friends of Women's World Banking (FWWB), FINISH Mondal & Trust People. Awareness campaigns and training sessions to educate individuals about the benefits of having toilets at home and the proper use and maintenance of these facilities was also carried out. For fostering a sense of responsibility, Grameen Shakti also provides sanitation loans to rural people to motivate them to construct toilets. It helped to eliminate waterborne diseases and reduce the medical expenses of the villagers. These loans are specifically designed to enable individuals to construct toilets at their homes, promoting proper sanitation practices and ensuring a healthier living environment for themselves and their families.

### How the initiatives started:

The process of obtaining a hygienic latrine loan from Grameen Shakti is simple and easily accessible. Individuals interested in availing of this loan need to meet the eligibility criteria set by the organization. Once eligible, they can apply for the loan by submitting the necessary documents and completing the required formalities. The loan application is processed efficiently, and upon approval, the loan amount is disbursed to the borrower. With the financial assistance provided by Grameen Shakti, individuals can build hygienic latrines that adhere to proper sanitation standards. By constructing toilets at home, individuals can eliminate the need

for open defecation and significantly reduce the risk of waterborne diseases.

### Types of Interventions:

Grameen Shakti encourages community participation and collaboration in promoting sanitation and hygiene practices. It organizes awareness campaigns and training sessions to educate individuals about the benefits of having toilets at home and the proper use and maintenance of these facilities. By fostering a sense of ownership and responsibility, Grameen Shakti aims to create sustainable and long-lasting improvements in sanitation practices and opportunities for better livelihood. Further, training is imparted to the local masons in eco-friendly toilet construction in collaboration with 'FINISH' & 'Trust of People'.

### Beneficiaries and Amount Spent:

- Initiative:** "Sahayathrayk Snehasparshamayi," a program focused on compassionate service and social upliftment.
- Aid Provided:** Donation of electric wheelchairs.
- Beneficiaries:** Individuals diagnosed with Muscular Dystrophy (MD) or Spinal Muscular Atrophy (SMA).
- Selection Process:** Careful screening and needs-assessment to ensure the greatest impact, prioritizing a diverse group with a significant number from economically disadvantaged families.
- Wheelchair Features:** Selected based on durability, user comfort, and ease of operation for those with advanced mobility impairments; included custom fittings and user training.
- Impact:** The wheelchairs provide more than just physical mobility; they boost emotional well-being, restore autonomy, rebuild confidence, and promote social inclusion.
- Overall Goal:** To ensure no one is left behind in the journey toward a life of dignity and opportunity.

## Impact:

Training and awareness programs encouraged them to construct and use the toilet in their home/campus, which helped to eliminate waterborne diseases and reduce the medical expenses of the villagers.

## Gram-Utthan

### Background & Objective:

Established in 1990, Gram-Utthan is a non-governmental, non-religious and non-profit organization working in 14 districts of Odisha and 8 districts of Chhattisgarh for community empowerment and sustainable development. With over 36 years of grassroots experience, the organization has been instrumental in improving the lives of marginalized and vulnerable communities through participatory and inclusive approaches. Inspired by a vision of inclusive growth and social equity. It was founded to address the socio-economic challenges of women and rural poor, fostering their integration into mainstream development. The organization strives to build self-reliant and resilient communities through sustainable livelihoods and ecological conservation.

### Principal Target Group:

- Multiple marginalised women, children, and adolescent girls.
- Unskilled and unemployed youth.
- Scheduled Castes (SCs), Scheduled Tribes (STs).
- Small and marginal farmers, landless, rural artisans.
- Other weaker sections of society.

### Types of Interventions:

With its diverse professional experience and long-standing field presence, Gram-Utthan effectively delivers value-added services across a wide range of projects supported by

donor agencies, government departments, development banks, and corporate partners under.

- Initiatives.
- Sustainable livelihood promotion
- Health, Education and Skill Development
- Water, Sanitation, and Hygiene (WASH)
- Natural Resource Management
- Integrated Watershed Management
- Climate-Smart Agriculture & Aquaculture
- Plantation, Environment & Biodiversity Conservation

### Beekeeping - an Alternative Livelihood Opportunity for Rural Women:

The buzzing apiaries of Cuttack not only produce honey but also nurture hope, skill, and self-reliance, turning every drop of honey into a symbol of sustainable livelihood and empowerment.

In the heart of rural Cuttack, a quiet transformation is taking place. Under the CSR initiative of DCB Bank Limited, and in collaboration with Concern India Foundation and Gram-Utthan, a sustainable livelihood movement has begun empowering 250 rural women across Banki, Athagarh, and Dampada blocks through scientific beekeeping.



## When and where the Initiative Started:

- **Year of Partnership:** 2022–2025
- **Location:** 31 villages across Banki, Athagarh & Dampada Blocks, Cuttack District, Odisha

## Why this Intervention:

This intervention was designed to enhance livelihood security and income for 250 rural women by promoting sustainable, community-based beekeeping enterprises. By transforming traditional knowledge into profitable micro-enterprises, the project not only creates an additional source of income.



## Outcome & Impact:

- Enhanced livelihood security and income for 250 rural women through sustainable beekeeping.
- Creation of women-led micro-enterprises promoting self-reliance and entrepreneurship.
- Improved household income and economic resilience in rural communities.
- Strengthened pollination and biodiversity, benefiting local agriculture and ecosystems.
- Encouraged eco-friendly livelihood practices supporting climate resilience.
- Established a scalable and replicable model for sustainable livelihood promotion across Odisha.

## Hindusthan Microfinance Pvt. Ltd. (HMPL)

### Background:

Hindusthan Microfinance believes in contributing to the holistic development of society, especially in the area of education. Children in orphanages often lack access to basic educational materials, which hinders their ability to learn, grow, and thrive. Recognizing this gap, HMPL initiated a small but meaningful intervention to support underprivileged children with the tools they need for learning.

### Types of Interventions:

- Distribution of educational materials
- Food Donation Drive
- Flood Relief Initiative
- Tree Plantation Drive

### Books & Stationery Material Donation to Orphanage:

The items were donated to **Balsnehalaya**, located in **Thane**, which currently supports over 30 children aged between **5-18 years**. Employees of HMPL also volunteered their time to visit the orphanage, interact with the children, and participate in fun learning activities.

### Beneficiaries and Amount Spent:

- No. of Beneficiaries covered: 30
- Amount Incurred: 1.5 Lakhs
- District & State covered: Thane, Maharashtra

### Outcomes:

- Over 30 children received new learning materials.
- Created a vibrant and encouraging environment that promotes reading and creativity.



- Employee participation helped foster a culture
- of empathy and service within the organization.

### Impact:

This initiative contributed to improving the educational experience of children residing at the orphanage. The availability of books and stationery will enable them to engage more actively in their studies and personal development. It also strengthened our commitment to giving back to the community and making a tangible difference where it matters most.

## 2. Bags & Stationery donation at a local school:

### Background:

Education is the cornerstone of sustainable development, yet many children in under-resourced schools face challenges due to lack of basic learning materials. To support access to education and empower young learners, our organization conducted a donation drive of school books and bags for students of a local school.

### Types of Interventions:

We identified a local school in need and coordinated with school authorities to understand the specific requirements of students. As part of the initiative, we distributed:

- School bags suitable for daily use
- Textbooks and notebooks aligned with the academic curriculum
- Basic stationery items such as pens, pencils, erasers, and geometry set

The distribution was carried out in the presence of teachers and staff to ensure each child received the necessary items.

### Beneficiaries and Amount Spent:

- **No. of Beneficiaries covered:** 50
- **Amount Incurred:** 50,000
- **District & State covered:** Khammam, Telangana



### Outcomes:

- Over 50 students benefited from the donation
- Every student received a complete set of school essentials
- Increased preparedness for the academic year

### Impact:

The donation drive helped ease the financial burden on families and encouraged regular school attendance. Equipped with the right tools, students expressed renewed motivation toward learning. The initiative reinforced our commitment to promoting inclusive education and supporting community development.

### 3. Annadanam - Food Donation Drive

#### Background:

**Annadanam**, or the donation of food, is considered one of the noblest acts of service in many traditions. In alignment with our values of compassion and community welfare, our organization organized a Food Donation Drive (Annadanam) in association with Udisha Awareness Foundation to serve nutritious meals to the underprivileged and needy.

#### Types of Interventions:

The food donation drive was carried out at 11 old-age homes & 10 Orphanages in and around Mumbai, where freshly prepared, hygienic meals were served to individuals facing food insecurity.

The meals were cooked in hygienic conditions and distributed at identified locations with the support of volunteers. Each meal included rice, dal, vegetables, and a sweet dish to ensure nutritional value and satisfaction.

#### Beneficiaries and Amount Spent:

- No. of Beneficiaries covered:** 500
- Amount Incurred:** 70,000
- District & State covered:** Thane, Maharashtra



#### Outcomes:

- Over 500 individuals were served hot meals

- The initiative ensured dignity and care in food service through proper seating and clean distribution.
- Volunteers actively participated, promoting a spirit of shared service.

#### Impact:

The Annadanam drive brought relief to those in need and created a positive social environment built on empathy and giving. It also encouraged community participation and reinforced our organization's commitment to eradicating hunger and supporting holistic well-being.

### IIFL Samasta Finance Ltd.

#### Background:

At IIFL Samasta, their CSR philosophy is centered on empowering communities and fostering holistic development, particularly for underserved and marginalized segments of society. Their initiatives are designed to create a meaningful and sustainable impact across various sectors, ensuring inclusivity and long-term community well-being.

#### Types of Interventions:

IIFL Samasta CSR initiative focuses on the following areas:

- Women's empowerment,
- Education, environmental sustainability,
- Livelihood enhancement.

#### Impact and Beneficiaries CSR projects:

#### Financial Literacy and Inclusion:

Financial literacy and inclusion programs train women, youth, and farmers in rural areas through village-level training programs. Post-training kiosks provide support for financial inclusion. In FY '25, IIFL Samasta has trained 26,665 women across 15 blocks in the state of Uttar Pradesh, West

Bengal, Bihar, and Rajasthan and 12,520 women helped with financial inclusion.

### Promoting women micro entrepreneurs in rural areas:

They have trained 864 women in various entrepreneurial activities across four blocks in Tamil Nadu and Bihar. They also helped these women to start their income-generating activities and provided assistance with market linkages to sell their products.

### Mobile Medical Units:

IIFL Samasta has launched four Mobile Medical vans in Karnataka, Madhya Pradesh, West Bengal and Bihar to bring free healthcare services directly to underserved communities. These vans offer medical consultations, basic diagnostics, and essential treatments. Since their launch, the mobile medical vans have provided free treatment to 31,080 individuals.

### Project Vision Care:

They have organized 110 free eye check-up camps across Karnataka, Tamil Nadu, Bihar, West Bengal, and Jharkhand. They have screened over 13,539 individuals and distributed free spectacles to 8,200 beneficiaries to improve their sight.

### Solar Project:

They have implemented customized renewable energy projects in Karnataka and Bihar. Under this initiative, they have installed 100 solar streetlights, 10 solar inverters for primary healthcare centers, and set up a solar-powered digital education system in 16 government schools.

### Shiksha Ki Udaan:

Provided scholarships to 590 meritorious girl students from financially weaker sections.

### Tab Lab Project:

IIFL Samasta has launched the Digital Education Program in eight government high schools in Bidar District, Karnataka. As part of this initiative, 150 tablets and learning kits were provided to students in 8th, 9th, and 10th grades.

### Livestock Development Program:

IIFL Samasta has established 10 Livestock Development Centres across Bihar, Karnataka, and Rajasthan. These centres provide doorstep cattle health services, educate farmers on dairy cattle management, and promote improved fodder cultivation. Through this initiative, 13,596 farmers have benefitted.



## Jagaran Microfin Pvt. Ltd.

### Background:

Since its establishment, Jagaran Microfin Pvt. Ltd. has been dedicated to implementing impactful Corporate Social Responsibility (CSR) initiatives as outlined in Section 135 of the Companies Act, 2013. As a leading microfinance institution, Jagaran focuses on achieving social impact alongside financial sustainability by empowering economically disadvantaged communities in India.

### Types of Interventions:

In CSR projects, Jagaran concentrates on advancing education, improving health outcomes, and creating skill-based employment opportunities to uplift socio-economically disadvantaged communities.

### Community Development Initiatives:

#### Pre-primary Education

Despite various initiatives, quality education remains out of reach for many children in rural and semi-urban India, a situation worsened by calamities and poverty that force dropouts. Believing that excellent education is key to equality of opportunity, the organization Jagaran works to improve learning in these areas. It supports 19 pre-primary schools in West Bengal and Bihar, promoting a community-based learning model that involves both children and their



parents. To make learning engaging, Jagaran supplements regular lessons with hands-on activities and sports, fostering a positive and inclusive school environment.

#### Beneficiaries:

- **No. of Beneficiaries covered:** 600+
- **Number of Districts covered:** 8 districts in West Bengal, and 3 districts in Bihar
- **Name and number of States covered:** 2 States (West Bengal and Bihar)
- **Amount Incurred:** ₹6,83,000

#### Merit-based Scholarship Programme:

While they may be able to access free early education, most students from underprivileged communities face an acute shortage of funds that hinders them from progressing towards their higher education. Consequently, they are excluded from jobs and livelihood opportunities that could facilitate their upward mobility.

To alleviate such inequity, Jagaran provides financial support to meritorious but disadvantaged Madhyamik and Higher Secondary students across all areas where it is operational.



#### Healthcare Initiatives:

Jagaran has been holding Health Check-ups and Awareness Camps. They also remain aware of the necessity of renewing our focus on non-mainstream sources of medicine.

Thus, they organise homoeopathy clinics. They have also set up free homoeopathy dispensaries in all their areas of operations. These dispensaries have become popular among our client communities. A physical training class in a rural area can be a valuable Corporate Social Responsibility (CSR) activity.



### Skill Development Training and Skill-Based Employment

Jagaran's tailoring & stitching classes is a valuable CSR activity, particularly focusing on empowering women and promoting skill development. These classes provide vocational training, enhancing women's employability and enabling them to earn a livelihood. The classes often include training in tailoring, embroidery and basic knitting.

An integral aspect of Jagaran's CSR projects concerns promoting employment schemes among women. To this end, Jagaran arranges many Skill Development Programmes for women in rural and semi-urban India, which should enable them to gain employment in cottage and handloom industries. Frequently organise Tailoring projects as part of our Skill Development Programmes across our areas of operations, offering important information about different fabrics and stitching techniques to those interested in the same.

### Impact:

- Cultivate equality of opportunities and ensure parity and more balanced



educational/professional fields for urban and semi-urban/rural children.

- Empowering women and promoting skill development.
- Promote health, fitness, and overall well-being among the rural population,
- Fostering a sense of community and potentially uncovering hidden talent.

## Jana Small Finance Bank

### Background:

Jana Small Finance Bank actively engages in Corporate Social Responsibility (CSR) initiatives, focusing on areas like healthcare, education, and environmental sustainability. They support healthcare by donating medical equipment and ambulances to hospitals, and they promote education by providing computers and digital literacy programs to underserved communities. Additionally, Jana Small Finance Bank contributes to environmental sustainability through initiatives like providing clean drinking water and promoting sanitation.

### Types of Interventions:

#### Their CSR efforts include:

- **Healthcare and Hygiene:** The bank has donated water purifiers to a government hospital, contributed critical care equipment, and provided medical

equipment to an orphanage. They also support preventive healthcare.

- **Education and Skill Development:** Initiatives include donating desktops to women's colleges to support education, and promoting special education and vocational skills for various groups.
- **Community Development and Empowerment:** The bank implements programs addressing poverty, hunger, education, and housing for marginalized communities. They also focus on rural and slum area development, gender equality, empowering women, and supporting homes for women, orphans, and senior citizens. Measures are in place to reduce inequalities for backwards groups. Furthermore, they promote financial literacy through workshops, support local entrepreneurs with guidance and loans, and collaborate with partners to expand financial inclusion.
- **Environmental Sustainability:** Efforts include promoting environmental sustainability, protecting natural resources, and contributing to the Clean Ganga Fund. The bank is also exploring ways to reduce its ecological footprint and support renewable energy.
- **Employee Engagement:** The "Jana Shakti" program allows employees to engage with society and contribute financially, with the bank matching contributions.

### Impact:

- Promoting education,
- Employment-enhancing vocational skills
- Promoting preventive health care and making available safe drinking water.
- Reducing child mortality and improving maternal health;
- Promoting gender equality and empowering women
- Helping unemployed youth to get employment opportunities.

- Empowering individuals to become self-reliant and contribute to their communities.
- Helping women develop leadership skills and build confidence.
- Ensuring environmental sustainability;

## Jigyasa Livelihood Promotions Micro Finance Foundation

### Livelihood Promotions Initiatives

#### Background:

Raisen district, located in the central Indian state of Madhya Pradesh, is known for its scenic landscapes, dense forest ranges, and widespread agricultural fields. Within this region lie the remote tribal settlements of Neelgad and Dhundhvani, both located deep within the Ratapani Forest Range. These two villages, approximately 3 km apart, are situated nearly 10 km from the nearest motorable road and around 20 km from Sultanpur, the closest tehsil and marketplace.

These villages are predominantly inhabited by members of the Gond tribal community, with Neelgad comprising over 30 households and Dhundhvani having around 45. Despite their rich cultural heritage and strong dependence on the natural ecosystem, these communities have remained cut off from basic infrastructure such as proper road access, telecommunications, and on-grid electricity.



The villagers primarily rely on subsistence farming, utilizing the limited flat terrain amidst the hilly forest region, and on daily wage labor, which often requires travel to distant locations. This geographical and infrastructural isolation has severely limited their access to education, healthcare, and livelihood opportunities.

### How the Initiatives Started:

The initiative was triggered by an assessment aimed at identifying areas for financial support in the tribal villages of Neelgad and Dhundhvani. During this exploration, it became evident that the absence of electricity was a major hurdle in the daily lives of the residents. While some households were supported through financial loans for livelihood needs, the critical issue of power supply was addressed separately. Considering their remote location and lack of grid connectivity, a decision was taken to provide solar products free of cost. These products allowed the villagers to charge during the daytime and use essential torch lighting at night, bringing a significant positive change in their routines without any financial burden for the solar units.

### Types of Interventions:

To address the issue of electricity scarcity in the villages of Neelgad and Dhundhvani, a targeted intervention was made through the distribution of a portable solar-powered lighting lantern. This product was designed to suit the lifestyle and needs of rural households while ensuring durability, multi-functionality, and ease of use.



