Sa-Dhan
Fostering Inclusive Impact Finance

CSR INITIATIVES OF MICRO LENDERS

STORIES BEYOND CREDIT: 2.0











PREFACE

The financial landscape in India has undergone a profound transformation, driven by the growing recognition that inclusive and sustainable development must remain at the heart of economic progress. Since the 1990s, microfinance has served as a vital mechanism for enabling low-income and underserved communities to access credit with minimal barriers, evolving into a powerful nationwide movement for financial inclusion.

Alongside credit delivery, many Micro Lending Institutions (MLIs) actively undertake developmental initiatives to enhance the overall well-being and economic advancement of their borrowers and communities. This commitment is deeply rooted in the original DNA of many institutions that began as Non-Governmental Organisations (NGOs) before expanding into financial intermediation. The enactment of the Companies Act, 2013, with its mandatory Corporate Social Responsibility (CSR) provisions, further mandated the Non-Banking Financial Company – Micro Finance Institutions (NBFC-MFIs) and related institutions to deepen their social engagement, expanding opportunities for millions at the grassroots level.

Once viewed primarily as credit providers, MLIs have matured into key catalysts for social and economic change. Beyond deepening financial inclusion, their community development efforts contribute meaningfully to poverty alleviation, women's empowerment, livelihood promotion, healthcare, education, skill building, digital inclusion, and environmental sustainability. By embedding CSR and community development into their operational and strategic frameworks, MLIs actively align with both national priorities and the UN Sustainable Development Goals (SDGs).

This book demonstrates the multifaceted role of MLIs in advancing developmental goals beyond traditional microfinance operations. Through case studies, data-driven analysis, and field-based insights, this compilation highlights best practices, key challenges, and innovative approaches that demonstrate the powerful synergy between financial inclusion and social responsibility.

Furthermore, this volume emphasises the importance of aligning CSR and development strategies with community aspirations, the SDGs, and ethical business principles. Sustainable development cannot be achieved through financial services alone; it requires institutions to understand the socio-economic realities of the communities they serve and respond in meaningful, lasting ways.

The objective of this volume is twofold:

1. To provide policymakers, practitioners, researchers, and stakeholders with a comprehensive understanding of the evolving role of CSR within the microfinance sector.
2. To inspire financial institutions to view social commitment not merely as a statutory obligation, but as an intrinsic element of their institutional purpose, values, and business ethos.

I would like to place on record my deep appreciation for the entire microfinance community for its unwavering commitment to serving underserved populations with timely and accessible financial services. I am particularly grateful to the MLIs that contributed data, experiences, and case studies, grounding this compilation in real-world impact.

My appreciation to **Shri Ardhendu Nandi** for diligently compiling the stories and experiences from MLIs across the country. He was supported by **Ms Madhurima A** in the critical review and finalisation of the document.

I extend my sincere thanks to our member institutions, stakeholders, and the Board of Governance for their continued leadership and encouragement of Sa-Dhan's initiatives.

We hope this publication serves as a valuable resource for students, researchers, development professionals, policymakers, and decision-makers advancing sustainable development through inclusive finance. Ultimately, the experiences documented here reinforce a simple yet profound truth: **financial empowerment and social progress are inseparable threads in the fabric of equitable and sustainable development.**

With best wishes and regards,

Jiji Mammen
Executive Director & CEO, Sa-Dhan
October 2026

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EXECUTIVE SUMMARY

INTRODUCTION

Micro Lending Institutions (MLIs) play a critical role in expanding financial inclusion and empowering economically vulnerable communities. By extending low-barrier credit and financial services to unbanked individuals, MLIs bridge the gap between formal banking networks and grassroots enterprise. Since expanding rapidly in the 1990s, India's microfinance sector has scaled into a core component of the country's financial ecosystem. Today, MLIs operate beyond the scope of traditional lending, offering complementary services such as insurance, financial literacy, and skill enhancement that directly improve the socio-economic well-being of millions of households.

CORPORATE SOCIAL RESPONSIBILITY (CSR)

The developmental orientation of Micro Lending Institutions (MLIs) is deeply rooted in their institutional genealogy. Many contemporary microfinance entities originated as Non-Governmental Organisations (NGOs) focused on poverty alleviation, social empowerment, and grassroots development before transitioning into formal financial intermediaries. Consequently, their community engagement models have traditionally integrated non-financial interventions alongside credit delivery.

The statutory framework introduced by the Companies Act, 2013, particularly its provisions on Corporate Social Responsibility (CSR), significantly formalised and scaled these developmental efforts among eligible Non-Banking Financial Company-Micro Finance Institutions (NBFC-MFIs). CSR mandates have provided a structured platform for institutions to deploy targeted programs addressing critical community needs, including education, healthcare, sustainable livelihoods, women's empowerment, and environmental resilience. Through this institutional mechanism, MLIs effectively balance a dual mission: advancing financial inclusion and economic opportunity while deploying targeted social interventions to mitigate systemic vulnerabilities among underserved populations.

THE DUAL FOCUS: POVERTY REDUCTION AND SOCIAL DEVELOPMENT

Through the integration of core financial services and targeted developmental initiatives, MLIs pursue a dual objective aimed at fostering long-term economic and social mobility. Their key strategic objectives include:

- **Expanding Financial Access:** Delivering tailored, collateral-free financial services to unbanked, low-income, and marginalised populations.
- **Advancing Social & Gender Inclusion:** Empowering women, marginalised groups, and vulnerable households by building financial autonomy and agency.
- **Livelihood Creation & Sustainability:** Funding micro-enterprises and sustainable, income-generating activities to build resilient local economies.
- **Enhancing Household Resilience:** Mitigating economic shocks and reducing household vulnerability by raising living standards.
- **Driving Financial & Digital Literacy:** Promoting digital financial services, credit discipline, and broader financial literacy across underserved communities.
- **Investing in Community Development:** Supporting essential social infrastructure, including primary education, healthcare, sanitation, and environmental sustainability.
- **Fostering Inclusive Growth:** Contributing to equitable, long-term economic development at the grassroots and community levels.

CSR INITIATIVES OF MICRO LENDERS – STORIES BEYOND CREDIT: 2.0

The book, CSR Initiatives of Micro Lenders– Stories Beyond Credit: 2.0, captures the multifaceted role of Micro Lending Institutions (MLIs) in advancing development objectives that extend far beyond traditional microfinance operations. Drawing on the collective experiences of 61 MLIs, this volume brings together case studies,

data-driven insights, and field-level narratives that illustrate how microfinance institutions are increasingly embedding social responsibility into their community engagement strategies. The documented initiatives span skill development, livelihood promotion, health and hygiene, education, digital empowerment, women's welfare, water and sanitation, disaster relief, environmental sustainability, and clean energy.

These interventions demonstrate that the scope of MLIs is no longer confined to providing access to finance. By leveraging extensive community networks and regular interaction with low-income households, MLIs are uniquely equipped to disseminate knowledge, facilitate access to essential services, build capacities, and support community resilience. Ultimately, the stories presented reflect a powerful synergy between financial inclusion and social responsibility—highlighting how CSR and development strategies, when aligned with community needs, ethical business practices, national priorities, and the United Nations Sustainable Development Goals (SDGs), can significantly amplify the overall impact of microfinance.

A KALEIDOSCOPE OF CSR ACTIVITIES

MLIs undertake a wide range of CSR and community-development activities. To provide focused and meaningful insights, this publication documents one or two key interventions from each participating organisation, which are structured broadly under seven thematic areas, namely Education & Financial Literacy, Skill Development & Livelihood Generation, Health, Hygiene & Well-being, Women's Welfare & Empowerment, Water, Sanitation & Hygiene (WASH), Relief & Rehabilitation, and Eco-Sustainability & Clean Energy.

IMPACT OF THE INTERVENTIONS

The initiatives documented illustrate the expansive developmental footprint of MLIs and highlight significant positive outcomes across several areas:

- **Improved Access to Education:** Educational initiatives have expanded learning opportunities in rural and underserved communities through scholarships, learning materials, and institutional support.
- **Enhanced Employability and Livelihoods:** Vocational training and skill-development programs have strengthened employability and created sustained livelihood opportunities, particularly for youth and women.
- **Bridging Educational Gaps:** Scholarships and learning resources have effectively lowered socio-economic barriers to education for disadvantaged households.
- **Improved Access to Healthcare:** Health interventions have bridged crucial gaps in medical service delivery and healthcare infrastructure in rural areas.
- **Greater Health, Hygiene, and Sanitation Awareness:** Awareness programs have fostered healthier community practices, reinforcing national sanitation priorities such as the Swachh Bharat Mission.
- **Women's Empowerment:** Focused interventions supporting women's education, livelihoods, and financial capability have strengthened their economic participation and decision-making roles.
- **Environmental Sustainability and Climate Action:** Afforestation, water conservation, waste management, and clean energy initiatives have contributed to ecological sustainability and climate resilience.
- **Community and Village Development:** Integrated programs addressing infrastructure, livelihoods, education, and sanitation have enabled comprehensive village development.
- **Strengthened Financial Capability:** Financial and digital literacy initiatives have equipped households to make informed financial decisions and participate confidently in the formal economy.
- **Promotion of Micro-Entrepreneurship:** Financial assistance and entrepreneurship training have driven self-reliance and reduced traditional economic barriers.
- **Greater Resilience Through Relief and Rehabilitation:** Emergency relief and rehabilitation efforts have enabled vulnerable communities to bounce back from external shocks.
- **Alignment with National and Global Priorities:** Interventions actively contribute to the UN Sustainable Development Goals (SDGs) and complement national priorities, extending the impact of microfinance far beyond financial services.

CONCLUSION

CSR Initiatives of Micro Lenders – Stories Beyond Credit demonstrates that modern MLIs are operating far beyond traditional financial intermediation. Leveraging their vast grassroots networks, these institutions are systematically addressing key socio-economic and environmental challenges confronting low-income households.

Key Takeaways:

- **Reinforcing Synergies:** Credit opens pathways to economic entry, while social initiatives—such as healthcare, education, skill training, and clean energy—build household resilience and long-term capacity.
- **Paradigm Shift:** MLIs are transitioning the sector from simply offering credit access to delivering holistic socio-economic opportunity.
- **Sustainable Impact:** Combining responsible micro-lending with targeted CSR drives inclusive, sustainable community development in direct alignment with national goals and global SDGs.

BROAD TYPES OF CSR AND DEVELOPMENT INITIATIVES UNDERTAKEN BY MLIs

Areas of CSR & Development Initiatives	Entities Reporting Their Experiences
Education & Financial Literacy (including Digital Literacy) - *Initiatives to promote education, financial awareness, digital literacy, school infrastructure, scholarships, and access to learning resources.*	VFS Capital Ltd., Svamaan Financial Services Pvt. Ltd., Ujjivan Small Finance Bank, Unity Small Finance Bank, Sampurna Financial Pvt. Ltd., Servitium Micro Finance Pvt. Ltd., Janakalyan Financial Services Pvt. Ltd., Satin Creditcare Network Ltd., BSS Sonata Microcredit Ltd., Uttrayan Financial Services Pvt. Ltd., Sampada Entrepreneurship & Livelihoods Foundation, Utkarsh Small Finance Bank, Jigyasa Livelihood Promotions Micro Finance Foundation, BWDA Finance Ltd, NABFINS Ltd, Barasat Sampark, Annapurna Mahila Co-op Credit Society Ltd, Prochesta Multipurpose Cooperative Society Asom Ltd, Rajasthan Shram Sarathi Association, Grameen Development & Finance Pvt. Ltd, Sanghamithra Rural Financial Services (SRFS), Asirvad Micro Finance Ltd.
Skill Development & Livelihood Generation - *Initiatives to enhance employability, vocational skills, entrepreneurship, and sustainable livelihood opportunities.*	Ujjivan Small Finance Bank, Unity Small Finance Bank, Sampurna Financial Pvt. Ltd., Servitium Micro Finance Pvt. Ltd., Satin Creditcare Network Ltd., Uttrayan Financial Services Pvt. Ltd., Sampada Entrepreneurship & Livelihoods Foundation, Anik Financial Services Pvt. Ltd., Utkarsh Small Finance Bank, Jigyasa Livelihood Promotions Micro Finance Foundation, BWDA Finance Ltd, NABFINS Ltd, Barasat Sampark, Annapurna Mahila Co-op Credit Society Ltd, Prochesta Multipurpose Cooperative Society Asom Ltd, Rajasthan Shram Sarathi Association, Grameen Development & Finance Pvt. Ltd.
Health, Hygiene & Well-being - *Initiatives to improve healthcare, promote hygiene practices, nutrition, sanitation, and overall physical and mental well-being.*	VFS Capital Ltd., Svamaan Financial Services Pvt. Ltd., Ujjivan Small Finance Bank, Unity Small Finance Bank, Servitium Micro Finance Pvt. Ltd., Janakalyan Financial Services Pvt. Ltd., Satin Creditcare Network Ltd., BSS Sonata Microcredit Ltd., Utkarsh Small Finance Bank, Gramalaya, Jigyasa Livelihood Promotions Micro Finance Foundation, Svatantra Microfin Pvt. Ltd, NABFINS Ltd, Barasat Sampark, Annapurna Mahila Co-op Credit Society Ltd, Prochesta Multipurpose Cooperative Society Asom Ltd, Rajasthan Shram Sarathi Association, Sanghamithra Rural Financial Services (SRFS), Asirvad Micro Finance Ltd.

Areas of CSR & Development Initiatives	Entities Reporting Their Experiences
Women's Welfare & Empowerment - *Initiatives to promote women's education, health, safety, financial inclusion, leadership, and economic empowerment.*	VFS Capital Ltd., Ujjivan Small Finance Bank, Unity Small Finance Bank, Servitium Micro Finance Pvt. Ltd., Satin Creditcare Network Ltd., Uttrayan Financial Services Pvt. Ltd., Sampada Entrepreneurship & Livelihoods Foundation, Anik Financial Services Pvt. Ltd., Utkarsh Small Finance Bank, Gramalaya, Jigyasa Livelihood Promotions Micro Finance Foundation, NABFINS Ltd, Barasat Sampark, Annapurna Mahila Co-op Credit Society Ltd, Grameen Development & Finance Pvt. Ltd, Sanghamithra Rural Financial Services (SRFS), Asirvad Micro Finance Ltd.
Water, Sanitation & Hygiene (WASH) - *Initiatives to improve access to safe drinking water, sanitation facilities, hygiene practices and clean-living environments.*	VFS Capital Ltd., Ujjivan Small Finance Bank, Unity Small Finance Bank, Servitium Micro Finance Pvt. Ltd., Satin Creditcare Network Ltd., BSS Sonata Microcredit Ltd., Utkarsh Small Finance Bank, Gramalaya, NABFINS Ltd, Barasat Sampark, Annapurna Mahila Co-op Credit Society Ltd, Rajasthan Shram Sarathi Association, Sanghamithra Rural Financial Services (SRFS)
Relief & Rehabilitation - *Initiatives providing emergency relief, disaster response, rehabilitation support, and restoration of livelihoods and essential community services.*	VFS Capital Ltd., Ujjivan Small Finance Bank, Satin Creditcare Network Ltd., Janakalyan Financial Services Pvt. Ltd. (Education Bridge Camp), Svatantra Microfin Pvt. Ltd. (community mental health rehabilitation), Asirvad Micro Finance Ltd.
Eco-Sustainability & Clean Energy - *Initiatives to promote environmental conservation, climate resilience, renewable energy, waste management, and sustainable use of natural resources.*	Ujjivan Small Finance Bank, Unity Small Finance Bank, Servitium Micro Finance Pvt. Ltd., Satin Creditcare Network Ltd., BSS Sonata Microcredit Ltd., Uttrayan Financial Services Pvt. Ltd., Sampada Entrepreneurship & Livelihoods Foundation, Anik Financial Services Pvt. Ltd, NABFINS Ltd.

KEY OUTCOMES & IMPACT

- **Expanding Educational Reach:** Delivered learning resources and scholarships to bridge the education gap in marginalised communities.
- **Driving Employment & Skill Acquisition:** Equipped women and youth with vocational competencies to improve job readiness and household income.
- **Strengthening Public Health Systems:** Upgraded healthcare access in remote areas and reduced disease vectors through community sanitation programs.
- **Advancing Environmental Stewardship:** Implemented scalable solutions for water conservation, tree planting, waste management, and clean energy transition.
- **Building Resilient Local Economies:** Upgraded vital infrastructure (clean water, roads) and increased financial literacy to alleviate rural poverty.
- **Fostering Financial Independence:** Scaled micro-entrepreneurship and Self-Help Groups (SHGs) to empower women and marginalised populations economically.
- **Elevating National Development Metrics:** Aligned CSR and community programs with global SDGs and government priorities to maximise systemic benefits.

DETAILS OF CSR AND DEVELOPMENT ACTIVITIES UNDERTAKEN BY MLIS IN FY 2025–26

SPANDANA SPHOORTY FINANCIAL LTD.

ENSURING ACCESSIBLE HEALTHCARE THROUGH DIGITAL DISPENSARY

Background: Spandana Sphoorty Financial Ltd. (SSFL), through its CSR initiatives, established the Digital Dispensary in January 2023 in Nandpur block of the Koraput District of Odisha. This initiative aims to ensure affordable and accessible healthcare for the local community. Since its inception in Nandpur, the program has made a significant impact, benefiting over 95,671 individuals in the last 3 years.

Types of Interventions: **Health & Hygiene and Well-Being**

The intervention was multifaceted:

- **Primary Consultation:** Offering initial pre-consultation support and guidance
- **Speciality Consultation:** Enabling online connection with specialised consultants
- **Basic Diagnostic Services:** Offering essential diagnostic tests and screenings
- **Dispensing Medicines:** Ensuring the availability of necessary medications

How the Initiative Started: The initiative was conceptualised as part of Spandana's CSR vision to build resilient communities by addressing healthcare disparities and promoting health equity. After evaluating multiple health interventions, the **Digital Dispensary Program** was finalised to cater to rural communities. This model was identified as a sustainable solution to deliver telemedicine services and improve healthcare access in remote areas.

The process involved: The Company follows a structured, compliant approach to CSR. An Annual Action Plan aligned with policy and statutory requirements is prepared, reviewed by the CSR Committee, and approved by the Board to ensure continuity and effective resource use. Before execution, project objectives, scope, budgets, schedules, and beneficiaries are reviewed, with clear roles and milestones defined. Implementation emphasises community engagement for relevance and ownership. Progress is tracked through KPIs, reporting, field visits, and audits, enabling timely corrections. Impact assessments capture outcomes via feedback, case studies, and success stories, with learnings used to strengthen future initiatives. For compliance, detailed CSR reports are prepared for internal and statutory purposes, ensuring adherence to Section 135 of the Companies Act, 2013. Outcomes and impact stories are shared through annual reports and communication channels to maintain transparency and stakeholder awareness.

BEFORE	AFTER
	

BEFORE	AFTER
	

Brief details of beneficiaries: The program exclusively targets rural communities, primarily tribal populations and individuals from economically marginalised households in the Koraput district of Odisha. Beneficiaries included low-income families, farmers, daily wage earners and individuals with limited access to formal education. Since its inception, the Digital Dispensary has benefited 95,671 individuals in the last 3 years.

The initiative primarily benefited tribal families, with women constituting 62% and men 38% of the beneficiaries.

How much time elapsed?

The program commenced in 2023 and has been operational for three years as of FY 2025–2026.

OUTCOMES/RESULTS OF EACH INITIATIVE:

Improved Access to Healthcare

- Rural communities gain access to speciality doctors via teleconsultation without travelling long distances.
- Health camps and digital platforms extend services to underserved populations.

Reduced Travel & Cost Burden

- Patients save time and money by avoiding trips to distant hospitals.
- Healthcare savings can be redirected towards other essential needs, such as children's education and groceries.

Enhanced Health Outcomes

- Early detection and timely treatment of illnesses, including chronic diseases.
- Improve the health outcomes of rural communities, particularly in remote and underserved areas with limited internet connectivity.

Capacity Building & Awareness

- Health awareness sessions were conducted alongside consultations. A Social Health Education and Awareness Session was conducted at Spandana Digital Dispensary, covering important topics such as Anaemia, Diabetes, Smoking, Alcohol Consumption, and High Blood Pressure.

Results: Since its inception, the Digital Dispensary has benefited 95,671 individuals over the past 3 years.

Impact:

- Beneficiaries reported that access to timely medical services at nearby locations reduced the need to take entire days off work, especially benefiting daily wage earners who previously lost income due to hospital visits.
- The intervention also reduced travel time by roughly 3–4 hours per day and facility wait times by 1–3 hours per visit, leading to fewer lost workdays and greater income stability for daily wage earners.
- Before the intervention, the community also depended on unqualified doctors and traditional healers. This practice persists, leading to only a slight reduction in healthcare costs so far. However, with improved awareness, further cost reduction is anticipated in the future.

VFS CAPITAL LTD.

STRENGTHENING RURAL COMMUNITIES THROUGH DISASTER RELIEF & WASH INTERVENTIONS

Background: VFS Capital Limited, an NBFC-MFI based in Kolkata, integrates Corporate Social Responsibility as a core component of its institutional philosophy. Through its CSR arm, Kaydee Foundation, the organisation undertakes structured developmental initiatives aimed at improving the quality of life of underserved rural communities. Over the past two years, i.e., FY 2023-24 and FY 2024-25, VFS Capital has focused on disaster relief, sanitation infrastructure, hygiene awareness, and school-based WASH (Water, Sanitation and Hygiene) interventions across West Bengal.

Types of Interventions:

RELIEF AND REHABILITATION; HEALTH AND HYGIENE AND WELL-BEING

The intervention was multifaceted:

- **Disaster Relief Support:** Distribution of essential food kits to flood-affected families.
- **Nutritional Assistance:** Provision of staple food items, including rice, lentils, soybean, milk powder, oil, sugar, salt, and beaten rice, to ensure immediate sustenance.
- **Menstrual Hygiene Support:** Inclusion of sanitary napkins to safeguard the

dignity and health of women and adolescent girls during crises.

- **Community Rehabilitation Support:** Timely outreach and structured distribution to support stabilisation of vulnerable rural households in the aftermath of floods.



How the Initiative Started: The initiative was conceptualised as part of Kaydee Foundation's commitment to humanitarian assistance and community resilience. Following the devastating floods in Howrah district during FY 2024-25, the Foundation conducted an extensive field survey to assess the severity of impact and identify the most vulnerable households. Based on this structured assessment, approximately 3,000 rural women were identified as primary beneficiaries to receive essential relief materials for themselves and their families during this critical period.

The Process Involved: A systematic, need-based approach was adopted for relief distribution. A detailed field assessment was undertaken to identify affected households and prioritise vulnerable women-led families. Relief kits were carefully curated to address immediate nutritional and hygiene requirements. Each kit included high-quality rice, lentils, soybean cooking oil, sugar, salt, milk powder, and beaten rice to ensure food security during displacement and disruption. Further, recognising that menstrual hygiene is often neglected in disaster response, sanitary napkins were included as a core component of each relief bag to ensure dignity and health protection for women and girls.



The initiative was executed through coordinated logistics planning, volunteer mobilisation, and structured distribution drives across the affected villages. Continuous monitoring ensured equitable distribution and transparency in implementation.

Brief details of beneficiaries: The program exclusively targeted rural flood-affected communities in the Howrah district of West Bengal.

Approximately 3,000 women from around 2,000 affected families were the primary beneficiaries, with family members also benefiting from the intervention.

How much time elapsed?

The extensive relief activity was meticulously planned and executed in the month of October 2024, strategically timed to address immediate post-flood needs before additional seasonal challenges arose. During this period, coordinated efforts ensured that approximately 2,000 families across the district received timely and structured support.

Outcomes of the initiative:

Immediate Food Security

- Families received essential food supplies during a period of acute disruption.
- Nutritional support reduced immediate vulnerability and hunger risks.

Dignity & Health Protection for Women

- Inclusion of sanitary napkins addressed menstrual hygiene needs during crisis.
- Promoted health, dignity, and well-being of women and adolescent girls.

Strengthened Community Resilience

- Timely intervention reduced distress and uncertainty among flood-affected families.
- Reinforced trust in institutional support mechanisms.

Psychosocial Support

- Relief distribution served as a reassurance to affected families that they were supported during recovery.

Result: Approximately 3,000 rural women and nearly 2,000 families directly benefited from structured flood relief assistance in Howrah district.

Impact:

- The intervention ensured immediate nutritional and hygiene security for flood-affected families.
- Inclusion of menstrual hygiene products demonstrated a gender-sensitive and holistic disaster response approach.
- The initiative contributed to stabilising vulnerable households during the early recovery phase.
- The structured and timely support strengthened community resilience and restored a sense of dignity and hope among affected populations.

WATER, SANITATION AND HYGIENE

The intervention was multifaceted:

- **Sanitation Infrastructure Development:** Reconstruction, renovation, and new construction of toilet complexes in rural government schools.
- **Water Supply Strengthening:** Upgradation of clean water access systems to ensure safe and reliable water availability.
- **Hygiene Promotion & Awareness:** Conducting hygiene education sessions to promote healthy practices among students.
- **Community Engagement:** Involving school authorities, teachers, parents, and community members to ensure sustainability and shared ownership.
- **Gender-Sensitive Infrastructure:** Focused improvement of sanitation facilities for girl students to enhance attendance and dignity.

How the Initiative Started: The initiative was conceptualised under Kaydee Foundation's commitment to improving educational equity and health outcomes in rural communities. Recognising that poor sanitation and lack of clean water disproportionately affect girl students, impacting attendance, academic performance, and overall well-being, the project was funded by Narayana Health, implemented by Kaydee Foundation, and supported by VFS Capital through financial and voluntary engagement.

Following detailed field assessments and consultations with school management and community stakeholders, the "Preserving Happiness: WASH for a Promising Future" project was implemented across rural government schools in West Bengal during FY 2023 to 24 and FY 2024 to 25. The initiative aligns with national education priorities and contributes to the United Nations Sustainable Development Goals.

The Process Involved: The project began with a comprehensive needs assessment conducted by the technical and construction teams. This included evaluating existing sanitation infrastructure, water availability, and hygiene practices in consultation with school administration, teachers, and students. Based on the findings, a detailed implementation plan was prepared outlining scope, budget, timelines, and beneficiary coverage. The school authorities allocated space for construction, following which toilet complexes were either reconstructed, renovated, or newly constructed as required.

The implementation approach emphasised:

- Community participation and stakeholder consultation
- Technical supervision and quality assurance
- Monitoring of construction progress
- Hygiene awareness sessions for students
- Alignment with CSR policy and statutory compliance

This structured approach ensured durability, functionality, and community ownership of the infrastructure.

Brief details of beneficiaries:

5 schools across 2 districts, benefiting 4,100 students.

Thematic Area	State	District	Beneficiaries	Type of Work	Name of the School
WASH	West Bengal	South 24 Parganas	400	Reconstruction & Renovation of Girls' Toilet Complex	Kodalia Prasanna Banga High School
			800		Sitakundu Vidyayatan (H.S)
		Howrah	1,200		Hakola Umesh Chandra High School
			1,200		Garalgacha Balika Vidyalaya (H.S)
			500		Paschim Tajpur Debatacharan High School

6 schools across 3 districts, benefiting 5,200 students.

Thematic Area	State	District	Beneficiaries	Type of Work	Name of the School
WASH	West Bengal	Howrah	600	New Toilet complex construction	Pantihal Balika Vidyalaya
			1800		Brahmanpara Chintamoni Balika Vidyalaya
			1000		Samantanagar Asha Malina Balika Vidyalaya
		North 24 Parganas	500	Reconstruction & Renovation of Girls' Toilets	Telinipara High School
			900		Patharghata High School
		Hooghly	400	Reconstruction & Renovation of Boys' Toilets	Paschim Tajpur DCC High School

Total Beneficiaries: 10,000+ students directly benefited in two years.

Amount Incurred:

Year	From funds received from Narayana Hrudayalaya Limited to Kaydee Foundation	From the funds received from VFS Capital to Kaydee Foundation	Total Expense
2023-24	₹8,54,000	₹83,904	₹9,37,904
2024-25	₹22,20,750	₹87,013	₹23,07,763

How much time elapsed?

Year	Timeline
2023–24	December 2023 – March 2024
2024–25	July 2024 – November 2024

Outcomes of the initiative:

Improved School Attendance for Girls

- Access to safe sanitation reduced absenteeism linked to hygiene challenges.

Enhanced Health & Hygiene Standards

- Clean water and improved sanitation reduced infection risks.



- Hygiene awareness sessions strengthened behavioural change.

Gender Dignity & Safety

- Modern, secure toilet complexes improved privacy and dignity for adolescent girls.

Strengthened Learning Environment

- Safe and hygienic infrastructure contributed to better academic focus and overall well-being.

Community Ownership & Sustainability

- Active participation of school management and community ensured maintenance and long-term sustainability.



Result:

- 11 schools covered across two financial years
- 8 old girls' toilet complexes renovated
- 1 boys' toilet complex renovated
- 3 new toilet complexes constructed
- 10,000+ students directly benefited



Impact:

- The initiative significantly improved access to safe sanitation facilities in rural schools.
- Reduced barriers to education for girl students by addressing hygiene-related absenteeism.
- Strengthened community engagement and awareness around hygiene and sanitation practices.
- Contributed to broader educational and health development goals aligned with national and global frameworks.
- Created a sustainable model of school-based WASH intervention for rural communities.



SARALA DEVELOPMENT & MICROFINANCE PVT LTD

EMPOWERING RURAL WOMEN THROUGH SKILL-BASED LIVELIHOOD INTERVENTIONS

Sarala Development & Microfinance Pvt. Ltd. integrates social responsibility into its institutional mission by undertaking structured Corporate Social Responsibility initiatives aimed at strengthening community well-being. Through its CSR wing, Sarala Welfare Trust, the organisation has launched a Tailoring Project under the Skill Development Training and Livelihood Generation Programme in partnership with Gorainagar Agnibina Sangha at Gorainagar, Haroa in the North 24 Parganas District of West Bengal. This initiative reflects Sarala's commitment to fostering inclusive growth beyond financial services by addressing critical developmental needs in underserved rural communities. The project specifically aims to empower underprivileged women between 18 and 45 years of age by building practical skills in stitching ladies' garments for daily use, thereby enabling economically disadvantaged women to enhance their household income through sustainable livelihood opportunities while strengthening social empowerment and community resilience.

Types of Interventions: Skill Development and Livelihood Generation

The intervention is multifaceted:

- **Technical Skill Training:** Structured training in stitching and garment production.
- **Entrepreneurship Development:** Supporting women to initiate and manage their own tailoring enterprises.
- **Marketing Support:** Capacity-building to identify local market opportunities, including households, shops, and haats.
- **Common Facility Centre Access:** Utilisation of machines and infrastructure provided by Gorainagar Agnibina Sangha.

How the Initiative Started: The initiative was conceptualised as part of Sarala's CSR vision to promote women's economic empowerment and livelihood enhancement in rural communities. After identifying the need for income-generating skill development among local women, the tailoring project was finalised as a viable and scalable livelihood intervention. The collaboration with Gorainagar Agnibina Sangha provided access to a well-equipped Common Facility Centre, ensuring the availability of sewing machines and necessary infrastructure for smooth implementation.

The Process Involved: The project was designed after identifying eligible beneficiaries willing to enhance their income through skill acquisition. Women were enrolled in two batches across FY 2024-25 and FY 2025-26, with 10 women in the first batch and 12 women in the second batch. Training focused on garment stitching skills along with basic business orientation. Sarala Welfare Trust extended marketing support to help beneficiaries identify steady buyers and develop local market linkages. Raw materials are provided by local buyers as per requirements, and finished products are marketed through established local channels. Regular progress review meetings, supervision, and internal assessment processes are conducted to ensure quality implementation and sustainability.

Brief of details of beneficiaries: The program exclusively targets economically underprivileged women in rural West Bengal, with 22 female beneficiaries from North 24 Parganas.

How much time elapsed?

The project commenced in FY 2024-25 and continued in FY 2025-26. It is an ongoing initiative with expansion plans.

Outcomes of the initiative:

Enhanced Income Generation & Financial Stability

- Beneficiaries are earning ₹3,000 to ₹3,500 per month through tailoring activities.
- Additional income has strengthened household financial resilience.

Skill Development & Entrepreneurial Capacity

- Women acquired structured training in stitching and garment production.
- Marketing support enabled them to engage with local households, shops, and haats.

Women's Economic Empowerment

- Increased participation in income-generating activities improved confidence and decision-making ability.
- Women developed a sense of ownership over their enterprise.

Strengthened Local Livelihood Ecosystem

- Access to steady local buyers ensured continuity of production and market linkage.
- The Common Facility Centre supported collective production and skill enhancement.

Community Motivation & Behavioural Change

- The initiative encouraged other young women to explore self-employment opportunities.
- Strengthened perception of women as income contributors within the community.

Result:

- 22 women trained in two batches during FY 2024-25 and FY 2025-26.
- Ongoing project with a target to scale up to 50 beneficiaries.
- Monthly income generation of ₹3,000-3,500 per beneficiary.

- Established functional Common Facility Centre in Gorainagar, Haroa.
- Strengthened local market linkages with steady buyers.

Impact:

- Improved economic independence and financial confidence among rural women.
- Enhanced household income contributes to better education, nutrition, and health outcomes.
- Created a replicable community-based skill development model for rural livelihood promotion.
- Strengthened local capabilities for sustainable women-led micro-enterprises.
- Fostered long-term community resilience through skill-based livelihood opportunities.

FINSIGMA INCLUSIVE SERVICE PVT. LTD.

DISASTER RESPONSE: FLOOD RELIEF ASSISTANCE IN CUDDALORE AND VILLUPURAM DISTRICTS

Finsigma Inclusive Service Pvt. Ltd., as part of its Corporate Social Responsibility commitment, undertook a structured flood relief intervention to support vulnerable rural communities affected by severe flooding in Tamil Nadu. In December 2024, the districts of Cuddalore and Villupuram experienced heavy floods that caused widespread damage to homes, livelihoods, and local infrastructure. Many rural families, including Finsigma's borrowers, faced disruptions to their income and access to essential commodities. Recognising the urgent humanitarian need, Finsigma extended immediate relief support to ensure access to basic necessities during the crisis, reinforcing its commitment to community welfare beyond financial services.

Types of Interventions: Relief and Rehabilitation

The intervention is multifaceted:

- **Essential Food Supply Distribution:** Provision of staple food items, including rice and dal, to ensure food security.
- **Basic Cooking Support:** Distribution of cooking oil to enable families to prepare meals during displacement.
- **Nutritional Support:** Provision of ready-to-eat snacks to support immediate consumption needs.
- **Field-Level Coordinated Distribution:** Organised distribution through branch teams and local field staff to ensure timely and equitable coverage.

How the Initiative Started: The intervention was conceptualised as part of Finsigma's CSR vision to provide rapid-response humanitarian assistance to borrowers and rural households affected by natural calamities. Following field assessments by branch-level teams in flood-affected regions, the organisation identified urgent needs for food and essential supplies. A structured relief plan was developed and implemented to ensure timely distribution to affected borrower households in coordination with local staff.

The Process Involved: The relief activity was executed through coordinated efforts of local field officers and branch teams who identified severely affected borrower households. Essential relief kits were procured and assembled with immediate-use food supplies. Distribution was carried out systematically to ensure coverage across targeted villages in Cuddalore and Villupuram districts. Monitoring and follow-up were conducted at the branch level to ensure that beneficiaries received timely assistance.

Brief details of beneficiaries: The intervention primarily targeted flood-affected borrower households in rural Tamil Nadu, with 1500 beneficiaries from Cuddalore & Villpuram Districts.

How much time elapsed?

The intervention was carried out in December 2024 as an immediate relief response following the floods.

Outcomes of the initiative:

Immediate Relief & Food Security

- Ensured access to essential food supplies during displacement and livelihood disruption.
- Reduced short-term distress among affected households.

Stabilised Household Vulnerability

- Supported families facing temporary income loss due to flood damage.
- Helped bridge the gap during emergency recovery.

Strengthened Institutional Trust

- Reinforced Finsigma's commitment to borrower welfare beyond credit services.
- Enhanced engagement and trust within rural communities.

Result:

- 1,500 flood-affected households supported.
- ₹2 lakh deployed for emergency relief assistance.
- Timely intervention executed through coordinated branch-level efforts.

Impact:

- Demonstrated Finsigma's responsiveness and social responsibility during natural disasters.
- Strengthened community goodwill and institutional credibility in rural Tamil Nadu.
- Reinforced the importance of integrating rapid-response disaster support within CSR frameworks.
- Contributed to community resilience by addressing immediate humanitarian needs during crises.

SATIN CREDITCARE NETWORK LTD (SCNL)

HOLISTIC COMMUNITY EMPOWERMENT

Beyond Credit: In the rural and semi-urban areas where Satin Creditcare Network Ltd. (SCNL) operates, financial access is often just the beginning of a much larger journey. For many individuals, especially women, true empowerment lies not only in access to credit but in access to opportunity, knowledge, and dignity. Recognising this, SCNL has steadily evolved its role from a microfinance provider to a partner in holistic community development, designing interventions that touch lives across education, livelihoods, environment, and social awareness.

