

Social:
Communities

Supporting People, Strengthening Communities.

We commenced operations as a Non-Banking Financial Company (NBFC) in 2007, and from the outset, social responsibility remained integral to our mission. We began by allocating budgets for branch-level social initiatives, including painting the school premises and providing stationery to government schools. Over time, we scaled our impact through Corporate Social Responsibility (CSR)-driven efforts, spearheading large-scale community projects, including bridging the digital divide and rejuvenating lakes. These initiatives reflect our deep, organisation-wide commitment to community welfare and our resolve to create lasting, meaningful impact.

Guided by our clearly defined thematic areas, our CSR initiatives continue to uplift marginalised communities. As part of our ESG journey, we embedded

sustainability into all aspects of our work, including CSR. Last fiscal year, we introduced 'Environment' as a focused thematic area for resource conservation projects.

Actively engaging our employees and stakeholders, we established a robust governance framework to oversee and guide our CSR programmes.





Community Dashboard

1,215,494

Lives Impacted

138+

Projects

24 States/2 UTs &

230 Districts

20%

Aspirational districts like Ranchi, Barwani, Ramgarh, Banka, Giridih, Gaya etc.

14,560

Volunteering engagement hours and 7,250 Volunteers

13/17

UNSDG alignment



Our CSR Projects & Impact - FY 2024-25

CSR Projects (Thematic Area wise)	No. of Persons Benefited from CSR Projects FY 2024-25
Infrastructure Development Programmes (Chote Kadam & Others)	854,614
Livelihood Enhancement	662
Disaster Relief	21,353
Education and Sports	9,547
Environment and Animal Welfare	242,334
Healthcare	86,984

CSR Outreach



Community Development Programme

Chote Kadam

64

No. of Projects

854,614

No. of Beneficiaries Impacted

In partnership with Parinaam Foundation, our flagship programme 'Chote Kadam' emerged as a powerful enabler of grassroots level transformation. During the last fiscal, the programme

executed over 280+ projects across India. These initiatives focus on renovating schools, healthcare centres, 'Anganwadis', restrooms, playgrounds, in addition to accessibility to safe drinking

water. Notably, 13% of the projects executed this year are in aspirational districts, reflecting our focus on under-served regions.

Some of the significant projects executed this year are:

Project Description	District/State	No. of Beneficiaries
Provision of a garbage truck to the municipality	Maddur	50,000 residents
Public Park renovation (cleaning, gym equipment, and toilet)	Ramanathapuram	15,000 residents
Lactation room and waiting area at public health centre	Kalyan	5,000/month
First public park with walking trail & play area	Khadana, Gujarat	2,500/month (children)
Shelter for cows at Goshala	Ghogharian	2,500 cows
Renovation of 48 rooms in an old-age home	Agra	350 residents
Dormitory construction for residential school children	Vadodara	150 children

Livelihood Development Programmes

7

No. of Projects

662

No. of Beneficiaries Impacted

We believe in the philosophy, "Give a man a fish, and you feed him for a day. Teach a man to fish, and you feed him for a lifetime". Guided by this ethos, our CSR livelihood programmes empower first-generation learners

and marginalised communities, including individuals with physical and cognitive disabilities, women, and unemployed youth from Below Poverty Line (BPL)/Above Poverty Level (APL) backgrounds. Continuing to widen our reach each year, we

introduced these programmes in Varanasi, Ranchi, and Hazaribagh last year, along with innovative self-employment models for severely orthopedically challenged Persons with Disabilities (PwDs).

Cheshire Disability Trust (CDT)

We maintain strategic partnerships with high impact implementing agencies (IAs) that align with our values, enabling us to pursue sustainable and inclusive development objective. In the livelihood space, we collaborated with Cheshire Disability Trust (CDT), Divya Nur Foundation, and ProVision Asia for over three years.

Through our partnership with Cheshire Disability Trust, we focus on livelihood development for PwDs. In FY 2024-25, we have trained about 300 individuals, equipping them with skills in communication and basic computer literacy, among other programmes. We imparted training

with orthopaedic and auditory impairments across Jamshedpur, Hazaribagh, Ranchi, and Varanasi. After successful completion, they were placed in retail, banking, and Information Technology Enabled Services (ITeS) sectors with an average monthly salary of ₹ 9,000. The placement drive was supported

by a diverse group of employers, including TATA Motors, Amazon and other reputed organisations.

We also launched a targeted self-employment programme for orthopaedically challenged individuals in collaboration with CDT, Neomotion, and Zomato. Under

this initiative, 10 beneficiaries, facing severe mobility challenges were equipped with digital literacy, taught English communication and soft skills. They were provided Neomotion vehicles and employed as Zomato delivery partners,

earning an average of ₹ 12,000 per month with flexible work hours to accommodate their needs. These endeavours continue to empower individuals with disabilities, fostering financial independence and sustainable livelihoods.