### Key Features of the Solar Device:

- Bright multi-angle LED light with an adjustable stand for flexible indoor or outdoor use
- Built-in FM radio and MP3 player compatible with USB and SD card inputs, providing entertainment and access to information
- High-capacity lithium battery for long-lasting performance
- Three solar charging modes, ensuring charging flexibility in varying sunlight conditions
- Mobile phone charging port, helping users stay connected in areas with poor telecom infrastructure

This intervention ensured that the households not only had access to clean lighting solutions but also benefited from entertainment, communication, and a safer night-time environment.

### Beneficiaries and Amount Spent:

- **No. of Beneficiaries covered:** 75
- **Amount Incurred:** ₹ 2,10,000
- **District & State Covered:** Neelgad and Dhundhvani Raisen, Madhya Pradesh

### Outcome & Impact Made:

- **Improved Household Lighting:** The portable solar device provided much-needed lighting inside homes and courtyards, allowing families to safely move around and carry out evening activities with ease.
- **Extended Energy Usage:** With efficient battery storage, users can now enjoy uninterrupted lighting for longer hours, supporting their daily routine well into the night.
- **Safe Return from Fields:** The portable nature of the solar light has helped individuals, especially women, to travel back home safely from distant farms after sunset.

- Support for Cooking and Studying:** Families are now able to cook dinner under proper light, and children are able to study during night hours, improving household efficiency and educational outcomes.
- Mobile Charging Facility:** The built-in charging port allows households to charge basic mobile phones, helping them stay connected even in remote forest areas with no electricity.
- Access to Entertainment and Information:** The inbuilt FM radio and MP3 player (via USB/SD card) provide a source of entertainment and access to audio content, reducing isolation and enhancing mental well-being.



lies a cadre of 370 trained Digital Sakhis, who've dedicated themselves to developing awareness about virtual and economic literacy in the various rural populations.

The software makes a speciality of Sustainable Development Goal (SDG) 5 – Gender Equality, in which women are identified from rural groups and are trained drastically in DFL, management, and technology. These ladies are called “Digital Sakhis”. Each Sakhhi is geared up with a cellular pill with preloaded DFL modules. The program also nurtures women entrepreneurs from the communities, supplying them with upskilling and corporation improvement schooling to assist them in building their groups and improving their livelihoods.

## L&T Finance Ltd.

### *Digital Sakhi - Empowering Communities on Digital and Financial Literacy (DFL)*

#### **Background:**

In a world where technology is rapidly evolving, bridging the virtual divide has become a pivotal assignment. L&T Finance Ltd. (LTF), a leading Non-Banking Financial Company (NBFC), has taken an exceptional stride towards addressing this difficulty through its flagship Corporate Social Responsibility (CSR) initiative, the ‘Digital Sakhi’ application. This groundbreaking initiative has empowered over 42 lakh network members, commonly in rural areas, by equipping them with virtual and financial literacy abilities.

#### **The Journey Towards Empowerment:**

Launched in 2017, the ‘Digital Sakhi’ application has continually elevated its geographical footprint, operating in seven states: Maharashtra, Madhya Pradesh, Tamil Nadu, West Bengal, Odisha, Karnataka, and Kerala. At the heart of this application

#### **Key Highlights and Beneficiaries:**

The Digital Sakhi is the flagship program of the company, equips rural ladies with the skills and expertise to optimistically impart Digital and Financial Literacy (DFL) training to households in their communities and nurture the surroundings of digital monetary transactions. The team of over 800 Digital Sakhi(s) has successfully imparted knowledge about Digital and Financial Literacy (DFL) to more than 12 Lakh community members. They also identified and equipped over 6,500 women entrepreneurs with entrepreneurship skills. The project also achieved a significant milestone of establishing its presence in over 1,000 villages across 13 districts and 7 states in the country.

## Awards & Recognitions:

In recognition of its efforts, LTF Ltd. was awarded the 'Jury Choice Award' in the category of 'Promoting Gender Equality & Women Empowerment' for the 'Digital Sakhi' project at the 6th Indian Chamber of Commerce - Social Impact Awards 2024. Also, India CSR presented LTF with the esteemed award for 'Best Women Empowerment Initiative of the Year' at the Indian Social Impact Awards 2024 for the same project.

## Achievements and Progress:

Across current and new software locations of Digital Sakhis, there has been a commendable 12 percent growth in the adoption of digital bills by the various network members, promoting a cashless economy and improving monetary inclusion.

## Outcomes/Results:

- Creating Digital and Financial Literacy awareness among the rural population.
- Empowering over forty-two lakh community individuals
- Facilitating the convergence of government schemes,
- Undertaking sessions in Gram Sabhas and the State Rural Livelihood Mission programs,
- Supporting the network to achieve the benefits of the presidency schemes.

## Impact:

The efforts of Digital Sakhis had been instrumental in bringing the bigger community into the ambit of entitlements. The Digital Sakhi undertaking has continued to invigorate the ladies' empowerment narrative with many ladies rising up the ranks, from the confines of their houses to being exchange sellers in their network.

## Midland Microfin Ltd.

### *Nav Kanya Vandana Initiative - Education and Empowerment of young girls*

#### Background:

In line with Midland's vision to promote inclusive education and empower young girls, Midland Foundation, in collaboration with Midland Microfin Ltd., launched the Nav Kanya Vandana initiative. This impactful CSR program focused on identifying and rewarding academically brilliant girl students. The initiative was implemented across **14 states** — Bihar, Chandigarh, Gujarat, Haryana, Himachal Pradesh, Jammu & Kashmir, Jharkhand, Madhya Pradesh, Odisha, Punjab, Rajasthan, Uttar Pradesh, Uttarakhand, and West Bengal.



Through Nav Kanya Vandana, Midland Foundation aimed not just to reward excellence but also to serve as a catalyst for continued motivation and educational perseverance among young girls.

Midland Microfin initiatives on education is also aligned with the following SDG goals of UN:

- **SDG 4:** Quality Education,
- **SDG 5:** Gender Equality,
- **SDG 10:** Reduced Inequalities,
- **SDG 17:** Partnerships for the Goals

## Outcome:

Under this initiative, Educational Kits were distributed to 650 top-performing girl students selected from various schools. The kits were thoughtfully curated to include essential academic materials that support learning. These resources, though simple, carry a strong message of encouragement — a recognition of past success and a nudge toward future achievement.



## Impact:

The Nav Kanya Vandana initiative has generated a ripple effect in the communities where it was implemented. It has:

**Boosted Confidence:** Receiving recognition in front of their peers and communities has instilled a deep sense of pride and self-worth in the beneficiaries.

**Encouraged Peer Motivation:** Other students in schools are now more inspired to perform well academically, knowing that their efforts can also be recognized.

**Strengthened Community Engagement:** Parents and local leaders have appreciated Midland Foundation's role in celebrating education and empowering girls, strengthening the organization's community ties.

**Promoted Gender Equity in Education:** By exclusively focusing on girl students, the initiative addresses deep-rooted gender gaps in education, particularly in rural and semi-urban areas.

## Conclusion:

The success of Nav Kanya Vandana reaffirms Midland Foundation's commitment to creating meaningful change through education. By celebrating young achievers today, Midland is investing in a generation of empowered women leaders for tomorrow. This initiative is not just a distribution drive — it's a movement toward inclusive growth and educational equity.



## Health, Hygiene and Hope: Empowering Rural Women through Wellness and Awareness

### Background:

In rural India, challenges around **health, hygiene, and menstrual care** remain significant, often deepened by cultural taboos and limited access to affordable sanitation solutions. Recognizing this need, Midland Foundation, in collaboration with Midland Microfin Ltd., launched "Health, Hygiene and Hope: Empowering



Rural Women through Wellness and Awareness”—a unified CSR initiative designed to improve women’s health, build awareness, and foster sustainable hygiene practices.

Spanning 14 states and 213 districts across Bihar, Punjab, Rajasthan, Uttar Pradesh, Madhya Pradesh, West Bengal, and more, this initiative focused on empowering thousands of rural women and adolescent girls.

### Aligned with the United Nations Sustainable Development Goals:

- **SDG 3:** Good Health and Well-being
- **SDG 5:** Gender Equality
- **SDG 6:** Clean Water and Sanitation
- **SDG 10:** Reduced Inequalities

### Key Activities & Outcomes:

The initiative holistically combined awareness, education, and access to essential hygiene resources to empower rural women and girls. Through practical sessions and culturally sensitive discussions, participants learned about daily hand hygiene, general wellness, and menstrual health. Visual demonstrations made these practices relatable and actionable.

To support behavioural change, Happy Tap units were distributed to encourage regular handwashing, and sanitary napkins were provided to promote safe and hygienic menstrual care. Together, these efforts helped break taboos, boosted self-esteem, improved school attendance, and strengthened women’s participation in daily life, laying the groundwork for healthier, more resilient communities.

### Impact:

- **Improved Hygiene Awareness & Behavioral Change:** Women and communities embraced daily handwashing and better self-care as lasting habits.

- **Breaking Taboos & Empowerment:** Safe spaces enabled open conversations about menstruation, boosting self-esteem, school attendance, and workforce participation among women and girls.
- **Sustainable & Inclusive Practices:** Both programs promoted eco-friendly solutions and culturally accepted hygiene methods, laying a foundation for healthier, more resilient rural communities.

### Conclusion:

“Health, Hygiene and Hope” is more than a CSR activity—it reflects Midland Foundation and Midland Microfin Ltd.’s commitment to social impact, rural development and women empowerment. By transforming awareness into action, we are helping build communities where preventive health begins at home, knowledge replaces taboos, and every woman and girl can thrive with dignity and confidence.

## Mitrata Inclusive Financial Services Ltd.

### *Project Title: Access to Quality & Cost-Effective Health Care for Socio-Economically Excluded Communities*

### Background:

Mitrata Inclusive Financial Services Ltd, in its commitment to fostering inclusive development, partnered with the Association for Stimulating Know-how (ASK), Implementing Agency, to implement the CSR projects of the company to address long-standing health disparities among marginalized communities in India. In several regions, particularly in rural and peri-urban areas, families face severe barriers in accessing quality and affordable healthcare services. These barriers are compounded

by a lack of awareness, poor health-seeking behaviour, insufficient public health infrastructure, and limited understanding of entitlements under government health schemes. Recognising these interconnected challenges, this CSR initiative was conceived to empower underprivileged households through health education, entitlement facilitation, and access to both physical and digital healthcare services.

### How the Initiative started:

Mitrata Corporate Social Responsibility (CSR) initiatives intend to strive for socio-economic development that positively impacts society at large with minimal resources. The project began in April 2024, originally focusing on districts in Bihar including Darbhanga, Runisaidpur, Bhutai, and Madhubani. However, during the initial implementation phase, several challenges emerged, including overlapping health-focused interventions by other NGOs and functional government health centres that already served parts of the targeted population.

Due to these overlaps and relatively low community interest in engaging with new health initiatives, the project was strategically shifted to Rehmat Nagar in Moradabad, Uttar Pradesh. This urban settlement, characterized by a dense population, limited NGO presence, and poor access to quality healthcare, presented a far more pressing need and aligned better with the project's goals of creating sustainable, high-impact change.

### Types of Interventions:

The project adopted a holistic approach that combined awareness, facilitation, and direct service delivery. Community mobilization was a key strategy, with door-to-door visits and group meetings held to educate families on preventive and curative healthcare, maternal and child health, reproductive



health, nutrition, and hygiene. To ensure that awareness translated into action, the project also supported families in enrolling in government health insurance schemes such as social upliftment, ensuring that no one is left behind in their journey toward a life of dignity and opportunity. Through these efforts, families became eligible for free and subsidised treatment for various health conditions. Additionally, the project linked beneficiaries to digital health services through e-clinics, providing them access to professional medical consultations, prescriptions, and basic treatments.

A significant intervention involved assisting families in filing and receiving health insurance claims—often a cumbersome process without guidance. Finally, ASK built local capacity by recruiting and training one project coordinator and eight Swasth Mitras, most of whom were women, to implement these interventions at the grassroots level.

### Beneficiaries, Including State & District Covered and Amount Incurred:

The project was implemented in two phases—initially in selected districts of Bihar

and later fully in Moradabad, Uttar Pradesh. The final phase focused on households in Rehmat Nagar, a high-density, low-income neighbourhood where the majority of the population belongs to minority communities. In total, 672 households educated about preventive & curative measures to be taken on health and available health entitlements were directly reached through health awareness and mobilization efforts. Of these, 268 individuals were linked to digital health care and insurance services, and 37 applied for the government health entitlement have received Ayushman Card (Government health entitlement) and made them eligible for ₹5 Lakh insurance benefits for their family. Additionally, 28 households received insurance claims of an average amount of ₹7,500 - 12,500 providing much-needed financial relief during medical emergencies. The beneficiary groups included women, children, adolescents, and elderly individuals, with a strong emphasis on reaching women and socially excluded communities. The estimated CSR expenditure for the intervention for the Financial Year 2024-25 was ₹8.45 Lakhs.

### How Much Time Elapsed:

The project spanned a full year, from April 1, 2024, to October 2024. This included the initial pilot efforts in Bihar and the major implementation phase in Moradabad, Uttar Pradesh. The extended timeline allowed for adjustments in strategy, onboarding and training of project staff, and consistent community engagement to ensure meaningful outcomes.

### Outcomes / Results:

The intervention led to several tangible and measurable outcomes. Firstly, awareness about preventive health measures and available entitlements improved significantly across the targeted households. As a result, over 359 households accessed

services at government health institutions such as Primary Health Centres (PHCs) and Community Health Centres (CHCs). Furthermore, 268 households linked with digital health care and insurance services, receiving consultations and medications for common health issues ranging from fever and respiratory conditions to reproductive health concerns. The project also facilitated the enrollment of 37 individuals in Ayushman Bharat and supported 28 families in claiming insurance benefits, with each claim ranging between ₹7,500 and ₹12,500. These efforts directly reduced financial vulnerabilities and encouraged greater reliance on formal healthcare systems. The training and deployment of 9 local staff members, 90% of whom were women, enhanced the project's to prioritize women as majority beneficiaries of the project and contribute better to gender equality, community reach and helped foster trust among beneficiaries.

### Impact:

The broader impact of the project went beyond numbers. By prioritizing women and minority groups, the initiative actively contributed to gender equity and social inclusion. The fact that a majority of beneficiaries in Moradabad came from economically and socially marginalized communities underscores the project's success in reaching underserved populations. Women, who often face greater barriers in accessing healthcare, not only participated in large numbers but also became facilitators of change through their roles as Swasth Mitras. The insurance claims helped families to avoid debt and enabled them to access necessary medical care with dignity. Equally important, the project cultivated a long-term shift in behaviour, encouraging families to utilize public healthcare systems and digital medical services, thus laying the groundwork for sustained health security.

## Muthoot Microfin Ltd. (MML)

### Background:

Muthoot Microfin Limited is a microfinance institution and a subsidiary of the Muthoot Pappachan Group, also known as Muthoot Blue. The Muthoot Pappachan Group prioritises community welfare through their Muthoot Pappachan Foundation. Muthoot Pappachan Foundation (MPF) is a public charitable trust which was formed in 2003 as the CSR arm of Muthoot Blue. Since the launch, various initiatives, programmes and activities have touched thousands of lives, provided support and ensured that the marginalised or underprivileged sections of society by offering them with opportunities to achieve success in life. With a long-term and futuristic perspective, the entire range of CSR activities undertaken by the various group companies is streamlined through the Foundation.

### Types of Interventions:

Planning and implementing various CSR activities towards the set objectives of the organisation and facilitating the CSR programmes through various companies of the Group is the major responsibility of MPF. The core aim of the trust is to facilitate all the CSR activities and programmes of the entire Group, which are bound by the theme: **HEEL – Health, Education, Environment and Livelihood.**

### Smile Please Missions

Free comprehensive cleft lip and palate surgeries for children and youngsters from the most deserving families. The initiative not only addresses the financial burden of the family but also paves the way for a new perspective of life for the kid. In a mission, MPF aims to complete 50 successful surgeries. MPF has completed over 3,000 safe surgeries. Muzaffarnagar Smile Please Mission concluded with 52 surgeries at



Muzaffarnagar Medical College Hospital. 23 kids are enrolled for the nutrition program. Malnourished kids are covered under the program, and the kids will receive the supplements for a year from the nearest branches.

- **No. Number of Beneficiaries:** 50
- **Amt. Incurred:** ₹25,00,000
- **District & State covered:** Muzaffarnagar (UP)

### Muthoot Football Academy

Through the sports initiatives, under the auspices of Muthoot Pappachan Centre for Excellence in Sports (MPCES), a Section 8 Company, sowed the seeds of hope and opportunity in young athletes. Under Muthoot Football Academy, 48 kids are provided with academic and sports training. Their talents are nurtured at a very early age and are provided with the most advanced opportunities to play with full potential. With the support of MML, MFA supports 20 residential kids. In the month of March MFA qualified for the Reliance Development League. Later on, in the month of April, MFA kids were able to play for the National round and become Champions in the 4 matches played. They were able to represent in the semi-finals and have taken 3rd position. A remarkable achievement of MFA is the participation in the Next Gen Cup, which was hosted in the UK by the English Premier

League. The team played in various matches with teams such as Reliance Foundation, Malappuram sub-district tournament, U15 JSW Youth cup, U17 DPDL Super Cup, Vedanda Cup, Ernakulam DFA under 17 youth championship, etc. Most of the players were selected for the National, State & District team/camp.

- **No. of Beneficiaries:** 20
- **Amount Incurred:** ₹86,55,000
- **District & State Covered:** Across all districts of Kerala

### Impact:

Muthoot Blue is at the forefront of promoting CSR activities through its various branches and companies. They are actively involved in engaging with the underprivileged groups and marginalised sections of society through intelligently conceived and executed programmes. The benefits received by their stakeholders are what encourage us to continue with our long-term focus on and support in the areas of health, education and livelihood. Their focus is on empowerment, which has had an indelible impact on the communities as a whole.

### A Digital Leap Towards Financial Inclusion and Sustainability

Muthoot Microfin Limited is executing a comprehensive digital and sustainability-focused transformation. The cornerstone of this effort is a drive towards 95% paperless operations, achieved through an enhanced

Mahila Mitra App—which boasts 1.79 million downloads and features a vernacular interface, financial literacy modules, and various financial services—and streamlined digital onboarding using e-signatures and cloud-based storage. The company's strategy extends beyond digital tools to include borrower welfare initiatives like Natural Calamity Insurance and E-Clinics for teleconsultation, which build loyalty. They leverage regulatory approvals (IRDA and e-KYC licenses) to offer insurance products and enable a fully digital loan journey, ensuring efficiency and compliance. Furthermore, sustainability is a core tenet of their operations. This is demonstrated through green loans for solar and sanitation, a Green Office Drive, a Climate Risk Framework, and a shift to cleaner energy, which have contributed to an 87% reduction in paper usage and lower emissions.