Types of Interventions: SCNL has undertaken multi-dimensional social interventions aligned with its vision of holistic community empowerment. The key thematic areas include:



- Education & Financial Literacy
- Skill Development and Livelihood Generation
- Women's Welfare & Empowerment
- Promotion of drip irrigation to reduce water consumption
- Livelihood generation through fruit plantation

Background of the Initiatives: As a leading Microfinance Institution (MFI), SCNL recognises that financial inclusion must be complemented by social development to create sustainable and long-term impact. CSR is embedded as a core component of the Company's broader mission to uplift lives, advance gender equality, empower underserved communities, and promote inclusive and sustainable growth. Guided by a robust CSR Policy and aligned with Schedule VII of the Companies Act, 2013 and the United Nations Sustainable Development Goals (SDGs), SCNL's interventions are designed to support economically weaker sections, particularly women, and drive meaningful social transformation.

The Company's CSR philosophy is anchored in:

- Promoting welfare measures for underserved communities
- Enabling social and economic development through education, training, and awareness
- Supporting livelihood generation for economically backward groups
- Protecting the environment and maintaining ecological balance

How the Initiatives Started: In line with our vision of holistic community empowerment, SCNL actively engages in strategic partnerships with qualified trusts and foundations to implement its CSR programs. The Company adopted a partnership-led approach, collaborating with credible institutions such as:

- **GNA University (since FY 2021-22):** What began as a scholarship initiative for under-privileged students has evolved into a long-term engagement, including infrastructure development such as support for a girls' hostel. This initiative has enabled greater access to higher education, especially for young women.
- **PHD Rural Development Foundation:** Through this partnership, SCNL supports initiatives aimed at improving access to water through sustainable irrigation practices, including drip irrigation and fruit plantation, thereby enhancing agricultural productivity and resource efficiency.



- **Hardicon Social Foundation:** SCNL supports a Women Empowerment Programme across Uttar Pradesh, Haryana, and Odisha, focused on providing sewing machines and skill-based training. The programme targets 1,000 women from economically weaker sections, enabling them to generate sustainable livelihoods and improve household incomes.

Beyond structured CSR programmes, SCNL actively engages with communities through awareness and outreach initiatives. SCNL collaborated with the Reserve Bank of India and industry bodies to conduct financial literacy workshops. The Company also undertook health camps and disaster relief initiatives to address urgent community needs.

The Process Involved: SCNL follows a structured and impact-oriented CSR implementation process:

- **Needs Assessment:** Identification of key socio-economic gaps in operational geographies
- **Strategic Partnerships:** Collaboration with qualified implementing agencies
- **Program Design:** Alignment with SDGs and national priorities
- **Execution:** On-ground implementation through partners and internal teams
- **Monitoring & Evaluation:** Continuous tracking of outcomes and impact



To further strengthen governance, the Company expanded its CSR Committee into the CSR & ESG Committee, integrating sustainability into its core strategy. The Committee is empowered to allocate at least 2% of the Company's average net profits (of the preceding three financial years) towards CSR activities, in accordance with the Board-approved CSR Policy.

Brief details of beneficiaries:

Geographical Coverage

1. Education initiatives: Punjab (Phagwara region)
2. Water irrigation initiatives: Rajasthan
3. Women empowerment programmes: Odisha, Uttar Pradesh, Haryana
4. Financial literacy, health camps, and relief activities: Across multiple states

Beneficiary Reach

1. Total lives touched through CSR & SPM initiatives: **28,953**

2. CSR beneficiaries (FY 2024–25): **351**
3. CSR beneficiaries (FY 2025–26): **1,000**

Beneficiary Profile

1. Predominantly women beneficiaries
2. Youth (students) and working-age adults (18–45)
3. Primarily rural and semi-urban populations
4. Economically weaker sections, including marginalised communities

Time Elapsed: SCNL's CSR initiatives are both **long-term and continuous:**

- Education partnership with GNA University: **Since FY 2021–22 (ongoing)**
- Women empowerment through training and skill development: **multi-year engagement**
- Financial literacy, health camps, and relief activities: **Annual and need-based interventions**

Outcomes / Results of Each Initiative:

Education Initiatives (GNA University)

- Scholarships provided to underprivileged students
- Infrastructure development, including girls' hostel and academic facilities
- Total lives impacted (2021–22 to 2024–25): **4,410**

Women Empowerment Programme

- Skill training and distribution of sewing machines
- Target coverage: 1,000 women across Odisha, Uttar Pradesh, and Haryana
- Enhanced livelihood opportunities and financial independence

Water Irrigation Initiative

- Promotion of drip irrigation and fruit plantation
- Improved water efficiency and agricultural productivity

Financial Literacy Workshops

- 90 workshops conducted
- Increased awareness on savings, responsible borrowing, and financial planning

Health Camps & Relief Activities

- 36 health camps in flood-affected regions
- Disaster relief support to 21,000+ individuals across 5 states

Impact of Each Initiative: SCNL's interventions have created a measurable and lasting impact:

- **Educational Impact:** Increased access to higher education, especially for girls; improved infrastructure enabling better learning environments
- **Economic Impact:** Women gaining sustainable livelihoods and contributing to household income
- **Social Impact:** Enhanced financial awareness leading to responsible financial behaviour
- **Health Impact:** Improved access to healthcare in underserved regions
- **Environmental Impact:** Efficient water usage and promotion of sustainable agriculture
- **Community Resilience:** Strengthened support systems during disasters

Conclusion: Microfinance is often viewed through the lens of lending. However, SCNL's journey demonstrates that its true potential lies in enabling transformation at a much deeper level. By integrating financial services with education, skill-building, environmental sustainability, and community support, SCNL continues to redefine its role as not just a lender but a catalyst for lasting social change. Because in the end, impact is not measured only in numbers – but in lives changed, confidence built, and futures reimagined.

PEOPLE'S ACTION FOR TRANSFORMATION (PAT)

CHILDREN DEVELOPMENT PROGRAMME (CDP)

Background: People's Action for Transformation (PAT) has been implementing the Children Development Programme (CDP) since 1999 in Tiruchirappalli, Tamil Nadu. The initiative addresses the challenges faced by children in urban slums,

including malnutrition, lack of education, poor healthcare, and unsafe environments. Early childhood (2–5 years) is a critical developmental stage; the programme provides structured and holistic interventions.

Types of Interventions: The intervention is multifaceted:

- Education & Early Childhood Development: Activity-based learning and school readiness
- Health, Hygiene & Well-being: Nutrition, medical care and hygiene practices
- Child Protection: Safe environment and prevention of child labour

How the Initiative Started: The programme was initiated based on PAT's field experience, identifying gaps in childcare, nutrition, and early education among slum children.

The Process Involved:

- Identification of communities
- Enrolment of children aged 2–5 years
- Operation of day-care centres
- Provision of nutrition, education, and hygiene training
- Distribution of two sets of stitched uniforms
- Regular health check-ups
- Parent engagement
- Staff training / Monitoring and reporting



A Paediatric Health Camp was conducted in collaboration with SRM Medical College Hospital on 14 and 20 November 2025, where 112 children were screened and referred for advanced care, as required.

Brief details of beneficiaries:

In Tamil Nadu's Tiruchirappalli district, the initiative has benefited between 1,997 and 3,500 children, with 150 children covered during the academic year.

Segmentation

- Age: 2–5 years
- Gender: Boys & Girls
- Location: Urban slums
- Social: Underprivileged communities

How much time elapsed?

The programme has been implemented since 1999, with each child engaged for a minimum of two years, following an annual cycle from June to April.

Outcomes/Results of the Initiative: The programme has led to improved nutrition, better hygiene practices, enhanced readiness for basic education, improved behaviour among children, and a reduced risk of child labour.

Impact: The programme has contributed to multiple areas of development. Educationally, it enhances school readiness by equipping children with foundational learning skills. From a health perspective, it helps reduce malnutrition through regular nutrition and medical support. Socially, it promotes better behaviour and interpersonal skills. Economically, it supports working parents by providing a safe daycare environment. In terms of protection, it ensures a safe and nurturing environment for children.

SUGMYA FINANCE PVT. LTD.

MULTIPLE DEVELOPMENT INITIATIVES FOR COMMUNITY EMPOWERMENT

Types of Interventions: The initiative "Celebrating Inclusiveness" aligns with multiple CSR thematic areas, primarily focusing on:

- **Skill Development & Livelihood Generation:** Providing a platform for children to showcase and nurture talents such as art, performance, and communication.
- **Health, Hygiene & Well-being:** Promoting confidence, emotional well-being, and social inclusion.
- **Women's Welfare & Empowerment:**

Ensuring equal participation of girls and young women.

- **Relief & Rehabilitation (Indirect):** Supporting underprivileged communities by creating opportunities for engagement and recognition.
- **Social Inclusion (Cross-cutting theme):** Bridging societal gaps by integrating marginalised children into mainstream platforms.



Background of the Initiative: Children from underserved communities often lack access to platforms where they can express their talents and build confidence. Despite possessing inherent abilities, socio-economic barriers limit their exposure, recognition, and growth. "Celebrating Inclusiveness" was conceptualised to address this gap by creating an inclusive ecosystem where slum children can showcase their potential, interact with role models, and gain motivation to aspire beyond their circumstances.

How the Initiative Started: The initiative was launched as part of a broader **Community Development Program** with the objective of fostering inclusivity and empowerment. The first event was successfully conducted in **December 2024**, graced by former Indian cricketer **Asha Rawat**, which set the foundation for continued engagement. Encouraged by its impact, a second edition was organised in **December 2025**, with prominent Bollywood actor **Kuldeep Sareen** as Chief Guest, further amplifying reach and visibility.

The Process Involved: The initiative followed a structured and participatory approach:

- **Community Mobilisation:** Identification and engagement with slum communities through local outreach.



- **Talent Identification:** Encouraging children to participate in various activities such as dance, music, art, and public speaking.
- **Capacity Building:** Basic grooming and preparation sessions to build confidence and stage readiness.
- **Event Execution:** Organising large-scale inclusive events with dignitaries to provide recognition and inspiration.
- **Recognition & Encouragement:** Distribution of certificates, awards, and motivational interactions with chief guests.
- **Post-event Engagement:** Encouraging continued participation and development.



Brief details of beneficiaries:

- State & District-wise Coverage (Cumulative): Uttar Pradesh
- District: Primarily urban slum clusters in Gautam Buddha Nagar
- Total Beneficiaries: Approx. 2000 children (1000 per event)

Segmentation of Beneficiaries:

- **Gender:** Male: ~51%, and Female: ~49%
- **Age Group:** 6–10 years: 30%, 11–14 years: 45% and 15–18 years: 25%



- **Geographic Location:** Urban Slum Areas: 100%
- **Social Category:** Predominantly **OBC, SC, and Minority communities,** reflecting the demographics of underserved urban settlements.

Time Elapsed: The initiative has been implemented over a period of approximately **1 year (December 2024 to December 2025)**, with two large-scale events conducted annually.

Outcomes / Results:

- Provided a structured platform to ~2000 underprivileged children to showcase their talents.
- Enhanced self-confidence, communication skills, and social interaction among participants.
- Increased community engagement and awareness about the importance of inclusiveness.
- Encouraged continued participation in creative and developmental activities.
- Strengthened aspirational mindset through interaction with recognised personalities.

Impact of the Initiative

- **Social Impact:** Fostered inclusivity by integrating marginalised children into mainstream cultural platforms.
- **Behavioural Impact:** Noticeable improvement in confidence, expression, and participation among children.
- **Community Impact:** Strengthened trust and engagement between communities and development initiatives.
- **Inspirational Impact:** Exposure to role models like Asha Rawat and Kuldeep Sareen motivated children to pursue their ambitions.
- **Long-term Impact:** Contributed towards building a foundation for **holistic development, talent nurturing, and social equity.**

SVAMAAN FINANCIAL SERVICES PVT. LTD.

IMPROVING OVERALL WELL BEING OF UNDERSERVED COMMUNITIES

Background: Svamaan Financial Services Pvt. Ltd. is a customer-centric, integrated financial services provider committed to advancing financial inclusion by delivering responsible, need-based credit to underserved households. The company adopts a structured, data-driven, and digital-first approach to enhance operational efficiency, customer experience, and scalable impact.

It also actively invests in community development through targeted initiatives aimed at improving the overall well-being of underserved communities. The company emphasises resilience-building by promoting livelihood enhancement, risk preparedness, and capacity development, thereby enabling households to better withstand economic and social shocks. Through these sustained efforts, Svamaan seeks to create long-term, inclusive, and sustainable grassroots impact.

Types of Interventions:

- **Education:** Supporting access to quality education, school infrastructure, and learning outcomes
- **Healthcare:** Facilitating basic healthcare services, preventive care, and health awareness
- **Financial Literacy:** Promoting responsible financial behaviour, savings, and credit awareness
- **Social Awareness:** Driving awareness on social issues, rights, and community well-being

HEALTHCARE AND MEDICAL CAMPS – COMMUNITY HEALTH OUTREACH FOR PREVENTIVE WELL-BEING

The CSR initiative falls under Health & Hygiene and Well-being, aimed at improving access to

essential healthcare services in underserved communities. It focuses on delivering preventive and primary care at the grassroots level while promoting awareness around long-term health and well-being. The initiative was implemented in collaboration with the Madurai Meenakshi Mission Hospital Medi camp team and Svamaan Financial Services, enabling structured medical outreach across multiple locations in Tamil Nadu.

How the Initiative Started: The initiative was executed through a structured and well-planned approach. Locations were finalised approximately one month in advance through coordination between Svamaan and the hospital team. Subsequently, selected branches mobilised beneficiaries through centre meetings and local outreach, while also undertaking necessary on-ground arrangements to ensure the smooth conduct of the camps.

Each camp offered comprehensive health services, including general check-ups, eye screenings, ECGs, and blood sugar and blood pressure tests, along with free medicines as prescribed by doctors. In addition, awareness sessions were conducted to educate participants on preventive healthcare, nutrition, and healthy lifestyle practices.

Brief Details of Beneficiaries:

State	District	Beneficiaries
Tamil Nadu	Across rural and semi-urban regions of Tenkasi, Madurai, Thoothukudi, Thirunelveli, Virudhunagar, Dindigul, Tiruppur, and Ramanathapuram.	Women, men, and elderly individuals across diverse age groups and socio-economic backgrounds, including both customers and members of the local community.

Outcomes/Results of the Initiative: The outcomes of the initiative included improved access to basic healthcare services and early identification of potential health concerns, enabling timely medical advice and support. The provision of medicines further ensured that immediate treatment needs were addressed. The initiative was well received, enhancing community trust while improving awareness and access to preventive healthcare services.



PROJECT 'SPRUHA' - STRENGTHENING MATERNAL, CHILD AND ADOLESCENT HEALTH

The initiative aims to enhance access to quality healthcare services while building long-term awareness and capacity within the community.

How the Initiative Started: Project Spruha has been implemented in selected villages of the Kalmeshwar block in Nagpur district, designed to address key health challenges across different





life stages, maternal, child, and adolescent. The initiative adopts a comprehensive approach that integrates healthcare service delivery with community awareness, frontline worker capacity building, and continuous monitoring through a digital reporting system. The implementation follows a structured and multi-layered process.

Initially, baseline assessments were conducted to understand community health indicators across 24 villages and 40 Anganwadi centres, covering children (0–6 years), pregnant and lactating women (ANC & PNC), adolescents, and frontline workers (ASHA, Anganwadi, and ANM). Based on these insights, targeted interventions were planned and executed through regular health camps, check-ups, and awareness sessions. These included maternal health check-ups, adolescent health screenings, Anganwadi-based child health camps, Garbhasanskar sessions, and community engagement activities. In parallel, training and capacity-building sessions were conducted for frontline workers to enhance their effectiveness in service delivery. The programme also emphasises continuous monitoring and evaluation through a dedicated field team using digital tools to track progress and outcomes.

Brief details of beneficiaries: The initiative covers rural communities across the Kalmeshwar block, reaching diverse beneficiary groups including mothers, children, adolescents, and frontline workers. It spans multiple age groups, from early childhood (0–6 years) to adolescents and adult women, ensuring a lifecycle approach to health. The outreach includes both male and female populations, with a near-balanced gender distribution, and actively engages individuals from varied socio-economic and social categories.

Outcomes / Results of the Initiative: The outcomes of the initiative include improved access to maternal and child healthcare services, increased immunisation coverage, enhanced awareness around nutrition and hygiene, and early identification of health risks such as anaemia and malnutrition. The initiative has been strengthening healthcare access, awareness, and community participation while contributing to improved health outcomes.

SADHANA – EDUCATION AND HEALTH PROJECT – COHESIVE LEARNING

Education & Financial Literacy (including foundational learning), Health & Hygiene and Well-being, focusing on the holistic development of school children. It aims to strengthen academic foundations while promoting health, hygiene, and overall well-being to support well-rounded growth.



How the Initiative Started: Project Sadhana was launched as a pilot initiative in the Merta City Block of Nagaur district, Rajasthan, with the objective of addressing both learning gaps and health awareness among students in government schools. Recognising that education and health are deeply interconnected, the programme was designed to create an enabling environment where children can learn effectively while maintaining good health and hygiene practices. The implementation involves a cohesive and structured approach across 10 government schools, covering both primary and secondary levels. The programme focuses on strengthening foundational skills in key subjects such as Mathematics, Science, and English while also fostering a culture of reading and curiosity-driven learning. Alongside academic support, health and hygiene awareness sessions are conducted for students and parents, complemented by on-ground health camps to address basic healthcare needs. The initiative is driven by a dedicated local team, supported by volunteers, and implemented

in close collaboration with educators to ensure alignment with school-level learning outcomes.

Brief details of beneficiaries: The programme reaches school children across rural and semi-urban areas of Nagaur district, engaging both boys and girls from diverse socio-economic backgrounds. Beneficiaries include students across different age groups at primary and secondary levels, along with participation from parents and the wider community. As an ongoing pilot, the programme is being implemented through continuous engagement across the academic cycle, ensuring sustained learning support and regular health interventions.

Outcomes/Results of the Initiative: The outcomes of the initiative include improved learning engagement, stronger foundational understanding in key subjects, and increased awareness of health and hygiene practices among students and their families. The integrated approach has helped create a fostering holistic development among students while strengthening community involvement and awareness around education and health.



Overall Impact:

- Improved access to essential healthcare, education, and awareness services in underserved communities.
- Strengthened community resilience through enhanced awareness, capacity building, and early risk identification.
- Increased trust and engagement between communities and Svamaan through consistent outreach efforts.
- Promotion of preventive practices leading to long-term improvements in health and well-being
- Contribution towards inclusive and sustainable grassroots development.

UJJIVAN SMALL FINANCE BANK

BUILDING BETTER LIVES, SUSTAINABLY

Background: Ujjivan Small Finance Bank's commitment to Corporate Social Responsibility (CSR) reflects its core ethos of "serving the unserved and underserved". At Ujjivan Small Finance Bank, CSR is anchored in the belief that true success is defined by the positive and sustainable impact created within society. Guided by this philosophy, the Bank has fostered a strong institutional culture that integrates social responsibility seamlessly with its business strategy and long-term sustainability objectives. The Bank's mission "Build Better Lives, Sustainably" drives its efforts to advance financial inclusion and promote inclusive community development. Through focused CSR initiatives, Ujjivan seeks to empower underserved populations, enhance livelihoods, and create enduring social value, thereby contributing to a more equitable and resilient future.

Types of Interventions:

- Healthcare
- Community Development Program
- Women's Welfare
- Environment
- Disaster Management Programs

WATER & SANITATION AND HYGIENE (WATSAN LOANS)

Background of the Initiatives: Ujjivan Small Finance Bank, with its inherent social intent, has implemented over 250 Hygiene development projects at the community level under its flagship CSR initiative 'Chote Kadam' across government schools, Anganwadis, PHCs, hospitals, and public toilets. However, through their field teams, Ujjivan recognised that many of its customers still lacked access to basic household water and sanitation facilities, resulting in poor hygiene and adversely affecting the health, dignity, safety, and productivity of their families. This underscored the need for a financial solution that would help families construct a new or renovate/upgrade the most essential WASH (Water, Sanitation and Hygiene) infrastructure.

How the initiatives started: With an aim to offer better living conditions to its customers,

Ujjivan SFB came up with a dedicated loan category called WATSAN Loans for its Micro banking women customers as a group loan of an affordable ticket size to finance construction/ renovation of the water & sanitation facilities. The Bank partnered with Water.org, a global NGO & strengthened its product design, customer awareness, and field execution, ensuring that the loans catered to the needy & addressed the day-to-day challenges of the vulnerable households.



The process involved: The initiative adopted a design thinking approach by designing the financial product based on actual customer needs and gaining insights from the ground level. Furthermore, the group-lending approach & affordable ticket-sized loans strengthened peer support for women & enhanced their courage to avail the loans. Holistically, this product aligned with Ujjivan's ESG priorities, thereby addressing the national missions such as Swachh Bharat & Sustainability goals, positioning microfinance as a vehicle for social transformation.

Brief details of beneficiaries:

- As of March 2026, **1,21,787** loans have been disbursed to the women borrowers across India
- In FY 26, **58,202** loans have been disbursed through all the Ujjivan branches

How much time elapsed: The product was launched in Feb 2023 and gained momentum in the last 2 FY (2024-25, 2025-26).

Impact of the initiative: Launched in 2023, Ujjivan has disbursed 1,00,000+ WATSAN loans thus far, impacting over 4 lakh beneficiaries,



primarily women in rural, urban and semi-urban areas. The impact, as assessed by a third-party agency, revealed that beneficiaries found their daily tasks easier due to easy access to WASH facilities, experienced improved health conditions and fewer illnesses, gained more time for work, and missed fewer workdays. Most importantly, the females of the households have reported that they no longer had to restrict water and food intake, as they had done when they lacked toilets at home. They saved much time and focused on income-generating activities.



Besides improving the community health and stability, WATSAN has led to reduced livelihood risks of the borrowers, thereby enhancing their repayment behaviour. The initiative made the customers feel 'cared for', which deepened their trust in the bank and strengthened customer loyalty. Over time, WATSAN has evolved into a sustainable lending product and gained recognition with **Sa-Dhan's Annual Award for Top Performing Institution (Bank) over the last consecutive years.**

CHOTE KADAM PROGRAM

Background: An initiative introduces small steps with a lasting impact on society by improving the

poor condition of Indian public infrastructure, which currently suffers from almost non-existent maintenance. The three main objectives of the project are as follows:

- Serving the needs of the unserved and underserved beyond financial services
- Creating a connection & deeper understanding between Ujjivan & the community
- Addressing critical community needs in the areas of education, healthcare, sanitation, and public infrastructure across India.

How the initiatives started: The initiative started during the year 2017 to address the gaps in community infrastructure, which includes renovation of educational institutions, healthcare centres, Anganwadis, restrooms, community playgrounds, and the provision of safe drinking water across India.



The process involved: The process involves committee meetings, project identification, initial costing, approval from the committee, design from architect, execution, handover and inauguration.

Brief details of beneficiaries: The beneficiaries include students, teachers and general public across 16 states. They have renovated 56 educational institutes, 16 anganwadis, and 13 hospitals, benefitting over 11.66 lakhs of beneficiaries.

How much time elapsed: The projects take 7 – 8 months to complete, from the committee meeting to the inauguration.

Outcomes/Results: Improved infrastructure in the communities, resulting in education quality, affordable & quality healthcare services to the public.

Impact: Building stronger communities.

WOMEN'S WELFARE / EMPOWERMENT

Background: The Empower Thread initiative aims to create sustainable livelihood opportunities for marginalised women from Puncha Block, Purulia District. The training shall focus on producing high-quality market-ready garments and lifestyle products, fostering both economic empowerment and skill enhancement.

How the initiatives started: Under this initiative, 25 single-needle lock-stitch sewing machines and necessary tools were provided to support the training and subsequent income generation activities of the 50 selected women. Participants will also receive stitching threads, fabrics, and lining accessories such as buttons, hooks, and interlinings as raw materials.

The process involved: The process involves selection and orientation of beneficiaries, procurement of sewing machines, training of the beneficiaries, raw material, tool kits distribution, market linkage, production and order management.

Brief details of beneficiaries: The beneficiaries will be the women residing in the Purulia district of West Bengal. The project is targeted to support 50 women beneficiaries.

How much time elapsed: This project was for a period of 9 months.



Outcomes/Results of each initiative:

Below are the outcomes expected from this program

- Empowered 50 marginalised women of Puncha Block by providing sustainable livelihood opportunities.
- Improved socio-economic conditions of the community by ensuring steady

income generation through robust market linkages.

- Preserves and promotes tribal art and cultural heritage by integrating traditional motifs into contemporary products.

Impact: Women's Empowerment

DISASTER RELIEF

Background of the Initiatives: The devastating floods in Solapur, Punjab and Himachal Pradesh resulted in loss of life and widespread damage to homes, agriculture, and infrastructure. Ujjivan Small Finance Bank stood with the victims by providing necessary groceries to continue with their day-to-day activities.



How the initiatives started: The initiative aimed to support over 3,500 families from all three locations with the necessary grocery items.

The process involved: The process involves understanding the impact, identifying the needs of the victims, and joining hands with the local administration wherever required.

Brief details of beneficiaries: This project has supported over 14,000 people with the groceries that shall serve a family for a period of 7 – 10 days

Outcomes/Results: The project was executed in 20 days

Impact: No hunger or poverty due to the floods



SATYA MICROCAPITAL LTD.

DIVERSE DEVELOPMENTAL INITIATIVES FOR COMMUNITY STRENGTHENING

SATYA MicroCapital's CSR initiatives, primarily implemented through the SATYA Shakti Foundation, are focused on poverty alleviation, promotion of healthcare & sanitation, and the empowerment of women and children through diverse community development programmes. The initiatives also emphasise environmental sustainability and extend support for disaster relief and rehabilitation activities.

Key CSR Areas:

- Health Care Initiatives
- Awareness Programme on Domestic Violence and Prevention Measures
- Relief and Rehabilitation Measures
- Other Initiatives

HEALTH CARE INITIATIVE

Background: India's rural population constitutes nearly 65% of the country's total population; however, access to quality healthcare services in rural areas continues to remain inadequate. The significant disparity in healthcare infrastructure between urban and rural regions contributes to higher morbidity and mortality rates in villages, primarily due to delayed medical intervention, a shortage of qualified healthcare professionals, and inadequate transportation facilities.

To address these challenges, the SATYA Shakti Foundation, with the support of SATYA MicroCapital Ltd, has established e-Clinics aimed at enhancing access to primary healthcare services in underserved communities. These e-Clinics are managed and operated by trained Community Health Facilitators (CHFs), who serve as a vital link between patients and medical practitioners. The CHF records essential medical parameters of patients visiting the clinic and facilitates consultations through video or voice calls with specialised doctors available on the digital healthcare platform.

Menstrual Hygiene Awareness Drive: SATYA Shakti Foundation conducted a menstrual hygiene awareness program in Haridwar district, wherein a total of 120 participants attended the program. These included school-going



girls, community women, teachers, and health volunteers. The session saw active participation and interaction throughout.

Objectives

- To create awareness about the importance of menstrual hygiene.
- To educate girls and women about safe menstrual practices.
- To dispel common myths and cultural taboos associated with menstruation.
- To provide access to sanitary products and hygiene kits.
- To break down societal taboos surrounding menstruation, promoting inclusivity and fostering empathy and understanding within educational institutions.

Conclusion: The Menstrual Hygiene Awareness Programme was a significant step in promoting health, dignity, and confidence among adolescent girls and women. The interactive and informative approach was well-received, and the distribution of hygiene kits added practical value. It is recommended that such sessions be conducted regularly in schools and communities for sustainable impact.

Eye Check-Up Camp: Eyes are one of the most vital and sensitive organs in the human body. They allow us to see and understand the world around us, making vision essential for daily tasks like reading, writing, walking, and recognising people or objects. Good eyesight supports learning, working, and social interaction, enhancing overall quality of life. Beyond vision, eyes also help in expressing emotions and maintaining balance. Taking care of our eyes through regular check-ups, proper hygiene, and a healthy lifestyle is crucial to prevent vision problems and detect issues early. As vision loss can deeply affect independence and well-being, protecting eye health should be a lifelong priority.

An eye check-up camp was organised at Satya Tower, Noida, with the aim of delivering free eye care services to the local community. This initiative focused on making basic eye health services accessible to all, particularly for individuals who cannot afford regular medical check-ups. Approximately 200 individuals including office staffs were beneficiaries of this camp.

Objective of the Camp: The primary goal of the camp was to provide free manual and computerised eye check-ups, detect vision-related issues early, and offer immediate corrective solutions such as reading glasses and eye drops. It also aimed to raise awareness of eye health and hygiene.

Services Offered: A wide range of services was made available at the camp. These included vision testing using both manual techniques and computerised screening tools, counselling on eye care, and distribution of basic treatment materials like eye drops. Beneficiaries requiring reading glasses were provided with appropriate lenses

on the spot. As part of the camp, free reading glasses were distributed to those identified with vision deficiencies. In addition, eye drops were given to individuals with complaints like irritation, redness, or dryness. Instructions for usage and follow-up care were also provided.

can get a better appreciation of the microfinance sector
e role played by it.

latory and Industry Developments

inance institutions like NBFC MFIs, which form almost
f the portfolio, as well as banks, NBFCs and SFBs are
ed by RBI. The RBI brought out a new set of regulatory
through its Regulatory Framework for Microfinance
introduced in 2022. This was supplemented by a few more
ory changes in the subsequent period. Of which, a review
qualifying asset criteria for NBFC-MFIs in June 2025 was
ortant one. As per the same, **at least 60% of total assets,**
intangible assets, have to be qualifying assets for an MFI.

Beneficiaries: The camp received a tremendous response, with approximately 200 individuals benefited from the services. People of all age groups participated actively.

Key Outcomes: Most of the attendees had never undergone a formal eye examination before. Many were found to have early signs of presbyopia, astigmatism, and eye strain due to excessive screen exposure.

Impact: The initiative was highly appreciated by the beneficiaries. Several participants shared that the camp helped them understand the importance of eye health and encouraged them to go for regular check-ups. The feedback emphasised the need for conducting such camps more frequently.

Conclusion: The eye check-up camp at Satya Tower, Noida, was a great success in terms of turnout, services provided, and community impact.

AWARENESS ON DOMESTIC VIOLENCE & EVADING:

Objective: The primary objective of the session was to raise awareness about domestic violence among women in the community, educate them about their rights, and provide information on available support systems and legal resources.

Participants: Approximately 220 women from the local community participated in the session. The participants included homemakers, Anganwadi workers, and adolescent girls.

Domestic Violence: Domestic violence is a pattern of behaviour used by one person to gain power and control over another person with whom they have or previously had an intimate relationship.

Domestic violence can include:

- Physical violence with the use of hands, objects, or weapons
- Sexual violence, including threats, intimidation, physical force, or using a position of power for sexual purposes
- Emotional abuse, verbal abuse, or psychological intimidation, including threatening to kill a partner a child
- Spiritual abuse, including using religion to threaten or intimidate, forcing someone to comply with religious beliefs against their will, or preventing someone from practicing their beliefs
- Financial abuse, including stealing, controlling finances, forcing a partner to work, or prohibiting a partner from working
- Harassment and stalking, including monitoring a partner's activities online, using electronic devices to watch or control them, following them, or consistently invading their privacy





- Cyber-violence, including image and video sharing without consent, taking pictures or video without a person's consent, online bullying, harassment, unwanted sexting, and hate speech
- Legal provisions under the Protection of Women from Domestic Violence Act, 2005.
- Some women shared their personal experiences, fostering empathy and mutual support among participants.

Impacts of Domestic Violence: Anyone can experience domestic violence, regardless of age, race, economic status, religion, sexual orientation or education. Experiences of violence can have short- and long-term consequences on a survivor's physical and mental health. The following effects have been linked to victims of sexual and physical violence:

- Anxiety
- Depression
- Ongoing mental health issues, such as PTSD (Post-Traumatic Stress Disorder)
- Eating disorders
- Disturbances to sleep
- Physical pain such as chronic stomach aches
- Ultimately, domestic violence can impact every aspect of a survivor's life, including academically, professionally, and socially.

Outcomes:

- Improved awareness about the signs of domestic violence and steps to take for safety.
- Increased confidence among women to speak up and support one another.
- Formation of a small volunteer group to continue awareness efforts in the community.

Conclusion: The session was impactful in creating awareness and empowering women to take a stand against domestic violence. Continued follow-up sessions and support mechanisms are recommended to build on the progress made.

BSS SONATA MICROCREDIT LTD.

DISCHARGING SOCIAL RESPONSIBILITY THROUGH CHILD DEVELOPMENT PROGRAMMES

RURAL EDUCATION

Introduction: BSS Sonata's Corporate Social Responsibility (CSR) has played an instrumental role in child education in the rural part of Uttar Pradesh by adopting government-run primary and middle schools. Among its many focus areas, **rural education for children** stands out as a cornerstone for sustainable development. Quality education in rural areas bridges the urban-rural divide, empowers future generations, and fosters inclusive growth.

perienced a significant moderation during FY 2025-26 ached ₹3.34 trillion in outstanding loans in 2025-26, w growth of nearly 11% from the previous year.

oth these models are covered and discussed elaborately ir port. The data on SHG bank linkage is sourced mainly ABARD's annual publication, **"Status of Microfinance in Ir** d is presented in Chapter 5. The JLG model data is prese Chapters 2,3 and 4. Considering the fact that the various t institutions like NBFCs, NBFC-MFIs, non-NBFC-MFIs, as the BC companies attached to other financial institu lopt a similar kind of delivery mode, they have been gro gether as Micro Lending Institutions (MLIs) in this report.

Key objectives:

- Improve quality education for underprivileged children
- Accelerating positive impact in rural education
- Upgrade basic infrastructure in government-run schools
- Create an environment to boost the 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

Infrastructure Development:

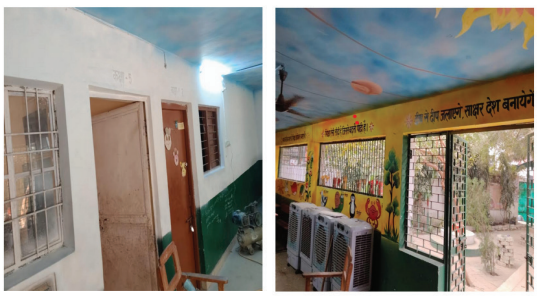
- Furniture
- Storage facility
- Painting and cleanliness of the school
- Building Library facility
- Clean drinking water facility
- Indoor and Outdoor games
- Installation of Solar system
- Provide air-cooler in each class

Equipped with sports facility-Facilitates indoor and outdoor games:

- Setting up smart classrooms through installation of Smart Television in classrooms.
- Enable campus with Wi-Fi
- Provide computers for computer education

Transformation..

Before **After**



Impact:

- A total of 9 districts have been covered in Uttar Pradesh, where 100+ schools have been adopted since April'26
- 19,000+ students enrolled in these schools and benefited from BSS Sonata CSR programme
- 24% improvement in students' drop-out in adopted schools
- Improved school attendance by up to 35% in CSR-supported schools.
- 92% schools have smart class facilities.
- 67%+ increase in digital literacy among rural children where smart classrooms and computer classes were introduced.
- 77% schools are getting pure drinking water through installed water purifiers and water coolers.

Students engagement



Conclusion: BSS Sonata CSR initiatives primarily focus on strengthening rural education and promoting inclusive learning opportunities. The organisation firmly believes that CSR investment is a strategic contribution towards building the country's human capital. Through sustained efforts and close collaboration with government education departments and local bodies, BSS Sonata's CSR initiatives are steadily transforming the rural education landscape, enabling every child to dream, learn, and achieve their full potential.

UTTRAYAN FINANCIAL SERVICES PVT. LTD. (UFSPL)

DIVERSE SOCIAL DEVELOPMENT COMMUNITY INITIATIVES

Introduction: Uttrayan Financial Services Pvt. Ltd (UFSPL) is firmly committed to its Corporate Social Responsibility (CSR) initiatives and implements these activities through the Uttrayan Welfare Foundation, which acts as a catalyst for sustainable and inclusive social development. Through its diverse interventions, the Foundation strives to enhance the socio-economic well-being of underserved communities and improve the quality of life of its clients across operational areas.

The Foundation believes that meaningful and lasting social transformation can be achieved

when corporate institutions embrace CSR as an integral part of their values and responsibilities, beyond statutory compliance. With this vision, UFSPL undertakes focused interventions aimed at empowering communities through financial awareness, women empowerment, environmental sustainability, and skill enhancement initiatives.

Types of Interventions:

- Financial Literacy
- Women Empowerment
- Climate Change & Environmental Sustainability
- Skill Development

FINANCIAL LITERACY

In today's rapidly evolving financial ecosystem, financial literacy has become essential for ensuring economic security and informed decision-making. UFSPL, through the Uttrayan Welfare Foundation, conducts regular awareness and capacity-building workshops to educate clients on safe and responsible financial practices.

