



CSR Strategy and Plans for the FY 2024-25

A. CSR Strategy:

- Continue to build strong connect with community and local government bodies, while selecting/ implementing CSR projects.
- The core strategy of all the CSR activities of the Bank shall be “serve the unserved and underserved with a focus on sustainability”
- The CSR Projects shall be impactful and measurable; each project shall have a mechanism to report and assess impact made on the communities.
- While selecting CSR activities, preference shall be given to local areas and communities where the Bank operates.
- The CSR programs shall be implemented across all four regions of the Bank, in an equitable manner, and a special focus shall be given to stressed states and aspirational districts.
- The CSR initiatives of the Bank may focus on the areas such as infrastructure, education system, livelihood development of the unemployed youths, people with disabilities, third genders etc, environment, sports, nutrition, R&D and social entrepreneurial projects and public health.
- Prioritizing intervention of technology in Bank’s CSR programs
- While taking up programs and initiatives under CSR, the Bank shall ensure it is not replicating initiatives that are being carried out more effectively by NGOs which have right level of expertise, the Bank could support such initiatives by collaborating with implementing agencies/NGOs.
- Promote the spirit of volunteering by the staff and community members
- The CSR activities and spending shall cover 3 broader themes as detailed below:
 - 1. Community Development Program:** The Bank shall continue to focus on community development programs which are serving the needy section of the society and can be easily replicated across the country.
 - 1.1. Chote Kadam:** Chote Kadam – community development programs shall continue to focus on promoting quality of life for marginalized communities.
 - 1.2. Community Development – Regional:** Apart from Chote Kadam projects every region is provided with 15% of overall 50 Lakhs

The areas to be covered under community development projects are listed below;

- To promote rural, slum and other public infrastructure development programs
- To promote protection of national heritage, art and culture including restoration of buildings and sites of historical importance and works of art; setting up public libraries; promotion and development of traditional arts and handicrafts
- To promote setting up old age homes, orphanages, day care centres and such other facilities for senior citizens and measures for reducing inequalities faced by socially and economically backward groups;



2. **Environment:** The Bank shall continue to focus on taking up projects which will be helpful in preserving the environment and can be easily replicated across the country.
 - To undertake cleanliness drive for promoting Swachh Neighborhood concept covering public health and hygiene. Program may include cleaning 100 meters of surrounding areas of Ujjivan branches, including removal for waste/ littering spots, cleaning and repair of pavements, maintenance, tree planting, public awareness, adopt a street etc.
 - Environment is one of the three central factors of ESG (Environmental, Societal and Corporate Governance) in measuring 'sustainability'. Environment and climate change can have substantial impact on quality of life of the communities, economic activities, natural resources, food security, health and physical infrastructure.
 - To ensuring environmental sustainability, ecological balance, protection of flora and fauna, animal welfare, agroforestry, conservation of natural resources and maintaining quality of soil, air and water (Rejuvenation of lakes, rivers, etc).
3. **Livelihood:** The Bank will continue to support the projects which will help the unemployed youths, PwDs and the economically weaker section to get into stable livelihood.
 - To promote employment enhancing vocational skills among the unemployed youths, differently abled beneficiaries, old age
 - Programs to support women empowerment, gender equality, inclusion of transgenders and development of girl child.
 - To promote programs like vocational training to ensure livelihood of women in the community
4. **Education/Sports:** The bank shall continue to support projects that will support education and sports
 - To promote education including special education
 - To promote the renovation of anganwadi, providing the necessary support to the anganwadi
 - To enhance and educate the importance of vocational training to elderly, children and differently abled
 - Training to promote rural sports, nationally recognized sports, Paralympic sports and Olympic sports
5. **Healthcare:** The bank shall continue to support the government hospitals, trust hospitals, medical camps in the community to promote the importance of health and sanitation
 - To promote healthcare including preventive health
 - To ensure quality medical treatment even in the rural locations
 - To provide health awareness programs through medical camps
 - To provide infrastructure support for primary health centres & hospitals
 - Construction/renovation of public toilets
 - eradicating hunger, poverty and malnutrition
 - To promote the availability of safe drinking water
 - To promote sanitation and hygiene related projects for women and girl child



6. Disaster Management Programs

The CSR funds shall be made available for Disaster Relief programs, to quickly respond and undertake relief activities during natural calamities, like floods, cyclones and harsh winter seasons in north and eastern part of India. The vast network of Bank’s branches shall be leveraged to undertake disaster relief programs. The relief work may include distribution of food, ration, utensils, blankets and medical supplies for households affected by natural calamities, including those whose houses were damaged/ collapsed. rehabilitation of families whose livelihood impacted and reconstruction activities.