### NABFINS Ltd.

#### *Yatri Eco Sanitation and Hygiene-YESH*

##### Background:

Dhanushkodi (Tamil Nadu) lies in an ecologically sensitive zone that harbours tourists owing to its historic importance and being a pilgrimage site. However, despite the growing number of tourists visiting this place, it lacked basic sanitation facilities. Open defecation and urination were common, impacting both hygiene and the environment. Due to the eco-sensitive status of the area, permanent structures



were not permitted. Therefore, a sustainable solution using portable toilets and solar energy was proposed. The project aimed to create a sanitation facility managed by an SHG under a pay-and-use model, combined with a cafeteria for additional revenue.

### Objectives:

- Provide hygienic, accessible toilets for tourists and pilgrims visiting Dhanushkodi.
- Establish a cafeteria to support additional income of the beneficiaries.
- Empower local SHGs to sustainably manage the facility.
- Develop an eco-friendly, replicable model in eco-sensitive tourism zones.



### Time Elapsed:

- **Start Date:** 10th April 2024
- **Completion Date:** 10th October 2024
- **Inauguration Date:** 14th November 2024

Sr.	Indicator	Value
i	Daily users (toilet and Cafeteria)	500-1000
ii	Annual Reach	~10-12 lakh visitors
iii	SHG members empowered	15 (Annai Saratha SHG)
iv	Revenue generated (Oct '24- May '25)	₹10.23 lakh
v	Expenditure incurred	₹4.48 lakh
vi	Profit earned	₹5.38 lakh

### Types of Interventions:

- Good Health & Well-being
- Clean Water & Sanitation
- Affordable and Clean Energy
- Decent Work and Economic Growth
- Industry Innovation and Infrastructure
- Climate Action

### Project Outcomes:

- Installation of a standardized smart sanitation facility which is user-friendly and cost-effective.
- The facility has helped promote hygienic practices and raised awareness about sanitation and public responsibility among visitors.
- Financial sustainability and economic empowerment of the SHG.
- The project has created a viable business model for local women through a pay-and-use system, combining sanitation services with a cafeteria for additional income.
- Demonstrated a replicable, eco-sensitive solution for sanitation infrastructure in fragile coastal and tourism zones.

### Impact:

- Significantly enhance the visitor experience while also safeguarding environmental and public health.
- Empowering local Self-Help Group (SHG) members to operate the facility instilled a sense of ownership and responsibility. Their involvement has been instrumental in ensuring the daily upkeep and financial viability of the project.
- Improved good hygiene practices

## Nav Bharat Jagriti Kendra (NBJK)

### *Commitment Towards Community Development*

#### **Background:**

Nav Bharat Jagriti Kendra (NBJK) is an NGO, registered as a Society based in Hazaribagh (Jharkhand) has been engaged in various community development activities encompassing a wide range of initiatives focused on improving the social, economic, and environmental well-being of a community. These activities often involve the participation of community members, local organisations, and government agencies working together to address local needs and create positive change.

#### **Types of Interventions:**

NBJK has been committed towards community development with the following types of intervention.

- Education
- Health
- Economic Development
- Infrastructure
- Social Development
- Environmental Sustainability
- Disabilities
- Homeless child livelihood
- Advocacy and Networking

#### **Education:**

Establishing schools, libraries, and resource centres, providing fee concessions/sponsorships/scholarships, mentorship, vocational training, and promoting digital literacy. The school features well-developed infrastructure, including digital classrooms, a fully equipped science lab, a spacious playground, a secure boundary wall, a borewell, safe drinking water, and a newly renovated school building. There is a team

of experienced and dedicated teachers, along with regular co-curricular and extracurricular activities, that contribute to the school's growing reputation in the region. To ease their daily commute and encourage regular attendance, girl students from remote villages have been provided with bicycles.

#### **Beneficiaries:**

Provided benefits to boys and girls from rural communities in different ways to uplift them to earn their livelihoods with dignity.

- **State & Districts covered:** 4 districts of Jharkhand and Bihar
- **Provided fee concessions/sponsorships/scholarships:** 30 under-resourced learners (18 girls, 12 boys).
- **Provided Fee waivers:** 10 deserving students (5 girls and 5 boys).
- **Provided with bicycles:** 40 girls students
- **Provided school uniforms, books, learning materials, and school fees:** 75 girl students.
- **Skill Training:** Delivered life skills training to help girls make informed decisions, build confidence, and manage challenges.

#### **Outcomes/Results:**

Support for education yields several positive outcomes, including improved infrastructure, increased access to quality education, enhanced learning opportunities, and stronger communities. These initiatives often bridge achievement gaps, promote digital literacy, and empower future generations by building skills and confidence.

#### **Impact:**

- Provided a vibrant platform for students to excel in co-curricular and extra-curricular activities such as sports, debate, quiz, drawing, extempore, yoga,

science exhibitions, and observance of national and cultural days.

- Promoted a respectful, inclusive, and positive atmosphere for overall student development.
- Aimed at gender equality by supporting adolescent girls from marginalized communities in rural areas.
- This initiative has also played a key role in promoting social cohesion and a spirit of equality.

## New Opportunity Consultancy Pvt. Ltd. (NOCPL)

### Background:

NOCPL's CSR philosophy aligns closely with organisational objectives. NOCPL is committed to uplifting underprivileged communities by creating opportunities for education, developing livelihood skills, and promoting employment, particularly in and around our areas of operations.



### Type of Interventions:

- Education
- Skill Training
- Rural Development

### Nukkad Pathshalas - after-school informal learning centres:

To support the children of the customers and other community members, NOCPL

has established free after-school informal learning centres, known as Nukkad Pathshalas. Currently, 39 such centres are operational across Karnataka, Tamil Nadu, and Kerala, staffed by 45 teachers and serving 1,287 students. These centres focus on imparting foundational skills in English, Mathematics, and Science to children aged 5 to 15 years.

Nukkad Pathshala in Thiruvarur, Tamil Nadu, has been a particularly impactful initiative, catering specifically to students in 10th and 12th standards. This centre, with dedicated teachers for English, Mathematics, Chemistry, Biology, and Physics, supports 127 students who have achieved outstanding results in the Tamil Nadu Board examinations. Building on this success, NOCPL launched a new coaching centre in Coimbatore focused on 10th standard students. This centre currently coaches around 45 students.

NOCPL has leveraged animated videos extensively to enhance both customer and employee education, ensuring effective communication of important information

### Skill Training:

In collaboration with polytechnics, ITIs, approved institutions, and NGOs, NOCPL continues to offer skill-building programs for women borrowers, their families, and local communities. Students who completed their 10th or 12th through Nukkad Pathshala were offered a three-year diploma program in motor manufacturing for automotive OEMs, in partnership with Johnson Electric and Central University of Tamil Nadu (CUTN) — including accommodation, meals, industry exposure, and a growing stipend. Similarly, 12th-grade graduates were admitted to three-year Bachelor's programs in Automobile and Electrical & Electronics

at Ramakrishna Mission Vidyalaya, with full residential support and stipends. Additionally, 10th and 12th-grade students joined two-year Turner/Fitter courses with the Murugappa Group, receiving accommodation, food, and stipends.

In collaboration with a renowned NGO, NOCPL has continued to offer skill-building training courses for women borrowers, their family members, and other community members. The first batch of the Tailoring Programme positively impacted the lives of 19 women, enhancing their income through the tailoring skills they acquired. In the second batch, 21 economically disadvantaged housewives received hands-on training in sewing, garment construction, and design. As the program progressed, a Jute bag training module was introduced to further enhance participants' skills and broaden their potential income opportunities. This training empowered the women with new avenues for self-employment and income generation. Due to high demand, NOCPL launched their third batch in October 2024, consisting of 23 women from the same area.

### Rural Development:

The Company had adopted a tribal village, Pillur in Tamil Nadu, wherein general developmental activities, viz. upgrading the infrastructure of the Government primary school, were undertaken, in association with the local administration.

### Impact:

This initiative equipped women with the means to achieve financial independence and create sustainable livelihoods. It enables them to start and grow small businesses and empowers women to take charge of their future.

## Nightingale Finvest Pvt. Ltd.

### *Wings of Hope: Women's Path to Self-Employment*

#### **Background:**

To achieve economic self-reliance, promote entrepreneurship, and improve their quality of life, the Nightingale Charitable Society (NCS), a key social development wing of the Nightingale Group, launched a significant livelihood initiative. In this regard, NCS has launched a master project to empower 10,000 rural women through sustainable duck farming under the banner **“Wings of Hope: Women's Path to Self-Employment.”**



#### **Initiative started:**

Phase I of this master project was successfully inaugurated on 21st June 2025 at 1 No. Morakolong village, Morigaon District. The program was inaugurated by distinguished guests, including Dr. Amiya Kumar Sharma, Executive Director of RGVN, and was supported by local governance and community leaders.

Being a financial arm of the Nightingale Group, Nightingale Finvest Pvt. Ltd. (NFPL) will play a pivotal role in the next phase of this initiative. From the second year onward, NFPL will extend microfinance support to scale up their activities into commercial duck farming ventures.

## Training & Guidance:

A livestock expert delivered hands-on training, and a local monitoring group has been formed to support implementation at the ground level.

## Beneficiaries:

- Covered 150 women beneficiaries.
- Each woman was provided with 10 ducklings, along with initial training and guidance to initiate small-scale rearing.

## Outcomes and Impact:

The long-term vision is to build sustainable micro-enterprises led by women in rural Assam while improving household incomes, nutrition, and employment through integrated financial and capacity-building support.

These initiatives addressed the skills gap, improved employability, and contributed to economic growth. Furthermore, this initiative built a stronger community and enhanced a company's reputation and employee engagement.

## Pahal Financial Services Pvt. Ltd.

## Background:

Pahal has touched the lives of over a million low-income households by providing credit for income-generating activities, fostering economic self-sufficiency, and elevating their living standards. Their mission and vision revolve around delivering quality services, offering a diverse range of financial and non-financial products. Constantly attuned to the evolving needs of our clients, we tailor our offerings to meet those needs effectively.

## Types of Interventions:

- M-Swasth E-Clinic
- Flood Relief Initiative
- Community Development Initiatives
- Financial Literacy Workshops
- Digital Financial Literacy

## M-Swasth E-Clinic:

- Pahal started an initiative for the Digital Health inclusion for all in January 2022.
- Pahal, along with M-insure e-clinic, is running a digital health clinic for its borrowers.
- M-SWASTH is a technology-driven Digital HealthCare Service Provider.
- Through their Tele-health & Telemedicine platform, they connect India's emerging rural population with doctors and medical specialists.
- 1,43,000+ customers have been benefitted from this program since January 2022
- Currently, Pahal has 20 e-clinics in various locations of UP & Bihar
- Swasthya offers remote diagnosis of diseases and general treatment through the use of Tele-health and Telemedicine, thereby building a digital healthcare ecosystem for the mass-market population.

## Flood Relief Initiative:

The state of Bihar has been a front-runner for the organisation when it comes to operations. The recent floods in the region have brought the livelihood of the masses to a standstill.



A large section has already lost their homes and had to take refuge in refugee camps to make ends meet. Pahal's CSR triggered a project to provide essentials/food/shelter benefits to the people affected in the region. The project covered the affected population in the districts of Muzaffarpur, Sitamarhi, Seohar, Darbhanga, Mahbubani, Samastipur, Khagaria and Bhagalpur. The team distributed flat rice, jaggery, chickpea, candle, matchbox, biscuit and tarpaulin without differentiating between borrowers and non-borrowers.

The Mozart of the project is the employees of the organisation, who volunteered to help the affected masses. Food packets, clothes, and many other amenities were provided to the displaced sections. The employees are the unsung heroes of the CSR activity who bridged the gap between the masses in need to the people who wanted to help them out. Pahal takes a lot of pride in the generous participation by its employees, more so because the entire idea behind the above initiative was pitched by the team in Bihar. The culture and values of the organization are reflected by the CSR activity in Bihar, and they hope to carry out the same enthusiasm in these challenging times.

**Clean Water Access:** Pahal installed a new water pump to provide reliable access to clean drinking water for the entire community, especially during the summer months. This initiative replaces the previous hand pumps, which required significant effort and time from children.

**Improved Sanitation:** Recognising the importance of hygiene, Pahal constructed new washrooms to ensure proper sanitation facilities. This initiative aims to enhance health and dignity, particularly for women and children.

**Solar Energy Products:** To promote sustainable living, Pahal has introduced solar energy products to the village. These solutions offer a renewable energy source.

**Supporting Education:** Pahal distributed new uniforms that instill a sense of pride and belonging in the students, and provides them with essential stationery to support their education.

### Outcomes/Results:

- Creating the right environment for women to live with dignity and participate as equal partners in development.
- Enhancing the livelihood and quality of life of the communities.
- Individuals experienced a significant upgrade in their overall lifestyle, which led to better social standing and stronger integration within their communities.
- Facilitating need-based support services/interventions on health, education, and environment for the development of the downtrodden
- Enhancing the overall socio-economic uplift of the rural communities.
- Supported the rural and urban poor to overcome all forms of poverty through capacity building, skill development, and behavioural changes.

## People's Action for Transformation (PAT)

### Children's Development Program (CDP)

#### Background:

India's youth population offers a significant demographic advantage, but a large number of children, especially those under age 5 living in urban slums, face systemic neglect. In cities like

Tiruchirappalli, children of informal sector workers are often left unattended, resulting in poor nutrition, exposure to abuse, lack of early education, and vulnerability to child labour. Recognising these critical issues, People's Action for Transformation (PAT) identified the need for structured early



childhood care to support underprivileged slum children in Tiruchirappalli, Tamil Nadu.

### How the Initiative Started:

PAT has been working in the slums of Tiruchirappalli since 1999, initially focusing on basic welfare and support services. Over time, the need for dedicated child development services became evident. This led to the establishment of the **Children Development Program (CDP)**—a structured early intervention initiative to address health, nutrition, and education gaps among children aged 2–5. PAT launched **six Children's Day Care Centres** across different slum localities to deliver holistic care and developmental support.



### Types of Interventions:

The CDP includes multi-faceted interventions focused on the all-around development of children:

- **Nutrition:** Daily meals and nutritious porridge to address undernourishment.

- **Health Care:** Periodic medical check-ups, medicine distribution, and growth monitoring.
- **Education:** Early childhood education using activity-based learning, with play articles and educational kits.
- **Hygiene and Uniforms:** Provision of clean uniforms and hygiene education.
- **Social Development:** Training in good manners, personal care, and communication.
- **Parental Engagement:** Regular parent meetings to create awareness and track progress.
- **Teacher Capacity Building:** Training programs for teachers and assistants to improve service delivery.

### Beneficiaries:

The direct beneficiaries of the CDP are **150 children** aged 2 to 5 years from slum areas within Tiruchirappalli. Indirectly, the program also benefits their families by:

- Offering reliable daytime care so parents can work without worry.
- Educating parents on the importance of early child development.
- Reducing the likelihood of children falling into exploitative labor.



### How Much Time Elapsed:

The CDP model is designed as a **multi-year program**, with each child spending a

**minimum of two years** at the centre. The program cycles run annually from **June to April**. Since its inception, the model has been refined and expanded.

## Outcomes/Results

- **Improved Health:** Noticeable improvement in children's physical health and nutritional status.
- **School Readiness:** Children developed foundational cognitive and social skills, easing their integration into mainstream schools.
- **Behavioral Improvements:** Enhanced personal hygiene, discipline, and communication skills among children.
- **Parental Awareness:** Increased involvement and understanding of developmental needs by parents.
- **Reduced Child Labour Risk:** With structured care and pre-schooling, fewer children accompanied their parents to hazardous work sites.

## Impact:

The CDP has created a **tangible positive impact** in the lives of vulnerable children by:

- **Bridging the gap** between marginalized slum children and mainstream education.
- **Reducing health disparities** by ensuring early medical attention and nourishment.
- **Empowering families**, especially mothers, by providing them with the support system needed to pursue livelihood opportunities.
- **Contributing to long-term societal development** by investing in early human capital.

The initiative aligns with national child welfare priorities and CSR mandates, making it both impactful and sustainable.

## Rajasthan Shram Sarathi Association

### ***"Financial and Digital Literacy Clinic"***

***– a cornerstone to empower human capital as the primary asset***

## Background:

Shram Sarathi supports low-income families in South Rajasthan, where financial struggles are a part of daily life. These communities, mostly from **tribal and SC/ST backgrounds**, mainly work as migrant labourers in agriculture, construction, and informal jobs.

Access to basic financial services is a **major challenge** in these remote areas. Many villages are 30-40 km from the nearest bank, forcing people to spend an entire day and incur travel expenses just to complete simple banking tasks. In emergencies—whether for medical treatment, household crises, or urgent expenses—they have no choice but to borrow from moneylenders who charge extremely high interest rates. Others lose their savings instantly to **financial fraud**, falling victim to Aadhaar-linked scams, phishing, and unauthorized transactions.

**Women and youth** suffer the most. Lacking financial independence, they depend on male migrant family members for money matters, making them even more vulnerable to exploitation and financial setbacks. Over 90% of these families belong to SC/ST



communities, a historically marginalized group that is still largely excluded from formal banking services.

The rise of **digital banking and Aadhaar-linked services** could be an opportunity, but without proper financial and digital education, these changes may widen inequalities instead of reducing them. For many, the fear of losing money is stronger than the benefits of digital banking, stopping them from using safer and more reliable financial services.

This is not just about poverty—it's about families losing their hard-earned money due to a lack of access and awareness. Without intervention, thousands will continue facing financial losses that take years to recover.

### Type of Interventions:

Shram Sarathi first invites people to a first introduction meeting and financial literacy (FL) meetings. Through many of these meetings, they identify all the community members with gaps and issues in their access to financial services. They find a spectrum of issues from inadequate documentation, pending insurance claims, payment issues, and financial fraud etc. In the course of these meetings, they also impart the quintessential financial education that is much needed in our communities. Their trained and experienced officers take care and effort to sit down with everyone and listen to them. They offer them relevant solutions and support them in resolving these issues. The issues that cannot be resolved at this level are registered and taken up in the next level.

They conduct Financial and digital literacy clinics after we do a comprehensive run of FL meetings, where they invite all the stakeholders onto one platform where dialogue and resolution can happen. They facilitate banking correspondents, bank staff, public servants and other CSOs and



help the community members resolve the documentation issues, conduct literacy and awareness sessions, enlist all attendees onto state backed insurance schemes (PMJJBY and PMSBY), support community members in lodging complaints, claims, tickets on national portals such as banking lokpal, cybercrime portal and local bank communication channels. Through these clinics, they also permeate the know-how of using digital tools like UPI, bank apps.