The programmes focus on enhancing awareness regarding digital and banking frauds, safe handling of sensitive banking information such as passwords and OTPs, and the importance of maintaining secure banking practices. Clients are sensitised to the risks of cyber fraud and encouraged to adopt safe digital banking habits.

The Foundation also promotes the importance of regular savings and financial planning for long-term financial stability. Beneficiaries are educated about various saving instruments, their benefits and limitations, and the significance of formal banking linkages for secure savings practices.

In addition, the programmes create awareness regarding risk mitigation through insurance coverage. Training sessions emphasise the importance of life insurance, health insurance, and hospicash/Mediclaim products, particularly for economically vulnerable households with limited financial resilience. Beneficiaries are guided on how insurance mechanisms can help protect income and livelihoods during unforeseen medical emergencies.

Through continuous awareness initiatives, UFSPL aims to strengthen financial capability and promote a culture of responsible financial behaviour among its clients.

Outcomes:

- Improved awareness among beneficiaries regarding safe and responsible financial practices.
- Increased understanding of digital banking safety, including protection of passwords, OTPs, and banking credentials.
- Enhanced awareness about cyber fraud prevention and secure digital transactions.
- Greater adoption of formal banking channels and banking services among beneficiaries.
- Improved savings behaviour and increased focus on long-term financial planning.
- Better understanding of different savings instruments and their associated benefits and risks.
- Increased awareness regarding the importance of insurance coverage for financial protection.
- Improved knowledge of life insurance, health insurance, and hospicash/ Mediclaim products.
- Strengthened financial preparedness of vulnerable households to manage unforeseen emergencies.
- Increased confidence among clients in handling financial and banking transactions independently.

Impact:

- Enhanced financial inclusion among underserved and economically vulnerable communities.
- Strengthened financial security and resilience of beneficiaries and their families.
- Reduction in vulnerability to digital and banking frauds through improved awareness and safe practices.
- Improved financial discipline through regular savings and responsible financial management.

- Increased access to formal financial systems, contributing to economic empowerment.
- Greater financial stability among households through improved risk mitigation and insurance awareness.
- Promotion of a financially aware and informed community capable of making responsible financial decisions.
- Long-term improvement in socio-economic well-being through better financial planning and security.

Encouragement of sustainable financial habits leading to improved livelihood stability and reduced financial distress.

CLIMATE CHANGE & ENVIRONMENTAL SUSTAINABILITY

Recognising climate change as a critical global challenge, UFSPL is committed to promoting environmental awareness and sustainable practices among communities. Through its CSR initiatives, the Uttrayan Welfare Foundation encourages environmentally responsible behaviour and advocates the adoption of eco-friendly practices.

The Foundation conducts awareness programmes aimed at reducing the use of environmentally hazardous products and promoting sustainable alternatives. It also undertakes plantation drives by distributing saplings to clients and encouraging community participation in afforestation activities.



Considering space limitations in rural and semi-urban households, beneficiaries were also provided guidance on developing rooftop gardens and adopting sustainable household practices. In areas where electricity supply remains inconsistent, the Foundation promotes awareness regarding the use of renewable energy solutions such as solar lanterns and solar energy systems, highlighting both environmental and economic benefits.

Through regular training programmes across its operational geographies, UFSPL continues to strengthen community awareness regarding environmental conservation and sustainable living practices.

Outcomes:

- Increased awareness among beneficiaries regarding climate change and environmental conservation.
- Improved understanding of eco-friendly and sustainable lifestyle practices within communities.
- Reduction in the usage of environmentally hazardous products through awareness and behavioural change initiatives.
- Increased participation of communities in plantation and afforestation activities.
- Enhanced awareness regarding the importance of maintaining green cover and ecological balance.
- Improved adoption of rooftop gardening and sustainable household practices among beneficiaries.
- Greater awareness and acceptance of renewable energy solutions such as solar lanterns and solar energy systems.
- Increased understanding of the environmental and economic benefits of clean energy alternatives.
- Strengthened community engagement in sustainable development and environmental protection activities.
- Enhanced capacity of beneficiaries to adopt environmentally responsible practices in their daily lives.

Impact:

- Contribution towards environmental conservation and reduction of carbon footprint at the community level.

- Promotion of sustainable living practices among rural and semi-urban households.
- Increased green cover through plantation initiatives and community participation in afforestation activities.
- Improved environmental consciousness and responsible behavioural practices among beneficiaries.
- Reduced dependence on conventional and environmentally harmful energy sources through renewable energy awareness.
- Support towards cleaner and healthier living environments in operational geographies.
- Encouragement of long-term community participation in climate resilience and sustainability efforts.
- Strengthened alignment with national and global sustainable development and climate action goals.
- Enhanced quality of life through adoption of environmentally sustainable and cost-effective practices.

Beneficiaries Covered & Geographical Reach:

- Approximately 1.50 lakh beneficiaries reached
- Operations spread across 10 States and 75 Districts

Conclusion: Through its CSR initiatives, Uttrayan Financial Services Pvt. Ltd. and the Uttrayan Welfare Foundation continue to work towards creating meaningful and sustainable social impact. The organisation remains committed to contributing positively to society through responsible corporate citizenship, community engagement, and inclusive development initiatives.

GRAM-UTTHAN

PROTECTING THE ROOTS THAT PROTECT US

Background: Mangroves are more than trees along the shoreline - they are nature's frontline defenders. Their intricate roots shield coastal communities from cyclones, erosion and rising



tides while nurturing biodiversity and sustaining livelihoods. However, climate change and environmental degradation continue to threaten these critical ecosystems. Protecting these roots means safeguarding homes, incomes and the future of vulnerable families. Through collective action and responsible stewardship, Gram Utthan strengthen the very ecosystems that protect us in return. To address these challenges, DCB Bank Limited, under its CSR initiative during FY 2025-26, supported Gram-Utthan to implement the **"Green Livelihood – Mangrove Restoration & Eco-Livelihood Project" in the coastal Rajnagar Block of Kendrapara District, Odisha.** This initiative is covered under **Environmental Sustainability and Eco-Livelihood Initiative.**

How the Initiative Started: The initiative was developed in response to the increasing vulnerability of coastal communities to cyclones, saline intrusion, climate change and the rapid degradation of mangrove forests. Recognising the urgent need for ecological restoration and livelihood security, DCB Bank Limited joined hands with Gram-Utthan to design a community-based mangrove restoration and eco-livelihood program in coastal Odisha.

Types of Interventions:

- Community-led mangrove plantation and restoration in degraded coastal areas
- Establishment of mangrove nurseries and promotion of native species
- Formation and strengthening of Mangrove Restoration & Management Committees (MRMCs) and strengthening of Self-Help Groups (SHGs)
- Awareness generation on biodiversity conservation and climate resilience



- Capacity building of Mangrove Restoration & Management Committee members
- Promotion of eco-friendly livelihoods such as sustainable fisheries, nursery raising and Agri-allied activities
- Encouraging community participation in plantation protection and maintenance

Area Coverage and Species Details:

Location (Village & Block)	Land Area Covered	Species planted	
		Botanical Name	**Local Name**
Sailendranarayanpur & Baghua of Rajnagar Block	16 Acres	Heritiera fomes	Sundari/Sinduka
		Excoecaria agallocha	Bandari
		Rhizophora mucronata	Rai
		Avicennia officinalis	Bani

Beneficiaries:

- Small and marginal farmers, Fisherfolk and crab collectors
- Women members of Self-Help Groups (SHGs)
- Rural youth and community volunteers
- Coastal villages vulnerable to cyclones, erosion and climate-related risks

Methodology Adopted: Mangrove plantation was carried out using the Fishbone Channel Technique, a scientific restoration approach that facilitates natural tidal water flow, improves sediment deposition and enhances sapling survival, growth, and long-term ecosystem regeneration.

Process & Outcomes:

- Under the project, 25 Mangrove Restoration & Management Committees (MRMCs) were formed with the active involvement of 375 community members to lead mangrove conservation and restoration efforts at the village level.
- To strengthen inclusive community leadership, 195 women from Self-Help Groups (SHGs) were capacitated to take active roles in conservation and local decision-making processes. Additionally, 355 students from 10 schools were engaged as future environmental champions through awareness and participation activities.
- A stakeholder workshop involving PRI members, Government line departments, and MRMC representatives was organised to promote convergence and collaboration. The project also conducted and published a Climate Vulnerability Assessment and one study on alternative livelihood options to guide restoration planning and eco-livelihood interventions.

Impact:

- Strengthened community ownership and collective responsibility towards mangrove conservation through the formation and active functioning of 25 Mangrove Restoration & Management Committees (MRMCs).



- Enhanced climate resilience among vulnerable coastal communities by promoting mangrove restoration as a natural protective barrier against cyclones, tidal surges, saline intrusion, and coastal erosion.
- Increased awareness and behavioural change among community members, women, and school students on environmental sustainability, biodiversity conservation, and climate adaptation practices.
- Improved participation and leadership of women in environmental governance and local decision-making processes through the active engagement of Self-Help Groups (SHGs).
- Created sustainable livelihood opportunities through the promotion of eco-friendly income-generating activities such as nursery raising, fisheries, and agri-allied interventions.
- Encouraged youth engagement and environmental stewardship by involving school students as future champions of climate resilience and ecological conservation.

Conclusion: Overall, the initiative has laid a strong foundation for sustainable coastal ecosystem restoration while simultaneously improving the socio-economic resilience of vulnerable communities.

AROHAN FINANCIAL SERVICES LTD.

FOCUSSED INITIATIVES ON ENVIRONMENTAL AND SOCIAL ACTIVITIES

Introduction: In the financial year 2025-26, Arohan Financial Services Ltd (part of the Aavishkaar Group) continued its focus on Environmental, Social, and Governance (ESG) through targeted Corporate Social Responsibility (CSR) activities aimed at empowering underprivileged communities, particularly women in underserved regions.

Types of Interventions: Key CSR initiatives and highlights for FY 2025-26 include:

- Health Care and Co mmunity Well-being
- Financial Literacy and Skill Development
- Social & Community Development
- Environmental Sustainability
- Awards Recognition

HEALTH AND WELLNESS INITIATIVES

Health and Wellness Initiatives focus on improving the overall health, nutrition, hygiene, and well-being of communities through preventive, promotive, and curative interventions. These initiatives include organising health awareness programmes, medical camps, vaccination drives, nutrition support, maternal and child healthcare services, mental health counselling, and sanitation awareness activities. Special emphasis is placed on reaching underserved and vulnerable populations in rural and semi-urban areas, particularly targeting women and children. These initiatives aim to enhance access to quality healthcare services, encourage healthy lifestyles, and build healthier, more resilient communities.

Coverage & Brief details of Beneficiaries:

- Conducted 15 health camps across Tamil Nadu, Karnataka, Rajasthan, Bihar, Jharkhand, and Uttar Pradesh, providing medical support to over 2,250 beneficiaries.
- Continued to offer health check-up camps, with a target to conduct 151+ camps across 12 states.
- Organised to improve community health, along with eye check-up camps.

Outcome and Impact:

- Improved access to basic healthcare services
- Enhanced early identification and treatment of common health issues through regular medical consultations, diagnostic support, and referral services provided during health check-up camps.
- Increased health awareness among community members on preventive healthcare, personal hygiene, nutrition, and healthy lifestyle practices.
- Strengthened community outreach in underserved and rural areas by extending healthcare services to vulnerable populations, particularly women, children, and elderly individuals.
- Contributed to better eye health and

early detection of vision-related problems through dedicated eye check-up camps and awareness activities.

- Supported the promotion of preventive healthcare practices and reduced health risks through continued implementation of health and wellness programmes across multiple states.
- Encouraged greater community participation and trust in healthcare interventions, thereby fostering healthier and more resilient communities.

FINANCIAL LITERACY AND SKILL DEVELOPMENT

Financial Literacy and Empowerment initiatives aim to enhance the financial awareness, knowledge, and decision-making capacity of individuals and communities, particularly women, low-income households, rural populations, and marginalised groups. These initiatives focus on promoting responsible financial behaviour through training and awareness programmes on savings, budgeting, digital financial services, credit management, insurance, investment, and financial planning. By improving understanding of formal financial systems and encouraging access to banking and financial services, the programmes help individuals build financial resilience, reduce vulnerability to debt, and strengthen livelihood opportunities. The initiatives also promote financial inclusion and economic self-reliance, enabling communities to make informed financial choices and achieve long-term socio-economic well-being.



Coverage & Brief details of Beneficiaries:

- Launched a Financial Literacy Programme, targeting over 1,140 women across five West Bengal districts.
- Planned initiatives aimed at fostering entrepreneurship and rural development, with a specific focus on Uttar Pradesh and PAN India.

Outcome and Impact:

- Improved financial awareness and literacy among women through structured training and awareness programmes.
- Enhanced understanding of savings, household budgeting, responsible borrowing, insurance, and financial planning among beneficiaries.
- Increased access to formal banking and digital financial services, promoting greater financial inclusion and secure financial practices.
- Strengthened confidence and decision-making capacity of women in managing personal and household finances.
- Encouraged adoption of responsible financial behaviour, reducing dependence on informal lending sources and improving financial resilience.
- Supported entrepreneurship development and livelihood enhancement opportunities through planned rural development initiatives in Uttar Pradesh and across India.
- Promoted economic self-reliance and income-generation potential among rural and marginalised communities.
- Contributed to long-term socio-economic well-being by improving financial security, financial planning capabilities, and livelihood sustainability.

Conclusion: These activities are part of an ongoing commitment to social and community development, with a planned budget focusing on youth education, healthcare, and rural development.

BELSTAR MICROFINANCE LTD.

SUPPORT ECONOMICALLY WEAK AND VULNERABLE SECTIONS THROUGH CSR

Introduction: Belstar's CSR initiatives reflect its commitment to community development and social responsibility. The programmes focused on supporting poor and marginalised communities

by addressing key issues such as women's unemployment, healthcare access, financial awareness, and disaster relief, creating a positive and sustainable social impact.

Types of interventions:

- Skill Training Programmes for Women
- Public Health Initiatives
- Women Empowerment & Capacity Development
- Disaster Relief Activities

How the initiatives started: BELSTAR engages with local communities in its operational areas, especially economically weaker and vulnerable groups, to identify CSR needs through consultations with SHG women, volunteers, Panchayat leaders, and other stakeholders. Based on assessed priorities, CSR interventions are planned and implemented directly by BELSTAR and through its partner Hand in Hand India.

Process involved:

- Community need assessment
- Internal planning and budgeting
- Coordination with implementation partners
- Periodic review and monitoring
- Beneficiary feedback and field-level interaction
- Timely course correction for improved efficiency
- Regular monitoring and evaluation helped ensure effective execution, transparency, and achievement of intended outcomes.



Brief details of each intervention:

SKILL TRAINING PROGRAMMES FOR WOMEN

BELSTAR organised skill development programmes for women belonging to Self-Help Groups (SHGs) to improve livelihood opportunities and household income. The training focused on practical and income-generating skills such as tailoring, beautician services, Aari work, soap making, agarbatti making, mushroom cultivation, jewellery making, and food processing.

PUBLIC HEALTH INITIATIVES

BELSTAR conducted general medical camps, eye screening camps, and hospital help desk assistance programmes in underserved communities to improve healthcare access for vulnerable populations.



WOMEN EMPOWERMENT & CAPACITY DEVELOPMENT

BELSTAR implemented women empowerment programmes aimed at strengthening the social, financial, and entrepreneurial capabilities of SHG women and community-level networks.



The programmes included:

- Financial literacy training
- Digital literacy programmes
- Business motivation and entrepreneurship development
- Awareness programmes on government welfare schemes

DISASTER RELIEF ACTIVITIES

During the flood situation in certain operational areas, BELSTAR provided timely disaster relief support to vulnerable families through the distribution of grocery kits, blankets, and essential materials.

How much time elapsed:

- Skill training for SHG Women was done for a period of 9 months from July 2025 to March 2026



- Medical camps and Hospital Help Desk assistance were provided for a period of 9 months
- Women Empowerment programs were done for SHG Women for a period of 9 months
- Disaster relief was provided to the affected people for a period of 3 months from September 2025 to November 2025.

Brief details of beneficiaries:

S.No	Sector	No. of States	No. of Districts	No. of Beneficiaries
1	Skill Training	17	218	17,430
2	Public Health	17	210	4,14,839
3	Capacity Building of Women for Inclusive Empowerment	3	17	2,82,387
4	Disaster Relief	2	4	583

Outcomes/Results of each initiative:

Skill Training:

- Conducted 800 skill training programmes across 800 branches.
- Trained 17,430 women beneficiaries.
- Improved employability, entrepreneurial motivation, and self-employment opportunities.
- Enhanced women's financial independence and participation in household economic decisions.

Public Health Initiatives:

- Conducted 826 general medical camps and 16 eye camps.
- Benefited 80,068 individuals through healthcare services and screenings.
- Supported 3,34,771 beneficiaries through Hospital Help Desks for accessing public healthcare services.
- Increased awareness on nutrition, maternal health, hygiene, and preventive healthcare.

Women Empowerment & Capacity Development:

- Trained - 60,070 women in financial literacy, 50,147 women in digital literacy, 40,627 women in business motivation training
- Strengthened 1,500 Community Leaders' Networks.
- Enabled 60,033 women to gain awareness on government schemes.
- Facilitated 70,010 women in accessing government welfare benefits.

Disaster Relief Activities:

- Supported 583 flood-affected families.
- Distributed food supplies, hygiene materials, and blankets.
- Extended relief support to remote and flood-affected communities.

Impact of each initiative:

Skill Training: The programme enabled women to start micro-businesses and supplementary income activities, thereby improving household financial stability and promoting sustainable livelihoods. Women beneficiaries also gained confidence, social recognition, and stronger participation in family and community decision-making.

Public Health Initiatives: The initiatives improved access to affordable healthcare services, facilitated early identification of health issues, reduced healthcare-related financial burden, and strengthened community awareness on preventive healthcare practices.

Women Empowerment & Capacity Development: The programmes enhanced women's confidence, leadership, financial awareness, digital access, and entrepreneurship capabilities. Women became more active participants in SHGs, community governance, and household decision-making processes, thereby promoting inclusive growth and social empowerment.

Disaster Relief Activities: The relief measures helped reduce hardship during the crisis, improved short-term food security and well-being, and strengthened resilience among affected families. The initiative also reinforced community confidence through timely humanitarian support during emergencies.

FUSION FINANCE LTD.

IMPROVING THE LIVES OF UNDER PRIVILEGED AND MARGINALISED SECTIONS

Introduction: Fusion Finance Ltd. has been working diligently towards the transformation of communities through its CSR initiatives. The organisation predominantly focuses on education, healthcare, skill development, WASH (Water, Sanitation and Hygiene), and community empowerment programmes aimed at improving the quality of life of underprivileged and marginalised sections of society. Through these interventions, the company strives to create a sustainable impact by enhancing access to education, promoting health and hygiene awareness, strengthening livelihood opportunities, and fostering inclusive community development.

Types of Interventions:

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

EDUCATION & SKILL DEVELOPMENT

This initiative aims to strengthen foundational learning, reduce school dropout rates, improve digital and functional literacy, and enhance employability through market-relevant skill development programmes. By providing educational support, career guidance, technical training, and entrepreneurship opportunities, such interventions contribute to improved socio-economic conditions and enable individuals to achieve sustainable livelihoods and long-term self-reliance. Under this initiative, the organisation focuses on various programmes:

- **Financial & Digital Literacy Program:** Initiated in 2021, spread across 4 states, 8 districts and covered 24,060 women.
- **Fusion Sahayata Kendra:** Initiated in 2023, spread across 10 states, 13 aspiration districts and covered 24,800+ community members.
- **Financial Literacy Program:** Initiated in 2017, spread across 16 states, 36



aspiration districts and covered 52,600 community members.

- **Shiksha (Scholarship):** Initiated in 2019, spread across 19 states, 28 aspiration districts and covered 900+ students.
- **Distribution of Educational Accessories:** Initiated in 2017, spread across 21 states, 17 aspiration districts and covered 13,400+ students.
- **Nanhi Pahel (Early Childhood & Education):** Initiated in 2023, spread across 3 states, 1 aspiration district, and covered 100+ children.
- **Digital & Skill Development:** Initiated in 2024, spread across 2 states, 2 districts, and covered 100+ youth.
- **Road Safety Awareness Program:** Initiated in 2023, spread across 16 states, 16 aspiration districts, and covered 220 barricades distributed.

COMMUNITY EMPOWERMENT & LIVELIHOOD

Community Empowerment and Livelihood initiatives focus on enhancing the socio-economic well-being of underserved communities by creating sustainable income opportunities and strengthening local capacities. These initiatives support skill development, vocational training, entrepreneurship promotion, women's empowerment, self-help groups, and access to livelihood resources, enabling individuals to become self-reliant and financially independent. Through community participation and capacity-building efforts, the programmes contribute towards improved living standards, social inclusion, and long-term community development. Under this initiative, the organisation focuses on various programmes:

- **Jivika (Livelihood Initiative):** Initiated in 2017, spread across 13 states, 3 aspiration districts, and covered 769 women.
- **Beej (An Agriculture Initiative):** Initiated in 2020, spread across 3 states, 2 aspiration districts, and covered 2,930+ farmers.
- **Community Development:** Through this program, Fusion revitalises community infrastructure according to local needs, such as Anganwadi centre and school renovation.



Overall Outcomes & Impact:

- Improved access to education, financial literacy, and digital awareness among underserved and marginalised communities across multiple states.
- Enhanced employability, vocational skills, and livelihood opportunities for youth, women, and rural populations through targeted skill development initiatives.
- Strengthened women's empowerment by promoting financial inclusion, entrepreneurship, and sustainable income-generation opportunities.
- Increased awareness on health, hygiene, sanitation, and road safety, contributing to improved community well-being and safer living conditions.
- Supported early childhood care and education, encouraging holistic development and improved learning opportunities for children.
- Reduced educational barriers for economically weaker students through



scholarships and distribution of educational accessories.

- Improved agricultural practices, productivity, and livelihood security for farmers through agriculture-focused interventions.
- Strengthened community infrastructure through renovation and development of Anganwadi centres, schools, and other community assets.
- Expanded outreach across aspirational districts and rural geographies, ensuring inclusive development and support to vulnerable communities.
- Fostered community participation, local capacity-building, and self-reliance through sustainable and need-based interventions.
- Promoted environmental sustainability and responsible community practices through awareness and development initiatives.
- Enhanced resilience and support mechanisms for communities during emergencies through relief and rehabilitation activities.
- Contributed towards long-term socio-economic development, social inclusion, and improved quality of life for thousands of beneficiaries across India.

GRAMEEN SHAKTI MICROFINANCE SERVICES PVT. LTD.

GIVING BACK TO SOCIETY THROUGH SOCIALLY RESPONSIBLE INITIATIVES

Introduction: Grameen Shakti Microfinance Services Pvt Ltd believes that community welfare and sustainable social performance are integral to its way of doing business. The organisation recognises that businesses have a responsibility beyond generating profits and creating employment opportunities, and therefore remains committed to contributing meaningfully to society and the communities in which it operates. In its pursuit of inclusive growth, Grameen Shakti consistently emphasises giving back to society through socially responsible initiatives that improve the lives of underserved and marginalised populations.

As part of its Corporate Social Responsibility (CSR) approach, Grameen Shakti integrates social responsibility into its business operations by prioritising the welfare of its key stakeholders, particularly borrowers, employees, and local communities. The company undertakes its CSR commitments through donations, sponsorships, and operational initiatives focused on community development, social empowerment, and improving access to essential services. Through these efforts, Grameen Shakti strives to create a positive and sustainable impact while fostering trust, dignity, and long-term community well-being.

Types of Interventions:

- Education
- Heath
- Financial Literacy & Skill Development

DONATIONS AND SPONSORSHIPS

Grameen Shakti Microfinance Services Pvt Ltd integrates Social Performance Management (SPM) into its core operations to balance social impact with financial sustainability, while promoting the well-being of its clients and employees. The company supports various social initiatives through donations and contributions to its affiliated society, Gram Bikash Kendra, which undertakes developmental activities in health, education, and community welfare across rural districts of West Bengal. Through Gram Bikash Kendra, Grameen Shakti also supports quality education for underprivileged children, including orphans and children from single-parent families. Ramakrishna Sarada Missionary Vidyapith, a residential school operated by the society, provides education from Nursery to Class X.

No. of Beneficiaries: 400+ students from rural communities.

ENVIRONMENTAL SUSTAINABILITY AND INCLUSIVE FINANCE INITIATIVES

Grameen Shakti Microfinance Services Pvt Ltd implements operational CSR initiatives that aim to create positive social and environmental impact while promoting sustainable business practices. The Company focuses on reducing carbon footprints, improving sanitation and hygiene, and enhancing the overall well-being of underserved communities through responsible



financial inclusion. Grameen Shakti offers a wide range of financial and non-financial services, including Joint Liability Group Loans, Micro Business Loans, Solar Loans, and Water & Sanitation Loans.

The Solar Loan initiative promotes the adoption of solar lamps and solar-based appliances in rural households, thereby encouraging clean energy usage and reducing dependence on conventional fuel sources. The Water & Sanitation Loan supports the construction of household toilets, contributing to the elimination of open defecation and improving hygiene and public health conditions within communities.

In addition, the Company provides value-added support services such as Hospicash and Credit Life Insurance, financial and digital literacy workshops, livelihood training programmes, and other client welfare initiatives. Grameen Shakti also extends funeral expense support to deceased clients and co-borrowers as part of its compassionate and client-centric approach. Through affordable and inclusive financial solutions, the Company strives to improve the quality of life and socio-economic conditions of financially underserved households in rural and semi-urban areas. Its strong focus on client welfare and responsible finance has earned the Company several awards and recognitions over the years.

Coverage & Beneficiaries: Covered four states through 61 branches, supported by over 250 employees and serving more than 50,000 clients.

CLIENT-CENTRIC WELFARE AND SOCIAL SUPPORT INITIATIVES

Beyond its regular client engagement initiatives, Grameen Shakti Microfinance Services Pvt Ltd adopts a strong client-centric approach by extending compassionate support to borrowers and their families. The Company provides a funeral ex-gratia assistance of ₹1,000 to the family in the unfortunate event of the demise of a client or their spouse.

Grameen Shakti also facilitates health check-up assistance across its branches, enabling clients to benefit from consultations with visiting physicians on communicable diseases, preventive healthcare, healthy lifestyle practices, routine health check-ups, and access to basic medicines free of cost.

In addition, during natural calamities and pandemic situations, the Company actively extends support and relief assistance to affected clients as well as vulnerable non-client communities, reaffirming its commitment to social responsibility and community welfare.



Overall Outcomes & Impact:

- Improved access to quality education for underprivileged children, including orphans and children from single-parent families.
- Strengthened community welfare and social development through donations and sponsorships in the areas of health, education, and social empowerment.
- Enhanced financial inclusion by providing affordable and need-based financial products to underserved rural and semi-urban households.
- Encouraged adoption of clean energy solutions such as solar lamps and solar-based appliances, contributing to a reduction in carbon footprints.
- Improved sanitation, hygiene, and public health conditions through support for household toilet construction and reduction of open defecation practices.
- Increased awareness on financial

management and digital inclusion through financial literacy and digital literacy workshops.

- Strengthened livelihood opportunities and income-generation capacities through livelihood training and skill development initiatives.
- Fostered a strong client-centric and socially responsible institutional culture focused on dignity, trust, and community well-being.



SURYODAY SMALL FINANCE BANK

FOCUSSING ON COMMUNITY AND SUSTAINABLE DEVELOPMENT

Introduction: Suryoday Small Finance Bank (SSFB) continues to focus on financial inclusion, community development, and sustainable livelihood.

Key CSR & Social Initiatives undertaken in FY 2025-26:

- **Community Development:** The bank continues to work on "Beyond Banking" projects aimed at making a positive impact in the communities it serves, with a focus on supporting the underserved.
- **Environmental Sustainability:** SSFB's CSR policy for FY 2025-26 emphasises environmental sustainability, including resource conservation and the development of systems to mitigate environmental damage.
- **Health and Well-being:** Projects undertaken include promoting preventive healthcare and ensuring access to safe drinking water.
- **Support for Local Authorities:** As part of ongoing community support, the bank has participated in initiatives such as raincoat distribution to the Navi Mumbai Police to support them during the monsoon season.
- **Education and Skill Training:** The bank supports education, including special education, and provides vocational skill training, particularly aiming at empowering women.
- **Financial Inclusion & Literacy:** A core focus remains on financial literacy programs that help individuals understand and access formal financial systems.

UJJWAL: FINANCIAL LITERACY FOR STUDENTS

Ujjwal is a financial literacy initiative to empower school and college students with essential financial knowledge and money management skills. The programme primarily targets children and youth in the age group of 14–20 years, helping them become financially aware and responsible citizens.

The initiative focuses on developing a practical understanding of savings, budgeting, goal setting, responsible spending, banking services, and digital financial literacy. Students are also sensitised about the difference between "needs and wants," importance of small savings, safe banking practices, and planning for future aspirations. The programme encourages students to share their learning with family members, thereby extending financial awareness within the community.





Location: Spread over 3 states- Maharashtra, Tamil Nadu and Odisha

Beneficiaries till date: 24,352

Conclusion: Through interactive sessions, school-based activities, and awareness programmes, Ujjwal contributes towards building informed financial behaviour among young learners and supports the vision of creating financially empowered citizens of tomorrow.

ADHIRA: FINANCIAL EMPOWERMENT OF DOMESTIC WORKERS

Adhira is a community-focused financial empowerment initiative aimed at strengthening the financial awareness and economic resilience of domestic workers and other underserved women from low-income communities. The programme seeks to promote financial inclusion by equipping participants with essential knowledge and practical skills related to savings, budgeting, responsible borrowing, digital transactions, and access to formal banking services.

The initiative focuses on enabling domestic workers to manage household finances more effectively, develop regular saving habits, and make informed financial decisions. Awareness sessions are conducted on topics such as opening and operating bank accounts, use of digital payment platforms, financial planning, insurance, fraud prevention, and government welfare schemes. The programme also emphasises building confidence among women to independently engage with formal financial institutions.



Location: Spread over 1 state- Maharashtra

Beneficiaries till date: 25,627

Conclusion: Through structured training sessions, community outreach activities, and interactive financial literacy workshops, Adhira supports women in enhancing their financial security and long-term well-being. By empowering domestic workers with financial knowledge and access to banking services, the initiative contributes towards improved livelihood opportunities, greater self-reliance, and socio-economic empowerment. Aligned with the Bank's commitment to inclusive growth and responsible community development, Adhira reflects its efforts to create sustainable social impact among vulnerable and marginalised sections of society.

SPANDAN: HEALTH INTERVENTION FOR WOMEN AND ADOLESCENT GIRLS

Spandan is a health and wellness initiative focused on improving the health, hygiene, and overall well-being of women and adolescent girls from underserved communities. The programme aims to address critical health challenges through awareness generation, preventive healthcare services, and access to basic health support, particularly for vulnerable and economically disadvantaged populations.

The initiative emphasises menstrual hygiene management, nutrition awareness, reproductive health education, anaemia prevention, personal hygiene, and preventive healthcare practices. Through health camps, awareness sessions, counselling programmes, and community outreach activities, women and adolescent girls are encouraged to adopt healthier lifestyles and seek timely medical support. The programme also promotes awareness regarding sanitation, mental well-being, and the importance of regular health check-ups.



Location: Spread over 3 states- Maharashtra, Tamil Nadu and Odisha

Beneficiaries till date: 10,209

Conclusion: Spandan seeks to create a safe and informed environment where women

and girls can openly discuss health-related concerns and access accurate information. Distribution of hygiene kits, sanitary products, nutritional supplements, and facilitation of medical consultations further strengthen the programme's impact at the grassroots level. Aligned with the Bank's commitment towards community development and inclusive social progress, Spandan contributes to enhancing health awareness, dignity, confidence, and quality of life among women and adolescent girls, thereby supporting healthier and more empowered communities.

UDYOJIKA: SUPPLEMENTARY LIVELIHOOD

Udyojika is a livelihood promotion initiative aimed at enhancing the income generation capacity and economic resilience of women and low-income households through supplementary livelihood opportunities. The programme focuses on empowering underserved communities by promoting skill development, micro-enterprise activities, and sustainable income-generating practices.

The initiative supports beneficiaries in developing vocational and entrepreneurial skills that can help them start or strengthen small-scale livelihood activities alongside their existing occupations. Training and handholding support are provided in areas such as tailoring, handicrafts, food processing, home-based enterprises, retail activities, and other locally relevant income-generating trades. The programme also promotes financial literacy, savings habits, and responsible financial planning to strengthen long-term economic stability.



Location: Spread over 3 states- Maharashtra, Tamil Nadu and Odisha

Beneficiaries till date: 143

Conclusion: Udyojika particularly emphasises women's economic participation and self-reliance by encouraging entrepreneurship and improving access to livelihood resources and opportunities. Through community-based training sessions, market linkage support, and awareness programmes, the initiative aims to improve household income, reduce financial vulnerability, and enhance overall quality of life. Aligned with the Bank's commitment towards inclusive development and community empowerment, Udyojika contributes to creating sustainable livelihood opportunities and fostering socio-economic upliftment among marginalised and underserved populations.

IIFL SAMASTA FINANCE LTD.

SUPPORTING WOMEN EMPOWERMENT AND SOCIAL DEVELOPMENT

Introduction: IIFL Samasta Finance Ltd., a subsidiary of IIFL Finance focused on microfinance, primarily directs its Corporate Social Responsibility (CSR) activities towards promoting financial inclusion, women's empowerment, health, and education for underprivileged communities. IIFL Samasta, often acting through or alongside the IIFL Foundation, has focused on the following key areas.

Key CSR Interventions in FY 2025-26:

- **Financial Literacy and Inclusion:** IIFL Samasta conducts dedicated programs to educate women and rural populations on financial products, risks, and rewards to foster informed financial decision-making.
- **Women Empowerment & Livelihood:** The company empowers rural women through micro entrepreneurship support, including facilitating financial access for livelihood improvement.
- **Sakhiyon Ki Baadi (Education):** A flagship initiative to educate "out-of-school" girls, particularly in rural areas, by setting up community-based schools and providing education kits.
- **Health and Medical Assistance:**
  - » **Project Vision Care:** Supporting eye care initiatives.

  - » **Medical Camps:** Organising medical camps to improve health access in underdeveloped areas.
  - » **COVID-19 Preparedness:** Continuing support for preventive health care and distributing COVID-19-related aid.
- **Environmental Sustainability:** Initiatives to promote environmental sustainability, including tree plantation drives (such as Miyawaki urban forests) and renewable resource projects.
- **Disaster Relief:** Providing support during natural disasters and emergencies.

How the initiatives started: IIFL Foundation, the CSR arm of IIFL Group, a financial services conglomerate, was established in 2015 to contribute to addressing some of the most pressing challenges faced by the country. IIFL Foundation undertakes long-term, high-impact projects that create sustainable change and transform lives.

HEALTHCARE INFRASTRUCTURE DEVELOPMENT INITIATIVE

IIFL Foundation has contributed ₹16 crore towards the construction of key facilities at the proposed Balasaheb Deoras Rugnalay, a 1,000-bed hospital in Pune, being developed by Pune Vaidyakiya Seva Va Sanshodhan Pratishthan. The first phase (1A), comprising 303 beds, is currently under construction.

With this contribution, IIFL Foundation will support the construction and development of 20 Outpatient Departments (OPDs), a medical library, a CT scan department, an USG (ultrasonography) department, a retail pharmacy, and a dining area within the hospital premises. These facilities will strengthen diagnostic capabilities, outpatient care, and patient-support infrastructure, ensuring that specialised services are available under one roof.

The project is expected to directly benefit approximately 9 lakh individuals, while also generating indirect benefits for nearly 5,000 employees, vendors, and service providers, thereby contributing to both social welfare and local economic development.

AFFORDABLE STAY AND CARE SUPPORT FOR HOSPITAL VISITORS

IIFL Foundation renovated a 70-year-old dilapidated Dharamshala (rest-house) at Maharana Bhupal Hospital in Udaipur for patients and their relatives visiting the hospital. The renovated Dharamshala, equipped with essential facilities, has 36 rooms, 6 halls, and 34 toilets, and can accommodate up to 300 people at a time. In March 2025, the Dharamshala was opened to the general public.

The Dharamshala offers long-term and short-term stays for relatives of patients being treated at Maharana Bhupal Hospital, a major health facility in Rajasthan. Earlier, patients and their relatives had to sleep on the roadside and on the floors of the hospital premises. The renovated Dharamshala enables patients suffering from serious ailments, such as cancer, to stay for longer periods with their families while undergoing regular treatment and check-ups. IIFL Foundation has also developed a landscaped garden and temple within the Dharamshala complex. In cases of emergency, doctors can also attend to patients within the Dharamshala.