B. CSR Expenditure Plan for FY 2024-25:

The estimated spending pattern is focused on the overall strategy of the Bank.

- Prescribed CSR Expenditure for FY 2024-25 (two per cent of average net profit of the company for last three financial years) – **INR 17,46,00,000/-**
- The unspent CSR amount carry forwarded from the previous FY2024-25 – **INR 98,53,683 (Amount kept in unspent account)**
- Total CSR amount to be spent during FY 2024-25 – **INR 18,44,53,683/-**

Proposed, theme based, allocation of CSR Funds for FY2024-25:

Sl. No.	CSR Theme	CSR Qualifying Category	CSR Fund Allocation	Partnership allocation*) (proposed)
1	Community Development Programs	<p>promoting quality of life for marginalized communities</p> <p>promote rural, slum and other public infrastructure development programs, promote protection of national heritage, art and culture including restoration of buildings and sites of historical importance and works of art; setting up public libraries;</p> <p>promotion and development of traditional arts and handicrafts, setting up old age homes, orphanages, day care centres and such other facilities for senior citizens and measures for reducing</p>	35%	<p>A. Existing partners of ongoing projects:</p> <ul style="list-style-type: none"> • Parinaam Foundation for Chote Kadam projects (INR 6 Crore) • Cheshire Disability Trust • Divya Nur Foundation • Pi Jam Foundation • proVISION Asia • Project Swach Neighborhood – INR. 23,40,000 <p>B. New partnerships to be explored, particularly in North, East and West.</p> <p>C. Directly by Bank</p>



		inequalities faced by socially and economically backward groups.		
2	Environment	<p>To undertake cleanliness drive for promoting Swachh Neighborhood concept covering public health and hygiene. Program may include cleaning 100 meters of surrounding areas of Ujjivan branches, including removal for waste/ littering spots, cleaning and repair of pavements, maintenance, tree planting, public awareness, adopt a street etc.</p> <p>Environment is one of the three central factors of ESG (Environmental, Societal and Corporate Governance) in measuring ‘sustainability’. Environment and climate change can have substantial impact on quality of life of the communities, economic activities, natural resources, food security, health and physical infrastructure.</p> <p>To ensuring environmental sustainability, ecological balance, protection of flora and fauna, animal welfare, agroforestry, conservation of natural resources and maintaining quality of soil, air and water (Rejuvenation of lakes, rivers, etc)</p>	15%	<p>A. Directly by Bank through its branch network and RECs</p> <p>B. Through NGOs having right level of expertise</p>
3	Livelihood	<p>To promote employment enhancing vocational skills among the unemployed youths, differently abled beneficiaries, old age</p> <p>Programs to support women empowerment, gender equality, inclusion of</p>	15%	<p>A. Through NGO’s having right level of expertise</p>



		<p>transgender and development of girl child.</p> <p>To promote programs like vocational training to ensure livelihood of women in the community</p>		
4	Education/Sports	<p>To promote education including special education</p> <p>To promote the renovation of anganwadi, providing the necessary support to the anganwadi</p> <p>To enhance and educate the importance of vocational training to elderly, children and differently abled</p> <p>Training to promote rural sports, nationally recognized sports, Paralympic sports and Olympic sports</p>	10%	<p>A. Through NGO's having right level of expertise</p> <p>B. Directly by Bank through its branch network and RECs</p>
5	Healthcare	<p>To promote healthcare including preventive health</p> <p>To ensure quality medical treatment even in the rural locations</p> <p>To provide health awareness programs through medical camps</p> <p>To provide infrastructure support for primary health centres & hospitals</p> <p>Construction/renovation of public toilets</p> <p>eradicating hunger, poverty and malnutrition</p>	15%	<p>A. Through NGO's having right level of expertise</p> <p>B. Directly by Bank through its branch network and RECs</p>



		To promote the availability of safe drinking water To promote sanitation and hygiene related projects for women and girl child		
6	Disaster Management	Disaster relief, rehabilitation and reconstruction activities.	10%	A. Directly by Bank through its branch network and RECs B. Through NGOs having right level of expertise

*Note:

- Proposed allocation of amount for existing partners Parinaam, Cheshire Disability Trust, proVISION Asia, Divya Nur Foundation, and Pi Jam Foundation where the Bank has ongoing/ long term programs.
- Need to explore partnerships, the NGOs having requisite expertize and specialization for disaster management, vocational training and environmental sustainability projects
- Swachh neighborhood projects are included in overall community development projects, to be taken up at the identified branch locations.