### Community and Geography:

- **No. of community members participated:** 10,191
- **District & State covered:** Udaipur, Rajsamand, Bhilwara, Salumbar, Pratapgarh, Dungarpur in Rajasthan

### Outcomes:

- 10,191 people participated and received financial education in remote geographies
- 5239 community members were insured, creating a safety net for them all
- ₹34 Lakh was invested in RD and FD instruments by 500+ families
- ₹22 Lakh+ worth of insurance claims
- ₹9.12 Lakh contributions and settlements in the National Pension Scheme
- ₹2 Lakh+ of defrauded money was returned to the claimants

### **Impact:**

- Improved Financial Agency
- Improved Confidence
- Increased Awareness
- Enhanced formal financial systems and state social security

## **Rashtriya Seva Samithi (RASS)**

### **Background:**

The organization adopts a holistic “child-mother-family” approach, believing it is essential for the sustainable development of its target communities. To translate this belief into action, it links women’s self-help groups (SHGs) to various non-financial activities. These activities, which range from vocational training to awareness sessions on health and rights, are encouraged to achieve holistic development and to improve relationships both within the community and with the organization’s staff.

### **Types of Interventions:**

- Eye Screening
- General Medical Camps
- Cancer Awareness and Early Detection (Pink Bus Services)
- Blood Testing and Donation
- Distribution of Aids & Appliances
- Distribution of Rice (Pidikedu biyyam Pathakam)
- Vocational Trainings
- Devotional Activities

### **Health Care Initiatives:**

#### **Eye Screening:**

The organization conducts eye screening camps at the field level to identify and address eyesight issues for its members.

Using local doctors and modern equipment, the camps provide free medicines and arrange for necessary surgeries in hospitals.

#### **General Medical Camps:**

The organization regularly holds general medical camps at the field level for Self-Help Group (SHG) members and their families. These camps involve reputable doctors from government and private hospitals who provide diagnoses and distribute free medicines. For major health issues, patients are referred to hospitals under the government’s Arogya Sree scheme. As a result, members have become more aware of the importance of regular health check-ups and are taking necessary preventive care.

#### **Cancer Awareness and Early Detection (Pink Bus Services)**

In collaboration with the Tata Cancer Trust, Tirupati, the organization regularly conducts cancer awareness and early detection programs for SHG members and their families at the field level. Reputable doctors use necessary infrastructure to perform cervical and breast cancer screenings. Detected cases are provided with confidential counseling and treatment, while all programs include education on the early symptoms of these diseases.

#### **Blood Testing and Donation**

Blood testing initiatives are conducted to diagnose health conditions such as low hemoglobin in women, diabetes, and blood pressure, with subsequent guidance provided for improvement. Furthermore, members and their families are encouraged to donate blood to the SVRRG hospital. This creates a supportive system where the organization’s members can later receive blood when in need, making the program valuable for both disease diagnosis and crisis assistance.

## Distribution of Aids & Appliances

Aids and appliances, such as hearing aids, tricycles, wheelchairs, and hand sticks, were provided to the needy poor with the support of the Ministry of Social Justice and Empowerment, Government of India.

## Skill Development Training:

### Training on Auto Driving for Women

Training had been given to SHG women on Auto Driving. 75 Women had been trained & provided with licenses, out of which 46 women provided Autos with the financial support of Andhra Bank.

### Vocational Trainings

Training in vocational trades was being imparted to the members at their own places at free of cost. By this, the free time of the members was being directed towards productive purposes. Training was being given in Tailoring, Sari rolling, Sari Painting, Basic Computer skills, Toy making, Chalk piece making, Art work, Dress making, etc. On completion of training, required capital for establishment of the unit was being provided by the organization along with marketing linkages.

## Other Community Development Initiatives:

### Distribution of Rice

The SHG members are motivated to bring pidekedu (one handful of rice) while coming to the group meeting, and pool. The poor people in their respective areas are identified and provided with rice from the pool along with provisions like doll, salt, tamarind, and edible oil.

## Repco Micro Microfinance Ltd. (RMFL)

### Background:

To support financially distressed families deprived of access to healthcare, education, rehabilitation, and other essential benefits, thereby enabling these services to reach the wider public. The company aimed to and successfully sponsored several government and government-aided projects. The projects funded by the company include (1) 'Iron cots, Beds, Fowler Cots – ICU and Bed for ICU cots' at Government Medical College Omandurar, Chennai, (2) Autoclaves, Blood Bank Refrigerator, and Boyle's apparatus at Govt Hospital, Namakkal, Senthamangalam, (3) Ten units of Smart Boards at Government High School, Erukkanachery, Chennai, (4) Tables, Chairs, and Bench desks which were procured and handed over to Government Primary School, Kullampatti, Sankakiri Onriyam, Salem, and (5) The construction of a Business Hall at the Rehabilitation Centre in Mandapam, Ramanathapuram District, commissioned by the Commissionerate of Rehabilitation and Welfare of Non-Resident Tamils (construction in progress), with a total expenditure of approximately ₹65 lakh.

### Types of Interventions:

RMFL's Promoter Entity Repatriates Cooperative Finance and Development Bank Ltd, commonly known as Repco Bank, is a multi-state cooperative society established by the Government of India in 1969 to assist repatriates from Burma and Sri Lanka. Every year 50-60% of the CSR fund is contributed toward repatriates' welfare measures such as medical aid, education aid, entrepreneurship skills and other socio-economic activities. The promoter entity's legacy is adopted by RMFL, besides contributing to the general public.

To spend the funds on diversified projects and to expand the beneficiary outreach in various avenues, the company has chosen multiple segments vis-à-vis. Education, healthcare, rehabilitation and other essential benefits which would reach the ultimate beneficiaries who deserve to have such a facility.

### Beneficiaries and Amount Spent:

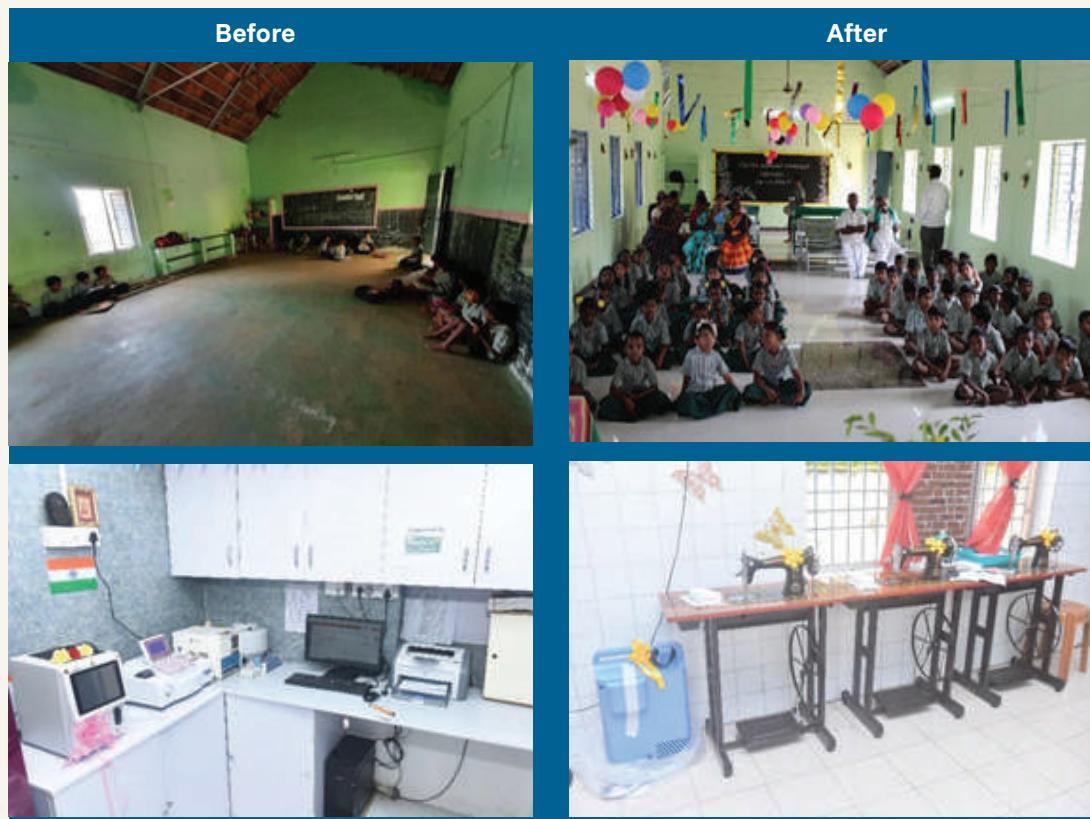
- **No. of Beneficiaries covered:** 100 +
- **Amount Incurred for Government project:** ₹65 Lakh
- **Contribution to Repatriates Welfare**

**Trust:** ₹150 Lakh

- State covered: Tamil Nadu

### Outcomes:

- **Basic amenities:** Institutions are provided with essential amenities, enabling them to deliver services more effectively and create a conducive environment for beneficiaries to access healthcare, education, and other support facilities.
- **Affordability:** Lower-income groups would be able to get the best services at marginal cost.



### Impact:

- Children of the lower-income group get the Improved Infrastructure and Learning Environment, Enhanced Student Outcomes, Digital Inclusion and

Community, Social Impact, and long-term values.

- Contribution to Healthcare facilities reduces mortality and morbidity, Chronic disease management, Access to

treatment, Preventive and Public Health Awareness, Crisis and Emergency Resilience.

## Sabrimala Fintech Pvt. Ltd.

### *Empowering Women, Enhancing Hygiene*

#### **Background:**

Sabrimala Fintech Pvt Ltd is committed to supporting women members' well-being and empowering women with access to essential resources, fostering a healthier and more productive community.

Sabrimala, in collaboration with its sister concern, Anandita Foundation, provides sanitary pads to promote menstrual hygiene and dignity. Sanitary pads are crucial for promoting menstrual hygiene and dignity, especially for women and girls in underserved communities. This initiative offers a safe and hygienic way to manage menstruation, reducing the risk of infections and promoting overall well-being. Access to sanitary pads, along with education on proper usage and disposal, is essential to address period poverty and ensure menstrual health and hygiene.



#### **Benefits:**

- Promotes menstrual hygiene and health
- Supports women's dignity and confidence

- Enhances overall well-being
- Access and Affordability

#### **Outcomes/Results:**

This initiative helps to reduce the risk of infections like bacterial vaginosis and urinary tract infections by absorbing menstrual blood and minimizing bacterial growth.

## Sa-Dhan's involvement in the Developmental Initiatives

As India's premier association of microfinance and impact finance institutions, **Sa-Dhan** continues to play a pivotal role in advancing inclusive and sustainable development through multi-sectoral CSR and developmental initiatives. Recognized by the **Reserve Bank of India (RBI) as a Self-Regulatory Organisation (SRO)**, Sa-Dhan's developmental programs focus on three core domains — **Women Entrepreneurship, Financial & Digital Literacy, and WASH & Climate Resilience**.

Each of these domains contributes to Sa-Dhan's mission of empowering underserved communities, promoting equitable financial systems, and fostering livelihood opportunities at the grassroots.

## Women Entrepreneurship

#### **Background:**

Sa-Dhan has been at the forefront of empowering women through financial inclusion. As a next step to it, Sa-Dhan has initiated programmes to help development of enterprise development, skill enhancement, and access to finance. Recognizing that women entrepreneurs form the backbone of India's rural economy, Sa-Dhan has undertaken multiple initiatives to strengthen their entrepreneurial ecosystem—enabling them to transition from informal livelihoods to structured, sustainable enterprises.



Through flagship initiatives such as **WE-LEAD (Women Entrepreneurship Livelihood Enhancement and Development)** supported by SIDBI, and the **Technical Assistance Project on Enabling Formal Financing for Women-led Enterprises** under NRLM, supported by **The Gates Foundation**, Sa-Dhan has been instrumental in fostering women's economic empowerment.

These interventions align with the Government of India's vision of creating "**Lakhpatti Didis**"—rural women achieving an annual income of ₹1 lakh or more through microenterprise activities. Sa-Dhan's approach integrates livelihood training, enterprise formalization, digital enablement, and access to institutional credit, thereby fostering inclusive economic growth.

### Types of Interventions:

The interventions combine **capacity building**, **access to finance**, and **market facilitation** to empower women entrepreneurs through an end-to-end developmental approach.

### Key Components include:

- **Entrepreneurial & Trade-Specific Training:** Capacity building of women in trades such as tailoring, food processing, handicrafts, and organic products under the WE-LEAD program.
- **Formal Financing Support:** Technical assistance to NRLM and SRLMs to facilitate access to microenterprise loans for over one million Self-Help Group (SHG) women members, ensuring smooth linkage with banks and financial institutions.
- **Policy Advocacy & Collaboration:** Engaging with national-level stakeholders such as NABARD, RBI, Indian Banks' Association, and public sector banks to strengthen enterprise financing and policy frameworks for women-led microenterprises.
- **Digital Enablement:** Promoting digital transactions and Udyam registration for formalizing enterprises and strengthening financial inclusion.
- **Market Linkages:** Support through Sa-Dhan Rural Marts, exhibitions, and buyer-seller meets to enhance visibility and income generation for women entrepreneurs.
- **Institutional Partnerships:** Implemented in collaboration with NRLM, SRLMs, MFIs, and corporate CSR partners, including The Gates Foundation.

### Beneficiaries and Geography:

- **No. of Beneficiaries Covered:** Over 1 million women entrepreneurs to be covered across NRLM states and 10,000+ women under WE-LEAD and allied programs.
- **Geographical Coverage:** Implemented across six major states, including Gujarat and Tamil Nadu under WE-LEAD and Jharkhand, Odisha, Assam, and West Bengal under **Enabling Formal Financing for Women-led Enterprises**.

## Outcomes:

- **Entrepreneurial Growth:** Enhanced trade skills, product quality, and business management among women-led enterprises.
- **Financial Empowerment:** Facilitated access to formal finance for over one million women, improving their income stability and credit history.
- **Enterprise Formalization:** Supported women-led enterprises to obtain **Udyam Registration**, promoting formal sector integration.
- **Digital & Financial Inclusion:** Promoted digital payment adoption among **women entrepreneurs**, improving transparency and efficiency.
- **Policy and Institutional Strengthening:** Strengthened coordination with banks and SRLMs for smoother credit processes and improved access to enterprise loans.

## Impact:

The integrated approach under **WE-LEAD and Formal Financing for Women-led Enterprises (NRLM)** has catalyzed large-scale women's entrepreneurship development in rural India. These efforts have:

- Enabled thousands of rural women to achieve **Lakhpatti Didi** status by building profitable enterprises.
- Strengthened the self-reliance and social standing of women entrepreneurs, transforming them into role models within their communities.
- Enhanced the institutional ecosystem for women's enterprise financing and capacity building at scale.
- Contributed significantly to national priorities under **SDG 1 (No Poverty)**, **SDG 5 (Gender Equality)**, and **SDG 8 (Decent Work and Economic Growth)**

by integrating livelihood, finance, and digital inclusion.

## Financial and Digital Literacy

### Background:

India's digital transformation has been accelerated by government initiatives such as the **JAM Trinity (Jan Dhan-Aadhaar-Mobile)** and **Digital Public Infrastructure (DPI)** frameworks, which have revolutionized access to banking and financial services. Over 531 million Jan Dhan accounts, 1.36 billion Aadhaar IDs, and 1.2 billion mobile connections have laid a strong foundation for inclusive digital finance.

To build on this momentum, **Sa-Dhan**, with the **support of HSBC India** and the **Reserve Bank of India (RBI)** under the **Depositor Education and Awareness Fund (DEAF)** scheme, has implemented strategic programs to enhance **financial literacy, digital enablement, and consumer protection** among low-income households and micro-entrepreneurs.



These initiatives are designed to empower communities, especially women, to access formal financial systems confidently while strengthening the digital capacity of Microfinance Institutions (MFIs) to deliver last-mile services efficiently.

### Types of Interventions:

The interventions focused on promoting **financial and digital inclusion** through structured training, capacity building, and awareness campaigns.

### Key components include:

- **Training and Awareness:** Development of customized financial literacy modules and vernacular training materials on responsible borrowing, savings, digital transactions, cyber safety, and grievance redressal.
- **Capacity Building:** Training-of-Trainers (ToT) programs for MFI staff and community resource persons to strengthen last-mile delivery of financial education.
- **Digital Enablement:** Hands-on digital literacy sessions for women clients and small entrepreneurs on using UPI, Aadhaar-linked services, and mobile banking.
- **Geographical Reach:** Implementation across **seven states**, covering **eight core districts** and **37 additional districts**, with a focus on women-centric digital empowerment.

### Beneficiaries and Geography:

- **Direct Beneficiaries:** 2,50,000+ women and youth participants trained in financial and digital literacy. Over 1.5 lakh community members reached through awareness campaigns and digital sessions.
- **Geographical Coverage:** The project covers 22 states across India, reaching approximately 100 districts nationwide.

### Outcomes:

- **Enhanced Financial Awareness:** Improved understanding of banking products, responsible credit, and consumer rights among rural households.
- **Digital Empowerment:** Increased confidence and adoption of digital payment tools, particularly UPI and Aadhaar-enabled services.
- **Institutional Strengthening:** MFIs upgraded their digital capacity for client training, monitoring, and service delivery.
- **Behavioral Shift:** Beneficiaries demonstrated safer and more informed financial behaviors, with improved trust in formal banking systems.

### Impact:

The initiative has strengthened India's digital and financial inclusion ecosystem by bridging the gap between access and capability. Through collaboration between **RBI, HSBC India**, and **Sa-Dhan**, the program has:

- Empowered thousands of women and micro-entrepreneurs with essential financial and digital skills.
- Enhanced financial literacy at the grassroots, enabling informed decision-making.
- Reinforced the role of MFIs as critical enablers of digital inclusion.
- Contributed to national goals under **SDG 1 (No Poverty)**, **SDG 5 (Gender Equality)**, and **SDG 8 (Decent Work and Economic Growth)**.

## WASH and Climate Resilience

### Background:

India has made remarkable progress in advancing **Water, Sanitation, and Hygiene (WASH)** and addressing **climate resilience**



through national programs such as the *Swachh Bharat Mission (SBM)* and *Jal Jeevan Mission (JJM)*. These initiatives have significantly improved access to sanitation and safe drinking water, transforming public health outcomes and community well-being. As of July 2024, SBM enabled over **3.64 lakh villages** to achieve *ODF Plus* status, while JJM expanded rural tap water coverage from 17% (2019) to **over 80%**, benefiting more than **11.78 crore households**.