The Dharamshala was inaugurated by Shri Gulab Chand Kataria, Governor of Punjab and Administrator of Union Territory Chandigarh, in the presence of Shri Tara Chand Jain, Member of Legislative Assembly, Udaipur; Dr. Vipin Mathur, Principal, RNT Medical College; Shri Nirmal Jain, Founder of IIFL Group; Shrimati Madhu Jain, Director, IIFL Foundation; and other dignitaries.

SAKHIYON KI BAADI (SKB)

Sakhiyon Ki Baadi (SKB) is a flagship programme conceived and implemented by IIFL Foundation to address the issue of out-of-school girls in Rajasthan, a state with a low female literacy rate. In rural hamlets of Rajasthan, young girls may be out of school for various reasons, including poverty, parental illiteracy, lack of access to



schools, responsibilities related to cattle and sibling care, or the need to earn and contribute to the family's limited income.

Recognising these challenges, it was identified that enabling these girls to access education required reaching them within their villages and, importantly, providing a customised curriculum to simplify the learning process. Accordingly, IIFL Foundation initiated Sakhiyon Ki Baadi, a community-based learning centre for girls aged 4 to 14 years. The centre serves as an important access point to education for girls who have dropped out of school or have never been enrolled. A learning facilitator, known as a Daksha, preferably a woman from the village or a neighbouring village, is appointed to conduct the centre. Community members are engaged in the centre's activities to promote sustainable change.

While the long-term objective is to change the narrative around girls' education, the short-term goal is to help girls acquire functional literacy. Learning materials are developed in alignment with the Rajasthan State Board syllabus (RBSE) to facilitate their transition to mainstream education through government schools in the future. Various activities, songs, and games are introduced using a play-based approach to engage children in learning.

The programme started in 2016 with 100 SKB centres and 3,000 girls enrolled. It has since expanded to 11 districts of Rajasthan, with 1,164 SKB learning centres reaching over 35,964 girls.

GRAMALAYA

HYGIENE EDUCATION PROGRAMME LAUNCHED FOR SCHOOL STUDENTS

Background: Gramalaya envisions a society where every individual has access to clean water, safe sanitation facilities, and menstrual hygiene management services. Through its interventions across households, schools, and communities, the organisation promotes health, dignity and an improved quality of life while empowering communities to adopt sustainable hygiene and sanitation practices.

How the initiatives started: Gramalaya, established in 1987 by Padma Shri awardee S. Damodaran, is committed to promoting good health, safety, dignity, and privacy for women



and children through sustainable sanitation and hygiene initiatives. The organisation envisions a society where every individual has access to safe sanitation, adequate water supply, and menstrual hygiene management (MHM) facilities, enabling communities to lead healthier, more dignified, and secure lives.

The process involved: Recognised as a National Key Resource Centre under the Jal Jeevan Mission by the Ministry of Jal Shakti, Government of India, Gramalaya has, over the past 36 years, demonstrated several successful and scalable models in the water, sanitation, and hygiene (WASH) sector. The organisation continues to expand its outreach across different parts of India by providing capacity-building, technical guidance, and institutional support to organisations and stakeholders working in the WASH sector.

About the intervention: Emphasising the importance of instilling healthy hygiene practices among children, Tamil Nadu's Minister for School Education, Anbil Mahesh Poyyamozhi, launched the *Dettol School Hygiene Education Programme* across schools in the state.

Addressing the initiative, the Minister highlighted the need to build a healthier and more hygienic society, particularly among children. Referring to findings from a 2019 survey that indicated one in three children below the age of five suffered from malnutrition, he reiterated the Government's commitment to improving child health and nutrition through initiatives such as the free breakfast scheme introduced under the leadership of Chief Minister M. K. Stalin. The programme has been launched by Reckitt under its *Dettol Banega Swasth India* campaign and is being implemented by Gramalaya, a non-

governmental organisation working in the water, sanitation, and hygiene (WASH) sector. The initiative aims to reach approximately three lakh children across 10 districts of Tamil Nadu.

Conclusion: The programme focuses on creating awareness among schoolchildren about the six critical occasions when handwashing is essential and promoting long-term behavioural change through structured hygiene education. Teachers are trained by experts to deliver the curriculum effectively, while key hygiene messages are reinforced through wall paintings, hygiene corners, and interactive learning modules within schools.

SAMPURNA FINANCIAL PVT. LTD.

CONTRIBUTING TO SOCIAL AWARENESS AND COMMUNITY DEVELOPMENT OF UNDERPRIVILEGED

Introduction: Microfinance is recognised as a social business, and Microfinance Institutions (MFIs) serve as important vehicles for socio-economic transformation. While addressing the credit needs of low-income households, MFIs also contribute significantly to financial inclusion, social awareness, and community development. In alignment with this philosophy, Sampurna Financial Private Limited has undertaken multiple social development initiatives through CSR and other internal funds to promote inclusive and sustainable growth.

Types of Interventions:

- Digital literacy training
- Financial Awareness Camp
- Vocational training

DIGITAL LITERACY TRAINING

Background & Objective: With the increasing use of digital platforms in banking and financial services, many people from low-income and rural communities still lack basic digital knowledge. To bridge this gap, **Sampurna** takes the initiative to educate beneficiaries on the use of smartphones, digital payments, online banking, and cyber safety. The objective was to enhance digital inclusion and enable people to access financial and government services more efficiently.

Initiatives Started: The Digital Literacy Training initiative was conceptualised after identifying the growing digital gap among rural and low-income communities, especially in accessing banking and financial services. The program was implemented through awareness sessions and practical demonstrations conducted at branch locations and community centres. Beneficiaries were trained on smartphone usage, digital payment methods, online banking applications, and cyber safety measures with the support of trained staff and resource persons.

Process Involved: The Digital Literacy Training program was implemented through structured awareness sessions, practical demonstrations, and hands-on training conducted at branch offices, community centres, and village meeting locations. Participants were trained on smartphone usage, digital payment platforms, online banking services, UPI transactions, and cyber security practices. Field staff, branch employees, and local resource persons actively supported the implementation process by guiding beneficiaries and resolving their practical difficulties during the sessions.

Time Elapsed: Conducted over 3 to 6 months through periodic training sessions and practical workshops.

Outcomes:

- Beneficiaries gained practical knowledge of smartphone usage, digital payment systems, and online banking services.
- Increased adoption of UPI transactions and digital financial services among customers.
- Improved awareness regarding cybersecurity and safe digital practices.
- Enhanced confidence among rural customers in accessing digital platforms independently.

FINANCIAL AWARENESS CAMP

Background & Objective: A large section of the rural and low-income population has limited awareness regarding savings, responsible borrowing, insurance, and financial planning. **Sampurna** organises Financial Awareness Camps to educate customers and community members about basic financial concepts and the importance of financial discipline. Many customers, especially from financially weaker

sections, are often unaware of their financial rights, responsibilities, loan repayment discipline, and safe financial practices.

Customer Awareness Training programs were conducted to educate borrowers about responsible borrowing, repayment practices, fraud prevention, and customer protection guidelines. The objective was to improve financial decision-making and encourage responsible financial behaviour.

Initiatives Started: The Financial Awareness Camp was initiated to address the lack of financial knowledge among customers and community members. The initiative was conceptualised as part of the organisation's commitment to promoting financial inclusion and responsible financial behaviour. The camps were implemented through village-level meetings, interactive sessions, and awareness drives where participants were educated on savings, insurance, financial planning, and responsible borrowing practices.



Process Involved: Financial Awareness Camps were conducted through community meetings, group discussions, and awareness drives in rural and semi-urban areas. The sessions focused on educating participants about savings habits, financial planning, insurance, responsible borrowing, and repayment discipline. Branch officials, field staff, community leaders, and local volunteers participated in organising and conducting the camps to ensure wider community engagement and effective communication.

Time Elapsed: Organised as short-duration awareness drives and village-level camps conducted throughout the financial year.

Outcomes:

- Improved customer understanding of loan terms, repayment responsibilities, and financial discipline.
- Increased awareness regarding fraud prevention and customer protection measures.
- Better communication and transparency between customers and the institution.
- Strengthened responsible borrowing practices and repayment behaviour among beneficiaries.



VOCATIONAL TRAINING

Background & Objective: Unemployment and lack of income-generating skills remain significant challenges for rural youth and women. To address this, the vocational training initiative was launched to provide practical skills in areas such as tailoring, handicrafts, beauty services, and small business activities. According to the Sampurna Financial Private Limited's CSR Activities Report, the objective of the initiative was to improve employability, support self-employment opportunities, and strengthen livelihoods.

Initiatives Started: The Vocational Training initiative was conceptualised to create livelihood opportunities for unemployed youth and women from economically weaker sections. After identifying the need for skill development in local communities, the organisation collaborated with trainers and local resource persons to conduct practical training programs. The initiative was implemented through structured training sessions in areas such as tailoring, handicrafts, beauty services, and other income-generating activities to enhance employability and self-reliance.



Process Involved: The Vocational Training initiative was implemented through organised training programs conducted in collaboration with trainers, local institutions, and skilled professionals. Training sessions included practical demonstrations and hands-on learning in areas such as tailoring, handicrafts, beauty services, and other livelihood-related activities. The organisation coordinated with community representatives and local stakeholders to identify suitable beneficiaries and ensure active participation throughout the training process.

Time Elapsed: Implemented through structured training programs ranging from 1 to 3 months depending on the nature of the skill development course. Customer Awareness Training Conducted regularly during customer meetings and branch-level awareness sessions throughout the year.

Outcomes:

- Participants acquired practical livelihood skills in areas such as tailoring, handicrafts, and beauty services.
- Enhanced employability and self-employment opportunities for youth and women beneficiaries.
- Increased confidence and income-generating capability among trained participants.
- Encouraged sustainable livelihood development within local communities.

Brief details of beneficiaries:

State	No. of Districts	No. of Beneficiaries
West Bengal	14	9,706
Odisha	5	777
Bihar	6	1,001
Jharkhand	7	169

Overall Impact

- **Digital Literacy Training** enabled beneficiaries to develop essential computer and digital skills, improving their access to online services, digital communication,e-governanceplatforms, and employment opportunities. The programme also promoted digital inclusion among women, youth, and marginalised communities.
- **Financial Awareness Camps** helped participants gain a better understanding of savings, budgeting, banking services, digital transactions, insurance, and responsible borrowing practices. The initiative strengthened financial decision-making and encouraged greater financial inclusion and security among community members.
- **Vocational Training Programmes** equipped beneficiaries with market-relevant technical and livelihood skills, enhancing their employability and income-generation potential. Many participants were able to secure employment, start small enterprises, or pursue self-employment opportunities, contributing to household income and economic resilience.

PAHAL FINANCIAL SERVICES PVT. LTD.

IMPROVING LIVING STANDARDS OF LOW-INCOME COMMUNITIES

Introduction: Pahal Financial Services Pvt. Ltd. focuses its Corporate Social Responsibility (CSR) and community impact on sustainable rural development, women's empowerment, education, access to healthcare, and disaster relief. Their targeted programs directly improve living standards for marginalised and low-income people.

Types of Interventions undertaken:

- Education
- Village Empowerment
- Digital Health Inclusion
- WASH (Water, Sanitation, and Hygiene) Programs

- Disaster Relief and Flood Support
- Renewable Energy Integration

DEVELOPMENT OF A MODEL SCHOOL

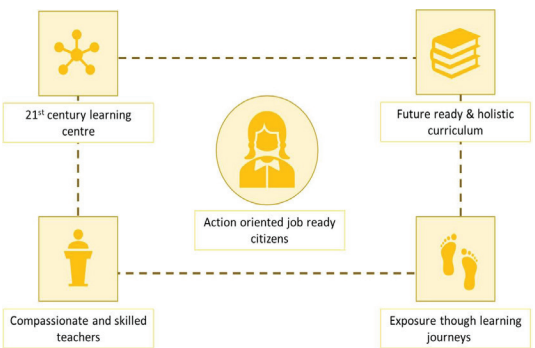
Background: Access to quality education remains a major challenge for children in geographically remote and socio-economically disadvantaged regions like Jalalabad. Limited educational infrastructure, lack of inclusive learning opportunities, and inadequate exposure to future-ready skills often hinder students' academic and personal development. To address these challenges, the initiative aims to establish a future-ready model school that will provide equitable and quality education to nearly 1.5 lakh children in Jalalabad. The school will create a safe, inclusive, and engaging learning environment that promotes academic excellence, social and emotional development, and 21st -century skills, enabling students to become confident, career-ready, and responsible citizens.

Objective:

- Ensuring access and inclusion in school
- Upholding high standards of educational quality
- Preparing students for future success

Transforming Education Through a Model School

The initiative aims to establish a model school as a centre of excellence that equips children with 21st -century knowledge, skills, and competencies through a holistic and future-ready learning environment. The intervention focuses on four key pillars: creating quality educational infrastructure with community support, implementing a comprehensive CBSE-affiliated curriculum, developing skilled and compassionate teachers, and ensuring active community participation in students' learning journeys. Through these integrated efforts, the initiative seeks to nurture empathetic, career-ready, and socially responsible citizens capable of contributing positively to society.



Student-Centric Learning Framework: The CBSE curriculum is designed to integrate academic excellence with socio-emotional learning through a student-centric approach. The framework encourages students to explore new perspectives, experiment through experiential learning and problem-solving, and express their ideas, learnings, and experiences with confidence. Learning experiences are co-designed to ensure active student participation and ownership of their learning journey.



Key Learning Experiences: Learning within the school would focus on inculcating the following key competencies among students.

- **Self-awareness:** Students will engage in regular reflection and journaling to develop a deeper understanding of themselves, including their strengths, personalities, actions, values, beliefs, emotions, and thoughts, and to realise their true potential.
- **Collaboration:** They will lead group projects, organising events and festivals that can maximise the educational experiences by demonstrating the material, while improving social and interpersonal skills. They will be effective team players who collaboratively solve challenges and build trust among each other. They will help and inspire each other while adding value to people around them.
- **Curiosity:** Students will be encouraged to try something out of their comfort zone, ask questions, and seek out answers if none are available.

- **Fun and joy:** Classes will be designed on activity-based learning, and adopt a hands-on approach to learning, meaning students must interact with their environment to adapt and learn.
- **Sense of possibility:** Students will be prepared for future uncertainties and will be encouraged to see the possibilities around them. Teachers will build their mindset towards a continuous learning approach.

Interventions:

Development of a Centre of Excellence: The project focuses on the establishment of a safe, inclusive, and eco-friendly model school equipped with modern infrastructure, smart classrooms, health and counselling facilities, and dedicated spaces for sports, arts, and holistic student development.

Implementation of a Holistic CBSE Curriculum: A CBSE-affiliated curriculum is being implemented to strengthen academic learning while promoting experiential learning, digital literacy, critical thinking, creativity, and other essential 21st -century skills through student-centric teaching methodologies.

Strengthening Teacher Capacity: The initiative emphasises the recruitment and continuous capacity building of qualified and compassionate teachers through training in inclusive pedagogy, innovative teaching practices, and technology integration to ensure quality learning outcomes.

Community Participation and Engagement: The project encourages active participation of parents, community members, local organisations, and other stakeholders through outreach programmes, advisory mechanisms, and extracurricular activities to create sustainable educational impact.

Proposed Outputs

- Enrolment of 100+ students, with a special focus on girls and marginalised communities.
- Establishment of classrooms, library, staff room, and health facilities with modern teaching resources.
- Recruitment and training of qualified teachers in inclusive and experiential education practices.
- Introduction of a CBSE curriculum integrated with technology and skill-based learning approaches.
- Formation of community advisory mechanisms and organisation of parental engagement programmes.

Proposed Outcomes:

- Improvement in students' academic performance and grade-level competencies.
- Reduction in school dropout rates through targeted educational support.
- Enhanced teacher effectiveness through continuous professional development.
- Strengthening of students' critical thinking, digital literacy, and problem-solving skills.
- Increased participation in extracurricular and community engagement activities.
- Development of a responsive, inclusive, and sustainable educational ecosystem through continuous feedback and improvement mechanisms.

JANAKALYAN FINANCIAL SERVICES PVT. LTD.

FOCUSING ON EDUCATION AND LITERACY

Background: Janakalyan Financial Services Pvt. Ltd. is a professionally managed NBFC-MFI providing accessible and inclusive financial services to underserved and economically weaker sections, particularly in semi-urban and rural areas. Through responsible and customer-centric financing solutions, the company promotes financial inclusion and supports the credit needs of individuals and small businesses. In addition



to its core operations, the company actively undertakes CSR initiatives in partnership with grassroots organisations and social institutions to create sustainable community impact.

Types of Interventions:

- Education
- Community welfare
- Social Development

PROMOTING EDUCATION AND SOCIAL REHABILITATION

The company has been associated with Sreema Mahila Samity over the past three years in supporting educational initiatives aimed at improving access to learning opportunities for children from economically weaker sections. In addition, the company has also extended support towards selected educational and rehabilitation initiatives conducted by Social Organisation Connecting Humans (SOCH).



Objectives: The primary objective of the initiative is to support underprivileged and vulnerable children by promoting access to education, reducing school dropout rates, and encouraging holistic development through structured learning and community engagement programmes.

The programmes focused on:

- Mainstreaming children into formal education
- Supporting foundational learning
- Encouraging continued school participation
- Promoting health, hygiene, discipline, and life skills
- Creating a safe and nurturing learning environment

How the initiative started: The programme proposed by Sreema Mahila Samity aims to support underprivileged children studying in government primary schools across West Bengal through coaching and educational support centres.

Outcomes & Beneficiaries:

- Establishment of 10 coaching centres
- Support for approximately 330 underprivileged children
- Educational kits and learning materials
- Community and parent engagement activities
- Teacher training and monitoring programmes
- Sports and child engagement activities

Impact:

- Improved access to supplementary education for children from economically weaker sections
- Enhanced learning support and academic participation among beneficiary children
- Strengthened parental and community involvement in children's education
- Improved teaching quality through capacity-building and monitoring initiatives
- Encouraged holistic development, confidence, and social interaction among children through sports and engagement activities
- Contributed towards creating a more inclusive and supportive learning environment for vulnerable children

RESIDENTIAL EDUCATION BRIDGE CAMP – SOCH

A three-month residential Education Bridge Camp was conducted at the SOCH Rehabilitation Centre in Jatni, Odisha, for children from vulnerable slum communities. The camp focused on supporting children aged 10–16 years who had dropped out of school by providing structured residential learning and holistic development activities.

Key activities included:

- Classroom teaching in Mathematics, English, and Odia
- Health check-ups and hygiene sessions
- Weekly assessments and counselling
- Yoga, sports, and cultural activities
- Exposure visits and motivational sessions
- Distribution of educational and essential support materials

Beneficiaries: The camp successfully supported 24 children and demonstrated significant improvement in their learning outcomes.





Impact of the Initiative: The CSR initiatives have positively contributed towards:

- Improved educational access for underprivileged children
- Enhanced academic performance and retention
- Development of confidence, discipline, and life skills
- Increased community and parental awareness regarding education

The Education Bridge Camp reported that 96% of participating children showed improvement following completion of the programme.

Conclusion: Janakalyan Financial Services Pvt. Ltd. remains committed to supporting meaningful CSR initiatives that contribute towards educational empowerment and community development. Through continued collaboration with organisations such as Sreema Mahila Samity and SOCH, the company aims to contribute towards sustainable and inclusive social impact for vulnerable communities.

SERVITIUM MICRO FINANCE PVT. LTD.

SUPPORTING COMPREHENSIVE DEVELOPMENTAL INITIATIVES

Introduction: Servitium Micro Finance Pvt. Ltd. believes that financial inclusion alone is not sufficient for holistic development. The organisation views Corporate Social Responsibility (CSR) as a strategic commitment to uplift socio-economically weaker sections of society. Its CSR initiatives are aligned with its vision of transforming rural ecosystems, improving livelihoods, and fostering sustainable community development. The company integrates its CSR efforts with its core operations, ensuring that financial services are accompanied by social development interventions.

Types of Interventions:

- Financial Literacy & Awareness
- Health, Sanitation, and Drinking Water
- Women Empowerment and Livelihood Promotion
- Education Support Initiatives

FINANCIAL LITERACY AND AWARENESS

Servitium actively promotes financial literacy among its clients and rural communities. Programs are conducted to educate individuals on:

- Responsible borrowing and repayment discipline
- Importance of savings and financial planning
- Awareness about formal banking and credit systems
- Women Empowerment and Livelihood Promotion
- Environmental Sustainability and Com-

munity Development

These initiatives help clients avoid over-indebtedness and build long-term financial stability.

HEALTH, SANITATION, AND DRINKING WATER

Recognising the strong linkage between health and economic productivity, Servitium undertakes sanitation and water-related initiatives such as:

- Awareness campaigns on hygiene and safe drinking water
- Promotion and support of household toilet construction
- Encouragement of clean water solutions such as shallow pumps

These activities contribute to a reduction in water-borne diseases and improvement in overall family health.

WOMEN EMPOWERMENT AND LIVELIHOOD PROMOTION

Since the majority of microfinance clients are women, Servitium prioritises women empowerment through:

- Promoting income-generating activities and micro-enterprises
- Conducting leadership and entrepreneurship development programs
- Supporting self-help initiatives and group-based economic activities
- This strengthens women's decision-making power within families and communities.

EDUCATION SUPPORT INITIATIVES

Servitium contributes to improving educational access for children from low-income families through:

- Distribution of books, school uniforms, and study materials
- Awareness programs on the importance of education
- Occasional support for school infrastructure in rural areas

These efforts aim to reduce dropout rates and encourage continuous learning.

ENVIRONMENTAL SUSTAINABILITY AND COMMUNITY DEVELOPMENT

The company engages in environmentally responsible activities such as:

- Tree plantation drives
- Awareness campaigns on water conservation and environmental protection
- Community cleanliness and waste management initiatives

Such activities support sustainable development and long-term ecological balance.

Implementation Approach:

Servitium adopts **a community-centric and participatory approach** for implementing CSR activities:

- Identification of local needs through field staff and client interactions
- Collaboration with community groups and local organisations
- Integration of CSR initiatives with lending activities for greater impact

This approach ensures that CSR interventions are relevant, need-based, and sustainable.

Impact of CSR Activities:

The CSR initiatives of Servitium Micro Finance generate measurable social impact, including:

- Improved financial awareness and reduced dependency on informal lending
- Better health outcomes due to sanitation and clean water access
- Increased income opportunities for women borrowers
- Enhanced access to education for children
- Greater environmental awareness within communities

Overall, these interventions strengthen community resilience and contribute to inclusive rural development.

Conclusion: Servitium Micro Finance Private Limited continues to play a vital role in bridging the gap between financial services and social development. Through its CSR initiatives, the

organisation reinforces its commitment to sustainable growth, community empowerment, and nation-building.

JIGYASA LIVELIHOOD PROMOTIONS MICRO FINANCE FOUNDATION

ENHANCING ACCESS TO ESSENTIAL HOUSEHOLD GROCERY PRODUCTS IN RURAL COMMUNITIES

Background: An Initiative of Jigyasa Livelihood Promotions Microfinance Foundation, centrally managed and monitored by the common management team to ensure smooth operations, quality standards, and effective implementation across all operational areas. The Jigyasa Rurban Distribution Project is a community-based initiative aimed at improving access to quality household grocery products for women and their families in rural and semi-urban areas, where access to organised retail and quality household products remains limited. The project mainly focuses on:

- Providing short-term interest free credit support for essential household grocery purchases.
- Promoting a healthy lifestyle through the consumption of quality products
- Ensuring the regular availability and supply of essential household items
- Providing easy access to daily-use grocery and household products within local communities

Through a Joint Liability Group (JLG) based distribution model, the project ensures timely availability of quality daily use grocery and household items at the centre location itself, helping women and families access essential products conveniently within their local communities. The initiative also promotes collective participation, financial discipline, and community engagement among members.

In many rural and semi-urban areas, women face challenges in accessing quality household products due to financial constraints, irregular income, limited access to organised retail facilities and inadequate awareness of financial planning. With multiple household expenses to manage, grocery purchases form an important part of families' monthly budgets and expenditure. Recognising these ground-level challenges, Jigyasa Microfinance initiated the "Jigyasa Rurban Distribution Services Project" to establish a sustainable, community-oriented distribution model that provides women members with convenient access to quality household grocery products at their doorstep through centre-based distribution systems, supported by short-term, interest free credit facilities.

How the Initiative Started: The initiative started through household surveys and village level interactions conducted by the field teams. It was observed that although financial support services are available, women in remote rural areas still face difficulty in accessing quality grocery and household products, often travelling long distances for essential items. Considering the strong rural reach and field staff network of Jigyasa Microfinance, the "Jigyasa Rurban Project" was initiated to provide organised access to household grocery products within local communities. Initially started on a pilot basis, the project was later expanded through additional branches and operational areas, and services are now being provided in other states such as Bihar along with multiple rural and semi-urban locations.

Process Involved: The Jigyasa Rurban Distribution Project is implemented through household surveys, (JLG) women group formation, member onboarding, regular centre meetings, grocery order collection, billing, delivery coordination, and due amount collection with the support of branch field staff and Central Office teams.



Brief details of beneficiaries: The project primarily benefits women members belonging to economically weaker and lower middle-income

households residing in rural and semi-urban areas. The primary beneficiary group comprises married women aged 18-55 years. The project operates through branches established in Bhopal, Raisen, Sehore, Indore, and nearby rural areas, with expansion into other states, including Bihar, particularly the Madhubani district. The initiative mainly covers village, rural, semi-urban, and peri-urban communities.



FY 2025–26 Coverage: During FY 2025–26, the project expanded through additional centres and community participation activities. The initiative supported more than 5,000 households and facilitated over 21,000 deliveries of daily essential grocery products across operational areas.

Time Elapsed: The initiative has been running continuously through phased operational expansion and regular community engagement activities.

Outcomes /Results of the Initiative:

- Improved accessibility of quality household grocery products in rural and semi-urban areas.
- Better availability of daily essential items within local communities.
- Increased participation of women through group-based community meetings.
- Improved awareness regarding organised ordering and household planning.
- Development of a structured community distribution system across operational areas.

Impact of the Initiative: The Jigyasa Rurban Distribution Project has created a positive social and economic impact among women beneficiaries by improving household support and encouraging collective participation. The initiative has promoted women empowerment, responsible financial behaviour, community engagement, and better access to essential household products. Through regular centre meetings and group participation, the project has also strengthened social awareness, communication, and rural livelihood support. The impactful work and community-driven approach of the Jigyasa Rurban Distribution Project in promoting women's empowerment, supporting rural households, advancing financial inclusion, and improving access to essential quality products have received recognition from reputed institutions and organisations, including the Institute of Rural Management Anand, the Indian Institute of Management Calcutta, the Indian Institute of Management Ahmedabad, and the Gates Foundation.

JANA SMALL FINANCE BANK

MULTIPLE INITIATIVES FOR THE SOCIO-ECONOMIC DEVELOPMENT OF UNDERPRIVILEGED

Background: Jana Small Finance Bank's Corporate Social Responsibility (CSR) policy focuses on promoting sustainable and inclusive socio-economic development among marginalised and underprivileged communities. Aligned with Schedule VII of the Companies Act, 2013, its CSR initiatives cover areas such as poverty eradication, healthcare access, gender equality, environmental sustainability, and education.

CSR projects at Jana Small Finance Bank are overseen by a dedicated Corporate Social Responsibility Committee. The bank implements these initiatives either directly or through verified partner trusts and NGOs. Additionally, the bank acts as an authorised collection partner for the Prime Minister's Citizen Assistance and Relief in Emergency Situations (PM CARES) Fund.

Types of Interventions: Jana SFB focus areas are the activities as enumerated in Schedule VII of the Companies Act, 2013 and any rules/ amendments made thereunder from time to time.

- **Poverty & Hunger Eradication:** Programs designed to improve living standards, provide nutrition, and create livelihoods for the economically disadvantaged.

- **Healthcare & Sanitation:** Promoting preventive healthcare, setting up medical facilities, and funding immediate necessities like mini-ambulances.
- **Education & Vocational Training:** Sponsoring special education and employment-enhancing skill development for women, children, and the elderly.
- **Empowerment:** Fostering gender equality and women's empowerment through targeted initiatives.
- **Environmental Sustainability:** Initiatives focused on ecological balance, natural resource conservation, and maintaining environmental quality.

DIGITAL EDUCATION & WOMEN'S EMPOWERMENT

- **Smart Board Installations:** The bank supported Nava Hind Girls Senior Secondary School by installing interactive smart boards to enrich digital learning for over 1,050 students.
- **IT Infrastructure:** Provided desktop computers to educational institutions, including Hema Probha Borbora Girls' College in Golaghat and Assam Women's University in Jorhat, to support women's empowerment and enhance access to digital resources.

HEALTHCARE & SANITATION

- Initiatives included the donation of medical equipment to orphanages like the Sai Ashraya Orphanage (Maharashtra) and direct community health and sanitation drives.

ENVIRONMENTAL SUSTAINABILITY

- **Green Mobility:** Handed over an e-buggy to The Art of Living – Ved Vigyan Maha Vidya Peeth in Bengaluru to promote eco-friendly transportation within the campus.

FINANCIAL LITERACY & COMMUNITY ENGAGEMENT

- **Outreach Programs:** The bank partnered with various Rural Self-Employment Training Institutes (RSETIs) to hold Re-KYC, customer awareness, and financial inclusion camps, which included distributing benefits to government-backed social security scheme beneficiaries (e.g., PMJJBY). Supplied medical equipment to the Sai Ashraya Orphanage division under the Samata Charitable Trust in Kopargaon, Maharashtra.
- **Orphanages and Old Age Homes:** The bank funded and engaged with orphanages and old-age care facilities to improve the daily living conditions of vulnerable groups

HUNGER ERADICATION & WELFARE

- **Hygienic Meal Initiatives:** Handed over food trucks to foundations like the ISKCON temple in Mumbai to support missions that feed thousands of underprivileged children and tribal communities.

COMMUNITY AND FINANCIAL INCLUSION

- **Jana Shakti Program:** An internal corporate social responsibility program that enables employees to directly engage with communities by identifying individual beneficiaries, including women and children, who are in need of support, with the company providing financial assistance.

Outcomes:

- Installed interactive smart boards at Nava Hind Girls Senior Secondary School benefiting over 1,050 students.
- Provided desktop computers and IT infrastructure to institutions such as Hema Probha Borbora Girls' College and Assam Women's University.
- Supported women-centric educational institutions to enhance digital learning facilities.
- Facilitated preventive healthcare and sanitation initiatives for underserved communities.
- Funded essential healthcare support services, including mini-ambulance facilities.
- Promoted eco-friendly transportation by providing an e-buggy to The Art of

Living – Ved Vigyan Maha Vidya Peeth campus in Bengaluru.

- Conducted Re-KYC, customer awareness, and financial literacy camps in collaboration with RSETIs.
- Supported beneficiaries of government-backed social security schemes such as PMJJBY through outreach programs.
- Implemented CSR projects through partnerships with verified trusts, NGOs, and community organisations.
- Contributed towards poverty alleviation, livelihood creation, and community welfare initiatives.

Impacts:

- Enhanced digital learning experience and improved classroom engagement for students, especially girls.
- Increased access to technology-enabled education and digital literacy among women and youth.
- Strengthened women's empowerment through improved educational and skill development opportunities.
- Improved awareness regarding healthcare, hygiene, and preventive medical practices among vulnerable populations.
- Enhanced access to basic healthcare and emergency medical support in underserved areas.
- Encouraged environmentally sustainable practices and adoption of green mobility solutions.
- Increased financial awareness and participation in formal banking and insurance systems among rural communities.
- Strengthened financial inclusion through customer engagement and awareness about social security schemes.
- Improved socio-economic opportunities for marginalised and underprivileged communities.
- Contributed towards sustainable and inclusive community development aligned with national CSR priorities.

EQUITAS SMALL FINANCE BANK

GIVING EMPHASIS FOR HEALTH AND EDUCATION

Background: Equitas Small Finance Bank has consistently demonstrated a strong commitment towards the economic and social development of underserved communities. Even before Corporate Social Responsibility (CSR) became a formal corporate mandate, the organisation had integrated social responsibility into its core values and operational approach. Along with providing microcredit and financial assistance to individuals, the institution adopted a holistic approach aimed at ensuring sustainable livelihoods for entire families.

To further strengthen its developmental initiatives, Equitas Development Initiatives Trust (EDIT), a Public Charitable Trust, was established within two months of the commencement of microfinance operations in 2007. The trust has since focused on promoting access to education, healthcare, skill development, employment opportunities through job fairs, food security, and rehabilitation support for vulnerable sections of society.

Major CSR activities and impact:

- Education (Equitas Gurukul)
- Health Care
- Job Placement
- Skill Training
- Pavement Dweller Rehabilitation

EDUCATION

Equitas Gurukul is a school initiative under the EDIT, to provide an opportunity to children from lower socio-economic strata to receive high-quality and holistic education.



How your support makes a world of difference: Most of the students are unable to continue their education due to their family's financial constraints. Equitas supports them in following manner:

- Equitas Vidhya Fund – Scholarship scheme for poor children
- Sports Scholarship
- Lab Equipment
- Books
- Snacks

Impact:

- Holistic education to 8,200+ children from economically weaker sections with 8 schools across Tamil Nadu
- 100% pass rate in Std. X and XII Board Examinations every year
- 39 Centums (2023-24) from Class 12
- 493 sports achievers: 3 National & 50 State level (2019-20)

HEALTH CARE

Access to healthcare remains a major concern for microcredit customers and we believe that healthcare is a fundamental human right. To help address this gap, we undertake a range of healthcare initiatives, including hospital referrals, health screening camps, health helplines, and evening clinics.



How your support can make a world of difference:

- To help a family with their healthcare needs
- Sponsor one health camp for a general check-up of 100 women
- Sponsor a cataract operation for a pair of eyes

Impact:

- No of Spectacles distributed: 1,25,621
- No. of free cataract operations conducted: 36,806
- No. of people benefited from health camps: 82,96,560



PAVEMENT DWELLERS REHABILITATION

The Equitas Birds Nest Programme supports underprivileged communities in urban areas by helping them develop sustainable sources of income and access improved housing. The programme follows a multi-stage approach that combines skill development, financial support and ongoing assistance to strengthen livelihoods and improve living conditions.

How your support can make a world of difference

- Support a family to find a roof over their head
- Help a family afford their housing expenses

Impact: No. of people Rehabilitated: 6,492

UTKARSH SMALL FINANCE BANK

DEVELOPMENT SUPPORT TO RURAL AND URBAN POOR

Background: The Bank utilises its CSR funds on certain prescribed activities through Utkarsh Welfare Foundation ("UWF"), a company registered under Section 25 of the Companies Act, 1956, and eligible to undertake CSR activities. CSR activities are focused towards development

and assistance to the underprivileged population in rural & urban sectors by way of entrepreneurship development, market linkage opportunities, education, health and vocational training program. Interventions are aimed at grassroot population, especially women. Aligned with the Sustainable Development Goals, the Bank aims to improve the lives of underprivileged communities through a multi-pronged, service-oriented, and market-led approach.

Types of Interventions: The Bank undertook the following activities as a part of its CSR initiatives for the financial year 2025-26, as approved by the Board of Directors of the Bank.

- Financial Literacy
- Health Initiatives
- Supporting Livelihoods and Entrepreneurship Development
- Village Development Program (VDP)
- Education Initiatives
- Skill Development for Youth

HEALTH INITIATIVES

Health Initiatives undertaken by Utkarsh Welfare Foundation are designed to enhance and ensure access to primary healthcare services in remote geographies for the underserved population with no access to basic medical facilities. The Foundation aims to address the healthcare challenges by providing access to various promotional and preventive healthcare services through multiple activities such as Health Awareness Trainings, Polyclinic Camps, E-clinics, Special Health Camps and Health Infrastructure Support.

- **Health Camps:** Health camps are intended to provide free Primary Health Services to the low-income households. Outpatient diagnostic (OPD) services with free medicine are being provided as a part of the initiative. The initiative is especially benefitting resource-poor sections in the underserved geographies with no access to basic medical services.
- **Health Awareness:** Health awareness training functions on the concept of 'Prevention is better than cure'. The design of the training is to impart two (02) days of intensive classroom training on Health, Sanitation and Hygiene. The dissemination topics include awareness and prevention of seasonal and communicable diseases, menstrual health management, malnutrition, mother and child health, etc. The aim is to raise awareness on the various aspects of preventive health care measures, educate the target group on relevant information, build capacity within the community to handle local health issues effectively and promote overall good health of the local community.
- **E-clinics:** E-clinics have been set up in Uttar Pradesh and Bihar with the objective of transforming healthcare in remote areas with ICT (Information & Communication Technologies). Beneficiaries/patients are provided with free consultations with doctors at the E-clinics via video call, with assistance from Auxiliary Nurse Midwives/General Nursing Midwives present at the centres. Following the consultation, patients are provided with the medicines prescribed by the doctor.
- **Special Health Camps:** Utkarsh Welfare Foundation organises special health camps with a special focus on malnutrition and well-being for women and children. In these camps, a panel of two doctors - a paediatrician and a gynaecologist (preferably female) - is present at the location, along with a nursing assistant. The beneficiaries are provided with carefully selected medicines, including multivitamins and protein supplements, specifically to support the nutritional needs of women and children.
- **Swasthya Mitra:** A Swasthya Mitra, (Trained Nurse/ANM/GNM/Para Health Worker) is a paramedical healthcare



worker who is provided with general medicines along with all basic necessary health equipment for conducting primary health check-ups (Temperature, Blood Pressure, Sugar test) at the doorstep and catering to the last-mile citizens. The Swasthya Mitra is assigned a number of villages to visit regularly on a rotational basis and provides primary healthcare services and medicines based on the diagnosis. Patients suffering from severe illnesses are referred to nearby government health facilities.