Testimonial from the Neomotion beneficiary

"Living with a 75% locomotor disability, I struggled to find work until Ujjivan, along with Cheshire Disability Trust, supported me with a NeoMotion vehicle and training. I now earn over ₹ 45,000 a month as a Zomato delivery partner and care for my elderly mother independently. Ujjivan helped turn my challenges into strength and gave me the means to live with dignity."

- **Lakshmi Devi V**



Testimonial from the Neomotion beneficiary

"For years, I was unemployed and immobile. With support from Ujjivan and Cheshire Disability Trust, I received mobility training, digital literacy, and the tools to work as a Zomato delivery partner. Today, I earn ₹35,000 a month, support my daughters' education, and share the financial load with my husband. Ujjivan helped me regain my dignity and build a better future for my family."

- **Chithra Devi B**

Divya Nur Foundation

We partnered with Divya Nur Foundation to implement a livelihood enhancement programme aimed at equipping youth from marginalised communities with essential employability skills. The training curriculum encompassed communication skills, behavioural skills, and computer literacy, among other job-readiness modules. Post-training, the participants were placed in the retail, banking, Information Technology enabled Services (ITeS) sectors with an average monthly salary of ₹ 10,000 this year, we trained nearly 200+ beneficiaries and placed about 72% of them.

ProVision Asia

We have been associated with ProVision Asia to support orthopaedically challenged individuals by providing wheelchairs to enhance mobility and promote independence. Under this initiative, we distributed 50 wheelchairs to Persons with Disabilities (PWDs) from underprivileged backgrounds. Additionally, 10 specialty sports wheelchairs were provided to athletes excelling at the state and national levels in tennis, basketball etc.



Testimonial from the ProVision Asia beneficiary

"Wheelchair tennis gave me strength, but I was held back by limited equipment. With Ujjivan's support through proVISION ASIA, I received a professional sports wheelchair that transformed my performance and confidence. I've since won three state-level medals and now have the chance to compete nationally and internationally. Ujjivan helped me break barriers and believe in a bigger future."

-Malayatri



Testimonial from the ProVision Asia beneficiary

"I was introduced to Wheelchair Tennis, a sport I never imagined I could play. From barely knowing the rules to winning 12 medals nationally and internationally, this journey has transformed my confidence and my life. With a proper sports wheelchair and ongoing training support from Ujjivan and proVISION ASIA, I now play with freedom, pride and purpose."

- Mubina, Tennis Player

As part of our community development initiatives, we facilitated improved and safe mobility for intellectually challenged children/youth associated with Maithree by providing a dedicated van. We also offer academic scholarships to underprivileged students pursuing vocational courses through the Calcutta Social Project, helping them gain employable skills. Additionally, we support the Earth Care Foundation's Udaan 2.0 project, which provides coaching for the marginalised preparing for competitive exams, empowering them with better career opportunities.

Healthcare Programmes

23

No. of Projects

86,984

No. of Beneficiaries Impacted

Advancing our social interventions under 'Chote Kadam', we renovated 13 public healthcare centres and directly supported healthcare projects by providing critical medical equipment for ICUs, ophthalmology departments and pathology labs.

Pink Bus – Patna Smart City Initiative

A defunct bus was converted into a solar-powered mobile toilet with four restrooms, a nursing room and a coffee vending machine to address the need for secure and hygienic sanitation for women in marketplaces lacking toilet facilities in Patna. The bus serves 300 women daily, increasing to 1,500+ during festivals and events.



Provision of Ambulances

We donated ambulances to improve emergency healthcare access at:

Barasat Cancer Research & Welfare Centre, Kolkata: Transporting underprivileged cancer patients from rural Bengal, Bihar and Odisha

Govt. Hospital, Modi Nagar: Serving 35 neighbouring villages

Taki Municipality, N. 24 Parganas: Supporting over 20 villages, aiding socio-economically disadvantaged patients

Guwahati Municipal Corporation: Catering to more than 2,000 patients per month

Indira Gandhi Govt. Hospital, Bhiwandi: Enhancing emergency response services

Ophthalmology Equipment for Tribal Hospitals

We provided a complete ophthalmology testing set to the Civil Hospital, Barnala, and Mandar Hospital, Ranchi, both of which lacked adequate testing facilities for increased patient volumes. Encompassing Auto-Refractor cum Keratometer, Tonometer, and Lens/Auto Refraction set, the testing kit empowered the hospitals to improve diagnostic capabilities for tribal communities.

Education and Sports Programmes

17

No. of Projects

9,547

No. of Beneficiaries Impacted

Digital Empowerment with the Pi Jam Foundation

We are in our second year of partnership with the Pi Jam Foundation, where we continue to train teachers and develop model educators, effectively bridging the digital divide in government and zilla panchayat schools across Satara and Sangli, Maharashtra. This year, we expanded Pi Labs to Khurja, Bulandshahr and Hapur, Uttar Pradesh, equipping students with digital literacy and teaching skills to the teachers of the Govt./Zilla panchayat schools.