However, while access to basic facilities has improved, maintaining sustainability and resilience—especially for marginalized populations—remains a challenge. Simultaneously, India faces escalating **climate risks**, including erratic rainfall, heatwaves, and droughts that threaten food security, water availability, and livelihoods. Addressing these dual challenges requires integrated financial, institutional, and technological responses.



Sa-Dhan, as the largest association of **Impact Finance Institutions** has been

leading efforts to integrate **WASH financing** and **climate adaptation** within the inclusive finance ecosystem. Through collaborations with **38+ MFIs**, **GIZ**, **Sustain Plus Energy Foundation**, and other stakeholders, Sa-Dhan has developed scalable models for clean water, sanitation, and **climate-smart agriculture (CSA)** technologies—helping build resilient, healthier, and economically empowered communities.

### Types of Interventions:

Sa-Dhan's interventions under this domain combine **financial inclusion**, **green credit**, and **capacity building** to address WASH and climate adaptation challenges comprehensively.

### Key components include:

- **Sustainable WASH Credit Program:** Integration of water, sanitation, and hygiene (WASH) loans into **priority sector lending**, enabling MFIs to provide affordable credit for toilets, clean water facilities, and waste management infrastructure.
- **Partnership & Advocacy:** Collaboration with 38 MFIs across nine states, enabling ₹850 crores in WASH loans that benefited 10 lakh households, supported by advocacy efforts to secure policy recognition and liquidity for WASH credit.
- **Climate Adaptation Finance (CAFRI II):** Partnership with **GIZ**, and **Sustain Plus Energy Foundation** to promote adoption of **climate-resilient agricultural technologies** through microfinance. Over **40 CSA technologies** were tested, and 10 selected for scaling.
- **Green Credit Lines:** Facilitation of India's first dedicated **climate credit line** by **Caspian Debt** and MoUs with **NABSAMRUDDHI Finance Limited** and partners to expand financing for green technologies.

- Capacity Building and Climate Literacy:** Training for over 25 MFIs on climate finance, product development, and client sensitization; awareness programs to promote eco-friendly technologies like drip irrigation, solar pumps, and biodigesters.
- Gender and Livelihood Integration:** Encouraging women's participation through WASH enterprises, sustainable agriculture, and renewable energy initiatives, aligning with the national vision of *Lakhpatti Didi* and *Lakhpatti Kisan*.

### Beneficiaries and Geography:

- Direct Beneficiaries:** 10 lakhs+ households supported through WASH financing; 5,000+ small and marginal farmers benefited from climate-resilient technologies. Over 25 lakh individuals reached through awareness campaigns, capacity building, and community interventions.
- Geographical Coverage:** Implemented across nine states—Bihar, Odisha, Madhya Pradesh, Chhattisgarh, Jharkhand, Karnataka, Gujarat, Assam, and Uttar Pradesh.

### Outcomes:

- Expanded Access to WASH Infrastructure:** Increased sanitation and clean water availability for marginalized communities through affordable microloans.
- Strengthened Climate Adaptation:** Adoption of CSA technologies such as drip irrigation, hydrogel, biodigesters, and solar pumps, improving resilience to droughts and erratic rainfall.
- Improved Health and Livelihoods:** Reduced disease burden linked to unsafe water and poor hygiene; improved agricultural productivity and income stability.
- Institutional Strengthening:** Over 25 MFIs sensitized and trained on green

and climate finance products, integrating environmental sustainability into microfinance operations.

- Financial Innovation:** Development of new green credit products and partnerships with DFIs, fostering a climate-resilient financing ecosystem.

### Impact:

The **WASH and Climate Resilience** interventions have demonstrated how **inclusive finance can be leveraged as a tool for sustainable development**. Through its dual focus on public health and environmental resilience, Sa-Dhan has:



- Enabled access to essential sanitation and water facilities for over one million individuals.
- Facilitated green finance solutions, empowering small and marginal farmers to adopt climate-resilient practices.
- Promoted gender-inclusive participation, aligning with national missions for *Lakhpatti Didis* and *Lakhpatti Farmers*.
- Strengthened the role of MFIs as catalysts for sustainability and climate action at the grassroots.
- Contributed to **SDG 3 (Good Health and Well-being)**, **SDG 6 (Clean Water and Sanitation)**, **SDG 13 (Climate Action)**, and **SDG 15 (Life on Land)**—

bridging readiness to resilience through finance, innovation, and community empowerment.

## Sahara Utsarga Welfare Society

### *Empowering Rickshaw Pullers: A Path to Dignity and Ownership*

#### **Background:**

Rickshaws are indispensable to Indian urban centres, providing crucial last-mile connectivity in congested areas inaccessible to larger transport, offering an affordable travel option for diverse populations, and generating vital employment for millions of unskilled migrant workers. Beyond these practical aspects, rickshaws make a substantial socio-economic contribution by facilitating essential daily movements and offering accessible, door-to-door services, underscoring their multi-faceted importance in the bustling urban landscape. Rickshaw pullers, a vital yet vulnerable segment of the informal economy, face severe challenges stemming primarily from low and unstable incomes due to exploitative daily rental systems for their vehicles, increasing competition, and low fares that perpetuate a cycle of debt. Furthermore, as part of the unorganized sector, they endure a pervasive lack of social security, with no formal employment benefits, limited healthcare access, and frequent marginalization by urban policies and harassment from authorities.

#### **Types of Interventions:**

- **Financial Inclusion:** Rickshaw pullers access formal credit, which they typically cannot obtain due to a lack of legal residence, identity documents, and collateral.
- **Asset Ownership:** By facilitating loans, the program enables pullers to own

their rickshaws, eliminating daily rental payments and significantly increasing their income and economic freedom.

- **Collectivization:** Rickshaw pullers are organized into collectives that take joint responsibility for group loans.
- **Formalization and Social Benefits:** The program aims to formalize the profession by helping drivers obtain identity cards, driver's licenses, permits, voter registration, and uniforms.
- **Livelihood Improvement:** Owning a rickshaw leads to increased working days and hours, higher daily earnings, and the elimination of exploitation by vehicle owners. This economic freedom often extends to their families, enabling them to pursue other micro-enterprises and improve their quality of life.

#### **Beneficiaries and Amount Spent:**

- **No. of Beneficiaries covered:** 3,050
- **Amount Incurred:** ₹0.73 Cr
- **State & District covered:** 9 Districts (Kolkata, Nadia, Murshidabad, Howrah, Bankura, Hooghly, Birbhum, North 24 Parganas and South 24 Parganas) of West Bengal.

#### **Outcomes/Results:**

- Enhanced Quality of Life and Social Standing.
- Financial Inclusion and Independence
- Educational Advancement for the Next Generation.
- Personal Security and Protection.

#### **Impact:**

- Individuals experienced a significant upgrade in their overall lifestyle, which led to better social standing and stronger integration within their communities.
- Support for opening bank accounts and securing personal assets like vehicles

empowered individuals with greater financial control and independence.

- Providing education for children unlocked new opportunities for the next generation, fostering long-term family and community development.
- The provision of accidental insurance offered crucial protection, safeguarding individuals against unforeseen financial burdens and contributing to their peace of mind.

## Sampada Entrepreneurship & Livelihoods Foundation (SELF)

*Developing a successful entrepreneur through CSR:*

### Background:

Shital Ramchandra Gavhane, a 35-year-old woman from the Pimpalgaon Kamleshwari village of Dharashiv district, had always dreamt of supporting her family financially. Her husband, a small-scale farmer, earned just enough to cover the family's basic needs. With two children to support, Shital wanted to contribute to her family with financial support, but had limited opportunities due to her rural location and lack of formal education.



### Initiatives and start-ups:

Everything changed when she attended a four-day Dairy training program organized by the Sampada Trust. Training experts guided on various subjects like livestock/cattle care management, their diseases, fodder planning & vaccination, etc. Inspired by the session, she learned about the demand and profitability of **Khoa**, a concentrated milk product widely used in sweets and desserts.

### Interventions:

Recognising an opportunity, Shital decided to establish a small **Khoa processing unit** in her village. She owns five cows and also collects milk from her SHG. She made an application to Sampada Trust for grant support under the IBL-supported aspirational District Programme. With her selection for grant support of ₹67,500 and her contribution of ₹29,500, she purchased a **Khoa unit**.

### Impact:

Before installation of a unit, she was making khoa in a traditional way. There was a production of 20-30 kg per day. After installation of a khoa unit, production increased up to 100-120 kg per day. Now she is earning ₹30,000 to ₹40,000 per month. There is no need to deploy labour, hence there is zero labour cost, also she has saved her time & expenses on firewood.

### Conclusion:

CSR plays a critical role in entrepreneurial success, driving customer loyalty, employee engagement, and long-term sustainability.

### Background:

Vijaya Babahari Gaware woman from the small village Jawala. She came from a rural background with her husband, who worked as a daily wage labourer and two school-going children, with the aim of financial

stability and earning some income for family support was a distant dream for her.

### Initiatives and start-ups:

She had always dreamed of supporting her family independently. With limited education and no prior business experience, her options were few. However, her life took a transformative turn when she joined a local Self-Help Group (SHG) supported through training and exposure visits organized by Sampada. Vijaya learned about the potential of poultry and egg hatching as a profitable venture.

### Interventions:

With initial support, she set up a small-scale egg hatching unit with an incubator, power backup. Initially, she faced various challenges like a lack of technical knowledge of incubation, irregular power supply in the village, etc., but she has undergone a training program to overcome this challenge. The villages are now provided with a regular electric supply, and this challenge has also been overcome.

### Impact:

In the first batch, Vijaya now hatches 100 chicks per month with a survival rate of over 95%. As she is a trained person, she takes care of the chicks and sells them in the village. Her income has increased by around ₹ 9500/- per month from this activity.

## Sampurna Financial Services Pvt. Ltd.

*Empowering Dreams, Building Resilience: Transforming Lives through Sustainable Solutions*

### Background:

Sampurna, as a Social Entity, has a dual focus on financial inclusion and social

empowerment through skills development. This initiative has been designed to enable low-income and disadvantaged families to earn their livelihoods independently with dignity.



### Skills Development for Empowerment:

- Vocational training programs aimed at enhancing employability and entrepreneurship.
- Focus on women and youth empowerment.

### Beneficiaries:

- **No. of students covered:** 30,000
- **Admission in 2024-25:** 5,490
- **Course Completion:** 2,492

### Bridging the Gap with Financial Literacy:

Customer Awareness Trainings (CAT) are conducted at the grassroots level to inculcate financial knowledge and discipline among the population.

### Beneficiaries:

- **No of CAT conducted in 2024-25:** 232
- **No. of participants:** 4,435



In 2024-25, a strong focus was placed on digital banking, with a commitment to spreading digital banking literacy to the grassroots level, empowering customers to confidently participate in the digital economy.

- **No. of transactions:** 65,400
- **Amount of digital transactions:** ₹15.25 crores

### Outcome/Result:

This initiative helped in empowering dreams, building resilience, and transforming lives through sustainable solutions.

### Impact:

Through empowering local communities and promoting sustainable alternatives, the initiative contributes to:

- Enhanced self-reliance and employability.
- Sparked entrepreneurship
- Financially independent and can dream of a better life.

## Sanghamithra Rural Financial Services (SRFS)

### Background:

*Empowering Women, nurturing to build people Institutions, Transforming Communities*

Over the years, SRFS has evolved into more than just providing credit services. Its work is deeply rooted in community relationships and institutional development, with a strong emphasis on women's empowerment, capacity building, and financial literacy. SRFS has created a sustainable impact in the lives of rural women in partnership with CMRCs (Community Managed Resource Centres).

While the primary objective of SRFS is to deliver need-based credit to SHGs, the organization's larger mission is empowerment through financial and institutional inclusion.

### Types of Interventions:

- Women Empowerment
- Financial Literacy
- Capacity Building

### Impact on SHGs and Women's Empowerment

The strength of SRFS lies in its grassroots approach and institutional development efforts, which are reflected in various outcomes at the SHG level:

- **Participatory Approaches:** SHG meetings are not just for financial transactions—they are forums for discussing social and family issues. For example, groups often address asset ownership disputes and find collective resolutions.
- **Informed Decision-Making:** SHG members are increasingly taking independent and collective decisions regarding availing loans from NBFCs, banks, and other institutions, evaluating pros and cons with confidence.
- **Effective Use of Government Schemes:** Financial literacy training and the leadership of SHG women, many groups have successfully accessed welfare schemes that otherwise miss large sections of rural populations.

## Outcome/Result:

Transforming communities is trust, knowledge, and empowerment. From remote villages to state-level award ceremonies, the journey of SRFS and its women-led SHGs is a compelling narrative of resilience, progress, and dignity. SRFS continues to stand out in the microfinance sector by demonstrating that credit is only a part of the solution.

## Impact:

All the initiatives are a unique blend of financial services and human touch. It is not just lending money but creating lending strength, vision, and a future.



## Sarala Development & Microfinance Pvt. Ltd.

*Contributes to the social and economic development of the communities*

### Background:

Sarala Welfare Trust (SWT) is a CSR wing of Sarala Development & Microfinance Pvt. Ltd. (SDMPL), started its journey on 27th day of February 2018, with an aspiration to help the underprivileged section of society.

Sarala actively contributes to the social and economic development of the communities, built a better and sustainable way of life. It envisions "Healthy environment for better living and generating sustainable livelihood" with the mission to "Provide viable and sustainable resource development opportunities for marginalized section of the society and reduction in poverty level"

### Types of Interventions:

**Eye Check-up Camp under Health & Hygiene Awareness Programme:** Conducted 'Free Eye Check-up Camp' 'Eye Check-up Camp' in different locations of West Bengal with the help of 'Rotary Eye Hospital - Dakshin

Barasat', Rotary Eye Hospital - Beldanga and Vivekananda Mission Eye Hospital. In this eye camp, 4 major problems were focused

- Glaucoma
- Age-related macular degeneration
- Cataract operation and distribution of spectacles
- Diabetic retinopathy

### Beneficiaries and Amount Spent:

- **No. of Free Eye Check-up Camps:** 13
- **No. of Beneficiaries covered:** 1,261
- **No. of spectacles distributed:** 303
- **Amount Incurred:** ₹2,00,000
- **District & State covered:** 5 districts of West Bengal



### Outcomes & Impact:

Post-treatment, all the beneficiaries regained clear vision. Now they can move around, earn their livelihoods, and do day-to-day work independently, which improves

their quality of life and increases their productivity.

### Certified Nursing Assistant Course under Sponsorship Programme:

Sarala Welfare Trust took an initiative to implement an Educational Course as 'Certified Nursing Assistant Course' under the Sponsorship Programme for 10 local poor women in Sundarban area of Pathar Pratima Block with the help of one of the Kolkata-based leading organization, namely 'Banchbo School of Human Skill Development' for

- (a) To train and groom underprivileged female candidates to make them capable of working for the Health Care Industry.
- (b) To help in reducing the dearth of quality health care professionals in West Bengal and India as a whole.



### Beneficiaries and Amount Spent:

- **No. of Beneficiaries covered:** 10
- **Amount Incurred:** ₹1,00,000
- **District & State covered:** 1 district of West Bengal

### Outcomes & Impact:

- Trained to serve in society
- Dignified earning opportunities for their livelihood.
- People in rural areas get their treatment from trained nurses who can take care of problems with knowledge and sincerity.

## Satin Creditcare Network Ltd. (SCNL)

### Scholarships for Underprivileged Students

#### Background:

Corporate Social Responsibility (CSR) is a core pillar of the mission of SCNL to uplift lives, advance gender equality, empower underserved communities, and foster inclusive and sustainable growth. In alignment with this vision, SCNL partnered with GNA University in FY 2021–22, aiming for holistic community empowerment through long-term collaboration.

SCNL also provided funding to the PHD Rural Development Foundation, a trust established in 1981 under the aegis of the PHD Chamber of Commerce & Industry, New Delhi. The Foundation is also empanelled with the Government of India through NITI Aayog's NGO Darpan platform. The initiative supports an integrated model for water harvesting in Alwar, Rajasthan, creating Doha structures.

#### Types of Interventions:

Supported the underprivileged students and funded Infrastructure Development at GNA University, located in Punjab, Phagwara. As part of its commitment in FY24-25, Satin Creditcare Network Limited (SCNL)





extended its support to GNA University by funding scholarships for underprivileged students and contributing to infrastructure development. Highlights of the Three-Year Association with GNA University.

- **FY 2021-22**
  - Sponsored scholarships for less privileged students
  - Supported the construction of a **girls' hostel**
- **FY 2022-23**
  - Continued scholarship support for underprivileged students
- **FY 2023-24**
  - Funded academic **infrastructure development** to enrich the educational environment for students, faculty, and the larger community.
- **FY 2024-25**
  - Strengthened the partnership through **scholarships** and **infrastructure support**

### Beneficiaries and Outcome:

- **Total Lives Impacted:** 4,410
- **Educational Empowerment:** Hundreds of underprivileged students gained access to higher education through financial assistance.

- **Gender Equality:** The girls' hostel ensured safe, accessible housing, promoting inclusivity and equity.
- **Infrastructure Development:** Investments in FY 2023-24 alone positively influenced over 3,000 individuals, making it the most impactful year to date.

### Impact:

This long-term engagement exemplifies SCNL's commitment to sustainable impact, education access, and gender empowerment, demonstrating how purposeful partnerships can unlock meaningful change.

## Satya MicroCapital Ltd.

### Corporate Social Responsibility

Satya MicroCapital's CSR initiatives, primarily driven through the SATYA Shakti Foundation, focus on eradicating poverty, promoting healthcare and sanitation, and empowering women and children through various projects. They also focus on environmental sustainability and disaster relief.

### Key CSR Areas:

- Health care
  - » Plantation Drive
  - » Other Initiatives

### Health Care Initiative:

#### Background:

In India, a significant healthcare disparity exists, with nearly 65% of the rural population lacking access to quality medical services due to poor infrastructure, a scarcity of doctors, and logistical challenges. To address this critical gap, the SATYA Shakti Foundation e-Clinics, supported by SATYA MicroCapital Limited, have been established. These clinics are operated by a trained Community Health Facilitator (CHF) who acts as a vital link between patients and doctors. The CHF

records patients' medical parameters and facilitates remote consultations through video or voice calls with specialized doctors on the panel, thereby bridging the physical distance between rural patients and qualified medical expertise.