VILLAGE DEVELOPMENT PROGRAM (VDP)

For the holistic development at the bottom of the pyramid, the Foundation has designed and implemented the Village Development Program (VDP) to address the deeply interlinked issues of education, health care, sanitation and socio-economic gaps. The village adoption plan envisages the development of identified villages in consultation with the village community, with an emphasis on participatory planning. Ten model villages namely Aharak, Bhawali Talli, Bangidhar, Chandipatti, Jalikhan, Mahmadpur, Matiyara – Kayamnagar, Mohkampur, Prasadpur, and Saraikaji, across Ara-Bhojpur, Almora and Varanasi districts have been identified for this development program.

- **Agricultural Initiatives:** The Foundation has undertaken an initiative to promote best agricultural practices among farmers in the target area. The farmers are provided with continuous support through regular capacity-building programs focused on enhancing their knowledge of modern farming techniques. The initiative aims to increase the productivity of farmlands by promoting measures to improve soil fertility and enhance the economic well-being of farmers by providing vegetable seeds, training on best agricultural practices, agricultural inputs, and linkages to potential markets. Farmers are also supported through facilitation in accessing farmer- and agriculture-specific social protection schemes.
- **Mushroom Cultivation:** To support women in income-generating activities and promote their economic empowerment, UWF has identified and trained women in mushroom cultivation. The women have received detailed training on the technical aspects of mushroom cultivation, along with start-up kits to establish their enterprises.
- **Backyard Poultry:** Similarly, to support women in income-generating activities and promote their economic empowerment, UWF has trained selected women in backyard poultry. The women have received technical training and start-up kits to establish their enterprises. They are also provided with regular handholding and technical support to help them run their enterprises successfully, reinvest in them, and make them sustainable.

ESAF SMALL FINANCE BANK

DEVELOPMENT EFFORTS FOCUSSING SDG

Background: ESAF Small Finance Bank's CSR activities for FY 2025–26 were driven by the ESAF Corporate Social Responsibility Policy and spearheaded by the ESAF Foundation. Notably, the bank committed 5% of its net profit to CSR projects, going beyond the mandatory 2% threshold.

Key CSR Initiatives & Projects: The bank's social responsibility projects in FY 2025–26 focused on addressing the critical needs of the marginalised, heavily aligning with the United Nations Sustainable Development Goals (SDGs).

- **Skill Development & Livelihood:** Conducted skill development programs for rural youth and women Self-Help Group (SHG) members in trades like food processing, tailoring, and agriculture.
- **ESAF Pashumitra & Krushakmitra:** Trained rural youth as 'Pashumitras' in basic animal husbandry and artificial insemination, and as 'Krushakmitras' to provide doorstep veterinary services and guidance on sustainable farming practices to local farmers.
- **Financial Literacy Programs:** Expanded "ESAF Utthaan" and "ESAF Dhansree" to promote financial inclusion in remote and unbanked areas, in association with NABARD.
- **Education:** Supported the construction and renovation of rural community

school infrastructure, distributed textbooks, and provided scholarships to financially backward students.

- **Healthcare (ESAF Santhwana & Arogyamitra):** Deployed mobile medical clinics, organised general and multi-speciality health camps, and facilitated ambulance services for the underserved.
- **Environmental Stewardship:** Engaged in tree-planting drives, supported renewable energy financing, and continued internal campaigns such as "Break the Plastic Prison" to promote responsible waste and e-waste disposal.
- **Disaster Preparedness:** Provided active support and rehabilitation programs to communities impacted by seasonal natural disasters.

Outcomes:

- Enhanced livelihood opportunities for rural youth and women through skill development training in food processing, tailoring, and agriculture.
- Improved access to animal husbandry and sustainable farming support through the deployment of trained 'Pashumitras' and 'Krushakmitras'.
- Increased financial awareness and inclusion among underserved populations through the expansion of financial literacy initiatives in remote and unbanked areas.
- Strengthened rural education infrastructure through school renovation and construction support, along with distribution of textbooks and scholarships for economically weaker students.
- Improved access to primary and specialised healthcare services through mobile medical clinics, health camps, and ambulance support.
- Promoted environmental awareness and sustainable practices through plantation drives, renewable energy support, and responsible waste management campaigns.
- Strengthened community resilience through rehabilitation and support initiatives for disaster-affected populations.

Impact:

- Contributed to sustainable livelihood generation and economic empowerment among marginalised rural households.
- Enhanced agricultural productivity and livestock management practices through community-based extension services.
- Fostered greater financial inclusion and banking access among underserved and unbanked communities.
- Reduced educational barriers for financially disadvantaged students and improved the learning environment in rural schools.
- Strengthened preventive healthcare outreach and improved healthcare accessibility in underserved regions.
- Encouraged environmentally responsible behaviour and contributed to long-term ecological sustainability.
- Improved preparedness and recovery capacity of vulnerable communities affected by natural disasters.

AU SMALL FINANCE BANK

MULTIPLE INITIATIVES FOR COMPREHENSIVE DEVELOPMENT

Background: AU Small Finance Bank's Corporate Social Responsibility (CSR) initiatives, primarily implemented through the AU Foundation, focused on community empowerment and environmental sustainability during FY 2025–26. The Board-approved CSR programs and flagship initiatives were directed towards livelihood generation, youth education, promotion of grassroots sports, women empowerment, and restoration of urban waterbodies, with a focus on supporting marginalised and underserved communities. AU Small Finance Bank's CSR philosophy is rooted in the belief that equal opportunities should be accessible to all individuals, irrespective of their socio-economic background. Through sustainable and long-term initiatives implemented by the AU Foundation, the bank has been working towards enabling individuals to realise their potential, achieve self-reliance, and create a lasting positive impact within the communities it serves.

CSR Programs: The bank's CSR execution for FY 2025-26 focused on five primary areas, with specific resource allocations and activities:

EDUCATION & LIVELIHOOD

AU Ignite: A core initiative designed for job-oriented skill development, providing underprivileged youth (ages 18–30) with practical training in BFSI, Healthcare, Tourism & Hospitality, and IT. Under this initiative, 36,238+ youths have been trained, 25,811+ youth placed. AU Ignite is currently present in 6 districts of Rajasthan, Jaipur, Bhilwara, Bikaner, Sikar, Jodhpur and Kota with 10 academies (5 direct-led academies and 5 partner-led academies).



AU Skills Academy: Focuses on standardising mobilisation, training, and subsequent job placements for youth to ensure long-term financial stability.

GAMES & SPORTS

AU Bano Champion: A grassroots sports development initiative operating across 75 locations in Rajasthan. It nurtures over 8,000 young athletes by providing access to professional coaching, sports gear, and exposure camps for disciplines like athletics, kabaddi, and boxing. This was initiated in October 2021 across 30 locations, the programme had further expanded to 66 rural and semi-urban locations covering 22 districts of Rajasthan. Currently, more than 8,100 kids & youth are being trained under the guidance of over 90 trained coaches and sub-coaches, besides a large support of volunteers.



WOMEN EMPOWERMENT

AU Udyogini: Focused on transforming traditional skills into sustainable, self-reliant individual micro-enterprises. The program empowers women from low-income households by giving them access to tools, training, and guidance to scale their businesses. The AU Udyogini Program has engaged over **5,990**+ rural women to foster entrepreneurship via self-help groups, individual ventures and collective enterprises-enabling **410** women to secure regular income through community-led businesses. Additionally, **3,920**+ individual women entrepreneurs started small businesses and began to show growing profits. AU's interventions strive to promote sustainable development by supporting local communities and improving the economic well-being of women.



COMMUNITY & HEALTHCARE

AU Kartavya: Encompasses healthcare interventions, preventive care, and social development initiatives to improve the health and nutritional status of women and children in rural and semi-urban areas. The activities are need-based in nature and in line with the relevant CSR claus-



es under Schedule VII of the Companies Act, 2013 and falling outside the scope of our strategic focus area.

SUSTAINABLE DEVELOPMENT

AU Green Initiatives: Focuses on climate adaptation, ecosystem restoration, and water conservation. For instance, the bank launched two major urban waterbody restoration projects in Chennai (desilting the 199.1-acre Medavakkam Lake and restoring the 2-acre Pazhathotta Pond) to significantly improve local groundwater recharge and flood moderation.

SUSTAINABLE FINANCE & ESG ALIGNMENT

In addition to direct CSR grants, the bank aligns its core operations with community welfare and environmental sustainability:

- **Planet First - AU Green Fixed Deposits:** Enabled the bank to mobilise over ₹1,178 crore toward investments in renewable energy, electric vehicles, and green buildings.
- **Financial Inclusion:** Operating with a strong network of banking touchpoints in unbanked rural centres, well above the regulatory mandates for Priority Sector Lending (PSL).

Outcomes & Impact:

- Strengthened livelihood opportunities for underprivileged youth through market-oriented skill development and placement-linked training programs.
- Improved employability and long-term financial stability of marginalised youth through vocational training in high-demand sectors such as BFSI, Healthcare, IT, and Hospitality.
- Promoted grassroots sports development by supporting more than 8,000 young athletes across Rajasthan with coaching, sports infrastructure, and exposure opportunities.
- Encouraged youth participation, physical well-being, discipline, and talent development through structured sports initiatives.
- Enhanced women's economic empowerment by supporting women-led micro-enterprises and promoting self-reliance among low-income households.
- Increased access to entrepreneurial tools, capacity building, and livelihood support for women engaged in traditional and home-based occupations.
- Improved healthcare awareness, preventive care, and nutritional support for women and children in rural and semi-urban communities.
- Contributed to community well-being through integrated healthcare and social development interventions under AU Kartavya.
- Supported environmental sustainability through urban waterbody restoration, ecosystem rejuvenation, and water conservation initiatives.
- Improved groundwater recharge capacity and flood resilience in Chennai through restoration of Medavakkam Lake and Pazhathotta Pond.
- Advanced climate adaptation and ecological sustainability through AU Green Initiatives focused on long-term environmental resilience.
- Mobilised over ₹1,178 crore toward renewable energy, electric vehicles, and green infrastructure through Planet First – AU Green Fixed Deposits.
- Reinforced the bank's commitment to ESG-aligned growth and sustainable finance practices.
- Expanded financial inclusion by strengthening banking outreach in underserved and unbanked rural areas beyond regulatory requirements.
- Contributed to inclusive and sustainable socio-economic development through a balanced focus on livelihoods, health, women empowerment, sports, and environmental sustainability.

UNITY SMALL FINANCE BANK

SUPPORTING THE UNSERVED AND UNDERSERVED COMMUNITIES

Background: Unity Small Finance Bank's CSR activities focus on community development, women empowerment, ecological balance, and financial literacy. Key initiatives include **Project Nirman**, which supports wildlife conservation and farmer safety around tiger reserves, and **Project**

Disha, which provides corporate exposure to female engineering students.

Bank's CSR Strategy and Commitments

Unity Small Finance Bank's broader CSR policy is designed to serve unserved and underserved communities. The core thematic areas driving these activities include:

- **Skill Development & Livelihood:** Creating sustainable livelihoods and promoting digital literacy for unemployed youth and women.
- **Healthcare & Education:** Supporting preventive healthcare, sanitation, safe drinking water, and infrastructure for local community and tribal schools.
- **Community Welfare:** Providing support facilities for senior citizens and reducing inequalities for socially and economically backward groups.

The bank actively undertakes and supports these initiatives through several localised, on-ground projects:

Wildlife Conservation & Community Empowerment

- **Human-Wildlife Conflict Mitigation:** Under *Project Nirman*, the bank distributed solar fencing machines to farmers living in and around the core and buffer zones of the Pench Tiger Reserve, preventing crop damage and protecting wildlife.
- **Frontline Forest Support:** The CSR committee facilitated the distribution of hundreds of pairs of shoes and essential gear to forest guards and frontline workers protecting the Veerangana Durgavati Tiger Reserve in Madhya Pradesh.

Women Empowerment & Financial Inclusion

- **Project Disha:** In partnership with Katalyst India, the bank hosted first-year female engineering students from underserved communities at its corporate office in Navi Mumbai. The program offered corporate exposure, guidance on IT careers, and training in cybersecurity.
- **KYC and Financial Literacy Camps:** The bank collaborated with grassroots organisations to host banking awareness and KYC camps, helping women access identity documents, insurance, and government welfare schemes.

Overall Outcomes & Impact:

- Strengthened community development efforts by focusing on underserved and economically vulnerable populations through targeted CSR interventions.
- Enhanced livelihood opportunities and digital literacy among unemployed youth and women through skill development initiatives.
- Promoted women empowerment by providing corporate exposure, career guidance, and cybersecurity awareness to female engineering students from underserved communities under Project Disha.
- Improved confidence, employability, and career preparedness among young women aspiring to enter the technology and corporate sectors.
- Increased financial inclusion and awareness through KYC and financial literacy camps conducted in collaboration with grassroots organisations.
- Facilitated access to identity documentation, banking services, insurance, and government welfare schemes for women and marginalised communities.
- Supported ecological balance and wildlife conservation through initiatives aimed at reducing human-wildlife conflict around tiger reserves.
- Helped protect farmers' livelihoods and agricultural crops through the distribution of solar fencing systems in areas surrounding the Pench Tiger Reserve.
- Contributed to wildlife protection and safer coexistence between local communities and forest ecosystems.
- Strengthened the operational capacity and welfare of frontline forest personnel by providing essential gear and support materials to forest guards in protected reserve areas.

- Improved awareness regarding environmental conservation and community participation in sustainable ecosystem management.
- Supported preventive healthcare, sanitation, safe drinking water, and educational infrastructure for local and tribal communities.
- Promoted social inclusion and reduced inequalities through welfare initiatives for socially and economically backward groups and senior citizens.
- Reinforced the bank's commitment toward inclusive growth, environmental sustainability, community welfare, and long-term socio-economic development.

BHARAT FINANCIAL INCLUSION LIMITED (BFIL)

DEVELOPMENT PROGRAMMES FOR LIVESTOCK, SUSTAINABLE FARMING AND RURAL HEALTH

Introduction: Bharat Financial Inclusion Limited (BFIL), a 100% subsidiary of IndusInd Bank, focuses its Corporate Social Responsibility (CSR) on rural empowerment, sustainable farming, and community health. Its hallmark initiative, *Bharat Sanjeevani*, delivers doorstep veterinary services and has won global recognition.

Types of Interventions:

- Bharat Sanjeevani (Livestock Care & Sustainable Farming)
- Bharat Pragat (Rural Healthcare)
- Project Pragat (Watershed & Livelihood)
- S(P)EEK (Community Mental Health)
- Skill Development & Women Empowerment

BHARAT SANJEEVANI (LIVESTOCK CARE & SUSTAINABLE FARMING)

Background: India's small and marginal farmers are significantly dependent on livestock as a critical source of livelihood and supplementary income. As livestock ownership is more evenly distributed than agricultural landholding, it plays an important role in supporting economically vulnerable households, particularly landless and



marginal farming communities. Limited access to timely veterinary services, quality medicines, and affordable livestock healthcare continues to remain a major challenge in rural areas, often resulting in high disease incidence, productivity losses, and increased financial stress for farmers.

In response to these challenges, Bharat Sanjeevani was introduced as a technology-enabled livestock healthcare initiative aimed at delivering doorstep veterinary services across Jharkhand and Madhya Pradesh. The initiative focuses on improving access to affordable and quality veterinary care by reducing farmers' dependence on distant healthcare facilities and minimising associated transportation and treatment costs.

The project provides a comprehensive range of livestock healthcare services, including illness treatment, emergency care, vaccination support, and preventive healthcare interventions. Farmers are also provided with essential medicines free of cost, thereby reducing out-of-pocket expenditure and improving livestock well-being and productivity. To strengthen outreach and accessibility, BFIL expanded its Mobile Veterinary Unit (MVU) operations through the introduction of dedicated toll-free helplines and digital support systems. A toll-free 1962 helpline, along with an interactive chatbot, was launched in Rajasthan to connect livestock farmers directly with veterinary experts, while a similar helpline service (1800-425-2577) was introduced in Tamil Nadu.

The initiative has received both national and international recognition for its innovative and impactful approach to rural livestock healthcare. Bharat Sanjeevani was recognised at the International Dairy Federation (IDF) World Dairy Summit held in Santiago, Chile, and was also

honoured with the Distinguished Leadership Award at the National CSR Summit.

Beneficiaries: The project covers livestock across more than 45,000 villages in all blocks of Rajasthan through the deployment of 536 Mobile Veterinary Units (MVUs).

Impact: The initiative has contributed significantly toward improving access to veterinary healthcare services for rural livestock owners, supporting millions of farmers and facilitating treatment and preventive care for millions of animals across operational geographies.

BHARAT PRAGAT (RURAL HEALTHCARE)

Background: *Bharat Pragat* is a holistic rural development initiative aimed at improving access to essential services such as healthcare, water, and education for underserved rural communities. The initiative adopts a collaborative approach by working closely with local government bodies and community stakeholders while leveraging existing public infrastructure to strengthen service delivery at the village level.

As part of its healthcare interventions, BFIL partners with government health institutions to enhance access to medical services in rural areas through mobile clinics and telemedicine services. These efforts help bridge healthcare gaps in remote villages by enabling timely consultations and access to basic medical services. The initiative also undertakes large-scale health awareness and preventive healthcare activities, including diagnostic testing and screenings for non-communicable diseases (NCDs), dental and eye health, anaemia, and general health consultations. These interventions contribute toward early detection of health conditions and increased community awareness regarding preventive healthcare practices. The programme has received recognition for its contribution to rural healthcare and sustainability, including acknowledgement at the Federation of Karnataka Chambers of Commerce and Industry's (FKCCI) India CSR & Sustainability Conference.



Beneficiaries: The initiative supports rural communities across 12 villages located in the districts of Afzalpur, Aland, Chittapur, Shahabad, Gulbarga, and Jevargi in Karnataka.

Impact:

- Improved access to primary healthcare services for underserved rural communities through mobile clinics and telemedicine support, reducing dependency on distant healthcare facilities.
- Enhanced early detection and preventive healthcare practices through large-scale diagnostic tests, screenings for non-communicable diseases (NCDs), anaemia, dental and eye care, and community health awareness initiatives.
- Strengthened rural healthcare delivery systems through collaboration with government institutions and effective utilisation of existing public infrastructure across villages in Karnataka.

NEW OPPORTUNITY CONSULTANCY PVT. LTD.

SUPPORTING LIVELIHOOD, SKILL DEVELOPEMNT AND EDUCATION OF RURAL POOR

Introduction: NOCPL (New Opportunity Consultancy Pvt. Ltd.) aligns its CSR activities with its primary financial inclusion and empowerment goals. By FY 2025-26, the company focused on up-skilling women and youth, conducting vocational training, running **Nukkad Pathshalas** (informal street schools), and undertaking rural and tribal village development projects. The organisation's CSR philosophy is aligned with its broader organisational objectives and is rooted in the belief of promoting an equitable society. Through its CSR initiatives, the organisation strives to contribute towards this vision by creating opportunities for livelihood skill development and education. Key CSR Initiatives Undertaken by NOCPL:

- Livelihood & Skill Development
- Nukkad Pathshalas (Education)
- Tribal Village Development
- Financial Literacy & Digital Empowerment

LIVELIHOOD & SKILL DEVELOPMENT

About the Project: The organisation partners with polytechnics, ITIs, National Skill Development Corporation (NSDC)-approved institutions, and bank-sponsored RSETIs to implement skill development initiatives. These institutions possess the necessary infrastructure and facilities to effectively deliver livelihood and vocational training programs. Through these collaborations, members and their families are supported in accessing various livelihood skill development and training opportunities. Upon successful completion of the courses, participants are facilitated with placement opportunities in reputed organisations through the organisation's network partners. In addition, participants are encouraged towards self-employment, with support extended for accessing credit linkage through partner banks. Livelihood & Skill Development Programs include tailoring, food and snacks manufacturing, cottage products, and cell phone repair to help members and their families become self-employed.

Outcomes & Impact:



- Enhanced employability and income-generation opportunities for members and their families through access to livelihood and vocational skill training across multiple trades such as tailoring, food processing, cottage products, and mobile phone repair.
- Increased access to sustainable livelihoods through placement support in reputed organisations as well as promotion of self-employment opportunities supported by credit linkage facilitation with partner banks.
- Strengthened economic empowerment and financial independence among underserved communities by building market-relevant skills and encouraging entrepreneurship at the grassroots level.



NUKKAD PATHSHALAS (EDUCATION)

About the Project: Nukkad Pathshala is a free after-school learning initiative established in village "nukkads" across India for students from KG to Class 10. The initiative focuses on improving access to quality education at the community level by strengthening foundational skills in Mathematics, Science, and English. Established in 2014, Nukkad Pathshala aims to contribute



towards improving the Gross Enrolment Ratio in India by encouraging continued participation in education among children from underserved communities.

The initiative supplements formal school education through remedial and skill-based learning support focused on strengthening core academic foundations required for advanced learning. Through its community-based classes, Nukkad Pathshala seeks to build students' confidence, nurture their interest in learning, and motivate them to continue their education.

Beneficiaries: Running over 40 community-driven Nukkad Pathshalas in towns and villages (primarily in Tamil Nadu) to tutor children, combat school dropout rates, and instil basic confidence in English, Mathematics, and Science.

Impact:

- Interest in reading
- Positive behavioural changes
- Positive attitude towards academics
- Development of public speaking skills
- Interest in a variety of extracurricular activities

SHRI KSHETRA DHARMASTHALA RURAL DEVELOPMENT PROJECT (SKDRDP)

COMPREHENSIVE DEVELOPMENTAL PROGRAMMES FOR AN OVERALL GROWTH

Introduction: Shri Kshetra Dharmasthala Rural Development Project (SKDRDP) BC Trust strengthened its social development outreach through the implementation of grassroots initiatives focused on education, environmental sustainability, healthcare, rural infrastructure, and community welfare across Karnataka.

The organisation implements community development programmes across multiple regions of the state with the objective of enhancing rural infrastructure and improving access to essential services. These initiatives follow a participatory approach, wherein local communities constitute Project Implementation Committees to oversee and execute projects within defined timelines. Community ownership is further encouraged through contributions in the form of financial support and voluntary labour participation.

SKDRDP supports these initiatives by providing financial assistance of up to 50% of the project cost, along with technical guidance, project monitoring, and periodic reviews to ensure effective implementation. The programmes primarily focus on areas such as education, healthcare, creation of community assets, rural infrastructure development, and overall community welfare, thereby contributing to sustainable rural development across the state. The key CSR and community development activities undertaken include:

- Education & Skill Development
- Water Conservation & Environment
- Healthcare & Destitute Care
- Disaster Management
- Financial & Social Inclusion

EDUCATION & SKILL DEVELOPMENT-SUJNANANIDHI:

Poverty often creates barriers to education for students from economically disadvantaged families. As Shri Kshethra is known for its Vidyadana initiative, Dr. Heggade has consistently supported students from economically disadvantaged families in pursuing their education. 'Sujnananidhi', designed by Dr. Heggade, was launched by then Vice President of India, Shri Bhairon Singh Shekhavat, in memory of the Silver Jubilee celebrations of the organisation in 2007.

Eligible Courses: BE, B.Tech, MBBS, BAMS, BDS, BHMS, BVA, BNYS, BVSC, MBA, D.Ed., B.Ed., Nursing (General), BSC (Nursing), ITI, Lab technician, Diploma, LLB, Paramedical Science, BSC (Horti), BSC (Agri), BSC (Forestry), BSC (Fisheries), PharmD, Physiotherapy, Diploma Agri, B.Pharm, D.Pharm, Architecture.

Requirements for scholarship:

- Parents of the applicant must be members of SKDRDP-sponsored SHG/PBG with S, A, and B Grade.
- Eligible students must have passed the SSLC, PUC, degree, or prescribed course examination. Only students in the first semester of the selected course are eligible for the scholarship.

- The student must have a savings account in a Nationalised Bank.
- Before applying for the Sujnananidhi Scholarship, students must carefully read the information letter and collect the required documents.
- Registration can be done only through SKDRDP Project Office.

Stipend: Under the Sujnananidhi Programme, a monthly stipend ranging from ₹400 to ₹1,000 is being paid for technical and professional courses of 2 to 5 years duration.

Beneficiaries: So far, more than 1,31,707 students across the state of Karnataka have benefited from the programme.

WATER CONSERVATION & ENVIRONMENT - SHUDDHAGANGA

About the project: It is well known that water is one of the scarce resources across the nation. At the same time, it is considered to be a major source of minerals for the human body. Unfortunately, in many low-rainfall rural areas of the plains of Karnataka, communities depend heavily on groundwater for their daily water needs. However, these sources are often inadequate or unsuitable for drinking due to contamination by substances such as arsenic, fluoride, chloride and iron. Since regular consumption of this water may be the cause of health hazards, it is very much needed to get the water purified before consumption to mitigate the ill effects. Realising this acute problem, SKDRDP has identified such places where exactly intervention is needed for the supply of pure, healthy water and has set up water purifying plants, namely as Shuddhaganga plants of varying capacity according to the local needs.



In partnership with local Panchayath and other like-minded organisations, SKDRDP is setting up Shuddhaganga plants. The basic requirements, such as availability of raw water, land, building and electricity, are provided by the local administration. SKDRDP has entered into an agreement with M/s Aquasafi, Hubli, Aquashine, Bangalore, Agnitheertha Technologies, Mysore and Suraksha Greentech Solutions, Bangalore for the supply and maintenance of the machinery. A local plant-in-charge is appointed to oversee the maintenance of the plant, production of pure water, and its distribution. The pure water produced through the reverse osmosis process is distributed to consumers in 20-litre quantities at a rate of 15 paisa per litre. The pure water supply system is streamlined through the introduction of a monthly subscription facility.

Coverage & Beneficiaries: So far, a total of 563 Shuddhaganga units are installed in the 116 taluks of 32 districts of Karnataka State. About 7.37 lakh members of 1.20 lakh families are taking benefits from Shuddhaganga programme. A total of 29.49 lakh litres of pure water are being distributed per day.

BULLOCK-CART WORKERS DEVELOPMENT ASSOCIATION (BWDA)

WIDE RANGE OF DEVELOPMENT PROGRAMMES FOR HOLISTIC GROWTH

Introduction: Bullock- cart Workers Development Association (BWDA) was established on 2nd October 1985 with the objective of serving bullock-cart workers, labourers, rural artisans, economically disadvantaged women, children, and other marginalised communities across Tamil Nadu, Kerala, Puducherry, and the Andaman & Nicobar Islands. Registered under the Tamil Nadu Societies Registration Act, the organisation has evolved into a multi-dimensional development institution focused on inclusive and community-driven social transformation.

BWDA implements a wide range of developmental programmes aimed at the holistic growth of underserved communities. Its interventions span key thematic areas such as healthcare, water and sanitation, education, women and child welfare, livelihood development, capacity building, social awareness, advocacy, and community empowerment. Through these initiatives, BWDA

seeks to enhance the socio-economic conditions of vulnerable populations and promote sustainable rural development.

Types of Interventions: BWDA works towards the holistic development of low-income households and implements projects that contribute to 14 of the United Nations Sustainable Development Goals. Focus areas include women's empowerment, education, water and sanitation, capacity building and livelihood development, relief and rehabilitation, child empowerment, health and well-being, senior citizen welfare, and the welfare of widows and the destitute.

WATER, SANITATION AND HYGIENE (WASH)

Background: BWDA Water, Sanitation and Hygiene BWDA aims to provide safe drinking water and sanitation facilities to poor communities in line with UN SDG 6, "Clean water and sanitation". BWDA implements this project in partnership with Water.org USA. The B-Wash (BWDA Water Sanitation and Hygiene) project focuses on the promotion of water, sanitation, and hygiene awareness and credit facilitation for safe drinking water connections and the construction of hygienic toilets. BWDA implements B-Wash in partnership with Water.org. BWDA conducts local assessments and baseline studies, mobilises communities, facilitates health, hygiene, and environmental education, supports the development of water and sanitation infrastructure, and develops water credit products for those in need. Water.org offers financial and technical assistance, project guidance, and monitoring.

Total Sanitation Programmes (TSP): BWDA facilitated implementation of Total Sanitation Programmes which focussed on creating awareness on personal hygiene and promoting community and individual sanitation. BWDA undertook sanitation awareness activities under the project, including a survey of 4,770 households across 12 villages in Puducherry.

Total Rural Sanitation Programme (TRSP): Implemented the programme for 2,200 households, 100 Anganwadis, 100 Schools, and 6 women sanitation complexes in Panruti, Annagramam Blocks of Cuddalore District.

DRDA supported baseline survey: BWDA surveyed 6,934 households in 48 panchayats of Koliyanur block and 22,981 houses in 47 panchayats of Mailam block, to identify the people willing to construct household toilets under TSP programme in Villupuram District. BWDA conducted the 'Swajaldhara' Sanitation Survey under the 'Total Sanitation Campaign' program of Govt. of India, supported by ISDM, Ahmedabad, in 7 districts of Tamil Nadu. The households, village, and panchayat leaders, students, and teachers were surveyed.

Coverage & Beneficiaries: The project covers a population of 8,24,14,458 in Tamil Nadu and the union territory of Pondicherry and benefits 2.5 lakh beneficiaries. The awareness programs have benefited over 11 lakh beneficiaries and resulted in the development of over 50,000 WASH infra. BWDA has also facilitated ₹500 million as water credit.

RASHTRIYA SEVA SAMITHI (RASS)

VISIONING AND ALIGNING FOR A DEVELOPED SOCIETY

Introduction: Founded in 1981 in Andhra Pradesh, Rashtriya Seva Samithi (RASS) has emerged as a prominent social service organisation with a pan-India presence. The organisation was established with the guidance and support of several eminent personalities, including N. G. Ranga, P. Rajagopal Naidu, and Nirmala Deshpande, who played a significant role in shaping its vision and development. Over the years, RASS expanded its activities across multiple regions of the country, strengthening its national outreach and social impact. In line with its growing scale and nationwide appeal, the organisation was subsequently renamed as 'Rashtriya Seva Samithi'.

Corporate Social Responsibility (CSR) initiatives by Rashtriya Seva Samithi (RASS) for FY 2025–26 encompass large-scale rural development, community healthcare, child welfare, and women empowerment. Acting as a registered implementing agency for major corporate funds, RASS directs its activities toward sustainable development in alignment with the Companies Act, 2013.

PRIMARY HEALTH CENTRE

The villages in the area of operation of the organisation in Renigunta Mandal are drought-prone and are also prone to typical diseases,

especially during the winter and rainy seasons. Common diseases such as viral fever, cold, cough and chronic diseases caused by mosquitoes, such as malaria, are most prevalent in the area. As part of its commitment to the holistic development of beneficiary families and to address the healthcare needs of families of beneficiaries of child development and women's empowerment projects in the area, the organisation, in association with RASS-Mahila Jyothi Mutual Benefit Trust, has undertaken a programme to operate a Primary Health Centre. A qualified nurse is available on duty regularly to provide primary healthcare services and medicines to patients.

Further, chronic ailments and critical cases are being referred to the nearest hospitals in and around Tirupathi. The staff of the health centre visit local areas and conduct awareness programmes on hygiene, safe water, better nutrition, etc., to make the beneficiaries self-reliant in preventing contagious diseases.



NARI NILAYAM - HOSTEL FACILITY FOR WORKING, LEARNING, AND STUDENT WOMEN

With the progressive challenge in the economic structure of the country, more and more women are living out of their homes in search of employment in big cities and urban areas. One of the main difficulties faced by such women is the lack of suitable, hygienic and safe accommodation. RASS has taken the responsibility to provide hostel facilities to needy women from students and working communities, and named the center after them, 'Naari Nilayam'. The facility was established in the heart of the temple town, Tirupathi, with the support of the Ministry of Women and Child Development, Government of India. 'Naari Nilayam' has the capacity to provide safe and quality boarding and accommodation facilities for around 80 women, including trainees from the organisation, students from seven universities, Government Medical College, and several engineering colleges, as well as women working in public and private sector offices in and around Tirupati town.



Overall Outcomes & Impact

- Strengthened rural healthcare accessibility in drought-prone regions of Renigunta Mandal through the operation of a Primary Health Centre, providing regular medical support, basic treatment, and referrals for chronic and critical illnesses to underserved communities.
- Enhanced community awareness on preventive healthcare practices through outreach programmes focused on hygiene, nutrition, safe drinking water, and prevention of contagious and mosquito-borne diseases, contributing to improved public health outcomes.
- Promoted women's safety, mobility, and social inclusion by establishing 'Naari Nilayam', a secure and hygienic hostel facility supporting women pursuing education, vocational training, and employment opportunities in Tirupati.
- Enabled educational and economic empowerment of women by providing safe accommodation to nearly 80 women trainees, students, and working professionals associated with universities, medical institutions, engineering colleges, and public and private sector organisations.

SOCIAL ECONOMIC ACTION TRUST (SEAT)

FOCUSSING EDUCATION AND LITERACY FOR AN OVERALL DEVELOPMENT

Background: During FY 2025–26, Social Economic Action Trust (SEAT) implemented several community development initiatives aimed at enhancing socio-economic well-being. These efforts focused on promoting education and financial literacy, creating alternative livelihood opportunities, and reducing unemployment through skill development and capacity-building programs.

Types of Interventions:

- Education
- Empowering Women Entrepreneurs Through Financial Literacy

IGNITING YOUNG MINDS WITH THE POWER OF LEARNING

On 18 October 2025, SEAT organised an educational outreach programme that included a screening of the film 12th Fail and the distribution of solar lamps to students from LKG to Class V, along with teachers. The initiative aimed to inspire young learners while promoting access to sustainable lighting solutions to support their education.



Program Objectives & Highlights:

- **Motivate Learning:** Encouraged students to develop positive attitudes towards education and hard work through inspirational storytelling.
- **Build Character:** Foster values of honesty, perseverance, and determination, teaching that failure is a stepping stone to success.
- **Enable Study:** Provide pocket solar lamps as practical study aids to support learning continuity, especially in areas with limited electricity.

The film was presented in a guided format with facilitators pausing at key scenes for reflective questions. Students enthusiastically engaged, with many expressing their desire to "study hard and become good people like Manoj," the film's main character.

Area Covered and Beneficiaries:

- **Venue:** Wunglung Tang Primary School, Halang, Ukhrul
- **Beneficiaries Covered:** 80 students from LKG to Class V, along with 10 teachers.



Impact & Moving Forward:

- **Student Excitement:** The program created inspiration and enthusiasm among young learners, making a lasting impression through visual learning.
- **Practical Support:** Solar lamps were well received as tangible learning tools, especially beneficial in areas with limited electricity supply.

Conclusion: The combination of moral education, visual learning, and tangible support through solar lamps made a lasting impression on both students and teachers. SEAT reaffirms its commitment to empowering rural learners and promoting education as a tool for transformation. This initiative successfully demonstrates how organisational community engagement complements internal performance excellence, creating a positive impact beyond operational boundaries.

EMPOWERING WOMEN ENTREPRENEURS THROUGH FINANCIAL LITERACY

Background of the Initiative: Women entrepreneurs in rural India often operate with limited access to formal financial education and business development resources. Many manage small enterprises based primarily on experience and intuition, without adequate knowledge of financial planning, cash flow management, savings, or credit systems. Recognising this critical gap, Socio Economic Action Trust (SEAT) identified financial literacy as a key enabler of economic empowerment and sustainable livelihood development. To address this challenge, SEAT launched a financial literacy initiative aimed at equipping rural women entrepreneurs with the knowledge, skills, and confidence needed to make informed financial decisions.

During FY 2025–26, Socio Economic Action Trust (SEAT) implemented a financial literacy initiative aimed at strengthening the economic resilience of women entrepreneurs in rural communities. The programme equipped 500 women with practical financial management and business skills, enabling them to make informed financial decisions, improve enterprise management, and enhance the sustainability of their livelihoods.

How the Initiative started: The program grew out of SEAT's ongoing work in women's entrepreneurship and financial inclusion. Rather than a top-down approach, the initiative was rooted in community engagement — listening to women about the challenges they faced, and building a program around those realities. Through grassroots outreach, SEAT identified women across rural areas who were either running small enterprises or had the aspiration to do so. They were invited to participate in a structured program that combined financial literacy with practical business support.