Testimonial

"With Ujjivan's support, we've empowered over 1,000 teachers in Maharashtra and Uttar Pradesh with essential digital and teaching skills. This has transformed classrooms into hubs of innovation and curiosity. Our 100 model teachers now lead the way in redefining education, and with Ujjivan, we've built a strong community that's reshaping how students learn and thrive."

- Shoaib Dar, Founder

Behavioural Skill Development with the Flying Disc Development Foundation

We collaborated with the Flying Disc Development Foundation to use the game of 'Frisbee' as a medium of inculcating teamwork, empathy, resilience, discipline, and gender respect among children from urban slum communities, in Delhi NCR. Training sessions held three times a week benefited 150 children, fostering essential life skills through sports.

Environment/Animal Welfare Programmes

12

No. of Projects

242,334

No. of Beneficiaries Impacted

We established an exclusive Environment and Animal Welfare thematic area to drive resource conservation and animal well-being projects. As part of this effort, we partnered with United Way of Bengaluru to rejuvenate Kanekallu Lake in Hoskote, which is currently affected by pollution. This two-year project is progressing as per plan and is scheduled for completion by FY 2025-26. Additionally, in

collaboration with Kovai Kulangal Pudhipippu Amaippu, we are revitalising a pond in Arisipalayam, Tamil Nadu, and a lake in Bavda, Satara, Maharashtra.

Under animal welfare initiatives, we constructed solar-powered animal shelters in Coimbatore and construction of cattle shed in Goghariyan, benefiting 300 cattle. We also conducted tree plantation drives on significant occasions

like Kargil Diwas, encouraging school students to participate in environmental conservation.

Furthermore, in partnership with Desai Foundation, we raised awareness in rural schools of Tamil Nadu and Karnataka on the importance of responsible sanitary pad disposal, complemented by the installation of incinerators in school premises.

Disaster Relief

12

No. of Projects

21,353

No. of Beneficiaries Impacted

We remain firm in our commitment to support those in crisis, consistently increasing our fund allocation to relief efforts each year. To expand our impact, we have

redefined disaster relief in our CSR policy to address diverse climate change effects, including summer heat waves and fire incidents. This agile approach augments our ability

to respond more effectively to emerging environmental challenges and extend support to a greater number of relief projects.

Some of the high impact projects executed under Disaster Relief during FY 2024-25 include:

Project Details	No. of Beneficiaries Impacted
Fengal Cyclone - Panruti, Cuddalore	10,000
Winter Relief - Distribution of blankets	2,295
Disaster Relief - MFIN - Health camp	2,231
Fengal Cyclone - Mahadevagollahalli	2,000
Winter Relief - Distribution of blankets & woollen caps	1,200
Gujarat Flood Relief	1,000
Disaster-relief - Panskura & Bagnan flood relief	1,000

Project Swachh Neighbourhood

We executed Project Swachh Neighbourhood in FY 2024-25 across our 250 branches pan-India, engaging employees in cleaning office surroundings and planting saplings where possible. Over 6,000 employees participated in this initiative, contributing to the planting of over 6,000 saplings.

Data Management Tool – Ujjivan CSRConnect

We developed Ujjivan CSRConnect, an in-house tool designed exclusively for CSR project management. This tool addresses the need for a centralised data management system and features a detailed dashboard, customisable reports, and an approval workflow with defined turnaround times. Implementation of this mechanism aids in improving efficiency, execution speed and data accuracy.

Volunteering Engagement – Ujjivan SevaMitra

We engaged over 7,280 employees across various CSR projects through Ujjivan SevaMitra, our volunteering programme, fostering a sense of purpose and fulfilment. To recognise and motivate volunteers, we introduced initiatives like e-certificates for participation and special recognition for repeat volunteers at executive committee meetings.

Inclusive Finance - Financial Literacy

	Diksha+ Pro	Diksha IL	Pragati	MSME	Non-Ujjivan	FLC	Total
No. of beneficiaries	118,653	8,180	5,684	399	2,413	34,375	169,704
No. of training hours	25,820	1,080	386	87	124	2,122	29,619
% of beneficiaries who gained access to one or more financial products	32%	20%	36%	0%	0%	0%	25%
% of Women Beneficiaries	100%	94%	69%	11%	70%	73%	93%

Diksha Pro +

We dedicatedly serve the un-served and the under-served communities by offering tailored financial tools that ensure accessibility and ease. We believe empowering these communities, especially women in marginalised sectors, with financial literacy is vital. Since 2011, financial literacy remains a key focus area, benefiting

over 1.4 Million individuals across India. In FY 2024-25, we imparted training to 118,653 beneficiaries on a broad spectrum of financial competencies. As a result, 22% of them adopted digital repayment options like Hello Ujjivan and UPI, highlighting the social and economic relevance of our intervention.