### Activity/Intervention - SATYA Shakti e-Clinic:

To address the critical lack of medical access in India's interior regions, the "SATYA Shakti e-Clinic" initiative has been launched. This telemedicine service provides free, audio-visual consultations with certified doctors to rural communities, enabling primary healthcare without patients leaving their villages. Each clinic is equipped with basic diagnostics and medicines and is operated by a trained female Community Health Facilitator (CHF) who records vital signs and facilitates the video consultation. The entire process is managed through a cloud-based application, which handles digital prescriptions and follow-ups. With a core commitment to women's empowerment, the initiative employs women as CHFs. Currently, 18 of these e-Clinics are operational across states including Uttar Pradesh, Uttarakhand, Himachal Pradesh, Rajasthan, and Haryana.



### Patient Covered, States Covered & Amount Incurred:

1. Approximately 25,000 treatments were completed.
2. 5 States (Uttar Pradesh, Uttarakhand, Himachal Pradesh, Rajasthan, Haryana)
3. The amount Incurred: ₹32,65,651

### Outcome of an e-clinic:

1. **Primary Objective:** To enhance healthcare accessibility, efficiency, and community well-being.
2. **Key Functions:**
  - a. **Remote Consultations:** Enables patients to consult doctors from their homes, reducing travel and access barriers.
  - b. **Comprehensive Services:** Offers a wide range of services, including primary care, specialist referrals, and chronic disease management.
  - c. **Preventive Care:** Serves as a platform for health education, awareness, and empowering individuals to proactively manage their health.



### Impact of an e-Clinic:

1. **Scale & Output:** Provided improved, free healthcare and medicine access, completing approximately 25,000 treatments.
2. **Systemic Improvement:** Mitigated doctor shortages and improved specialist access for remote communities.

3. **Preventive Healthcare:** Conducted Information, Education, and Communication (IEC) activities on health education and preventive measures for various illnesses.
4. **Chronic Disease Management:** Delivered comprehensive care and follow-up for chronic conditions like Diabetes, Hypertension, and Respiratory Tract Infections, leading to an improved quality of life through regular monitoring and lifestyle interventions.
5. **Inclusivity & Equity:** Focused on women's health empowerment and ensured equitable access for marginalized communities, including the transgender population.
6. **Community Reception:** Received positive testimonials from rural residents, highlighting the service's convenience and effectiveness.

### Closing Remark:

By leveraging technology, trained community health workers, and specialist doctors along with free-of-cost medicines, the e-Clinic can serve as a bridge between rural patients and urban medical experts, promoting continuity of care, early diagnosis, and community-level health awareness.



impacting marine life, contaminating water sources, and infiltrating the food chain.

### How the Initiatives Started:

Recognizing the gravity of plastic pollution and its widespread effects, SAVE Group, under its CSR initiatives, conceptualized and launched the program "Greenpreneurship for a Plastic-Free Tomorrow." This initiative was designed as a proactive response to the growing environmental crisis, aiming to bring together environmental responsibility and economic empowerment.

## Save Microfinance Pvt. Ltd.

### *"Greenpreneurship for a Plastic-Free Tomorrow*

#### Background:

In the wake of escalating environmental concerns and the urgent need for sustainable practices, the call for a paradigm shift towards a plastic-free society has never been more critical. Plastic pollution poses a significant threat to ecosystems, biodiversity, and human health. With an estimated 8 million tons of plastic entering our oceans annually, the consequences are severe,

### Types of Interventions:

The program fosters green entrepreneurship by encouraging individuals to design and build sustainable alternatives to daily-use plastic products. This includes:

- Training and capacity building of SHG groups
- Encouraging the production of eco-friendly products
- Promoting plastic-free lifestyles in local communities
- Providing support and mentorship for green business development

## Beneficiaries and Amount Spent:

The primary beneficiaries of the initiative are Self-Help Groups (SHGs). These SHG groups, supported by Ummid Foundation, are trained and empowered to lead local sustainable product manufacturing and advocacy efforts.

- 30+ SHG's supported
- 650+ direct beneficiaries
- District & State Covered: 5, (Coimbatore, Greater Noida, Bhubaneswar, Bawana, Jaipur) of 5 States (Tamil Nadu, Rajasthan, UP, Odisha and Delhi NCR)
- Amount incurred: ₹16,00,000

## How Much Time Elapsed:

Completed 1 year from 2024-25, and the second phase is going on from 2025 -26.

## Outcomes/Results:

30+ SHGs trained, sustainable and eco-friendly products developed, and a reduction in plastic use. Also, through this drive, people are more aware of the health and environmental concerns related to the use of plastic and they are bringing positive change in their lives.

## Suggested placeholder:

SHGs trained in eco-friendly product development. Introduction of several plastic-alternative products in target communities. Increased awareness of sustainable living practices among participants.

## Impact:

Through empowering local communities and promoting sustainable alternatives, the initiative contributes to:

- Reduction in plastic usage at the community level.
- Economic upliftment through green entrepreneurship.

- Behavioural change toward environmentally friendly practices.
- A model that can be replicated across other regions for broader environmental and social impact.

## Servitium Micro Finance Pvt. Ltd.

### Health Camp:

Servitium Micro Finance Pvt. Ltd. organised health camps in its own branches in collaboration with M-Swasth, a prominent healthcare provider. The event aimed to provide essential healthcare services to our borrowers & their families.



### Objectives:

- Free health check-ups and consultations.
- Awareness about preventive healthcare.
- Diagnostic services and treatment.

### Key Highlights:

- **Comprehensive Health Check-ups:** Patients received thorough medical examinations, including vital sign checks, blood tests, and screenings.
- **Expert Consultations:** Specialist doctors provided consultations, addressing various health concerns.
- **Health Awareness Sessions:** Interactive sessions educated attendees on healthy practices, disease prevention, and nutrition.



- **Diagnostic Services:** On-site diagnostic facilities enabled timely detection and treatment.

### Impact:

- **Improved Health Outcomes:** Early detection and treatment of health issues for borrowers & their families.
- **Increased Awareness:** Community members gained knowledge on healthy practices.
- **Access to Healthcare:** Underserved communities benefited from quality healthcare services.

### Training on Water & Sanitation:

#### WASH Training Program: Empowering Communities through Sanitation and Water Conservation

Servitium Micro Finance Pvt, Ltd., with FINISH, NABARD, and NABSAMRUDHI, successfully organised a comprehensive WASH (Water, Sanitation, and Hygiene) training program. This initiative aimed to educate communities on the importance of sanitation, water conservation, and hygiene practices.



### Objectives:

- Raise awareness about sanitation and its impact on health.
- Promote water conservation and efficient use
- Educate on proper hygiene practices

### Key Highlights:

- **Sanitation Awareness:** Trainees learned about the importance of proper sanitation facilities, waste management, and their impact on public health.
- **Water Conservation:** Participants understood the significance of water conservation, efficient use, and rainwater harvesting.
- **Hygiene Practices:** Trainees were educated on proper handwashing techniques, personal hygiene, and food safety.

### Training Outcomes:

- **Behavioural Change:** Participants adopted improved sanitation and hygiene practices.
- **Community Empowerment:** Trainees became aware of the importance of water conservation and sanitation.
- **Health Benefits:** Reduced risk of water-borne diseases and improved overall well-being.

### Shree Kshethra Dharmasthala Rural Development Project (SKDRDP)

### Background:

SKDRDP's core activity of organizing the community through self-help groups (SHGs) and linking them to the bank has made a significant contribution towards financial inclusion and easy access to banking services for the rural population. SKDRDP has been working as BC /BF of various banks since

2009 in the state of Karnataka, with the core objective of SHG-Bank linkage program. For this purpose, SKDRDP has promoted a tax-paying entity by the name SKDRDP BC Trust. As BC/BF, SKDRDP has taken up on itself in preparing the credit plans of the SHG's, availing loans sanctioned, disbursal, making pre-sanction and post-disbursal follow-up, ensure weekly repayments of the credit and provide additional services like savings, insurance, data and account management etc. The quality service provided by SKDRDP has enabled the banks to provide excellent service to the SHG's and, through them, to the poor community in the state of Karnataka.

### **Types of Interventions:**

SKDRDP is involved in several community development Programs. These are

- Education
- Public Utility Services
- Social Welfare Schemes
- Healthcare Services
- Agriculture Services

### **Agriculture Services:**

- To support farmers, SKDRDP launched a project of providing 'Harvesting machines' across Karnataka on a competitive rental basis.
- 9,600 farmers under paddy cultivation from 96 Taluk of 24 districts have been brought under **Yantra, SRI.**, a mechanisation-focused paddy cultivation method in 26,852 acres.

### **Public Utility Services, Social Welfare Schemes and Healthcare Services:**

- SKDRDP agreed with CSC e-Governance Services India Limited (a subsidiary of Ministry of Electronics and Information Technology) and established 9,500 centers across Karnataka to delivery

of essential public utility services, social welfare schemes, healthcare, financial, education and agriculture services, apart from host of Business to Consumer (B2C) services to citizens in rural and remote areas of the country.

- SKDRDP brought 95,38,245 borrowers and co-borrowers under the risk coverage of Pragathi Raksha Kavach (PRK), a Credit Insurance plan. Claim amount of worth of ₹133.11 crore settled during the year 2024-25.
- SKDRDP provided health insurance coverage for 5,90,921 members from 1,74,337 families of SHG members under Sampoorna Suraksha, a health insurance program. 44,299 people benefited worth ₹65 crore under this scheme.
- SKDRDP assured health security to 24,43,426 SHG members under Aarogya Raksha, a health insurance programme. An insurance claim amount of worth ₹45.82 crore has been released amongst 44,835 people diseased.
- SKDRDP implemented a unique concept of making food available to wild animals at the forest itself by planting fruit-bearing trees across the forest area. It has been planned to plant 10 lakhs fruit-bearing plants during the 1st phase, and so far, 16,33,980 saplings have been planted in the forest areas.

### **Mitigation of Disaster:**

In times of disasters like earthquakes, landslides, floods and in times of emergencies like drowning, snake bite, road accidents, etc. time to respond greatly affects the severity of the disaster. An early action can save lives and property. Creating a local cadre well-experienced in disaster management can address this issue. Keeping this in mind, SKDRDP has developed cadres of volunteers well-

trained in disaster management in different geographies of the state. Numbering about 10,460, these “shourya” volunteers have provided 4,056,344 services. These volunteers are supported by SKDRDP in discharging disaster relief measures.

### Key Highlights of Community Development Programs:

Activities - Units/ Individuals benefited	Amount Spent for the Year 2024-25 (₹ in Cr.)
For 1,030 Government schools which have a shortage of teachers, volunteer teachers are provided.	7.1-2
60,531 students are receiving a monthly scholarship for professional courses.	32.43
SKDRDP provided 4,044 sets of furniture (desks - benches) for 507 schools to encourage quality education in government schools.	2.76
Support for the construction of 269 newly built houses for the ultra-poor is called “Vathsalya House”.	2.54
The people in dire straits, ultra-poor, aged people, and victims of health problems have reached their monthly pensions. A total of 20,889 persons were supported with a pension.	21.97
A total No of 160 Rural tanks are rejuvenated entitled “Nammuru Namma kere”.	11.57

### Beneficiaries:

Services Provided	Members Benefitted
Clients are supported to take up agriculture and allied activities	3,61,205
Clients are supported to take up self-employment activities	7,27,380
Students supported for education	60,531
Clients have undergone skill development training	14,254
Women have undergone an empowerment programme	23,88,325
Clients supported for house building and renovation	3,34,254
Clients supported in constructing toilets	1,263
Clients supported in constructing Bio-gas plants	110
Beneficiaries de-addicted from alcohol	7,623
Families provided with pure drinking water	1,35,803

Activities	Units/Individuals benefited
Support for Infrastructure facilities in schools	1,798
Support for the construction Milk society buildings	208
Support for the construction of community-based buildings	303
Support for the construction of Crematoriums	59
Support to orphanage, old age centres	30
Support for the rejuvenation of Rural tanks	160
Shuddhaganga' pure drinking water plants	513
Individuals provided with a Walker, Wheel chair, Water bed, etc.	4,422
Cleanliness drive in spiritual centres (Waste collection bins)	20,000
Support for School building repair, Compound wall, Playground, Electricity, sports materials, Teaching aids, etc.	181

### Impact:

SKDRDP programmes and services are well designed to achieve maximum impact and outreach so that the members can achieve self-reliance. Members are earning their livelihoods and supporting their families. They are leading their lives happily and with greater dignity in society.

### Sindhuja Microcredit Pvt. Ltd.

#### *Social Performance Management and Corporate Social Responsibility*

#### Background:

As an organization committed to the financial inclusion of the under-banked, Sindhuja places clients' social outcomes at the heart of its mission. She emphasizes that Social Performance Management (SPM) involves balancing financial performance with social and environmental impact. This approach ensures organizational sustainability while achieving its goals for clients, employees, communities, and other stakeholders.

### Social Goals & SDG Alignment:

- Improve financial inclusion of women and other historically marginalized communities.
- Lend responsibly, ensuring fairness, transparency, and efficiency
- Ensure client protection and fair practices at all levels of operations
- Strive to be a responsible employer and ensure employee well-being

### Corporate Social Responsibility:

Sindhuja actively engages with rural communities through its CSR initiatives, aiming to create impact across multiple socio-



economic dimensions. The organization collaborates with implementation partners to reach populations in some of the most disadvantaged states and districts, characterized by low Human Development Index scores and other social development challenges.

### Types of Interventions:

In FY 2024-25, Sindhuja's CSR efforts were exclusively focused on.

- Education
- Livelihood
- Health
- Sports

### Sightsavers: Netra Vasant - Rural Eye Health Programme:

The organization is a major initiative focused on strengthening primary eye care services in rural and underserved districts of India. Districts are selected based on indicators such as demographic profile, eye health status and demand, cataract surgical coverage, availability of eye health partners, and access to primary and secondary eye care. The programme is implemented in collaboration with clinical partners to enhance community uptake of eye health services. Sightsavers India employs multiple approaches, including establishing vision centres, conducting outreach camps, and performing door-to-door screenings. Currently, the programme operates in 10 states and, in partnership with the government, has established over 150 vision centres—most in privately owned facilities, with some integrated into government health facilities such as PHCs, CHCs, and district hospitals.

### Sindhuja has carried out the above program as per the details below:

- i. **Project Locations:** Identified villages of Bihar – Sitamarhi, Nawada and Nalanda

### ii. Project Outcomes:

- Strengthened eye health systems deliver quality eye health services to rural communities in the intervention district and improve their Vision Related - Quality of Life (VR-QoL).
- Increased demand generation and uptake of eye health services in the intervention district of India.

### iii. Project Outputs

	Nalanda	Nawada	Sitamarhi	Total
<b>Screenings</b>	1,375	894	1,240	3,509
<b>Cataract</b>	118	80	106	304

### I Can Hear Foundation:

The **I Can Hear Foundation (ICHF)** is a non-profit organization, established in collaboration with Adventis ENT Clinics and SpHear Speech & Hearing Clinics, with the goal of improving community hearing health. Founded by clinical professionals experienced in treating hearing loss and ear diseases, along with parents of children successfully using cochlear implants, the foundation focuses on raising awareness about childhood hearing loss, providing early diagnostic support, initiating early intervention programs, offering access to hearing technology (hearing aids and cochlear implants), enabling hearing and speech therapy, and performing subsidized ear and hearing surgeries.



ICHF launched **Project GHANTI** in collaboration with SpHear Speech & Hearing Clinic and The Hans Foundation (THF) to provide free or subsidized devices, such as hearing aids and cochlear implants, to support deafness treatment. As part of this initiative, ICHF donated hearing aids to deserving support staff at Sunbreeze Apartments, Vaishali, Ghaziabad—the first in a series of planned hearing aid donation drives.

On 30th April 2025, an ENT and Hearing camp was conducted, screening around 50 support staff for ear and hearing issues. Many received free medications, and several were shortlisted for hearing aids. During the camp, 8 high-quality digital hearing aids were fitted to guards, electricians, and maids. Recipients were also counselled on proper care and maintenance, including demonstrations on usage and troubleshooting. All 8 recipients expressed great satisfaction with their improved hearing.

## Social Action for Appropriate Transformation and Advancement (SATRA)

### Background:

SATRA was established in 2002 with a mission to uplift the marginalized sections of society in the Darrang District of Assam. In its early years, the organization focused on empowering women through income-generating activities such as livestock rearing. It also promoted financial literacy by educating women on lending and borrowing practices, facilitating the formation of Self-Help Groups (SHGs), and providing training to SHG members in producing value-added products like pickles from locally available resources. Today, SATRA continues its work across various parts of Assam and Arunachal Pradesh, actively engaging in diverse community development initiatives

aimed at improving livelihoods and fostering sustainable growth in Northeast India.

### Types of Interventions:

- Livelihood
- Health
- Education
- Child Protection
- Resilient
- Gender Inequality

### Health Initiatives:

SATRA has been working in the health sector, primarily focusing on women's health, especially menstrual hygiene. Many rural women are unaware of proper hygiene practices during menstruation, so SATRA regularly conducts training sessions and workshops in rural areas to raise awareness. WASH (Water, Sanitation, and Hygiene) is another key component included in SATRA's health initiatives. Various workshops and awareness programmes are organized to promote WASH practices in the community. Nutrition is also an important focus area for SATRA. Many rural women suffer from anaemia due to a lack of a proper diet and limited access to nutritious food.



To address this issue, SATRA conducts training programmes on nutrition and balanced diets for rural women. Under the thematic area of Health, SATRA also places strong emphasis on mental health. A project titled “Community Mental Health and Persons with Disabilities” is being implemented by SATRA in Darrang District of Assam. As part of this project, screening camps are organized at the community level, where professional psychiatrists are engaged. SATRA conducts two camps every month to provide mental health support and services at the Community Level.

SATRA also engaged in Mental health is crucial for overall well-being in India, but is often neglected, resulting in serious consequences. The World Health Organization highlights alarming mental health statistics, including high disability-adjusted life years (DALYs) and a suicide rate of 21.1 per 100,000. In Assam, approximately 80% of individuals with mental illness remain untreated due to insufficient healthcare resources. This initiative is part of the Community Mental Health Project, which is supported by the Azim Premji Foundation.

### Current Progress:

- Number of Mental Health Screening Camps conducted:** 23 camps
- Number of Beneficiaries:** 1,271 attendees, out of which 497 are newly registered patients.
- Number of Counselling Camps conducted:** 284 individuals in therapy; 264 caregiver sessions, building community trust.
- Conducted Follow-Up Visits:** 11,520 visits to support treatment adherence.
- Conducted Awareness Campaigns:** 432 campaigns reached 9,313 people, including 53 school programs for 2,391 participants.
- Livelihood Support:** Assistance for 50 individuals towards economic independence.