The implementation followed a phased, community-first approach:

- Community mobilisation and generating awareness about the program
- Identifying and enrolling eligible women beneficiaries
- Conducting financial literacy sessions and hands-on business training
- Building capacity through enterprise support activities
- Providing ongoing follow-up, mentoring, and monitoring to track progress

Area covered and beneficiaries: The program reached women across rural areas over the financial year. Here's a snapshot of who participated:

Category	Details
Gender	Women
Age Group	25–55 years
Location	Rural areas
Social Category	Scheduled Tribes (ST)
Program Period	July 2025 – March 2026
Total Beneficiaries	500

Outcomes & Impact: The programme focused on strengthening their understanding of budgeting, savings, responsible borrowing, business planning, and financial management. By enhancing financial awareness and entrepreneurial capabilities, the initiative sought to improve the sustainability of women-led enterprises, strengthen household financial security, and contribute to broader community development. Through this initiative, participants gained greater confidence and control over their businesses, contributing to their long-term economic empowerment.

SAMPADA ENTREPRENEURSHIP & LIVELIHOODS FOUNDATION (SELF)

PROMOTING SUSTAINABLE LIVELIHOODS AND ECONOMIC RESILIENCE

Background: The organisation has been implementing community development and livelihood promotion initiatives in rural and underserved areas with the support of CSR funding. These initiatives focused on improving

the socio-economic well-being of vulnerable households through sustainable livelihood opportunities, women's empowerment, skill development, financial inclusion, green finance and the strengthening of community institutions. The interventions aimed at enhancing income generation, promoting self-reliance, improving agricultural productivity, and creating long-term economic resilience among rural families.

Glimpse of the Initiative: The CSR-supported interventions have enabled rural families to adopt sustainable livelihood activities such as beekeeping, agriculture enhancement, and water-efficient farming practices. Through training, financial support, and handholding assistance, beneficiaries have improved their income levels and strengthened their economic resilience.

The programme has especially benefited women farmers, tribal families, and small-scale cultivators by providing access to technical guidance, financial inclusion, and market-oriented livelihood opportunities.



Project Coverage:

Reporting Period	FY 2025–26
Target Beneficiaries	Women, Youth, SHGs, Farmers, Vulnerable Households
Focus Areas	Livelihood Promotion, Green Finance, Micro-enterprises, Agriculture Development, Financial Inclusion

Beneficiaries Covered:

Particulars	No. of Beneficiaries	Wealth Creation (₹)
Micro-enterprises	927	1,15,96,091

Outcomes and Impact: The CSR-supported livelihood initiatives have demonstrated a significant positive impact on rural households by creating

- Sustainable livelihood opportunities improved the socio-economic status of vulnerable families, fostering greater self-reliance.
- Increased and regular income strengthened household financial stability.
- Improved financial conditions enabled families to provide better education by enrolling their children in private schools.
- Enhanced economic security supported the expansion of farming activities.
- Dependence on daily wage labour reduced significantly, leading to more stable and dignified livelihoods.

Conclusion: Building on these achievements, the organisation will continue to scale its initiatives and foster sustainable socio-economic development through strong partnerships with CSR stakeholders and local communities.

ANIK FINANCIAL SERVICES PVT. LTD.

BUILDING INCLUSIVE AND RESILIENT RURAL COMMUNITIES

Background: Social development initiatives undertaken by Anik Financial Services are committed to promoting financial inclusion and improving the socio-economic well-being of underserved communities. In collaboration with Paryay and Savitribai Phule Mutual Benefit Trust (SPMBT), and with the support of partner organisations and CSR donors, Anik has implemented a range of community-focused interventions aimed at empowering women, strengthening livelihoods, and fostering sustainable rural development in Maharashtra.

How the Initiative Started: The initiative was developed in response to recurring drought conditions, low farm incomes, and livelihood difficulties faced by single women, widows, deserted women, and poor rural families in Dharashiv district. Over time, the program expanded with support from CSR donors and development partners.

Key Highlights

- Seed distribution was carried out before the monsoon season to help women start farming activities on time.
- Beneficiary selection was done through field surveys, SHG networks, community meetings and financial condition assessment.
- The cow support initiative created a regular livelihood opportunity through milk production for selected single women.
- The program strengthened women's confidence, community participation and self-reliance in rural areas.

Coverage & Beneficiaries:

- Dharashiv District and Marathwada Region, Maharashtra
- Seed Support Initiative continued 5+ years
- Women reached through seed support: 3,500+
- Women supported with cow: 40+

Outcomes & Impact:

- The seed support initiative enabled over 3,500 women farmers to undertake timely cultivation activities, resulting in improved agricultural productivity and enhanced household food security.
- The cow support programme provided sustainable livelihood opportunities to more than 40 single women, generating regular income through milk production and reducing economic vulnerability.
- Increased access to livelihood resources strengthened the financial resilience of vulnerable households, particularly widows, deserted women, and economically disadvantaged rural families.
- Women beneficiaries reported greater self-confidence, decision-making ability, and participation in community activities, contributing to their social and economic empowerment.
- The initiative promoted self-reliance and sustainable rural development in the drought-prone Marathwada region by supporting income generation, reducing livelihood distress, and enhancing community resilience.

Conclusion: The positive outcomes achieved over the years underscore the effectiveness of community-driven interventions in enhancing women's empowerment, strengthening livelihoods, and promoting sustainable rural development. Building on these successes, Anik Financial Services remains committed to scaling up such initiatives and creating lasting socio-economic impact through continued collaboration with CSR partners, development organisations, and local communities.

SVATANTRA MICROFIN PVT. LTD.

COMMUNITY MENTAL HEALTH PROGRAM (ASHADEEP):

Background: Mental illness is a major health issue in Assam, where most people who need help do not receive it. Many individuals suffer from common and severe mental health conditions, but cannot get treatment. According to the National Mental Health Survey of India (2015-16), common mental disorders (CMDs) have a prevalence rate of 5.3% with a treatment gap of 82.4%. Severe mental disorders (SMDs) show a 0.6% prevalence rate with an even higher treatment gap of 87.5%.

This happens because there are very few services in remote areas, and families face money and transport problems, causing patients to stop their treatment. To solve this, our partner Ashadeep started a special program in the Sarupathar block (Golaghat South District) to bring accessible and affordable mental health care to individuals and families.

How the Initiatives Started: The initiative was started in November 2024 through a partnership that combined Ashadeep's experience with a CSR grant from Svatantra Microfin Ltd. and the Ananya Birla Foundation.

- **Types of Interventions:** The program uses a step-by-step approach to help patients through medicine, counselling, and social support.
- **Screening and Identification:** Trained community health workers visit villages to find people who need mental health care.

- **Clinic Services (OPD):** Regular clinics are set up in the local area so patients can see psychiatrists and psychologists and get professional treatment.
- **Counselling:** Providing individual and group counselling sessions for patients and families.
- **Home-Based Care:** Regular home visits to teach families about mental health and ensure patients take their medicines on time.
- **Community Awareness:** Organising workshops for school and college students, self-help groups, and local leaders to teach them about mental illness.
- **Government Support:** Helping patients get official government disability certificates to access state benefits.

Beneficiaries: The program helps people living in the Sarupathar block who experience mental health conditions.

- **Total Patients:** The program has registered and treated 2,640 patients through its local clinics, supporting individuals from rural communities.

How Much Time Elapsed: The program has been operational since November 2024 and is currently ongoing.

Outcomes/Results: The initiative successfully reached and educated a large part of the community to help identify mental health issues early.

- **Community Awareness:** Reached 2,039 self-help group members, 1,814 general villagers, 162 local leaders, and 15 government workers.
- **Schools and Colleges:** Educated 457 school students and 410 college students.
- **Specialised Training:** Formally trained 177 community leaders, 51 government employees, and 47 college students to identify symptoms and guide patients to the clinic.
- **Treatment Adherence:** Maintained a 92% treatment adherence rate among patients guided to the clinic.

Impact:

- **Better Access to Care:** The program successfully complemented existing public health infrastructure by expanding access to localised psychiatric care, thereby minimising logistical and financial burdens for local families.
- **Improved Daily Life:** Patients showed great improvement in their health, becoming calmer and less fearful. Many can now take care of themselves and interact well with their families.
- **Reduced Stigma:** As villagers saw patients recover and get better, old superstitions and shame lessened. The community is now more aware of how to support the patients and their communities.
- **Stronger Community Support:** By training local teachers, health workers, and leaders, the villages now have a permanent system where neighbours can look out for and help one another.

STRENGTHENING EDUCATIONAL OUTCOMES AND LIFE SKILLS IN TRIBAL COMMUNITIES

Background: Students from tribal communities across Maharashtra face layered socioeconomic hardships, systemic isolation, and a distinct lack of psychological coping mechanisms. While access to basic schooling has improved, significant gaps remain in student well-being, creative confidence, and the transition to higher education or stable employment. Two core problem areas were identified within the public tribal school ecosystem:

- **The Creative and Emotional Gap:** Standard school curricula focus heavily on rote learning, entirely overlooking systemic emotional growth, 21st-century skill development, and creative outlets for self-expression.
- **The Guidance and Mental Health Gap:** Students within Eklavya Model Residential Schools (EMRS) navigate deep-seated personal anxieties, emotional distress, and low self-efficacy. This is worsened by a complete lack of career awareness or structured guidance to map out future pathways.

Additionally, the day-to-day school environment highlighted the critical role of frontline educators and staff, who frequently navigate complex

classroom dynamics, including varied levels of student engagement and distress. Due to a systemic shortage of specialised training and resources, teachers faced constraints in effectively addressing these complex needs, which inadvertently impacted classroom vitality.

How the Initiatives Started: To systematically transform this landscape, a unique, multi-stakeholder co-creation model was formed. Through this partnership, Svatantra Microfin Ltd. and the Ananya Birla Foundation support two distinct, complementary initiatives within the tribal school ecosystem:

- **RISE:** Implemented in collaboration with the Tribal Development Department (TDD) of the Government of Maharashtra and the School Initiative for Mental Health Advocacy at the Tata Institute of Social Sciences (SIMHA-TISS).
- **Arts for All:** Implemented in partnership with Slam Out Loud.

Types of Interventions: The combined initiatives implemented structured, multi-tiered interventions to build systemic institutional capacity:

- **Evidence-Based, Locally Rooted Curricula:** Developed contextualised, National Education Policy (NEP)-aligned curricula focusing on emotional regulation, critical thinking, goal setting, and career pathways. For Arts for All (Grades 4–10), the specialised curriculum is introduced and implemented via government-hired art teachers, while for RISE (Grades 9 and 11), a tailored curriculum is delivered directly by counsellors.
- **Capacity Building for School Leadership:** Conducted comprehensive orientations and workshops for school principals, wardens, and superintendents on student crisis response and building supportive school environments.
- **Material and Field Support:** Distributed standardised art kits directly to remote schools to eliminate resource barriers, and deployed field monitoring officers to provide on-ground coaching and data collection.
- **Community Showcases:** Organised student art exhibitions, artist corners, and public advocacy platforms to celebrate student expression and reinforce community engagement.

Beneficiaries: These integrated efforts are designed to contribute positively to the educational framework, helping to bridge gaps in Maharashtra's remote and underserved tribal communities.

- **Direct Beneficiaries:**
  - » 33 school counsellors onboarded and systematically trained in foundational competencies, ethics, and trauma-informed care.
  - » 394 art teachers upskilled as frontline SEL facilitators.
- **Indirect Beneficiaries:**
  - » Over 57,000 tribal children are actively engaging with the arts-based SEL curriculum.
  - » An additional 11,000+ individuals including secondary/higher secondary students, school principals, hostel wardens, and administrative staff across the EMRS network.
- **Geographic Reach:** Cover a network of 394 ashram schools and 37 specialised EMRS schools across districts (including Palghar, Thane, Nashik, Amravati, Nagpur, and Gadchiroli).

How Much Time Elapsed: The programmatic rollout within the tribal school ecosystem began with the launch of the RISE initiative in June 2024, followed by the introduction of the Arts for All program in November 2024, with both interventions currently ongoing.

Outcomes/Results: Through rigorous tracking and continuous feedback loops, the combined programs achieved substantial, quantified growth across all evaluation metrics:

- **Measurable Student Learning Gains:** Assessments among tested students revealed that 18% achieved advanced SEL levels, driven by a 38% gain in emotional awareness and an 18.17% gain in analytical thinking.
- **Enhanced Counsellor and Teacher Capacity:** The formal counsellor training framework drove a 45.7% improvement in core knowledge and skills scores (raising

the group mean from 14.63 to 21.31 out of 32). Over 92 classroom teachers reported substantial improvements in classroom management and reduced student disruptions.

- **High-Fidelity Supervision Systems:** Supervisors executed 234 clinical mentoring sessions. Feedback surveys showed that 91.5% of counsellors experienced complete psychological safety to reflect on challenges, while 86.1% rated supervisor responsiveness positively.
- **Strong Leadership Buy-In:** Orientation sessions engaged 24 EMRS principals, resulting in a 95.7% satisfaction rating regarding the perceived usefulness of the mental health tracking models.
- **Logistical Success:** Successfully co-ordinated the remote distribution of 42,507 standardised art kits across 29 regional project offices, completely unblocking material deprivation barriers for isolated students.

Impact: The cumulative footprint of these initiatives has systematically redefined how mental health, emotional literacy, and future planning are integrated into Maharashtra's tribal welfare framework:

- **Systemic Institutionalisation of Government Ownership:** The Tribal Development Department has fully institutionalised the arts-based SEL framework, securing a 3-year Memorandum of Understanding (MoU) across all 534 tribal schools for Grades 6–8 and sanctioning a dedicated cadre of full-time art teachers.
- **Dismantling Taboos and Restoring Agency:** Joyful, expressive classrooms have triggered a visible reduction in student hesitation and absenteeism. Tribal youth are demonstrating an increased openness to discussing personal struggles, processing emotional distress safely, and using art to confidently advocate for their needs.
- **A Responsive, Permanent Care Ecosystem:** The integration of counsellor recruitment within the TDD framework, in alignment with National Education Society for Tribal Students (NESTS) guidelines, marks a significant step toward institutionalising lasting capacity within the system.

CREDITACCESS GRAMEEN LTD.

SOCIAL INTERVENTIONS & CSR INITIATIVES

Background: CreditAccess India Foundation is the CSR arm and wholly owned subsidiary of CreditAccess Grameen, India's largest microfinance institution. Rooted in the belief that empowering underserved communities leads to collective progress, it focuses on key development areas such as community building, livelihood enhancement, disaster relief, healthcare, and environmental sustainability.

The Foundation implements a range of impactful initiatives focused on women's empowerment, financial literacy, skill development, education, healthcare, sanitation, and livelihood enhancement. These include financial literacy programs for rural women, scholarships for students, vocational training for youth, construction of sanitation facilities, upgradation of rural public institutions, affordable healthcare services, and disaster relief support. Each program is designed to improve the quality of life and create long-term opportunities for India's rural population.



SED WORKSHOPS TO BOOST FINANCIAL LITERACY AMONG RURAL WOMEN

CreditAccess India Foundation, the CSR arm of CreditAccess Grameen Limited, conducted annual Socio-Economic Development (SED) Workshops from May 2025 to Oct 2025 to **boost financial literacy and digital safety awareness among rural women**. The initiative

was launched to address challenges related to low financial awareness, limited understanding of responsible borrowing, and increasing risks of digital financial fraud among underserved rural communities. These workshops focused on topics such as responsible borrowing, credit discipline, financial planning, and prevention of digital fraud. Interactive elements, including thematic videos, expert-led discussions, and participation from local officials, made the sessions practical and engaging for participants.

A total of **70,757 women beneficiaries** were covered across several states and districts, including Bihar, Chhattisgarh, Jharkhand, Karnataka, Madhya Pradesh, Maharashtra, Odisha, Rajasthan, Uttar Pradesh, West Bengal, and Tamil Nadu. The initiative contributed towards improving financial awareness, promoting responsible financial practices, and strengthening digital financial safety among rural women.



Project Details & Outcome:

- **COVID-19 Relief:** Supported 7.5 lakh corona warriors with protection essentials; 8,661 beneficiaries accessed mobile diagnostic services.
- **Youth Empowerment:** Trained 97,712 rural high schoolers in life skills and 3,894 in vocational and livelihood skills.
- **Disaster Relief:** Reached 1,86,458 beneficiaries with emergency support
- **Healthcare Access:** Assisted 8,867 with primary care, 17,517 with cancer screening, and provided holistic care to 406 children with cancer.
- **Animal & Farmer Welfare:** Treated 7,019 animals and supported 3,963 farmers across 61 camps.
- **Education Support:** Provided 4,250 scholarships; 647 rural students accessed digital self-learning centres.
- **Child & Nutrition Care:** Supported 53 tribal children at ASHA Home and 3,335 rural children with nutrition supplements.
- **Teacher & Student Support:** Trained 489 government school teachers, provided food support to 106 students at Police Residential School, and delivered career guidance training to 21,400 students to support education and holistic development.
- **Rural Infrastructure:** Supported 6,883 institutions, 4,134 Anganwadis, and 457 especially abled individuals with amenities.
- **Sanitation & Water Projects:** Built 405 sanitation units, upgraded 2 schools, completed 4 rainwaters harvesting and 1 lake rejuvenation project.
- **Water Security:** Created 683 million litres of storage for 22,487 beneficiaries; irrigated 23 acres and installed solar pumps for 18 farmers.
- **Menstrual Hygiene & Environment:** Distributed menstrual cups to 250 women; planted 4,124 trees at public institutions and supported BioFest.
- **Green Energy & Inclusion:** Installed solar panels in 5 educational institutions; installed 260 solar streetlights, set up a smart classroom, kitchen, and support centre for especially abled children.
- **Financial Literacy:** Trained 1,21,058 women in budgeting, credit, and fraud



prevention across Karnataka, Bihar, and Jharkhand etc.

- **Chronic Care Support:** Helped 282 underprivileged dialysis patients with recurring medical essentials.
- **Preventive Healthcare:** Completed 2nd phase of cervical vaccination for 4,960 girls (ages 9–14) in Maharashtra & UP.
- **Vision Care / Eye Health:** Conducted an eye screening program in Varanasi district, screening 9,080 beneficiaries and providing 3,124 spectacles to support improved vision and eye health.
- **Emergency Response Training:** Conducted CPR and lifesaving awareness training sessions, covering 11,737 beneficiaries to strengthen emergency response preparedness and lifesaving skills within the community.
- **Cleft Care and Surgical Support Initiative:** Provided life-changing surgical interventions for 59 children with cleft lip and/or palate, restoring facial function, improving health outcomes, and building confidence.
- **Education Support Initiative:** Supported 473 students by introducing interactive learning tools such as flashcards, English activity cards, and memory games, making the learning process engaging, enjoyable, and collaborative through peer-learning approaches.

ANNAPURNA FINANCE PVT. LTD.

CLEAN ENERGY INITIATIVE TO BUILD RESILIENT AND SUSTAINABLE COMMUNITIES

Background: Annapurna Finance remains committed to promoting socio-economic development and women's empowerment. As part of its Corporate Social Responsibility (CSR) strategy, Annapurna Finance aligns its interventions with several Sustainable Development Goals (SDGs), particularly: SDG 1 – No Poverty, SDG 3 – Good Health and Well-being, SDG 4 – Quality Education, SDG 5 – Gender Equality, SDG 6 – Clean Water and Sanitation, SDG 7 – Affordable and Clean Energy, SDG 10 – Reduced Inequalities, SDG 11 – Sustainable Cities and Communities and SDG 13 – Climate Action.

The organisation identified critical gaps in energy infrastructure across rural and semi-urban regions, including inadequate street lighting, dependence on conventional energy sources, limited irrigation facilities, and post-harvest losses due to a lack of cold storage infrastructure. To address these challenges, Annapurna Finance launched a comprehensive Clean Energy Initiative across Odisha, Rajasthan, Bihar and Uttar Pradesh.

Objectives of the Initiative: The Clean Energy Initiative aims to promote sustainable development by improving access to renewable energy solutions while addressing environmental, economic, and social challenges in rural and underserved communities. The program focuses on the following key objectives:

- **Enhance Energy Accessibility:** Improve access to clean, reliable, and sustainable energy solutions in rural and underserved areas where access to quality energy infrastructure remains limited.
- **Promote Environmental Sustainability:** Reduce dependence on conventional energy sources and contribute to climate action by encouraging the adoption of renewable energy technologies and lowering carbon emissions.
- **Strengthen Livelihoods and Productivity:** Support income generation, agricultural efficiency, and community resilience through solar-powered infrastructure such as water supply systems, irrigation facilities, and cold storage units.
- Improve Community Safety and Well-being: Enhance the quality of life and public safety by installing solar street lighting and other clean energy solutions in community spaces, enabling safer and more productive environments.

Through these integrated objectives, the initiative contributes to building environmentally sustainable, economically resilient, and socially inclusive communities while advancing Annapurna's commitment to sustainable development and climate resilience.

How the Initiative Started: The Clean Energy Initiative was developed based on field observations, community consultations, and local need assessments, which identified key challenges related to energy access, water availability, agricultural productivity, and community safety. The assessments highlighted dependence on conventional energy sources, inadequate infrastructure, and limited access to sustainable solutions in rural areas.

Process Involved:

Phase 1: Need Assessment & Site Identification

- Conducted field assessments to identify energy-related challenges and infrastructure gaps.
- Assessed community requirements for lighting, water access, and agricultural support in consultation with the end beneficiaries and government departments.
- Selected suitable locations based on community needs, feasibility, and potential impact.

Phase 2: Stakeholder Consultation

- Engaged with village communities, local leaders, farmer groups, Panchayati Raj Institutions, district and block-level government officials and civil society organisations.
- Gathered inputs on priority areas and implementation requirements.
- Ensured community participation and ownership throughout the planning process.

Phase 3: Planning & Resource Mobilisation

- Identified appropriate clean energy solutions based on local needs.
- Conducted technical feasibility assessments and implementation planning.
- Coordinated with technology partners and implementation agencies.

Phase 4: Installation & Implementation

- Installed solar streetlights in public spaces to enhance safety and visibility.
- Established solar-powered water systems to improve water accessibility and agricultural productivity.
- Set up solar cold storage facilities to reduce post-harvest losses and support farmers.

Phase 5: Monitoring & Sustainability

- Conducted regular monitoring to assess functionality and usage, beneficiary feedback mechanism.
- Facilitated maintenance support and periodic performance reviews of the infrastructure.
- Promoted community awareness and ownership to ensure long-term sustainability of the assets.

Beneficiaries: The initiative primarily benefits rural households, farmers, women, children, and other vulnerable community members residing in underserved areas. By improving access to clean energy infrastructure, the program enhances public safety, supports agricultural activities, strengthens community well-being, and promotes sustainable livelihoods. The interventions are designed to create long-term social, economic, and environmental benefits for rural communities.

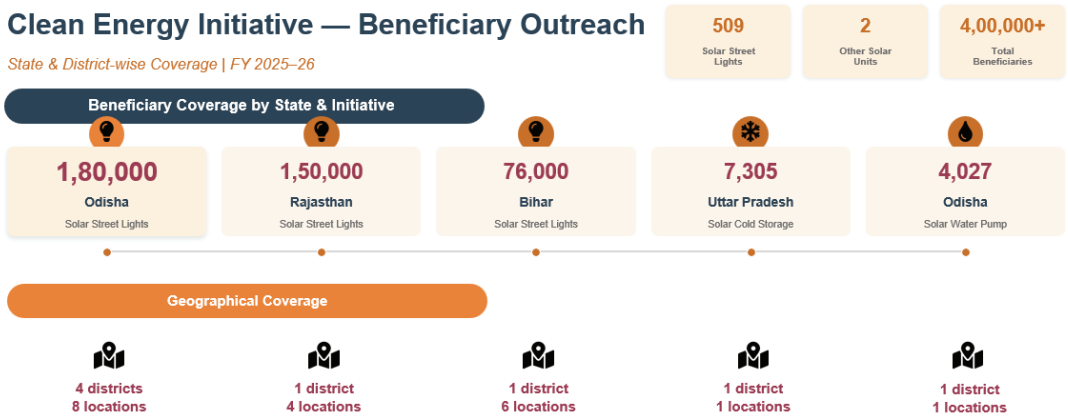
State & District-wise Beneficiary Coverage:

Total Beneficiaries Covered Under Each Initiative (FY 2025–26)

State	District	Total Installation	Initiative	Beneficiaries
Odisha	4	259	Solar Street Lights	1,80,000
Rajasthan	1	100	Solar Street Lights	1,50,000
Bihar	1	150	Solar Street Lights	76,000
Uttar Pradesh	1	1	Solar Cold Storage Unit	7,305
Odisha	1	1	Solar Water Pump	4,027

Total beneficiaries reached: Over 4,00,000 individuals.

Outcomes:



Impact:

Social Impact

- Enhanced safety and mobility through improved lighting infrastructure.
- Improved quality of life and access to community spaces.
- Strengthened well-being in underserved rural communities.

Economic Impact

- Reduced energy costs and improved resource efficiency.
- Increased agricultural productivity and income opportunities.
- Minimised post-harvest losses through improved storage solutions.



Environmental Impact

- Promoted adoption of clean and renewable energy.
- Reduced reliance on conventional energy sources.
- Contributed to lower carbon emissions and climate resilience.
- The initiative achieves an estimated annual carbon offset of 181 tCO^2 from solar streetlights, 1.35 tCO^2 from solar water systems, and 57.5 tCO^2 from solar cold storage, supporting reduced emissions across rural infrastructure.

End Beneficiary Feedback: Transforming Communities through Clean Energy - the initiative has created long-term sustainable infrastructure assets that continue to provide recurring benefits to communities while contributing towards renewable energy adoption and environmental conservation.

SATRA DEVELOPMENT FINANCE PVT. LTD (SDFPL)

ENGAGING IN FINANCIAL LITERACY AND AWARENESS FOR AN EMPOWERED COMMUNITY

Background: SATRA was established in 2002 with the mission of improving the socio-economic conditions of marginalised communities in Assam. During its initial years, the organisation

focused on women's empowerment through livelihood promotion activities, particularly livestock rearing. It also worked to enhance financial literacy among women by educating them on responsible borrowing and lending practices, facilitating the formation of Self-Help Groups (SHGs), and building the capacities of SHG members to produce value-added products, such as pickles, using locally available resources. Building on this legacy, SATRA Development Finance Pvt. Ltd. (SDFPL) was established to further strengthen financial inclusion and community development initiatives among underserved populations.





Types of Interventions:

- Livelihood
- Health
- Education & Financial Literacy
- Child Protection
- Resilient
- Gender Inequality

During FY 2025-26, SATRA conducted mental health awareness programmes and financial literacy among the rural community.

MENTAL HEALTH INTERVENTION

During FY 2025-26, SDFPL implemented mental health awareness programmes alongside its ongoing financial literacy initiatives in rural communities.

Rationale for the Initiative: The socio-economic challenges that emerged during and after the COVID-19 pandemic had a significant impact on the mental well-being of many low-income households. During their routine field visits, SDFPL staff observed increasing levels of stress, anxiety, sadness, and emotional distress among community members, largely resulting from financial hardship, loss of income, indebtedness, and health-related concerns. These observations were systematically reported to the Head Office, highlighting the need for focused interventions to address mental health issues within the communities served by SDFPL.

How the initiatives started: Upon receiving feedback from field staff across branches, SDFPL's Head Office initiated discussions with a local NGO specialising in mental health services. Joint field visits were conducted by NGO experts and SDFPL staff to understand the extent of the problem. The assessment revealed that many individuals were experiencing mild to severe mental health challenges. Based on these findings, the NGO recommended conducting community-level mental health awareness programmes and agreed to provide technical support and expert resource persons for the initiative.

Process Followed: SDFPL decided to organise mental health awareness sessions in its operational areas on the fourth Saturday of selected months. Mental health professionals and NGO experts were invited to facilitate these sessions and educate participants on mental health issues. During FY 2025-26, SDFPL organised eight mental health awareness programmes, with a special focus on women and youth. Participants requiring additional support were referred to qualified mental health professionals, including clinical psychologists and psychiatrists.

Beneficiaries: The primary beneficiaries of the programme were women clients of SDFPL who availed financial services from the organisation. However, the initiative also benefited family members of clients, including youth, students, and other community members who were experiencing emotional and psychological stress.

How much time elapsed: Each awareness session lasted approximately two hours. During the sessions, experts discussed:

- Common symptoms of mental health conditions
- Factors contributing to mental health challenges
- Stress management and coping mechanisms
- Available counselling and treatment options
- The importance of seeking timely professional support

Outcomes/Results: A total of eight awareness programmes were conducted during FY 2025-26.

Key outcomes include:

- Increased awareness and understanding of mental health issues among participants.
- Improved recognition of symptoms and the importance of seeking professional help.
- Thirty-three participants sought counselling support from mental health counsellors following the awareness sessions.
- Seven participants were referred to and consulted psychiatrists for specialised treatment and support.

Impact: The initiative contributed significantly to increasing awareness and reducing the stigma associated with mental health within rural communities. Participants gained a better understanding of mental health, became more comfortable discussing emotional well-being, and demonstrated a greater willingness to seek professional assistance when needed. The programme helped foster a more supportive and informed community environment, encouraging individuals to prioritise mental well-being alongside financial and physical health.

FINANCIAL LITERACY AWARENESS PROGRAMME

Background: SDFPL has been engaged in microfinance activities for several years with the objective of enhancing the income and livelihoods of rural households. While rural women have increasingly utilised credit for income-generating



activities, it was observed that many community members had limited awareness regarding essential financial concepts such as insurance, digital payment systems, savings habits, financial planning, interactions with financial institutions, and the importance of maintaining a good credit score.

Recognising these gaps, SDFPL initiated regular financial literacy awareness programmes to strengthen the financial capabilities of its clients and the broader community. Financial literacy awareness programmes were conducted among rural communities in the Darrang and Udalguri districts of Assam.

How the Initiative Started: The COVID-19 pandemic highlighted the financial vulnerability of many rural families. In several cases, the death of a family's primary earning member left dependents without adequate financial protection. While loan-linked insurance products covered outstanding loan balances, they often did not provide sufficient financial support to surviving family members.

In response, SDFPL recognieed the need to educate communities about the importance of



comprehensive life insurance coverage, savings, and financial planning. The organisation also identified the growing relevance of digital financial services and began promoting awareness of online payment systems and other financial tools among rural women.

Process Involved: SDFPL decided to organise financial literacy awareness meetings across its operational areas on the second Saturday of selected months. Senior programme officials from the Head Office facilitated these sessions and provided guidance on various aspects of financial management. During FY 2025-26 (April 2025 to March 2026), SDFPL organised six financial literacy awareness programmes, primarily targeting women borrowers and community members.

Beneficiaries: The primary beneficiaries were women clients of SDFPL who availed microfinance services from the organisation. The programmes also indirectly benefited their families by enhancing household-level financial awareness and decision-making.

Duration: Each awareness session lasted approximately two hours and covered topics such as:

- Importance of savings and financial planning
- Life and health insurance
- Responsible borrowing and credit management
- Digital and online payment systems
- Credit scores and financial discipline
- Safe use of financial services

Outcomes and Results: The programme resulted in increased awareness and adoption of formal financial services among participants. Key outcomes included:

- Improved understanding of digital payment platforms such as Google Pay and other online transaction methods.
- Greater awareness of the importance of life insurance and financial protection.
- Increased interest among participants in purchasing life insurance policies.
- Strengthened linkages with insurance service providers to facilitate access to suitable insurance products for clients.

Impact: The initiative enhanced the financial literacy of rural households and encouraged more informed financial decision-making. Participants gained a better understanding of the importance of adequate life insurance coverage, regular savings, responsible borrowing, and digital financial services. The programme contributed to building financial resilience and promoting greater financial inclusion among rural communities.

CAHPOR MICRO CREDIT

ADVANCING LAST-MILE HEALTHCARE AND EDUCATION SERVICES

CASHPOR has demonstrated a strong commitment to its mission of poverty reduction and the well-being of rural BPL communities through an integrated model combining access to affordable microfinance, healthcare and foundational education services, thereby addressing two critical pillars of human development in underserved rural areas. This dual approach aligns with CASHPOR's vision of an inclusive and sustainable reduction in poverty among rural BPL communities.

A. Healthcare Services: During the year, CASHPOR expanded its healthcare outreach among rural families through a structured delivery model integrating health clinics, mobile medical units, health camps, and large-scale telemedicine services.

The **Digital Health Programme** scaled significantly, covering 6 states and 34 regions through 678 CASHPOR Health Clinics (CHCs). CASHPOR enrolled 4,46,591 BPL women and their families, translating into 16,17,623 medical consultations through call and video conferencing, receiving free-of-cost medicines



for 5 days. This technology-enabled intervention has been instrumental in connecting rural populations with qualified medical professionals, ensuring timely and affordable access to primary healthcare services.

The **Mobile Medical Clinics** complemented this effort by bridging the gap between physical and digital medical consultations by reaching underserved geographies directly, serving over 10,000 beneficiaries, particularly those facing mobility and accessibility constraints on needing physical medical consultancy by a Registered Medical Practitioner. Further strengthening curative healthcare outreach, 1,663 **Health Camps** (including CASHPOR-led and CSR-supported initiatives) were conducted during the year, benefiting 99,609 individuals. These camps focused on early diagnosis, treatment, and awareness of critical issues such as anaemia, malnutrition, and non-communicable diseases, while also promoting behavioural change in hygiene and nutrition practices.



During 2025–26, a network of 1,815 Community Health Facilitators (CHFs) conducted 1,85,130 community-based **Preventive Health Education Awareness** sessions, reaching 3,74,304 beneficiaries. These sessions focused on critical health issues, including communicable diseases, nutrition and hygiene, maternal and adolescent health, non-communicable diseases, and preventive care measures such as cancer screening and family planning. By increasing awareness and encouraging early prevention and timely healthcare-seeking behaviour, these interventions helped communities reduce the incidence and severity of illnesses. As a result, families were able to avoid significant medical expenses, protecting their savings and productive assets from being depleted by health-related emergencies. This not only improved health outcomes but also strengthened the financial resilience of vulnerable households.

B. Learning Spaces That Belong to the Community

Recognising that community well-being extends beyond healthcare, CASHPOR has also focused on strengthening foundational education. Education for children in rural BPL households often competes with daily challenges such as household responsibilities, lack of academic support, and limited learning resources. CASHPOR's response has been simple yet impactful: bring learning closer to the community and let the community lead.

SHG-operated tuition centres, managed by local women, have emerged as trusted community learning spaces for children from poor families. Parents increasingly view these not just as tuition centres, but as safe and supportive environments where children are guided with care and understanding. Over time, hesitant children develop confidence, attendance improves, and dropout risks decline.

A mother from a rural block shared that her child, who was once reluctant to attend school, now eagerly participates in evening tuition sessions, reflecting improvements not only in academic performance but also in confidence and aspirations.



Opening the Digital Window: For many children attending SHG tuition centres, access to digital learning was once beyond reach. As part of its commitment to improving educational opportunities, CASHPOR strengthened 2,357 SHG tuition centres, benefiting more than 79,000 students. The centres served 56,493 children in Primary classes (1–5), 19,234 children in Upper Primary classes (6–8), and 3,437 children in Secondary classes (9–10).

To bridge the digital divide, CASHPOR introduced digital learning infrastructure in 120 centres, enabling students to access academic content and learning resources available online. In addition, 10 centres were equipped with interactive teaching boards, through which collaborative and online classes are conducted, expanding students' exposure to quality educational content and teaching methods. These interventions enhanced foundational learning for 3,792 students and supported holistic development through digital library facilities.

By opening a digital window to new learning opportunities, the initiative has contributed to improved student engagement, attendance, and learning outcomes. Building on these successes, CASHPOR aims to progressively transform all SHG tuition centres into digitally enabled learning spaces, ensuring that every child has access to technology-driven education and the opportunities it creates.

These interventions have transformed traditional classrooms into engaging learning environments where complex concepts are easier to understand through visual content. Exposure to digital tools has broadened students' horizons, fostering curiosity and aspiration, particularly in regions with limited technological access.

Impact at a Glance

Particulars	Achievement
Digital Health Coverage	**6 States | 34 Regions**
Number of CASHPOR Health Clinics	678
Number of CASHPOR Health Clinics Enrolments	4,46,591
Number of Digital Medical Consultations	16,17,623
Number of Mobile Medical Clinic Beneficiaries	10,000+
Health Camps Conducted	1,663
Number of patients treated in Health Camps	99,609
Preventive Health Education Sessions Conducted	1,85,130
Preventive Health Education Sessions Outreach	3,74,304
Number of students enrolled at SHG tuition centres	79,164
Number of Students Covered at Digital Learning Centres	3,792

Through this integrated model, CASHPOR reaffirms its commitment to leveraging community institutions, digital innovation, and trust-based engagement to deliver measurable and sustainable improvements in health and education outcomes for underserved BPL women and their families. By strengthening local capacities, expanding access to quality services, and promoting informed decision-making, the organisation continues to empower underserved BPL women and their families to build healthier, better educated, and more resilient futures.

REPCO MICRO MICROFINANCE LTD. (RMFL)

ENHANCING RURAL LIVELIHOODS THROUGH ESSENTIAL EQUIPMENT SUPPORT

Background: To support the unserved and underserved sections of society, particularly beneficiaries in remote areas with limited resources, assistance should be provided through income-generating activities. Such support will serve as a sustainable, long-term approach towards their economic empowerment and overall upliftment.

Keeping in view the above objective, the Company has engaged the Repatriates Welfare Trust (an arm of Promoter Entity Repco Bank),



which has identified the basic requirements of the underserved sections of society. Accordingly, essential tools and equipment, such as tea-plucking and pruning machines, have been distributed to beneficiaries in the Nilgiris District of Tamil Nadu to support their livelihood and income-generating activities.

Type of Intervention: RMFLs 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, contribution to the general public.



To utilise its funds across diversified projects and expand beneficiary outreach, the Company has identified multiple focus areas, including education, healthcare, rehabilitation, and other essential services, to reach the intended beneficiaries and address their needs.

Beneficiaries and Amount Spent:

- No. of Beneficiaries covered: 270
- Amount Incurred for the project: ₹ 26.48 Lakh
- District & State covered: Nilgiris District, Tamil Nadu

Outcomes/Impact:

- **Enhanced Agricultural Productivity:** Farmers are provided with essential tools and amenities that enable them to cultivate, harvest, and maintain tea plantations more effectively, thereby improving productivity and generating sustainable income to support their livelihoods.
- **Affordability and Ease of Operation:** The support enables lower-income farmers to carry out agricultural activities more efficiently with minimal physical effort, thereby reducing operational challenges and improving overall productivity.

VECTOR FINANCE PVT. LTD.

EMPOWERING MARGINALISED COMMUNITIES THROUGH SKILL DEVELOPMENT AND WASH INITIATIVES

Background: Bargach Foundation, the social development arm of Vector Finance Pvt Ltd and Bargach Finance Pvt Ltd, was established in September 2020 to empower marginalised communities across rural and semi-urban India. Operating across West Bengal, Madhya Pradesh and Odisha. The institution is focused on skill development, livelihood enhancement & WASH programs.

Types of Intervention: The key focus areas are Youth Empowerment, Livelihood Generation, and Access to Clean Water & Sanitation, aligned with UN SDGs 3, 6, 8, and 17. So far, their initiatives have reached 1,16,912 underprivileged individuals.

- Microsoft Office Suite Training
- Internet & Email Navigation
- Individual Mentorship
- Pure & Safe Drinking Water
- Healthy & Safe Sanitation (WASH)
- Alokodoy Free Coaching Class

SKILL DEVELOPMENT & LIVELIHOODS:

Digital Empowerment: The organisation operates 30 Community IT Centres across several districts of West Bengal, providing free digital literacy and computer training to underprivileged students and marginalised communities. Supported by



Jana Small Finance Bank, the initiative seeks to enhance digital competencies, promote digital inclusion, and improve access to education, employment, and livelihood opportunities for underserved sections of society.

- **State & District covered:** 13 districts of West Bengal
- **No of beneficiaries:** 16,500 individuals.

Skill Development and Placement for Rural Youth: The organisation has provided vocational training to youth in collaboration with local authorities, resulting in the successful placement of over 500 participants. It is implementing **Skill Development-cum-Placement Programmes** under **Utkarsh Bangla at Bansberia (Hooghly)** and **Purba Bardhaman**, with support from the **Hooghly Rural Police** and **Purba Bardhaman District Police**. In addition, the **Skill Development Training Centre at Haripal**, supported by the local police administration and the **Emami Foundation**, is contributing to enhanced employability and sustainable livelihood opportunities for rural youth.

- **State & District covered:** 2 districts of West Bengal
- **No of beneficiaries:** 550+ Youths.

Promoting Education among Children of Dokra Artisans: The organisation conducts free coaching classes for underprivileged children from Dokra artisan families, benefiting around 40 children who attend classes five days a week. Qualified teachers provide academic support, assist students with their schoolwork, and help strengthen their learning outcomes. To encourage regular participation and continuity in education, study materials and educational stationery are provided free of cost to children who consistently attend the classes.

WATER CONSERVATION & AWARENESS

In partnership with Water.org, the institution has conducted awareness campaigns on rainwater harvesting, safe drinking water, and hygienic sanitation across West Bengal, benefiting more than 63,000 individuals. Under the WASH Awareness Programme supported by Finish Mondial, awareness initiatives have been conducted across West Bengal, Madhya Pradesh, and Odisha since 2021, reaching over 12,800 beneficiaries. During FY 2024–25, a basic water supply project was successfully completed at Dariyapur in Purba Bardhaman under the WASH programme, benefiting more than 500 villagers with support from Jana Small Finance Bank.

The institution is currently implementing a drinking water support initiative in Pingla, Paschim Medinipur, with assistance from Jana Small Finance Bank, which is expected to benefit over 550 villagers. Strategic partnerships with Utkarsh Bangla (Government of West Bengal), Emami Foundation, Aradhana Trust, Jana Small Finance Bank, West Bengal Police, and other institutions have significantly strengthened the institution's outreach and enhanced the impact of its development programmes.



- **State covered:** 3 states - West Bengal, Madhya Pradesh, and Odisha
- **No of beneficiaries:** 76,000+

Outcomes & Impact:

- **Enhanced Digital Inclusion:** Gained digital literacy and computer skills, improving access to education, employment, and livelihood opportunities.
- **Improved Employability:** Received vocational training and was placed in reputed organisations.
- **Strengthened Educational Support:** Free coaching and learning support for children from Dokra artisan families have improved academic performance, learning outcomes, and school retention.
- **Improved WASH Access and Awareness:** Promoted safe water, sanitation, hygiene, and water conservation practices.

Conclusion: Since its inception in 2020, Bargach Foundation has emerged as a catalyst for inclusive development by empowering underserved

communities through digital education, skill development, livelihood promotion, and improved access to water and sanitation. Through strategic partnerships and community-driven interventions, the Foundation has positively impacted over 1.16 lakh individuals, creating pathways for sustainable development, enhanced well-being, and socio-economic empowerment across rural and semi-urban regions.

NAV BHARAT JAGRITI KENDRA (NBJK)

CHILD RIGHTS, PARTICIPATION AND LEADERSHIP DEVELOPMENT INITIATIVE

Background: Children and adolescents in rural and tribal areas often face challenges related to limited awareness of child rights, inadequate participation in decision-making processes, poor access to information on health and wellbeing, and limited opportunities to develop leadership skills. Issues such as child protection, mental health, nutrition, digital safety, and climate change require greater awareness and engagement among young people. Recognising these challenges, the initiative was designed to empower children and adolescents as informed, resilient, and active agents of change while strengthening supportive systems at community and institutional levels.

How the Initiative Started: The initiative began with the objective of creating an enabling environment where children and adolescents could understand their rights, actively participate in community processes, and contribute to positive social change. The programme engaged schools, communities, teachers, government departments, and local stakeholders to establish platforms for child participation and leadership. Through awareness campaigns, capacity-building activities, and advocacy forums, children were encouraged to raise their voices on issues affecting their lives and communities.

Process Involved: The programme adopted a multi-stakeholder and child-centred approach. Regular awareness sessions on child rights, health, wellbeing, nutrition, digital safety, mental health, and climate change were conducted in schools and communities. Youth Clubs were formed and strengthened to nurture leadership among children and adolescents.

The initiative organised block-level Bal Charchas, peer-learning sessions, exposure visits, orientation programmes, and community meetings to build awareness and encourage participation. Child reporters were trained and provided opportunities to interact with policymakers and senior government officials. Teachers, government officials, parents, and community members were also sensitised and trained to create a supportive ecosystem for child protection and participation. A range of advocacy activities, workshops, state-level consultations, webinars, and the "Voices of Change" Child Reporters' Conference enabled children to engage in dialogue on education, health, nutrition, protection, and wellbeing.

Coverage:

- **State:** Jharkhand
- **Districts:** West Singhbhum and Ranchi
- **Blocks Covered:** 15 blocks of West Singhbhum and 7 blocks of Ranchi
- **Institutions Covered:** 115 Government Schools, including 15 Kasturba Gandhi Balika Vidyalayas (KGBVs)

Beneficiaries:

- More than **11,500 children** directly reached through programme interventions.
- More than **12,500 children** sensitised on child rights.
- **10,641 children** participated in school-level quizzes.
- **127 adolescents** attended mental health workshops.
- **614 children** participated in block-level Bal Charchas.
- **489 participants** attended exposure visits.
- **1,876 stakeholders** participated in child rights orientation programmes.
- **2,749 participants** attended peer-learning sessions.
- **5,574 community members** were reached through village-level meetings.
- More than 1**80 teachers and government officials** were trained on child rights and child protection.

- **9 Youth Clubs** were formed and strengthened.
- Over **2,470 children** participated in creative advocacy activities.
- More than **90 Healthy Diet Champions** were identified and promoted.

Time Elapsed: The programme activities reported pertain to FY 2025-26. The initiative was implemented throughout the financial year through continuous school- and community-based interventions.

Outcomes and Results:

- Enhanced awareness among children on child rights, health, nutrition, mental health, digital safety, and climate change.
- Strengthened leadership and communication skills among children and adolescents through Youth Clubs and advocacy platforms.
- Increased participation of children in local and state-level consultations and decision-making forums.
- Improved stakeholder awareness regarding child protection and child rights.
- Creation of child-led advocacy mechanisms and promotion of healthy lifestyle practices through Healthy Diet Champions.
- Strengthened collaboration among schools, communities, and government institutions for child development and protection.

Impact:

- **Enhanced Child Leadership and Participation:** Children and adolescents emerged as confident leaders and advocates, actively participating in Youth Clubs, advocacy initiatives, and interactions with policymakers and government officials.
- **Strengthened Child Protection Ecosystem:** Increased awareness and responsiveness among parents, teachers, government officials, and community members contributed to a more supportive environment for child rights, protection, and well-being.
- **Amplified Children's Voices for Social Change:** Platforms such as the *Voices of Change Child Reporters' Conference* enabled children to raise issues related to education, health, nutrition, and protection, reinforcing their role as active agents of positive social transformation.

MUTHOOT MICROFIN LTD.

WORKING ON HEEL – HEALTH, EDUCATION, ENVIRONMENT AND LIVELIHOOD (HEEL)

Background: Muthoot Microfin Limited is a leading microfinance institution and a subsidiary of the **Muthoot Pappachan Group**. The Group is committed to community welfare through the **Muthoot Pappachan Foundation** (MPF), a public charitable trust established in 2003 as its corporate social responsibility (CSR) arm. Since its inception, MPF has positively impacted thousands of lives through a wide range of initiatives, programmes, and activities aimed at supporting marginalised and underprivileged communities. By creating opportunities for education, livelihood enhancement, healthcare, and social development, the Foundation has enabled beneficiaries to improve their quality of life and achieve sustainable progress. With a long-term and forward-looking vision, the Foundation serves as the central platform through which the CSR activities of various Group companies are planned, implemented, and monitored.

Types of Interventions: The Muthoot Pappachan Foundation (MPF) plans, coordinates, and implements a wide range of CSR initiatives aligned with the Group's social development objectives. It serves as the nodal agency for facilitating and monitoring CSR programmes across various Group companies, ensuring effective outreach and impact. All interventions are guided by the Foundation's core thematic framework, **HEEL—Health, Education, Environment, and Livelihood**, with a focus on promoting sustainable development and improving the well-being of underserved communities.

HEALTH & HYGIENE – CLEFT LIP AND CLEFT PALATE CORRECTIVE SURGERIES AND NUTRITION SUPPORT FOR CHILDREN

About the Initiative: Recognising that every child deserves the opportunity to lead a healthy and dignified life, Muthoot Pappachan Group has undertaken focused interventions to address

congenital cleft conditions among children. In India, nearly one in every 700 children is born with a cleft lip or cleft palate, affecting approximately 35,000 infants annually. This condition often results in severe feeding difficulties, speech and hearing impairments, social exclusion, and emotional distress. In many cases, malnutrition and related complications significantly increase the risk of infant mortality, with an estimated one in ten affected children not surviving beyond their first year.

To address this critical healthcare challenge and reduce its long-term impact on children, families, and communities, Muthoot Pappachan Group launched **Smile Please** as its flagship Corporate Social Responsibility (CSR) initiative. Aligned with the Group's commitment to creating sustainable and inclusive social impact, the programme aims to ensure that children born with cleft conditions have access to timely medical intervention and comprehensive support, regardless of their socio-economic background.

To implement the programme effectively, the Group partnered with **Mission Smile** as the implementing and technical support agency, leveraging its expertise in specialised cleft care, community outreach, and rehabilitation services. The initiative adopts a holistic approach that extends beyond corrective surgeries to include nutritional support, awareness generation, capacity building of healthcare professionals, and long-term follow-up care. Through these integrated interventions, Smile Please seeks to improve health outcomes, enhance quality of life, and promote the social inclusion of children affected by cleft conditions.

How the Initiative Started: Launched in 2014 through a partnership between Muthoot Pappachan Foundation and Mission Smile, **Smile Please** aims to provide free cleft corrective surgeries and comprehensive care to children and young adults from underserved communities. Supported by Muthoot Microfin, Muthoot Fincorp, healthcare institutions, and community outreach networks, the programme has expanded its reach across previously underserved geographies.

Since its inception, the initiative has facilitated 3,691 free cleft surgeries across 16 states, conducted 63 medical missions, reached over 2.5 million people through awareness campaigns, and mobilised more than 12,000 employee volunteers. The programme also partners with 22 hospitals, 1,200+ medical volunteers, and has trained over 500 healthcare professionals in specialised cleft care.

Recognised among the Top 11 CSR Projects in India by the Ministry of Corporate Affairs and the Indian Institute of Corporate Affairs (2018–19), *Smile Please* continues to transform lives by providing quality cleft care while strengthening local healthcare capacity and access to specialised treatment.

Process and Implementation Approach: The programme follows a comprehensive care model that begins with awareness and beneficiary identification through branch networks, community outreach, and government partnerships. Identified beneficiaries undergo medical screening and nutritional assessment, followed by free corrective surgeries at partner hospitals. Post-operative care, counselling, and follow-up support are provided to beneficiaries and their families, while malnourished children receive nutritional assistance and hand-holding support for up to one year to ensure sustained recovery and well-being.

Beneficiary Details: *State-wise and District-wise Beneficiaries Covered during FY 2025-26*

SL No.	State	District/City	Screened	Operated
1	West Bengal	Kolkata	75	57
2	Karnataka	Shivamogga	60	51
3	Andhra Pradesh	Visakhapatnam	61	55
4	Gujarat	Rajkot	64	51
5	Odisha	Bhubaneswar	67	50
6	Kerala	Alappuzha	44	44
7	Uttar Pradesh	Muzaffarnagar	55	48
8	Madhya Pradesh	Bhopal	54	51
	Total		**480**	**407**

Beneficiaries Covered During FY 2025-26

- Total Patients Screened: **480**
- Total Corrective Surgeries Performed: **407**
- Beneficiaries under Nutrition Programme: **188**

Gender-wise Beneficiaries

- Male: **222**
- Female: **185**

Age Group-wise Beneficiaries

- 0 – 6 years: **190**
- 6 – 12 years: **93**
- 12 – 18 years: **80**
- Above 18 years: **44**

Diagnosis-wise Beneficiaries

- Cleft Lip: **183**
- Cleft Palate: **169**
- Other Craniofacial Deformities: **55**

Geographic Coverage: The programme was implemented across 16 states in India, covering rural, semi-urban, and urban communities through extensive outreach and patient mobilisation activities conducted.

Duration of the Initiative: Mission Smile is an ongoing CSR intervention. Surgical missions were conducted, and beneficiaries who underwent treatment were regularly followed up to monitor their recovery, health status, and overall well-being. Continuous engagement with beneficiaries helped ensure effective post-operative care and assess the long-term impact of the intervention.

Outcomes / Results:

2025- 2026

- **407 free cleft and craniofacial corrective surgeries** successfully completed.
- **480 patients screened** across India.
- **188 children supported through the Nutrition Programme.**
- More than **100 children from the previous year's nutrition cohort became fit for surgery and successfully underwent treatment during FY 2025-26.**
- Improved access to specialised healthcare for children from economically disadvantaged backgrounds.
- Enhanced awareness regarding cleft conditions and availability of treatment in remote regions.

Impact: The programme has significantly improved the quality of life of beneficiaries by restoring facial function and appearance, improving speech and feeding abilities, and enhancing self-confidence and social inclusion. Children and families who could not otherwise afford treatment were provided access to world-class cleft care completely free of cost. Through sustained awareness campaigns and community outreach activities, the initiative has also helped reduce the stigma associated with cleft conditions and strengthened access to specialised healthcare in underserved communities.

Key Impact Highlights:

- 3,691 free cleft surgeries successfully completed in partnership with Mission Smile.
- 63 medical missions were conducted across India.
- Programme coverage extended to 16 states.
- More than 2.5 million people reached through awareness and outreach initiatives.
- Over 12,000 Muthoot Pappachan Group staff members actively volunteered across India.
- Partnership established with 22 hospitals across the country.
- More than 1,200 medical volunteers participated in the missions.
- Over 500 medical professionals received training in specialised cleft care.
- 1,278 children enrolled under the Nutrition Support Programme, receiving one year of nutritional supplements and follow-up support through nearby Muthoot FinCorp branches.

Through these interventions, Mission Smile has created a lasting social impact by transforming the lives of thousands of children and their

families, enabling them to lead healthier, more confident, and socially inclusive lives.

SKILL DEVELOPMENT & LIVELIHOOD GENERATION | YOUTH DEVELOPMENT THROUGH SPORTS

About the Initiative: Muthoot Pappachan Centre of Excellence in Sports (MPCES) was established to identify, nurture, and develop talented young athletes, particularly those from economically disadvantaged backgrounds. The initiative aims to provide professional sports training, residential facilities, nutrition support, coaching, equipment, and competition exposure, enabling aspiring athletes to pursue excellence in sports irrespective of their socio-economic status.

How the Initiative Started: The initiative was conceived as part of Muthoot Pappachan Foundation's commitment to youth empowerment and community development through sports. Recognising the lack of access to structured sports training among talented children from underserved communities, MPCES launched dedicated programmes in Football and Volleyball to create pathways for athletes to progress from grassroots participation to professional and international competition.

Process and Implementation Approach: MPCES implements its sports development programmes through:

- Talent identification programmes and district-level selection trials.
- Professional coaching and structured training schedules.
- Residential accommodation and nutritional support for selected athletes.
- Provision of sports equipment, kits, and training infrastructure.
- Strength and conditioning programmes, sports science support, and injury prevention initiatives.
- Participation in district, state, national, and international competitions.
- Grassroots outreach through club affiliate programmes, coaching workshops, and community tournaments.
- Continuous performance monitoring through athlete tracking systems.

Beneficiary Details: Programme Coverage during FY 2025-26

Sl. No.	Programme	Beneficiaries
1	Muthoot Football Academy (MFA)	65 Players
2	Muthoot Volleyball Academy (MVA)	165 Players
3	Muthoot Blue Spikers (MBS)	15 Players
	Total Direct Beneficiaries	**245 Players**

State-wise and District-wise Coverage

Sl. No.	State	District
1	Kerala	Ernakulam
2	Kerala	Alappuzha
3	Kerala	Thrissur
4	Kerala	Kottayam
5	Kerala	Palakkad
6	Kerala	Thiruvananthapuram

The programmes were primarily implemented across Kerala through academy centers, affiliated clubs, tournaments, and outreach activities.

Beneficiaries Covered During FY 2025-26

- Total Athletes Supported: **225+ through CSR support**
- Total Players Trained Across Programmes: **245**
- Grassroots Outreach Participants: **370+**
- Residential Athletes Supported: **101**
- Players Reaching District/State Level Competitions: **80+**

- Players Reaching National/International Level: **12+**
- Players Reaching Prime Volleyball League (PVL): **4**
- **45 Residential Football Athletes** supported through Muthoot Football Academy (MFA)
- **12 Semi-Professional Players** recruited under Muthoot Blue Spikers (MBS).
- **1,000+ Young Footballers** scouted through grassroots selection trials across Kerala
- **400+ Athletes** participated in community camps and tournaments.
- **53+ Athletes** progressed to District and State-level teams across football and volleyball.
- **6 Athletes** selected for National Camps and National Teams
- **1 Athlete** represented India internationally – **Bhoomika Appachath Ramlal** selected for the **U18 Indian Volleyball Team** in Thailand.
- **20 Players** selected for the Kerala State U20 Football Squad and National Championships.
- **23 Football Players** selected for District Teams.

Gender

Sl. No.	Gender	Beneficiaries
1	Male	125
2	Female	30
	Total	**155**

Age Group

- 10 – 15 Years (Football Academy)
- 12 – 18 Years (Volleyball Academy)
- 18+ Years (Elite Volleyball Development Programme)

Geographic Coverage: The programme was implemented across Kerala, covering beneficiaries from rural, semi-urban, and urban communities across multiple districts.

Social Category: Most beneficiaries belong to economically weaker and middle-income households. Approximately 85% of athletes supported through the MBS programme are from low-income families.

Duration of the Initiative: The programme is an ongoing CSR initiative. Beneficiaries have been receiving structured training and support under MPCES over an extended period, with continuous coaching, mentoring, performance monitoring, and opportunities for participation in competitive sporting events to support their long-term development and athletic excellence.

Outcomes / Results Achieved:

- More than **225 athletes received CSR-supported professional sports training.**
- Nearly **1,900 structured training sessions** conducted across Football and Volleyball programmes.
- **80+ athletes progressed to district and state-level competitions. 12+ athletes represented at national and international levels.**
- **4 athletes were selected for the Prime Volleyball League (PVL).**
- Football Academy secured multiple championship titles and improved district-level player selections.
- Volleyball Academy athletes achieved significant success at district, state, national, and international competitions.
- Grassroots programmes engaged **370+ youth participants** through tournaments, coaching initiatives, and outreach activities.

Impact: The initiative has created a sustainable pathway for talented young athletes from underserved communities to access professional sports opportunities. Through structured training, residential support, nutrition, coaching, and competitive exposure, MPCES has enabled participants to develop sporting excellence while improving discipline, confidence, leadership, and career prospects. The programme has successfully reduced barriers to sports participation for economically disadvantaged youth and contributed to the development of future national and international athletes. By combining grassroots outreach with elite athlete development, MPCES continues to strengthen community engagement and create long-term social impact through sports.

Key Impact Highlights:

- 225+ athletes supported through CSR funding.
- 12+ athletes reached national and international platforms.
- 4 athletes progressed to professional league participation.
- 370+ youth engaged through grassroots outreach activities.
- Professional training, nutrition, accommodation, equipment, and competition access provided irrespective of socio-economic background.

MIDLAND MICROFIN LTD.

COMMUNITY WELLNESS AND DEVELOPMENT

JYOTI SHAKTI YOJANA – STREET LIGHT INSTALLATION INITIATIVE

Background: In many rural and underserved regions, inadequate lighting infrastructure limits mobility, safety, and access to community spaces after dark. Poor illumination can restrict daily activities and create challenges for residents, particularly during evening and night hours. To address this need through a sustainable community-based solution, Midland Foundation launched **Jyoti Shakti Yojana**, an initiative aimed at improving access to reliable lighting, enhancing safety, and supporting better connectivity within local communities.

Types of Interventions: Under its Community Development and Sustainable Infrastructure initiative, Midland Foundation implemented **Jyoti Shakti Yojana – Street Light Installation** to improve access to reliable lighting in underserved areas. The project involved installing street lights in identified locations to enhance safety, support mobility during evening hours, and create well-lit public spaces, thereby contributing to safer and more inclusive communities.

How the Initiative Started: The initiative was launched as part of Midland Foundation's commitment to sustainable community development and improving local infrastructure. Based on identified needs for better lighting in selected areas, the Foundation planned the street light installation project, arranged and dispatched the required materials, and coordinated with local representatives and implementation teams to ensure smooth and timely execution.

Implementation Process: The project was implemented through a structured process that included:

- Identification of locations requiring improved lighting facilities.
- Procurement and dispatch of street lights and related installation materials.
- Coordination with local representatives to facilitate approvals and smooth execution.
- Installation of street lights at the selected sites.
- Documentation of the activity through photographs, videos, and project records for transparency and monitoring.
- Post-installation verification and feedback collection to ensure proper functioning and effectiveness of the installed units.

Time Elapsed: The initiative was implemented in three phases, with each phase completed over approximately one month. Across all phases, more than **1,200 street lights** were installed at various locations. The implementation was followed by verification and feedback exercises to ensure proper functioning, effective utilisation, and long-term sustainability of the installed lighting infrastructure.

Outcomes / Results: The initiative achieved the following outcomes:

- Installation of over 1,200 street lights across identified locations, improving access to reliable lighting facilities.
- Enhanced safety and accessibility of public spaces during evening and night hours.
- Improved visibility and mobility for community members, supporting daily activities after dark.
- Strengthened local infrastructure through the provision of a sustainable lighting solution.
- Increased community awareness regarding the importance of safe, secure, and well-lit surroundings.

Impact of the Initiative:

- Installed **1,200+ street lights across 18 states**, improving lighting infrastructure in underserved communities.
- Enhanced **safety, visibility, and mobility,** enabling safer movement during evening and night hours.
- Created a more secure environment for **women, children, elderly individuals, and other community members.**
- Strengthened local infrastructure and improved the overall quality of public spaces.
- Demonstrated Midland Foundation's commitment to sustainable community development and long-term social impact.



SEHAT SEWA ABHIYAN

Background: Access to basic healthcare remains a challenge in many underserved rural and semi-urban communities due to limited awareness, inadequate preventive care, and a lack of regular health check-ups. To address these gaps, Midland Foundation launched **Sehat Sewa**, a community healthcare initiative aimed at providing essential health screenings and promoting awareness of preventive healthcare practices, with a special focus on women and adolescent girls.

Types of Interventions: Under its Healthcare and Community Wellness initiative, Midland Foundation implemented Sehat Sewa Abhiyan, a healthcare outreach program providing free medical check-ups and eye screening services to underserved rural and semi-urban communities. The initiative aimed to improve access to essential healthcare, promote preventive health awareness, and enhance community well-being. Special focus was placed on women and adolescent girls through menstrual hygiene awareness sessions and the distribution of sanitary napkins, encouraging healthier practices and dignity. Through this initiative, Midland Foundation reinforced its commitment to accessible healthcare and preventive health education.

How the Initiative Started: Sehat Sewa Abhiyan was launched as part of Midland Foundation's commitment to improving community health and well-being. After identifying the need for accessible healthcare services in underserved areas, the Foundation partnered with local teams and community representatives to organise health camps offering medical check-ups, eye screenings, and health awareness sessions.

Implementation Process

- Identified underserved rural and semi-urban communities requiring healthcare support.
- Coordinated with local teams and stakeholders to organise health camps.
- Conducted free medical check-ups and eye screening services.
- Organised menstrual hygiene awareness sessions for women and adolescent girls.
- Distributed sanitary napkins to promote menstrual health and hygiene.
- Documented activities and collected feedback for monitoring and impact assessment.

Time Elapsed

- Implemented during **FY 2025–26** across **Jharkhand, Kolkata, Odisha, and Punjab.**
- Health camps were conducted through coordinated efforts involving medical teams, local representatives, and community members.
- Benefited **more than 670 individuals** through healthcare and awareness services.

Outcomes / Results

- Provided free medical check-ups and eye screening services to underserved communities.
- Increased awareness of preventive healthcare and healthy lifestyle practices.

- Improved understanding of menstrual hygiene among women and adolescent girls.
- Distributed sanitary napkins to support menstrual health and dignity.
- Enhanced access to basic healthcare services at the grassroots level.
- Encouraged greater community participation in health and wellness initiatives.





Impact of the Initiative

- Brought essential healthcare services closer to underserved rural and semi-urban communities.
- Promoted preventive healthcare through free medical check-ups and eye screenings, supporting early detection of health concerns.
- Increased awareness of menstrual hygiene among women and adolescent girls.
- Provided sanitary napkins to support better hygiene, health, and dignity.
- Improved access to basic healthcare services and health awareness at the grassroots level.
- Contributed to building healthier, more informed, and empowered communities.
- Reinforced Midland Foundation's commitment to accessible healthcare, preventive awareness, and sustainable community development.

SAVE MICROFINANCE PVT. LTD.

COMMUNITY DEVELOPMENT PROGRAMME ON SAFE DRINKING WATER, WASH AND LIVESTOCK HEALTH MANAGEMENT

Background of the Initiative: The project villages of **Narodra, Patoda, Jasrasar, Bhojasar, Ghassu Bak Bas, Chhichas, and Bagadi in Laxmangarh Block, Sikar District, Rajasthan,** faced several developmental challenges, including inadequate sanitation facilities in schools, poor menstrual hygiene infrastructure for adolescent girls, limited awareness of hygiene practices, and insufficient access to veterinary healthcare services. These issues contributed to increased school absenteeism among girls, a higher risk of water-borne diseases, reduced livestock productivity, and economic hardships for livestock-dependent households.

Recognising these challenges, **SAVE Microfinance Limited**, in collaboration with **Gram Chetna Kendra (GCK)**, launched a community-centred development programme focused on strengthening sanitation infrastructure, promoting safe drinking water and hygiene (WASH) practices, and improving livestock health management. The initiative aimed to enhance health, education, and livelihood outcomes while fostering sustainable community development through active participation of local stakeholders.



Types of interventions:

- Water & Sanitation,
- Hygiene and Livestock Management

How the Initiatives Started: The interventions were initiated following community consultations, village-level assessments, school infrastructure surveys, and interactions with local stakeholders, including School Management Committees (SMCs), teachers, women groups, livestock owners, and Panchayati Raj Institutions.

The needs assessment identified:

- Poor and non-functional school toilet facilities.
- Low attendance of adolescent girls due to inadequate sanitation facilities.

- High prevalence of livestock diseases and lack of access to veterinary services.
- Limited awareness regarding disease prevention, vaccination, and balanced animal nutrition.

Based on these findings, a comprehensive action plan was developed in partnership with community institutions and local government departments.

The process involved:

i. State and District-wise Beneficiaries Covered

Initiative	State	Block	District	Beneficiaries Covered
School Toilet Renovation & Hygiene Promotion	Rajasthan	Laxmangarh	Sikar	698 School Children
Livestock Management & Animal Health Camps	Rajasthan	Laxmangarh	Sikar	2,450 Animals and 975 Livestock-owning Families

ii. Beneficiaries Covered During FY 2025-26

Initiative	Beneficiaries Covered in FY 2025-26
School Sanitation & Hygiene	698 Children
Animal Health & Livestock Management	975 Families and 2,450 Animals
Water Filters	88 Households
Dustbin Provided	3 Schools- Narodara, Jasarasar and Patoda
Government School Renovation	3 Schools- Narodara, Jasarasar and Patoda
WASH Committee Formation	7 Wash Committee with 80+ members

iii. Segmentation of Beneficiaries

Gender

- School intervention beneficiaries included both boys and girls, with a special focus on adolescent girls.
- Livestock interventions primarily benefited women and smallholder livestock-owning families.
- Socially deprived and marginalised communities

Age Group

- School Children: 6–18 years.
- Adult livestock owners: 20–60 years.

Geographic Location

- Rural villages of Laxmangarh Block, Sikar District, Rajasthan.
- Villages covered include Narodra, Patoda, Jasrasar, Bhojasar, Ghassu Bak Bas, Chhichas, Bagadi.

Social Categories

- Beneficiaries included SC, ST, OBC, minority, and economically vulnerable rural households.
- Priority was given to marginalised and underserved communities.

How much time elapsed: The interventions were implemented throughout FY 2025-26.

- School sanitation improvements were completed within the academic year and are currently operational.
- Animal health camps and disease surveillance activities were conducted continuously throughout the project period with regular follow-up support.

Before Renovation



After Renovation



Outcomes/Results of each initiative:

School Toilet Renovation and Hygiene Promotion

- Three school toilets were renovated and made fully functional.
- 698 children gained access to improved sanitation facilities.
- More than 150 girls began attending school regularly.
- 26 new girl enrolments were recorded.
- School retention rate improved to 98%.
- 52 teachers and School Management Committee members were trained and engaged in facility maintenance.
- Hygiene practices among students improved significantly through awareness activities.
- 88 Household received Water Filters to ensure communities will get pure water

Animal Health Camps and Livestock Management

- Fourteen animal health camps were successfully conducted.
- More than 2,450 animals received veterinary treatment and health services.
- 975 families adopted Foot and Mouth Disease (FMD) vaccination practices.
- 975 families adopted balanced animal feeding practices.
- Significant reduction in livestock diseases was observed through improved preventive healthcare.
- Community awareness regarding disease surveillance and livestock management increased substantially.

Animal Health Camps and Disease Surveillance Visits were conducted in Sikar, Rajasthan.



Impact of each initiative:

- **School Sanitation & WASH:** Improved sanitation in **3 government schools** benefited **698 children**, increased girls' enrolment and attendance, provided safe drinking water to **88 households**, and strengthened community ownership through **7 WASH Committees**.
- **Livestock Management: 14 animal health camps** benefited **2,450+ animals** and **975 livestock-owning families**, improving animal health, productivity, and rural livelihoods.
- **Overall Impact:** The initiative enhanced **education, hygiene, health, and livelihoods** across **7 villages** in Laxmangarh Block, Sikar District.

BWDA FINANCE LTD.

SKILLS TRAINING FOR CHILD MARRIAGE VICTIMS

Background of the Initiatives: BWDA was well known for its BWDA Childline Program and supported the cause of protecting children from all issues. As the nodal agency for children's welfare, BWDA coordinated with five NGOs in Villupuram district. The organisation followed the guidelines of Childline India in Villupuram district, Tamil Nadu. Mrs Prabala J. Ross served as the Director of Childline. The organisation supported the rehabilitation of 33 victims of child marriage.



How the initiatives started: The district Social Welfare Office supported the "**Rehabilitation of Child Marriage Victims**" program, which was facilitated by the BWDA Childline agency. A sum of **₹90,000** was given by the district

administration. There were two programs of this kind offered by the District Social Welfare Office, Villupuram. For the first year, there were 28 candidates, of whom only 9 candidates appeared for the Tailoring Training classes on the inaugural day.

The inaugural programme was graced by Ms Sreya Singh, I.A.S., Deputy District Collector, and was successfully launched with 28 candidates enrolled in the programme.

The second batch marked a significant milestone for the programme. During its inauguration, Dr C. Joslin Thambi, Chairman-cum-Managing Director, assured the participants that each trainee would receive a sewing machine upon achieving 100% attendance.

The rehabilitated child marriage survivors completed the three-month tailoring training with full attendance, demonstrating exceptional commitment. In recognition of their achievement, each participant was awarded a sewing machine by the then District Collector, Mr Mohan, I.A.S., during the Independence Day celebrations on 15 August 2023.

The process involved: The programme commenced with counselling sessions conducted by BWDA Family Counsellor Mrs Fattima and the project team. In addition to technical training in tailoring, participants received career guidance and continuous mentoring. Overall, the programme was implemented in a highly engaging and participatory manner.



Brief details of beneficiaries: The first batch comprised 28 beneficiaries, while the second batch included 33 participants who successfully completed the programme with full attendance. In recognition of their commitment, each participant was provided with a sewing machine. The programme was inclusive, with participants representing diverse communities, and all demonstrated a strong commitment to learning and skill development.

How much time elapsed: The three-month training course was completed over two years ago. According to BWDA's Family Counsellor for Villupuram District, all the participants are doing well, and their progress continues to be closely followed and supported by their parents and relatives.

Outcomes/Results: The programme has significantly enhanced the confidence and self-reliance of the participants. While some initially experienced frustration and uncertainty, the three-month training and counselling programme helped them build skills, regain confidence, and successfully complete the course.

NABFINS LTD.

SOCIAL-ECONOMIC DEVELOPMENT OF RURAL COMMUNITIES

Background of the Initiatives: The CSR activities are aligned with the Company's CSR Policy, focusing on health & sanitation, education, environment, skill development, and women empowerment. Over the years, the Company has actively contributed to socio-economic development by supporting rural communities, especially in areas where it operates, including financial literacy, water & sanitation, and livelihood enhancement initiatives.

Types of Interventions Made: The Company has undertaken CSR initiatives across the following thematic areas:

- **Education & Financial Literacy (including Digital Literacy):** Establishment of ICT labs, computer labs, smart classrooms, mini science centres, school infrastructure development and support to special schools.
- **Skill Development and Livelihood Generation:** Tailoring and embroidery training programmes for women and adolescent girls; training cum agro-processing centres.
- **Health & Hygiene and Well-being:** School WASH projects, sanitation facilities, installation of incinerators in schools, and healthcare support for tribal communities.