- Disability Support:** Helped 56 individuals obtain disability certificates; 42 accessed welfare schemes.
- Youth Training:** 71 youths trained in mental health; staff received counselling skills training.
- Mental Health Events:** Community engagement during Suicide Prevention Day (43 participants) and World Mental Health Day (90 participants)

### Outcome & Impact:

- Increased access to healthcare services for underserved populations,
- Enhanced employee well-being and strengthened the overall healthcare framework.
- Enhanced stress management, adaptability, and emotional balance.
- Reduced stigma by creating safe environments for open discussions about mental health.
- Increased availability and affordability of mental health services, particularly in rural areas.
- Supported patients with mental illness in developing their livelihood activities.

## Social Economic Action Trust (SEAT)

### Skilling the youth for self-reliance

#### Background:

The project was initiated by the Social Economic Action Trust (SEAT) with funding support from NABARD, targeting youth returnees affected by the COVID-19 pandemic. The aim was to provide alternate livelihoods and reduce unemployment by enhancing skills in baking & fast food, and tailoring, relevant to the local context of Ukhrul, Manipur.

## Types of Interventions:

### (1) Baking-cum-Fast Food and Food Processing Training:

**Objective:** Promote locally-made food products and provide employment.

**Duration:** 30 days

#### Course Modules:

- o Baking: Sponge cake, icing, puff, pizza, doughnuts, etc.
- o Fast food: Chicken dumplings, chili, burger, tomyum, satay, noodles.
- o Food processing: Garlic pickle, wild olive pickle, king chili pickle.
- o Sales Exposure: Trainees sold finished products for practice and market exposure.

### (2) Tailoring Training:

**Objective:** Equip youth with tailoring and garment-making skills.

**Duration:** 45 days (6 weeks)

#### Course Modules:

- o Machine handling, hand stitching, hemming.
- o Garment-making: Aprons, skirts, pants, traditional waistcoats, uniforms.
- o Sales Exposure: Sales of stitched products for real-world learning.
- o Cultural Relevance: Training included stitching of traditional items in high demand.

#### Beneficiaries:

- **No. of Beneficiaries:** 50
- **Amount Spent:** 7,00,000

#### Outcomes/Results:

##### Baking/Fast Food

- 3 trainees placed at Oven Fresh.
- 5 started selling baked goods from home.

- Trainees gained practical exposure via public sales and buffets.
- SEAT distributed equipment (aprons, ovens, hand mixers) and facilitated financial linkages.

#### Tailoring

- Sewing kits and machines distributed.
- 8 trainees linked with Manipur State Co-operative Bank (MSCB) for loans.
- 7 enrolled in advanced training.
- Some trainees started taking local orders.
- Product showcase planned at weekly markets.

#### Impact:

- Enhanced self-reliance and employability of 80 youth.
- Sparked entrepreneurship, with trainees planning cafés, eateries, and tailoring shops.
- Job placements and income-generating activities initiated.
- Community-level benefit through increased availability of local food and clothing products.
- Continuous support through SEAT's monitoring and follow-up programs (monthly to yearly).

## Sonata Finance Pvt. Ltd.

#### Background:

Sonata's Corporate Social Responsibility (CSR) program is a cornerstone of its commitment to sustainable development, with a primary focus on advancing child education in rural Uttar Pradesh by adopting government-run primary and middle schools. The initiative aims to bridge the urban-rural divide and empower future generations through quality education. To achieve this, Sonata has significantly improved the basic



infrastructure of these schools, ensuring proper seating, pure drinking water, and a reliable electricity supply via solar panels. Furthermore, the company has enriched the learning environment by creating smart classes with internet and televisions, and by providing facilities for indoor and outdoor games, as well as libraries.

### Key objective of the Sonata CSR Initiative:

- Improve quality education for underprivileged children
- Accelerating positive impact in rural education
- Upgrade the basic infrastructure in government-run schools
- Create an environment to boost hygiene and health of the students
- Leverage Technology to enhance the learning

- Reduce dropout Rates: Many children, especially girls, drop out due to poverty, distance to school, or early marriage.

### Key CSR Interventions in Rural Education

#### 1. Infrastructure Development:

Sonata's CSR initiative enhances school infrastructure by constructing and upgrading buildings, providing furniture, storage, and sanitation facilities. It also enriches the learning environment through libraries, clean drinking water, indoor-outdoor games, and ensures sustainability and comfort with solar power installations and air-coolers in every classroom.

#### 2. Equipped with sports facilities:

Facilitate indoor and outdoor games. It involves building new infrastructure, renovating existing ones, or providing sports equipment to communities and organizations. These initiatives aim to promote sports participation, improve access to quality facilities, and foster overall well-being.

#### 3. Digital Learning Access:

Sonata's CSR initiative bridges the digital divide in remote areas by integrating technology into education. This is achieved through setting up smart classrooms with televisions, providing campus Wi-Fi, and supplying computers for digital literacy and learning.

### Beneficiaries:

- A total of 12 districts are covered in Uttar Pradesh, where 65+ schools have been adopted since March 25.
- 17000+ students enrolled in these schools and benefited from Sonata CSR programme
- Amount incurred: ₹1.02 Cr.

## Measurable Impact:

This initiative of Sonata has significantly impacted child education in rural areas by improving infrastructure, providing resources, and enhancing learning opportunities. This initiative addresses the challenges of limited access and quality education in rural communities, leading to increased enrolment, better learning outcomes, and higher retention rates. Ultimately lead to better learning outcomes for rural children.

- 22% improvement in student dropout in adopted schools
- Improved school attendance by up to 32% in CSR-supported schools.
- 90% of schools have smart class facilities.
- 64%+ increase in digital literacy among rural children where smart classrooms and computer classes were introduced.
- 26% new students have been enrolled in Sonata adopted schools.
- 70% of schools are getting pure drinking water through installed water purifiers and water coolers.

## Conclusion:

Sonata CSR initiatives are primarily focusing on rural education. Sonata deeply believes that the Sonata CSR fund is a strategic investment in the country's human capital. With continuous effort, collaboration with government education and local bodies, Sonata CSR initiative is steadily transforming the rural education landscape, enabling every child to dream, learn, and achieve.

## Spandana Sphoorty Financial Ltd.

### *Skill Development and Livelihoods*

#### **Background:**

Spandana Sphoorty Financial Limited, has always believed that financial inclusion must be complemented with developmental support to truly uplift underserved communities. Recognizing the need for sustainable livelihoods among rural women, especially in regions with limited employment opportunities, the organization launched a structured skill development initiative focusing on tailoring and entrepreneurship.



#### **How the Initiative Started:**

This initiative was conceptualized as part of Spandana's CSR vision to build resilient communities by addressing income inequality and promoting women's economic empowerment. After conducting grassroots-level needs assessments in partnership with local NGOs and field teams, tailoring was identified as a market-relevant skill aligned with women's preferences and regional employment potential.

#### **Types of Interventions:**

##### **Made The intervention was two-fold:**

- **Skill Development Training:** A 90-day certified tailoring program, supplement-

ed with modules on Financial and Digital Literacy, delivered at fully equipped training centres.

- **Livelihood Support:** Each graduate received a tailoring kit and was provided with either job placement assistance or entrepreneurship guidance

### Beneficiaries:

The program exclusively targeted rural women and adolescent girls from economically marginalized households. Most beneficiaries came from households with no stable source of income, and many were first-time earners in their families. The initiative spanned across multiple states, including Andhra Pradesh, Telangana, Maharashtra, Odisha, Madhya Pradesh, Karnataka, and Kerala.

- **No. of Beneficiaries:** 3,650
- **District & State covered:** 50 districts of 9 states
- **Amount Incurred:** ₹3,89,00,000 (₹3.89 Cr.)

### Outcomes / Results:

Between FY23 and FY25, a total of 3,650 women were trained across tailoring centres, with 549 securing formal employment, 1,308 becoming self-employed through home-based stitching. Across all programs, participants reported average monthly earnings between ₹3,000 and ₹5,000, significantly enhancing their financial independence.

### Impact:

- A measurable increase in women's contribution to household income and decision-making.
- Improved digital and financial literacy, leading to better personal financial management.

- Positive changes in self-esteem, social mobility, and community recognition for participants.
- Enhanced access to formal employment for rural women who had limited exposure to structured work environments.
  - 90% secured work immediately after training.
  - 94% are economically active in income-generating activities.
  - 64% earn ₹3001-₹5000 monthly, with 10% generating over ₹5000.
  - 59% experienced better mental well-being and overall positive change.
  - 91% of participants reported gaining independence in decision-making after the training.

Beyond income, this initiative fostered a culture of self-reliance and entrepreneurship, proving that microfinance institutions can catalyse holistic development by integrating credit and non-credit interventions.

### Tailoring Program- Stories of change

#### CASE STUDY.

- Mrs. Anitha Sahu aged about 25 years lives with her family. Her husband, a humble fruit seller, works tirelessly to make ends meet for their family. Despite their financial constraints, they dreamed of a better future. Anitha's life took a remarkable turn when she decided to learn tailoring from a local training center and thus reached Spandana CSR Center at Bhopal.
- With determination and her husband's support, Anitha honed her tailoring skills. She transformed her new found knowledge into a vision to open a boutique that not only showcased her talent but also empowered the community

**Name of the Beneficiary:**
**Mrs. Anitha Sahu**
**Batch: 1 Location: Bhopal**

- However, realizing this dream required more than just skill, it required financial backing.
- She turned to her friends and well-wishers for help. Their belief in her dream was the foundation upon which her boutique was built. With their support, she managed to secure the resources needed to launch her business.
- The boutique is named 'JHALAK BOUTIQUE'. As the boutique flourished, so did the lives it touched. Anitha not only created employment opportunities within the community but also inspired other aspiring entrepreneurs.
- Anitha's success story stands as a testament to the power of passion, perseverance and community support. Her journey from being the wife of a fruit seller to a respected boutique owner serves as an inspiration to us all. It reminds us that with determination, hard work and the kindness of others, anyone can turn their dreams into reality.

## Sub-K IMPACT Solutions Ltd.

### Background:

Sub-K IMPACT Solutions aims to transform the lives of people not only through business but also by committing to sustainable development, where discharging social and environmental duties go hand in hand. Guided by their corporate philosophy, Sub-K aims to create a "financially included

society" by addressing the needs of the underserved and directs its corporate social initiatives in the same direction, fostering the spirit of "Sub-K Saath".

### Types of Interventions:

As a part of CSR efforts, Sub-K has constantly worked towards providing benefits for the community it serves by conducting several initiatives at regular intervals to aid and contribute to the betterment of society, thus making it a better place to live in. Sub-K IMPACT Solutions, in association with distinguished organisations, has played an instrumental role in helping people and hopes that these extended associations will continue to offer wider opportunities for Sub-K to serve society in the future as well.

- Digital Payment
- Education and Financial Literacy Campaigns
- Flood relief initiatives
- Health camps
- Other Community Development Initiatives.



### Har Payment Digital Campaign:

"Digital is the new normal", and Sub-K drives on the culture of innovation, creativity and a visionary outlook. They have always encouraged digitalization in all their interventions, one such is through payments on the Sub-K Pay App. The Har Payment Digital Campaign was led by Sub-K's Marketing and Strategy teams in driving

digital payments by creating awareness about the benefits of the same in tier 2 and tier 3 villages of India. This campaign was undertaken in collaboration with the Reserve Bank of India and the Payments Council of India.

Har Payment digital Campaign was executed systematically in phases. The first included identifying the beneficiaries/villages. The states identified were Uttar Pradesh, Chhattisgarh, Madhya Pradesh, West Bengal, Maharashtra, and Karnataka.

### Activities undertaken:

- Digital Literacy Campaign for the Female population, mainly.
- Marketing activities - Door-to-Door Campaign, Pamphlet distribution, Training to colleagues to in turn empower customers digitally and education through video tutorials, etc.
- Interaction and feedback from customers (to encourage digital payments).

### Highlights:

- Digital payments promoted.
- The campaign has helped them comprehensively interact with rural populations and understand their real-time challenges of digital adoption and provide resolutions.
- They have tried to scale the program through Train the Trainer sessions across locations to replicate this program in more locations apart from the identified.
- Sub-K's Digital Didi initiative served as a positive reinforcement where women undertaking Digital Payments were recognized and honored.
- Where possible, they tried to map the IMPACT and improve the reach further.

### Beneficiaries and Amount Spent:

- **No. of Beneficiaries covered:** Around 3000+
- **Amount spent:** ₹ 2.30 lakhs
- **States covered:** Uttar Pradesh, Chhattisgarh, Madhya Pradesh, West Bengal, Maharashtra, Karnataka.

### Outcomes:

- Sub-K got honored with Digital Responsibility Award for Gender Inclusion, by Internet and Mobile Association of India (IAMAI) at the India Digital Summit 2024 - considering efforts towards promoting digital awareness in rural women, through this campaign.
- Digital Payments were promoted with a special focus on Women in Rural Areas.
- Digital Adoption improved.

### Impact:

- Facilitated financial inclusion through Digital Empowerment.
- Women took up the lead and encouraged others in their groups to go digital.
- Made payments easier, convenient and safe (with the right guidelines provided).

## Sugmya Finance Pvt. Ltd.

*Sarvesham Kalyanam Bhavet -Well-being for All*

### Background:

Sugmya Foundation, established on December 1, 2023, as the Corporate Social Responsibility (CSR) arm of Sugmya Finance, upholds the ethos of its guiding philosophy, "**Sarvesham Kalyanam Bhavet**" - "**Well-being for All.**" Since its inception, the Foundation has been unwavering in its commitment to addressing critical societal challenges and creating a meaningful impact in the lives of individuals across India.



### Type of Interventions:

Sugmya implemented five transformative projects aligned to **UN-SDG's Goals** with a focus on

- Poverty Alleviation (Hope Project),
- Healthcare (Sugmya Sampoorna Swasth),
- Women's Health and Hygiene (Suno Saheli),
- Education (Bachpan ek darpan),
- Climate Action (Greener & Cleaner Planet Program).

### Health Care intervention:

The initiative began as a women-centric health awareness campaign conceptualised by the CSR arm of Sugmya Finance. Realising that rural women were unable to access even the most basic health services, the foundation envisioned a mobile and community-driven intervention model. This led to the launch of **Suno Saheli**, a holistic platform focused on **menstrual hygiene and community empowerment**, especially in remote areas across six north Indian states. One of their standout initiatives this year was the **Cervical Cancer awareness and screening campaign**, undertaken as part of our **Suno Saheli project**. Recognizing that cervical cancer remains one of the leading causes of cancer-related deaths among

women in India, we identified the urgent need to address this issue, particularly in underserved regions where access to healthcare is limited. To bridge this gap, their Mobile Van took life-saving cervical cancer screenings to the **remotest corners of Rajasthan**. They conducted **PAP smear tests for 3,000 women**, ensuring early detection and timely intervention, and educated women on the importance of early diagnosis and preventive care. This project not only saved lives but also empowered women with critical health knowledge.

### Beneficiaries:

- Operating across **12 states and 1 Union Territory**
- Reach **over 7.6 lakh+ lives** in the past **2 years**
- Conducted **PAP smear tests for 3,000 women**
- Educated over **49,000 women** about menstrual health & hygiene practices and the importance of using sanitary napkins.

### Outcome/Result:

Sugmya is committed to empowering marginalized communities. It integrated its work in community development, economic & social responsibility, and environmental sustainability by raising awareness among society on various issues.

### Impact:

This healthcare initiative of Sugmya has made a significant positive impact on healthcare interventions by addressing critical needs and improving access to quality healthcare services. These initiatives bridge gaps in healthcare infrastructure, promote health awareness, and focus on vulnerable populations.

## Suryoday Small Finance Bank

### Background:

Suryoday Small Finance Bank actively undertakes Corporate Social Responsibility (CSR) activities, focusing on financial inclusion, healthcare, education, and environmental conservation. They have several initiatives like "Ujjwal" for financial literacy, "Adhira" for women domestic workers, and "Swayamshree" for rural communities. Additionally, they support women's livelihoods, preventive healthcare, and environmental initiatives like mangrove clean-up drives. Suryoday Foundation is dedicated to the economic and social development of low-income, unserved, and underserved communities. Suryoday also collaborates with other organizations, and trusts to implement CSR activities.

### Types of Interventions:

#### Financial Inclusion and Literacy:

Programs are tailored for diverse groups, including domestic workers, youth, parents, and rural & tribal communities. These initiatives cover key financial concepts, digital literacy, access to formal financial products, and social security benefits. Specific programs include;

- **Ujjwal:** A financial literacy program designed for citizens of tomorrow.
- **Adhira:** A financial literacy program specifically targeting women domestic workers.
- **Swayamshree:** A program focused on financial literacy for rural and tribal communities.

#### Health and Hygiene:

It is a preventive health program for women and children. The bank organizes health camps, including general and eye check-ups, and conducts sessions on menstrual health. They also promote preventive healthcare and provide safe drinking water facilities. Community health initiatives include supporting primary health centres and public awareness programs.

- **Spandan:** A preventive healthcare program aimed at women and children.
- **COVID-19 Response:** During the pandemic, Suryoday provided masks, sanitizers, PPE kits, and food packets to frontline workers and communities.
- **Renovation of Anganwadi:** This initiative focuses on improving the infrastructure of Anganwadi centres.
- **Installation of Water Lifting Systems:** Addressing water needs in communities.



## Community and Environmental Development:

This includes community infrastructure projects like renovating anganwadi, constructing toilets, and establishing libraries. Environmental efforts focus on sustainability, with projects like water lifting systems and clean-up drives, and tree plantation drives.

- **Mangrove Clean-up:** Regular clean-up drives to protect mangrove ecosystems.
- **Lake Clean-up Drive:** World Environment Day events focused on cleaning local lakes.

## Other Notable Activities:

- **Udyojika:** A program focused on supporting women's livelihoods from low-income families.
- **Disaster Relief:** Providing support during natural disasters and emergencies.
- **Community Development:** Engaging in various projects to improve community well-being.



## Impact:

- Promoting sustainable consumption and supporting the recycling of resources
- Preventing, mitigating and controlling environmental damages and disasters.

- Providing appropriate resettlement and rehabilitation of communities.
- Promoting preventive health care and making available safe drinking water.
- Promoting education, including special education.
- Enhancing vocational skill training for women.
- Enhancing employment
- Promoting gender equality.