- **Women's Welfare & Empowerment:** Skill training programmes for rural women and construction of facilities (ladies' common rooms, sanitation infrastructure).
- **Water, Sanitation and Hygiene (WASH):** Construction of school toilets, RO water purifier installations, drinking water supply projects, and sanitation facilities in public places.
- **Eco-Sustainability and Livelihood Enhancement:** Agro-processing training centres and farmer-focused initiatives under Kalyan Karnataka projects.

How the Initiatives Started: The initiatives were conceptualised based on:

- Needs assessment in rural and underserved communities
- Collaboration with implementation partners such as NAB Foundation, NGOs, educational institutions, and trusts
- Approval of projects by the CSR Committee and Board based on recommendations and proposals received

Projects were initiated through partnerships with agencies such as Sulabh International, NAB Foundation, NGOs, and educational institutions.

Process Involved:

- Identification of areas of intervention aligned with CSR policy
- Receipt and evaluation of project proposals from implementation partners
- Approval by CSR Committee/Board as per financial thresholds
- Release of funds in tranches based on project progress
- Monitoring through periodic reviews and status reporting

CSR funds are disbursed in compliance with CSR rules, including transfer of unspent amounts to designated accounts and phased release linked to milestones.

Brief Details of Beneficiaries:

(i) State & District-wise Coverage (Cumulative)

Projects implemented across multiple states, including:

- **Karnataka:** Raichur, Ramanagara, Chitradurga, Chamarajanagar, Chikamagalur
- **Tamil Nadu:** Namakkal, Yercaud, Coimbatore, Dhanushkodi, Rameshwaram
- **Kerala:** Kallada, Trivandrum, Thrissur
- **Maharashtra:** Wardha
- **Chhattisgarh:** Bilaspur
- **West Bengal:** Siliguri, Paschim Medinipur
- **Bihar:** Madhepura

Beneficiaries covered in FY 2025-26:

Key target groups under FY 2025–26 initiatives include:

- School children (education infrastructure & WASH projects)
- Women and adolescent girls (skill development programmes)
- Tribal communities (drinking water supply)
- Persons with disabilities (support to special schools and day care centers)

Segmentation of Beneficiaries

- **Gender:** Women, adolescent girls, children, rural low-income households, farmers
- **Age Group:** School children, youth, adults
- **Geography:** Predominantly rural and semi-urban areas across multiple states
- **Social Categories:** Focus on marginalised communities including SC/ST, tribal groups, differently-abled persons, and rural poor

Time Elapsed:

- Projects span across **FY 2022–23, FY 2023–24 and FY 2024–25**, with continuation into FY 2025–26.
- Some projects are completed within 1 year, while infrastructure and livelihood projects are multi-year initiatives.

Outcomes / Results of Each Initiative:

- **Education:** Establishment of ICT labs,

smart classrooms, and improved school infrastructure leading to an enhanced learning environment

- **Sanitation & Health:** Construction of toilets, WASH projects, and installation of incinerators improved hygiene and reduced health risks
- **Water Access:** Provision of RO water systems ensured access to safe drinking water in schools and rural areas
- **Livelihood & Skill Development:** Women trained in tailoring/embroidery and digital skills, leading to income generation opportunities
- **Support to Special Groups:** Strengthened facilities for differently-abled children and tribal communities

Impact of Each Initiative:

- **Social Impact:** Improved quality of education, sanitation, and access to basic infrastructure
- **Economic Impact:** Enhanced livelihood opportunities for women and rural households through skill development
- **Health Impact:** Better hygiene practices and safe drinking water reduced health vulnerabilities
- **Empowerment:** Strengthened the position of women and marginalised communities through targeted interventions
- **Sustainable Development:** Long-term capacity building through infrastructure, training programs, and agro-processing initiatives

BARASAT SAMPARK

INTEGRATED COMMUNITY DEVELOPMENT INTERVENTIONS

Background: Barasat Sampark is a premier development organisation actively engaged in robust microfinance operations alongside multi-faceted social development activities. The foundational ethos of the organisation is to systematically alleviate poverty and develop the socio-economic conditions of marginalised communities. This is primarily achieved by extending critical financial inclusion tools, specifically microloans, to poor women who form Joint Liability Groups (JLGs). Notably, during the financial year 2025-26, Barasat Sampark maintained complete operational independence and self-reliance, receiving no grants or financial assistance from any foreign country, domestic organisation, or individual within India.

Types of Interventions:

- **Education & Financial Literacy:** Including Digital Literacy, distribution of books and other educational materials, financial support, and specialised training with financial educators.
- **Skill Development and Livelihood Generation:** Capacity development across various livelihoods facilitated by experienced professional trainers to foster self-reliance.
- **Health & Hygiene and Well-being:** Provision of free health checkups, organising dedicated Eye Camps, offering free medicine support, and imparting vital awareness on how to live a safe and healthy life.
- **Women's Welfare & Empowerment:** Targeted programs designed to empower women socially and economically, enhancing their decision-making capabilities within communities.
- **Water & Sanitation and Hygiene (WASH):** Providing financial subsidies for the construction of sanitary latrines and driving community-wide awareness building around robust water and sanitation practices.

How the Initiatives Started: The initiatives originated from regular interaction with beneficiaries during weekly JLG meetings. Operations were structured around weekly group meetings conducted systematically by the society's dedicated field staff. However, Barasat Sampark firmly believes that true empowerment requires a holistic development model rather than isolated microfinance programs. Recognising that credit alone cannot resolve deep-rooted social vulnerabilities, the organisation strategically introduced all-round developmental programs spanning education, health, livelihood skills, gender empowerment, and sanitation to achieve a lasting grassroots transformation.

The Process Involved: The operational framework follows a standardised, community-centric workflow:

- JLG Formation & Mobilisation: Field staff visit rural areas to organise poor women into Joint Liability Groups, fostering collective responsibility.
- Identification of target villages and beneficiaries.
- Baseline assessment through field visits.
- Planning with local stakeholders.
- Awareness programmes, training sessions and camps.
- Distribution of educational materials, health support and sanitation assistance.
- Continuous monitoring and follow-up through weekly meetings.
- Impact assessment and documentation
- Direct Welfare Camps: Health and eye camps are set up directly in target villages, providing free on-spot diagnostics and medicine delivery.

Brief details of beneficiaries: The primary beneficiaries of Barasat Sampark's interventions are economically vulnerable women residing in rural and semi-urban districts of West Bengal. In the financial year 2024-25, the programmatic footprint spanned five core districts: Hooghly, Malda, Murshidabad, Nadia, and North 24 Parganas. Demonstrating significant growth and commitment to scaling impact, the organisation successfully expanded its operations into a sixth district—Uttar Dinajpur during the 2025-26 financial year.

Major beneficiary totals included:

- Education & Financial Literacy: 1,649 beneficiaries
- Skill Development & Livelihood: 1,374 beneficiaries
- Health & Hygiene: 1,497 beneficiaries
- Women's Welfare & Empowerment: 492 beneficiaries
- Water, Sanitation & Hygiene: 481 beneficiaries
- Most beneficiaries were women from economically weaker households associated with Joint Liability Groups, along with students, youth and rural families.

Sl. No.	Program	State	Districts		No. of Beneficiaries		Area of support
			2024-25	2025-26	2024-25 Beneficiaries	2025-26 Beneficiaries	
a	Education & Financial Literacy	West Bengal	Hooghly	Hooghly	121	132	Books, materials & financial support. Literacy training with specialised educators.
			Malda	Malda	370	421	
			Murshidabad	Murshidabad	356	403	
			Nadia	Nadia	105	115	
			North 24 Parganas	North 24 Parganas	401	497	
				Uttar Dinajpur	NA	81	
b	Skill Development and Livelihood Generations	West Bengal	Hooghly	Hooghly	85	112	Skill & capacity development across various livelihoods delivered by experienced trainers.
			Malda	Malda	321	390	
			Murshidabad	Murshidabad	210	320	
			Nadia	Nadia	70	85	
			North 24 Parganas	North 24 Parganas	340	405	
				Uttar Dinajpur	NA	62	

c	Health & Hygiene and Well-being	West Bengal	Hooghly	Hooghly	94	125	Free health checkups, Eye Camps, free medicine support, and healthy living guidance
			Malda	Malda	307	410	
			Murshidabad	Murshidabad	281	405	
			Nadia	Nadia	45	97	
			North 24 Parganas	North 24 Parganas	278	415	
				Uttar Dinajpur	NA	45	
d	Women's Welfare & Empowerment	West Bengal	Hooghly	Hooghly	21	44	Targeted welfare initiatives and social leadership training.
			Malda	Malda	72	137	
			Murshidabad	Murshidabad	52	78	
			Nadia	Nadia	15	24	
			North 24 Parganas	North 24 Parganas	152	189	
				Uttar Dinajpur	NA	20	
e	Water & Sanitation and Hygiene	West Bengal	Hooghly	Hooghly	52	57	Subsidies for sanitary latrine construction and community hygiene awareness building.
			Malda	Malda	114	142	
			Murshidabad	Murshidabad	72	84	
			Nadia	Nadia	15	15	
			North 24 Parganas	North 24 Parganas	142	173	
				Uttar Dinajpur	NA	10	

How Much Time Elapsed: This comprehensive report maps the progress, performance tracking, and comparative evolution over a two-year operational timeline, specifically capturing the transitions and growth between the financial years 2024-25 and 2025-26.

Outcomes/Results:

Education & Financial Literacy

- Improved financial awareness and digital literacy.
- Distribution of books and learning materials.
- Increased participation in formal banking.

Skill Development & Livelihood

- Enhanced vocational skills.
- Improved self-employment opportunities and household income.

Health & Hygiene

- Free health check-ups, eye camps and medicine support.
- Better awareness regarding preventive healthcare and hygiene.

Women's Welfare & Empowerment

- Increased participation of women in financial decision-making.
- Improved confidence, leadership and social inclusion.

Water, Sanitation & Hygiene

- Support for sanitary latrines.
- Improved sanitation practices and hygiene awareness.

Impact of Each Initiative:

- Long-term improvement in literacy, financial inclusion and responsible money management.
- Higher employability, sustainable income generation and reduced financial vulnerability. Improved health-seeking behaviour, reduced disease risks and healthier communities.
- Greater economic independence, stronger community leadership and enhanced gender equality.
- Cleaner surroundings, safer drinking water practices and improved public health outcomes.

PROCHESTA MULTIPURPOSE THRIFT & CREDIT CO-OPERATIVE SOCIETY ASOM LTD.

TOWARDS WOMEN'S EMPOWERMENT: THROUGH WORKSHOPS AND TRAINING

Background: There are many types of corporate social responsibility, and CSR might look different for each organisation, but the end goal is always the same: Do well by doing good. With this perspective, Prochesta undertook an important Corporate Social Responsibility (CSR) aimed at equipping women with essential skills, knowledge and confidence needed to overcome the systemic barriers and achieve financial independence, and assume a leadership role.

This strategy will help to improve the socio-economic development and financial empowerment of rural women and generate a facilitating environment for their social, economic, and financial transformation in the light of gender disparity in the work environment and the household.

Types of Interventions:

- Financial & Digital Literacy Camp
- Workshop on Natural Dyeing
- Entrepreneurship Development Program
- Health awareness
- Weaving cum Training Centre

Financial & Digital Literacy Camp: As we know, Finance is an important aspect inherent in people's lives. Own financial knowledge can help individuals in determining decisions in financial products that can optimise financial decisions. Financial literacy includes the ability to discern financial choices, financial issues without discomfort, plan for the future, and also respond competently to life events that affects every day financial decisions.



In collaboration with Assam Cooperative Apex Bank Ltd., Fancy Bazar Branch, supported by NABARD, Prochesta initiated the financial and digital literacy camp on October'22 for the rural women. In October'25, A one-day Financial & Digital Literacy Camp was organised by Prochesta with the bank officials from ACAB, Guwahati Branch, with the support of NABARD. The bank officials discussed different aspects of digital literacy with the women and explained the present schemes running under the bank for the financial development of women. Their topics include the savings habit, income and expenses, budgeting, insurance, borrowings and digital banking process.

Workshop on Natural Dyeing: A one-day hands-on workshop on natural dyeing was organised on January'26 at Prochesta Weaving Centre, Raha. The programme was organised by Prochesta in collaboration with Handloom Designing & Research Centre, Govt. of Assam. Dr. Jayanta Dev Sarma, Officer in charge, Handloom Research & Designing Centre, Govt of Assam, along with two other officials, attended the programme as Resource Persons. They explained to the weavers how they can easily colour their silk, cotton, and Eri yarn naturally.

The team practically showed how the natural colour can be extracted from different seeds, leaves, bark of a tree, black Myrobalan, Manjistha and peel of onion. Thirty weavers participated in the workshop. Natural dyeing clothes are eco-friendly and it has huge demand in the textile industry. In Assam, weaving is a way of life and a symbol of heritage rather than merely a traditional craft, and rural women have a strong affinity for weaving. This initiative therefore provides them with an opportunity to generate income through natural dyeing and weaving.

Entrepreneurship Development Programme: During the year, the Society organised different entrepreneurship development programmes to promote women's economic empowerment. The Society's clients initiated various entrepreneurial activities, including piggery, goat rearing, poultry, petty shops, and dairy farming, thereby increasing their income.

Health Awareness: Prochesta has been conducting various health awareness programmes for several years, focusing on health education, preventive healthcare, and raising



awareness among women. The programmes empower women to proactively manage their own health and that of their children.

Weaving cum Training Centre: During the year, the Society started a weaving-cum-training centre at its Raha branch. The Society set up five Jacquard looms, along with warping machines and accessories, at the production centre. A few local weavers were engaged to operate the looms, and production commenced. A few weavers were also provided with advanced training in operating Jacquard looms.

Beneficiaries and amount spent:

- No. of beneficiaries covered: 840
- Amount Incurred: ₹ 60,000
- State Covered: Assam

Outcomes:

- Increased financial literacy level among the rural women.
- Digital awareness rises among the SHG members of the society.
- Enhanced capability in case of entrepreneurship development.
- Financial stability has been seen among the women through income-generating activities.
- Awareness rises in socio-economic activities
- Healthcare awareness conducted information and communication activities on health education and preventive measures for various illnesses.

Impact: These programmes and workshops have contributed to sustainable development in rural communities and improved the financial well-being of households. Women have initiated entrepreneurial activities using the knowledge and skills acquired through these workshops and skill development training, enabling them to become more self-reliant. Through entrepreneurship development, many women have demonstrated greater confidence and transparency in their financial dealings, contributing to their overall economic empowerment and success.

RAJASTHAN SHRAM SARATHI ASSOCIATION

FINANCIAL INCLUSION, DIGITAL LITERACY & SOCIAL SECURITY FOR LOW-INCOME COMMUNITIES

Background: Southern Rajasthan, particularly the districts of Udaipur, Bhilwara, and Rajsamand, is a major source of seasonal migrant labour. Limited financial literacy, school dropouts, KYC related barriers, low digital awareness, and rising incidents of digital fraud leave migrant households, especially women and the elderly, financially vulnerable. To address these challenges, Shram Sarathi provided doorstep financial literacy and KYC support, facilitated insurance and National Pension System (NPS) enrolment, trained digital entrepreneurs, established Panchayat-level Financial and Digital Literacy Clinics (FDLCs), and provided mediation support in cases of digital fraud, with strong community participation.

Types of Interventions:

- Education & Financial Literacy, including Digital Literacy
- Health & Hygiene and Well-being
- Women's Welfare & Empowerment
- Social Security & Long-term Financial Inclusion
- Digital Financial Services & Remittance Support
- Fraud Mediation & Consumer Protection

How the Initiatives Started: Shram Sarathi designed this initiative after observing that many tribal migrant families in Southern Rajasthan remained financially active but excluded from



formal financial services due to KYC mismatches, dormant bank accounts, and rising digital fraud. Women managing households had limited access to financial support. The initiative adopted a hands-on approach through village camps to resolve KYC issues, update passbooks, facilitate enrolment in PMJJBY/PMSBY and NPS, and train local retailers in digital financial services. The model demonstrated that practical, doorstep support was far more effective than awareness campaigns alone.

The Process Involved: The initiative was implemented through a three-phase approach:

- **Community Mobilisation & Financial Literacy:** Nearly 590 village-level financial literacy sessions were conducted during FY 2024–25 and FY 2025–26, covering KYC, insurance (PMJJBY/PMSBY), digital payments, consumer rights, and fraud awareness.
- **Financial & Digital Literacy Clinics (FDLCs):** 121 Panchayat-level clinics provided on-the-spot KYC updates, Aadhaar seeding, passbook printing, e-KYC, mini-statements, and mobile banking support. Additionally, 24 local digital retailers were trained to expand safe digital financial services.



- **Fraud Mediation & Consumer Protection:** Dedicated support helped victims of digital fraud navigate bank grievance mechanisms, police procedures, and insurance claims.

Regular monitoring through FGDs, community feedback, and an MIS enabled continuous improvements, with activities aligned to migration cycles and local community schedules to maximise participation.

Beneficiaries: The program reached **over 10,000 beneficiaries** across the tribal regions of Southern Rajasthan through financial literacy, Financial & Digital Literacy Clinics (FDLCs), social security enrolment, digital financial services, and fraud mediation. The majority of beneficiaries are **women**, who play a key role in managing household finances and welfare benefits. Most beneficiaries are **seasonal migrant workers (18–55 years)** and their families, with support also extended to adolescents entering the workforce and elderly villagers dependent on pensions and government schemes. Over **95%** belong to **Scheduled Tribe (ST)** communities, with the remainder from SC and OBC households. The initiative focused on remote villages in **Gogunda, Kherwara, Salumber, Rajsamand, and Bhilwara,** helping improve financial literacy, access to social security, and safe participation in the formal financial system.

Time Elapsed: The initiative was implemented over **two financial years (FY 2024–25 and FY 2025–26).**

Outcomes/Results: During this period, Shram Sarathi conducted **590 financial literacy meetings** and **121 Financial & Digital Literacy Clinics (FDLCs)**, benefiting **over 10,000 people**. The program issued **4,757 mini-statements**, enrolled **5,870 individuals** under PMJJBY/PMSBY, facilitated **632 NPS contributions** (₹1.10 lakh), opened **106 Post Office RD accounts** (₹1.26 lakh in savings), and trained **24 digital retailers**, who processed nearly **11,000 transactions** worth **over ₹1.29 crore**. Through fraud mediation, **8 of 18 digital fraud cases** were resolved, recovering **₹78,643** for affected beneficiaries.

Impact of the Initiative: The initiative strengthened financial inclusion by restoring

access to formal banking through KYC and Aadhaar corrections, enabling beneficiaries to receive DBT, MGNREGA wages, and other government benefits. It improved financial security through insurance and social security enrolment, encouraged long-term savings, empowered women to manage household finances, expanded safe digital financial services through trained local retailers, and enhanced trust in the formal financial system by supporting victims of digital fraud.

ANNAPURNA MAHILA CO-OP CREDIT SOCIETY LTD.

ANNAPURNA PARIWAR VATSALYAPURNA CSR ACTIVITIES

Background: Since 1993, Annapurna Pariwar has empowered low-income families in Pune and Mumbai through financial inclusion. The organisation identified that working mothers often lacked access to safe childcare, which could contribute to child neglect and school dropouts among older siblings. In response, it launched the Vatsalyapurna Day Care initiative.

How the Initiative Started: The first Day Care Centre was established in **2003** in Pune after a child abuse incident highlighted the need for safe childcare. The initiative subsequently expanded with support from the Times Foundation, Inter Aide France, and corporate partners.



Key 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: Children of low-income working women, including single mothers, in Pune and Mumbai slums. The program also benefits mothers by enabling them to work and older siblings by reducing caregiving responsibilities.

How much time elapsed: The first Day Care Centre started in 2003. Over the past 20+ years, Vatsalyapurna has steadily expanded and currently operates 9 centres in Pune. 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 Centres successfully running in slum communities.
- Centres 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 centres.
- Significant improvement in overall family balance and reduction of anxiety among working mothers, as children are safe and learning while they work.

Impact: The initiative provides a safe environment for children, supports early childhood development, reduces school dropouts among siblings, and strengthens women's economic empowerment. It has received several national awards for its social impact.

GRAMEEN DEVELOPMENT & FINANCE PVT. LTD.

EMPOWERING RURAL WOMEN THROUGH FINANCIAL INCLUSION

Background: Grameen Sahara, parent organisation of Grameen Development & Finance Pvt. Ltd. (GDFPL), was established in 2002 with the vision of improving the quality of life of underprivileged communities through sustainable livelihood opportunities. Grameen Sahara continued its efforts in community development, livelihood promotion, skill enhancement and social empowerment.

Type of Intervention:

- Financial Literacy
- Livelihood Generation through Microenterprise Development
- Women's Welfare and Empowerment
- Financial Inclusion



Background of the Initiative: Mrs. Dipashri Kalita, a resident of Rampur village under Chhaygaon Block in Kamrup district, Assam, lives with her husband, Mr. Umesh Kalita, and their two children. The family was engaged in a small home-based tea leaf packing business, in which tea leaves were packed in limited quantities and sold in nearby weekly markets. Despite their dedication and hard work, limited working capital and inadequate access to formal financial services restricted the growth potential of their enterprise.

Her journey towards economic empowerment was supported through Grameen Sahara's community development initiatives. Under the Azim Premji Foundation-supported Sustainable Spices Farming Project, she received training on sustainable farming practices, nursery management, organic input preparation and integrated farming techniques. In 2023, she also participated in the CRISIL Foundation-supported Mein Pragati Programme, which enhanced her understanding of financial literacy, budgeting, savings, responsible borrowing, digital payments, banking services, insurance and government welfare schemes. These interventions strengthened her financial knowledge, improved her confidence and enabled her to make informed decisions regarding her livelihood and family enterprise.

Her journey: Mrs. Dipashri Kalita became associated with Grameen Development & Finance Pvt. Ltd. on 1 April 2013 and received her first microfinance loan of ₹20,000. She utilised the loan to purchase tea leaves, packaging materials and fulfil the working capital requirements of her family's tea leaf packing business. Access to institutional credit, combined with improved financial awareness, enabled her to invest more confidently in expanding her enterprise.

Over the years, Mrs. Kalita successfully completed five loan cycles with Grameen Development & Finance and maintained an excellent repayment record by making timely instalment payments. Her financial discipline and effective utilisation of credit helped her qualify for a higher loan amount, which has now increased to ₹1,00,000.

With continued support from Grameen Development & Finance, the family's tea leaf packing business gradually expanded. They established a dedicated shop at their residence and later opened a grocery shop at Rampur Chowk, creating multiple sources of sustainable income. The increased earnings improved the family's financial stability, enabled reinvestment in their businesses and supported better educational opportunities for their children.

Beyond economic improvement, Mrs. Kalita has emerged as a confident entrepreneur and an active participant in household financial decisions. She has developed a strong understanding of planned borrowing, regular savings and responsible repayment practices.

Her story reflects the transformative potential of microfinance when combined with financial literacy and livelihood development support. For Mrs. Dipashri Kalita, the microfinance loan became more than financial assistance-it became a pathway towards opportunity, entrepreneurship and sustainable growth.

The combined efforts of Grameen Development & Finance Pvt. Ltd.'s responsible financial services, the CRISIL Foundation-supported Mein Pragati Programme and Grameen Sahara's community development initiatives helped transform a small home-based tea leaf packing activity into a sustainable rural enterprise, improving her family's quality of life and motivating other women in her community.

Outcomes:

- Progressed from an initial microfinance loan of **₹20,000 to ₹1,00,000** over five successful loan cycles through timely repayments.
- Expanded the tea leaf packing business and established a grocery shop, creating multiple income sources.
- Improved household income and strengthened financial security.
- Enhanced financial literacy through the **Mein Pragati Programme**, promoting informed financial decision-making.
- Strengthened livelihood skills through the **Sustainable Spices Farming Project**.
- Maintained an excellent repayment record, reflecting responsible financial behaviour.
- Adopted better financial management practices, including regular savings and planned borrowing.

Impact:

- Improved the family's socio-economic status and quality of life through sustainable livelihoods.
- Strengthened household financial resilience through diversified income sources.
- Increased investment in children's education and family well-being.
- Promoted women's economic empowerment through entrepreneurship and financial independence.

JAGARAN MICROFIN PVT. LTD.

EMPOWERING FUTURE GENERATIONS THROUGH HOLISTIC LEARNING AND VALUE-BASED EDUCATION

Background: Jagaran Microfin Pvt. Ltd. is committed to creating sustainable social impact through early childhood education. As part of its development and welfare activities, the Company operates pre-primary schools across West Bengal and Bihar, providing a nurturing environment that combines quality education with sports, cultural activities, and value-based learning to support the holistic development of young children.



Jagaran operate **16 schools** across various districts of **West Bengal and Bihar**, providing a nurturing learning environment for children below the age of five as they embark on their

educational journey. These schools are more than centres of academic learning; they are places where young minds are encouraged to explore, imagine, and develop the confidence and skills that form the foundation for lifelong learning and personal growth.

The Company's commitment extends beyond quality early childhood education. Jagaran Microfin Pvt. Ltd. actively promotes participation in sports, cultural programmes, and the celebration of important national and social occasions, enabling children to develop holistically. These activities instil essential values such as discipline, teamwork, respect, integrity, patriotism, and social responsibility, while fostering creativity, confidence, and leadership among young learners.

Through this holistic approach, children evolve not only as learners but also as responsible and compassionate citizens who understand the importance of contributing positively to their communities and the nation. We firmly believe that investing in a child's formative years is one of the most meaningful and sustainable investments we can make towards building a stronger, more inclusive, compassionate, and prosperous society.

Outcomes and Impact:

Enhanced Early Childhood Development: These initiatives provide children with a safe and nurturing learning environment, strengthening foundational skills, confidence, and readiness for future education.

Holistic Growth and Social Development: Through sports, cultural activities, and value-based learning, the Company promotes creativity, teamwork, discipline, and social responsibility, nurturing confident and responsible young citizens.

ASIRVAD MICRO FINANCE LTD.

MULTI PRONGED APPROACH FOR THE COMMUNITY DEVELOPMENT

Background: The Manappuram Foundation, the Corporate Social Responsibility (CSR) arm of Manappuram Finance Ltd., the parent organisation of Asirvad Micro Finance Ltd., drives sustainable social impact through inclusive community development. Its initiatives focus on healthcare, education, skill development, women's empowerment, livelihood promotion, environmental sustainability, and disaster relief. By partnering with governments, NGOs, educational institutions, and local communities, the Foundation promotes equitable and sustainable socio-economic development.

SPECIALISED REHABILITATION & MOBILITY SUPPORT

Overview: In partnership with Dream Runners Foundation and specialised NGO partners (Freedom Trust, PCVC, and Vijay Human Services), this initiative supports persons with disabilities, including individuals affected by limb loss and severe burn/domestic violence injuries, through specialised rehabilitation services, mobility aids, and customised assistive devices. The program promotes independence, accessibility, and inclusion while enabling vulnerable individuals to regain dignity, improve livelihoods, and participate actively in society.



Project Implementation Process: Project implementation followed a structured process involving review by the Project Planning Committee, verification of registrations, capital disbursement of ₹11,00,000 (fully utilised), and comprehensive activity documentation.

Beneficiaries: It included marginalised women burn survivors and intellectually challenged youth across Chennai and neighbouring districts of Tamil Nadu. The project has been successfully executed and completed.

Timeline & Outcomes: The project was completed over 6–12 months per structure,

covering activities from foundation preparation to the final key handover. A total of 10 high-durability permanent houses were successfully completed and occupied by beneficiaries.

Impact: The initiative significantly improved the lives of vulnerable individuals by restoring mobility, dignity, and self-confidence. Physically challenged beneficiaries became more independent in their daily activities, while women burn survivors gained opportunities for rehabilitation and economic self-reliance. Specially-abled children developed essential life skills, enabling greater inclusion and personal growth.

HOME FOR HOMELESS PROJECT

Background & Inception: Recognising that inadequate housing contributes to persistent poverty and safety challenges, the initiative was conceptualised by the Manappuram Foundation Advisory Board to provide safe, permanent brick-and-mortar homes based on verified community needs.

Types of Interventions: Relief & Rehabilitation, and Sustainable Housing Infrastructure.

Process: The project followed a structured approach, including field verification and title checks, Board financial approval of ₹16,00,000, monitoring of phased construction, and legal handover of completed homes.

Beneficiaries: The initiative supported 10 direct households (8 female-headed and 2 male-headed) comprising working-age adults across 7 districts of Kerala in FY 2025–26: Thrissur (3), Alappuzha (2), Ernakulam (1), Palakkad (1), Kozhikode (1), Kannur (1), and Kasaragod (1). The beneficiaries were located across rural (5), semi-urban (2), and urban (3) areas.



Timeline & Outcomes: Each structure was completed within 6–12 months, from foundation preparation to final handover of the keys. A total of 10 high-durability permanent houses were successfully completed and occupied.

Impact: The initiative addressed housing insecurity by providing safe and permanent homes, enhancing security for women and children, and reducing environmental and health risks associated with inadequate living conditions.

MANAPPURAM HARMONY TRIBAL BEATS PROJECT (ATTAPADI)

Types of Interventions: Education & Digital Literacy, Skill Development, Cultural Preservation, and Eco-Tourism.

Background & Inception: Indigenous communities in Attappadi, Palakkad district, face challenges including high school dropout rates and limited access to market-linked employment opportunities. In partnership with APJ Abdul Kalam International Residential Tribal School, the initiative was established to create a permanent community development hub.

Process & Timeline: The project progressed through concept proposal review, land identification, and direct capital support of ₹1,00,00,000. Land acquisition and legal titling were successfully completed during FY 2025–26.



Beneficiaries: The initiative serves Scheduled Tribe (ST) youth, rural artisans, and students in Attappadi, Palakkad District, Kerala.

Outcomes & Impact: The project secured land for developing a multi-facility zone comprising an IT Park, Tribal Museum, and Sports Academy. It creates a long-term community asset to reduce dropout trends, preserve tribal heritage,

and promote sustainable eco-tourism-based livelihoods.

ALPHA HOSPICE & PALLIATIVE HEALTHCARE PROJECT

Types of Interventions: Health & Hygiene, Well-being, and Dedicated Geriatric Care Facilities.

Background & Inception: Terminally ill and low-income elderly populations face significant gaps in access to specialised palliative care infrastructure. In partnership with Alpha Charitable Trust, the initiative aims to establish permanent care facilities and reduce dependency on high-cost rental arrangements.

Process: The project involved infrastructure assessment, strategic approval, phased disbursement of ₹82,00,000 against a ₹1,00,00,000 budget framework, and continuous civil progress monitoring.

Beneficiaries: The initiative supports low-income, bedridden, and elderly individuals across all social categories in Edamuttam and Chalakudy, Thrissur District, Kerala.

Timeline, Outcomes & Impact: Construction is progressing over a 12–14-month period, with significant structural advancement at the Edamuttam Hospice and Chalakudy Old Age Home. The project will create a permanent, dignified healthcare support system providing continuous palliative care, pain management, and terminal care services.

SANGHAMITHRA RURAL FINANCIAL SERVICES (SRFS)

ADDRESSING THE SOCIO-ECONOMIC CONDITIONS OF RURAL FOLKS

Background & Inception: Sanghamithra Rural Financial Services (SRFS) integrates Corporate Social Responsibility (CSR) into its mission of promoting financial inclusion and sustainable rural development. The organisation focuses on improving the socio-economic conditions of underserved communities, particularly women and rural households. Its CSR initiatives are aligned with the provisions of the Companies Act, 2013.

The key CSR activities of Sanghamithra include:

- **Financial Inclusion:** Providing affordable and responsible financial services to women through Self-Help Groups (SHGs), Farmer Producer Organisations (FPOs), and other community institutions, enabling access to formal credit and financial services.
- **Financial and Digital Literacy:** Conducting training programs on budgeting, savings, digital payments, and financial planning to improve financial awareness and independence among rural women.
- **Education Support:** Providing educational assistance to children of SHG members and extending support to education by means of training and awareness programmes.
- **Healthcare and Sanitation:** Supporting preventive healthcare, hygiene, sanitation, safe drinking water, and Water, Sanitation and Hygiene (WASH) initiatives to improve community health.
- **Skill Development and Livelihood Promotion:** Offering vocational training, technical support, and market linkages to help borrowers develop sustainable livelihoods and strengthen entrepreneurship. Supporting projects that enhance the quality of life in rural communities through social empowerment and community development initiatives.
- **Insurance and Client Support:** Providing credit life and health insurance, along with continuous client support services, to improve financial security and well-being.

COMMUNITY DEVELOPMENT AND SOCIAL EMPOWERMENT INITIATIVES

Key Focus Areas:

- **Financial Inclusion and Economic Empowerment:** Promoting access to affordable and responsible financial services for women through Self-Help Groups (SHGs), Farmer Producer Organisations (FPOs), and other community-based institutions. These initiatives enable rural women to access formal credit, strengthen financial



independence, and improve livelihood opportunities.

- **Financial and Digital Literacy Advancement:** Conducting awareness and capacity-building programmes on budgeting, savings, digital payments, financial planning, and responsible financial practices to enhance financial awareness and promote digital inclusion among rural communities, particularly women.
- **Education and Learning Support:** Providing educational assistance to children of SHG members and supporting community education through skill-based training, awareness programmes, and capacity-building initiatives to improve learning opportunities.
- **Healthcare, Sanitation, and WASH Initiatives:** Supporting preventive healthcare, hygiene awareness, sanitation improvement, safe drinking water access, and Water, Sanitation and Hygiene (WASH) programmes to promote healthier and sustainable communities.
- **Skill Development and Sustainable Livelihood Promotion:** Providing vocational training, technical guidance, entrepreneurship support, and market linkages to help individuals develop sustainable livelihoods. Supporting community development projects that enhance social empowerment, economic resilience, and overall quality of life in rural areas.



Overall Impact:

- **Strengthened financial inclusion and women's empowerment** by improving access to formal financial services, credit facilities, and livelihood opportunities through SHGs, FPOs, and community institutions.
- **Enhanced financial and digital literacy** among rural communities by promoting awareness of savings, budgeting, digital payments, and responsible financial practices, enabling greater financial independence.
- **Improved access to education and skill-building opportunities** for children and community members through educational support, training programmes, and capacity-building initiatives.
- **Promoted healthier and sustainable communities** through healthcare awareness, sanitation improvement, safe drinking water access, and WASH interventions.
- **Created sustainable livelihood opportunities** by strengthening vocational skills, entrepreneurship capabilities, market linkages, and community resilience, contributing to improved quality of life and social empowerment.

SHREE MARIKAMBA MICRO FINANCE PVT. LTD.

SUPPORTING EDUCATION INITIATIVES

Background: Shree Marikamba Micro Finance Pvt. Ltd. serves more than **460 Self-Help Groups (SHGs)** with a primary focus on women from low-income households. The institution is committed to women's empowerment, financial inclusion, and community development through responsible microfinance services. Recognising that

education is a powerful catalyst for sustainable socio-economic progress, the company has been implementing its **Annual Academic Felicitation Programme – "Abhinandana"** since 2018 as part of its social development initiatives. The programme is funded entirely through the company's social welfare initiatives.

ANNUAL ACADEMIC FELICITATION PROGRAMME (ABHINANDANA)

Overview: The **Abhinandana Academic Felicitation Programme** recognises and honours meritorious children of active women SHG borrowers who demonstrate outstanding academic performance in the SSLC and PUC examinations. Students securing **500 marks and above** are felicitated with cash awards and educational kits to encourage higher education and reduce the financial burden on their families.

The annual programme brings together local leaders, education department officials, bankers, spiritual leaders, and eminent academicians to celebrate the achievements of deserving students while reinforcing the importance of education within rural and low-income communities.

Programme Implementation: The programme is conducted annually after the declaration of SSLC and PUC examination results. Eligible students are identified from among the children of active SHG members based on their academic performance. Selected students are invited to a formal felicitation ceremony, where they receive cash incentives and educational support materials in the presence of distinguished guests and community representatives. The initiative has been implemented consistently for eight consecutive years (2018–2025).





Beneficiaries: The programme benefits academically outstanding children of active women SHG borrowers belonging to economically weaker sections across the operational areas of Shree Marikamba Micro Finance Pvt. Ltd. The initiative also indirectly benefits their families by encouraging continued education and recognising the role of women borrowers in supporting their children's academic success.

Timeline & Key Highlights:

- Completed **eight consecutive years** of uninterrupted implementation since 2018.
- Exclusively recognises high-performing students from active women SHG member families.
- Provides cash awards and educational kits to deserving students.
- Conducts annual public felicitation ceremonies with the participation of community leaders, bankers, education officials, and academicians.

Impact:

- Encouraged academic excellence and motivated students from low-income SHG families to pursue higher education, contributing to reduced dropout rates after SSLC and PUC, particularly among girls.
- Eased the financial burden on parents while enhancing the confidence and social standing of women SHG members within their communities.
- Strengthened trust and long-term relationships with borrower families, reinforcing Shree Marikamba Micro Finance Pvt. Ltd.'s reputation as a socially responsible and community-focused institution committed to inclusive development.

Notes

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