## Svamaan Financial Services Pvt. Ltd.

*Sadhana - A CSR initiative of Svamaan*

### Background / Context:

Svamaan CSR initiatives supports integrating health and wellness components to foster holistic development in young learners. By combining education with health, the project has empowered children to achieve academic excellence and lead healthy & productive lives. It aims to improve reading comprehension and academic performance among elementary school students in Nagaur, Rajasthan. Focusing on the Merta City Block within Nagaur District, this pilot initiative seeks to foster lifelong reading habits while addressing learning gaps in subjects like Math, Science, and English. The project will benefit both primary and secondary school students, with engagement in 10 government schools in the region. Established Math Labs (developed by IIT Jodhpur) in collaboration



with Eklavya Foundation and reading libraries for students. Health & vision check-ups were conducted in collaboration with M-Swasth Solutions Private Limited. This has been conducted in FY 24-25.

### Objectives:

- To promote better student retention and learning outcomes through an all-round enhancement of infrastructural and learning environment.
- To create an interest in STEAM subjects in students through tailored curricular support and through specialized teacher training.
- To promote a scientific temperament in students, and by extension, the larger community, through focused activities in the selected schools
- To enable students to transition from school to higher education through a curated mentorship program, including career guidance, exposure visits, participation in the appropriate government schemes etc.



### Facilities & Learning Environment:

- Established Math labs in 10 Government schools in collaboration with IIT-Jodhpur.
- Conducted orientation for Math teachers and initial student orientation on the tools.
- Provided Mini Science Kits for hands-on learning for students from standards V to X.

### Book for Friends Initiative:

- Organized an event where each student in classes III to VIII across all 10 schools received a children's literature book.
- Aimed to encourage regular reading and book exchange among friends.

### Health Camps:

- 10 health camps were conducted in collaboration with M-Swasth.
- Served over 1,000 beneficiaries.
- Provided basic health check-ups, vision testing, and free medicines.

### Students Diary:

- Developed two diaries for all students (printing in progress).
- Designed to track the development of children's reading abilities.

### Overall Beneficiaries & Coverage:

- **Beneficiaries:** 1,000+
- **Location:** 1 district (Nagaur) in Rajasthan.
- **Amount Incurred:** ₹30,00,000.

## Svatantra Microfin Pvt. Ltd.

### 1. Background-Community Mental Health Program (Ashadeep):

Svatantra Microfin Private Limited as part of its CSR activities has supported Ashadeep's **Community Mental Health Program** to aid individuals with Severe Mental Disorders, Common Mental Disorders, and Convulsive Epilepsy. The program provides community-based care that promotes recovery, social inclusion, and integration by offering treatment access and fostering understanding and local support.

## Types of Interventions:

The initiative aimed to identify, enroll, treat, and support individuals with SMD, CMD, and convulsive epilepsy through psychiatric consultations, counseling, and home-based follow-up. Community Health Workers (CHWs), local youth trained as frontline mental health supporters, played a central role in awareness generation, community engagement, and service delivery.

## Medical Conditions and Demographics:

Participants, diagnosed with SMD, CMD, or Convulsive Epilepsy, came from diverse age, gender, and socio-economic backgrounds in rural Sarupathar, with many from disadvantaged families lacking prior psychiatric care. They were identified and screened by Community Health Workers (CHWs). The project noted gradual positive changes in community attitudes and collaborated with government and private entities to provide psychiatric services, screening camps, and ASHA training through the National Health Mission.



## Case Study – Ms. G's Journey to Recovery:

Ms. G, a middle-aged Adivasi woman from No.2 Santipur village, lived with untreated schizophrenia for 17 years despite earlier treatment at MOC Japhrajan. After being connected to Ashadeep's program through a community awareness meeting in February

2025, she received regular home visits, medication support, and family psycho-education. These interventions led to significant recovery—she reconnected with her family, gained employment, and became a mental health advocate, exemplifying the program's effectiveness in promoting recovery and reintegration.

## Outcomes:

- Enhanced accessibility:** People could access treatment locally without traveling long distances.
- Improved treatment adherence:** Patients showed improvement and engaged in productive activities after starting treatment.
- Community awareness transformation:** Awareness meetings and training of Mental Health Leaders created ongoing community support.

## Impact:

The initiative increased openness within communities to seek clinical treatment for mental health conditions. It brought together stakeholders to discuss mental health, created opportunities for individuals to access treatment, and provided support for families and caregivers.

## 2. Background- Project Unlearn (TYCIA Foundation):

Svantra Microfin Private Limited has also supported TYCIA Foundation's Project Unlearn to rehabilitate male inmates accused of crimes against women. Through gender education and sensitization in prisons, the program aimed to transform attitudes and behaviors, fostering empathy, healthy relationships, and gender safety within families and communities. The initiative highlights a commitment to transformative justice and gender equality, promoting accountability, respect, and reintegration.



### Types of Interventions:

The intervention applied evidence-based methods and peer-to-peer learning for male inmates accused of crimes against women. It included gender workshops, sexual health education, and facilitation training led by trained inmate peer facilitators. Attitudinal and behavioral changes were measured through structured pre- and post-assessments using the Gender Equitable Men (GEM) scale.

### Target Demographics:

Male inmates accused of crimes against women in Dehradun Prisons, representing diverse ages and socio-economic backgrounds. Selection focused on inmates willing to take on peer facilitation roles, benefiting both direct participants and other inmates indirectly.

### Case Study – Armaan:

Armaan (name changed), a young man from Dehradun with a history of substance abuse and imprisonment, joined Project Unlearn while in prison. Initially reserved, he gradually gained a clearer understanding of relationships and intimacy through the program. Coming from a low-income background and formerly working as a DJ, Armaan now shows greater awareness and a commitment to building healthier relationships, reflecting the program's positive impact.

### Outcomes:

- Enhanced gender awareness: GEM scores improved, moving participants from "Gender Unaware" to "Gender Aware," "Gender Equitable," or "Gender Equitable Champion."
- Sustainable facilitation capacity: Trained inmate leaders conduct ongoing workshops, ensuring continuity despite transfers or releases.

### Impact:

The program led to measurable improvements in attitudes toward women and gender relationships among inmates. It created a culture of gender awareness within prison walls, with peer-led facilitation sustaining engagement beyond the initial participants. This model demonstrates that structured rehabilitation programs can produce lasting institutional change within correctional facilities.

## Ujjivan Small Finance Bank

Ujjivan Small Finance Bank (Ujjivan SFB) actively engages in Corporate Social Responsibility (CSR) activities, focusing on areas like healthcare, education, environmental sustainability, and disaster relief. Their initiatives, often under the "Chote Kadam" program, aim to improve the lives of underserved communities by providing infrastructure support, healthcare access, and educational opportunities.



## Types of Interventions:

### Healthcare:

- **Healthcare Support:** The bank has supported healthcare initiatives through the provision of medical equipment, wheelchairs, and digital clinics.
- **Preventive Healthcare:** Ujjivan SFB promotes preventive healthcare measures and ensures access to quality medical treatment, even in rural areas.

### Education & Skill Development:

- **Digital Literacy:** Partnered with organizations to train teachers and students in government schools on digital literacy and critical thinking skills.
- **Scholarships:** Ujjivan SFB offers educational scholarships to transgender students and others, supporting their access to education.
- **Vocational Training:** The bank supports programs focused on vocational training to enhance livelihood opportunities for women and other vulnerable groups.

### Environmental Sustainability:

- **Swachh Neighbourhood:** Ujjivan SFB participates in initiatives like “Project Swachh Neighbourhood” to promote cleanliness and hygiene in their surrounding areas.
- **Water Conservation:** The bank supports water conservation projects and initiatives aimed at ensuring access to safe drinking water for communities.
- **Renewable Energy:** Ujjivan SFB has explored using solar panels for a sustainable power source.

### Disaster Relief:

- **Immediate Assistance:** Ujjivan SFB provides immediate relief to disaster-affected communities by supplying essential items like kitchen and grocery kits, food relief, and other necessities.
- **Rehabilitation & Reconstruction:** The bank also participates in disaster management activities, including rehabilitation and reconstruction efforts.

### Other Initiatives:

- **Livelihood Support:** Ujjivan SFB supports projects that help unemployed youth, persons with disabilities, and economically weaker sections to secure stable livelihoods.
- **Community Development:** Through the “Chote Kadam” program, Ujjivan SFB focuses on improving the overall quality of life in the communities they serve, including infrastructure development, sanitation, and access to safe drinking water.

### Impact:

- Promoting education, including special education and setting up public libraries.
- Promoting quality of life for marginalised communities
- Promoting healthcare, including preventive health
- Promoting and developing traditional arts and handicrafts
- Setting up old age homes, orphanages, day care centres and such other facilities for senior citizens
- Reducing inequalities faced by socially and economically backwards groups
- Supporting women empowerment, gender equality, inclusion of transgender and development of girl child.

## Uttrayan Financial Services Pvt. Ltd. (UFSPL)

### Background:

Uttrayan Financial Services Pvt. Ltd. (UFSPL) is actively involved in Corporate Social Responsibility (CSR) through **Uttrayan Welfare Foundation**, which is a catalyst for bringing positive social changes. Uttrayan's social initiatives have multiple facets impacting the lives of its clients towards a better life. Uttrayan believes to bring positive change in society, corporate houses must approach with responsibilities, which should be spontaneous, not driven by law only.

### Types of Interventions:

UFSPL is working on the following areas:

- Financial Literacy
- Women Empowerment
- Climate Change
- Skill Development

### Financial Literacy:

In today's finance-driven world, financial literacy is essential for sustainability, as individuals increasingly face various frauds that threaten their hard-earned money. To combat this, training workshops provide crucial knowledge on safeguarding sensitive banking credentials—teaching clients never to share OTPs with strangers, to change passwords regularly, and to recognize that legitimate banks never request OTPs over the phone. Additionally, these sessions raise awareness about digital transactions, cyber fraud, and safe banking practices.

Beyond fraud prevention, clients are encouraged to build regular savings habits for long-term prosperity and are facilitated with bank linkages to ensure secure savings. The training also addresses preparedness for unforeseen life events by highlighting the importance of insurance—

an area where awareness remains notably low in comparison to Western countries. Clients learn about the necessity of various insurance products, such as Life Insurance and Homicash/Mediclaim policies, to better protect themselves and their families against future uncertainties.

### Beneficiaries:

- **No. of Beneficiaries:** 1.44 lakhs
- **Number of States and Districts covered:** 10 States and 73 Districts.



### Outcome/Results:

In this downtrodden part of society, the people have limited capital to sustain their business; here, capital protection is very essential. This training initiative helps to create awareness, warn, smartly deal with financial transactions, and ensure a safe life.

### Impact:

Strong financial literacy skills not only exhibit better saving habits but also manage debt more effectively and make more educated investment choices, ultimately leading to improved long-term financial stability.

### Women Empowerment:

The Uttrayan Welfare Foundation is dedicated to women's empowerment, focusing on achieving financial stability, social respect, and decision-making power. A core strategy

is developing entrepreneurship through regular training workshops for its client base. The foundation also empowers the next generation by combating societal issues like child marriage and lack of education for girls through awareness initiatives in every workshop. To foster financial independence, it provides job-oriented training. Furthermore, recognizing the importance of health and dignity, Uttrayan runs awareness programs on maintaining proper hygiene and sanitation systems for women.

### **Beneficiaries:**

- **No. of Beneficiaries:** 1.44 lakhs
- **Number of States and Districts covered:**  
10 States and 73 Districts

### **Impact:**

This initiative helps the beneficiaries to maintain good health, prosperity in life, both mentally & financially.

### **Climate Change:**

Recognizing climate change as a critical issue, the Uttrayan Welfare Foundation integrates environmental stewardship into its mission. It guides its clients toward sustainable living by training them to produce eco-friendly products and avoid bio-hazardous materials, with the ultimate goal of minimizing carbon emissions. Practical initiatives include distributing saplings for plantation, sharing technical knowledge for creating rooftop gardens to overcome space constraints, and promoting the adoption of solar energy. The foundation specifically advocates for cost-effective solar lanterns in rural areas as a cleaner alternative to conventional lighting. This environmental knowledge is disseminated to clients across all ten states where Uttrayan operates through its regular training workshops.

### **Beneficiaries:**

- **No. of Beneficiaries:** 1.44 lakhs
- **Number of States and Districts covered:**  
10 States and 73 Districts

### **Outcomes/Results:**

Climate resilience training equips individuals and communities to better prepare for, respond to, and recover from climate change impacts. This training enhances awareness, builds capacity to adapt to changing conditions, and fosters a proactive approach to managing climate-related risks. Ultimately, it contributes to reduced vulnerability, improved public health, and the long-term sustainability of communities and ecosystems.

### **Skill Development:**

Uttrayan Welfare Foundation operates on the core belief that skill development is the key to earning potential and lifelong prosperity. A primary focus since its inception has been providing job-oriented training through Youth Training Programs, designed to make participants self-reliant. This initiative is extended not only to its clients but also to their children and non-clients, with the intention of securing a competitive advantage in business for the entire community. Ultimately, Uttrayan works intensely to transcend obligatory CSR, aiming to create genuine, positive social change.

### **Beneficiaries:**

- **No. of Beneficiaries:** 1.44 lakhs
- **Number of States and Districts covered:**  
10 States and 73 Districts

### **Impact:**

Skill development training has a significant positive impact, leading to increased employability, productivity, and economic growth. It also fosters innovation, reduces unemployment, and empowers individuals to adapt to evolving job market demands.

## Vedika Credit Capital Ltd.

### Background:

Vedika's financial inclusion goes beyond disbursing loans. They also stand with communities through times of odds like illness, winter, school admission, and climate related events. Their CSR programs are deeply rooted in the belief that true transformation happens when social upliftment and financial empowerment walk hand in hand. From Eastern India's remotest villages to urban peripheries, they drive real, measurable impact.



### Types of Interventions:

- Health First – Free Medical Camps
- Green Gram Panchayat – Tree Plantation
- Smart Money – Financial Literacy Sessions
- Learning Support - School Support Program

- Winter Care Campaign - Winter Warmth & Relief Drive

### Health First – Free Medical Camps:

- 5,000+ villagers served
- Free check-ups, medicines, and hygiene sessions
- Special focus on children, women and the elderly
- Supported the establishment of an affordable Cardiac Care Unit at Seva Sadan, Ranchi

### Green Gram Panchayat – Tree Plantation:

- 1,000+ saplings planted across Jharkhand and Bihar
- Community-led drives involving staff, schoolchildren, and panchayats
- Building climate awareness from the grassroots



### Smart Money – Financial Literacy Sessions:

- Workshops conducted with more than 500+ women
- Focused on budgeting, UPI use, and fraud prevention
- Especially designed for women and first-time borrowers
- Enabling informed and confident financial decision-making

## Learning Support - School Support Program:

- School kits, benches, and water filters donated
- Classroom renovations in underserved schools
- Girl students provided with hygiene kits and tuition material



## Winter Care Campaign - Winter Warmth & Relief Drive:

- Annual drives distributing blankets and warm clothes
- Focused outreach to elders, daily wage earners, and roadside communities
- 100% staff-led volunteering spirit



## VFS Capital Ltd.

Corporate Social Responsibility (CSR) is a fundamental part of VFS Capital's identity and operations, directly aligned with its mission to promote socio-economic progress and reduce poverty. Its core objective is to empower disadvantaged communities, with

a specific focus on boosting entrepreneurial skills and providing financial support to marginalized women to foster sustainable livelihoods and gender equality. The company is committed to executing these impactful initiatives through ethical, transparent, and inclusive practices. Primarily, VFS Capital channels its CSR efforts through the Kaydee Foundation, an organization founded by its Managing Director in 2016. The foundation addresses critical issues such as hunger, poverty, and healthcare, while also working to provide clean water, enhance education, empower women through job training, advocate for equal rights, and protect the environment. Through these focused efforts, the Kaydee Foundation has successfully implemented numerous projects that have significantly improved lives.



## Types of Intervention:

The Kaydee Foundation is dedicated to its corporate social responsibility. They focus on various important areas as defined in the Companies Act of 2013, striving to create positive change through their CSR projects. The Following are some CSR activities undertaken by the organisation.

- Mobile Medical Unit and Health Camps
- Flood Relief
- Sapling Distribution



## Public amenities, health, and hygiene Mobile Medical Unit and Health Camps:

### Background:

The Mobile Medical Unit (MMU), managed by the Kaydee Foundation and funded by VFS Capital, is a successful initiative to address the critical gap in healthcare access for people in remote areas by providing them with free primary, preventive, diagnostic, and referral health services. The combination of a specially designed vehicle equipped with modern medical amenities and a dedicated team of expert medical professionals ensures that quality healthcare reaches those who need it the most. The project has delivered extraordinary outcomes in attaining the goals of improving the quality of life for underserved people through healthcare services.

### How the initiatives started:

The Mobile Medical Unit (MMU) project is a successful public-private partnership between the Kaydee Foundation and VFS Capital, demonstrating a powerful model for delivering accessible healthcare in rural areas. By combining the resources, expertise, and networks of both entities, the program effectively reaches a larger audience and creates a substantial impact on healthcare accessibility. The proven success of this collaborative model has

since inspired the Kaydee Foundation to pursue similar partnerships with other organizations to address complex societal challenges on a broader scale.

### Intervention:

The provision of primary care, screenings, and vaccines by the team of medical professionals underscores the comprehensive nature of the services offered by the MMU. The program focuses on preventive care and early detection, treats existing health issues, also works to prevent future complications, promoting overall community health.

### Timeline and Beneficiary:

Since its inception, VFS Capital has been a dedicated benefactor of a vital community support program, demonstrating a sustained commitment to the well-being of underserved populations. The program leverages the logistical capabilities of a Mobile Medical Unit (MMU) to extend essential healthcare services to remote and rural areas where access is severely limited. It operates by organizing comprehensive health camps that provide basic check-ups, diagnostic screenings, and free medications. Complementing these direct services, the program also runs targeted health awareness initiatives, such as educational workshops and community outreach, to empower individuals with knowledge for better health. Through this combined approach of direct medical care and preventive education, the program is making a significant and positive impact on the lives of people in these communities.

- **No. of Beneficiaries:** 5,000+
- **Name and number of states covered:** 3 (West Bengal, Tripura, Odisha)
- **Number of Districts covered:** 30+
- **Amount Incurred:** ₹21,00,000

## Outcome and Impact:

It's worth acknowledging that initiatives like the MMU address immediate healthcare needs and simultaneously contribute to the overall development and well-being of the communities through improved health, which leads to increased productivity, reduced healthcare burdens, and enhanced

quality of life. In summary, the MMU operation of the Kaydee Foundation, contributing immensely to the health and well-being of underserved communities, exemplifies a creative solution to healthcare disparities in remote areas through comprehensive healthcare services on mobile platforms, fostering partnerships between public and private entities.

## Notes



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