

UNDERTAKING RESPONSIBLE ACTIONS. CONTRIBUTING TO A MORE INCLUSIVE INDIA

At ESAF Bank, we recognise and embrace our commitment towards communities across India. We strive towards creating an equitable society. Our products and services are geared for social transformation, especially at the society's lower strata, and building an active social capital.

We aim to build a sustainable society through a variety of projects. These include building infrastructure for rural schools, skills training, entrepreneurship training, Balajyothi Clubs for holistic development of children, projects for migrant labourers, agricultural initiatives and training for sustainable agriculture in different segments.

We believe that social responsibilities should arise out of needs, beyond

regulatory obligations. The Bank has allocated 5% of its profits towards CSR activities with that philosophy in mind. Our development mandates are implemented on the ground through our BC Partners and CSR implementation partners.

Our total CSR outlay for FY2021 amounted to ₹ 7.15 crore. During the year, our employees also contributed towards the Chief Minister's and Prime Minister's

COVID-19 Relief Fund, supporting the government to build back better.

We undertook initiatives in the areas of preventive healthcare, education, sanitation, livelihoods and environment. Through these, we demonstrated the manner in which our community stakeholders contributed towards achieving our goals. We also encouraged non-profit humanitarian work to bring about a positive change in society.

Our CSR Projects

ESAF BALAJYOTHI

Location: Kerala, Tamil Nadu, Assam, Jharkhand and Maharashtra

UN Sustainable Development Goals (SDGs) impacted:



Key Objectives:

- ▶ To transform every neighbourhood with happy, healthy and academically bright children, socially responsible youth and informed parents
- ▶ To develop academic and non-academic skills of children
- ▶ To equip and prepare children to be active members in the development and progress of the society
- ▶ To provide opportunities for developing creative skills and talents of the children

Key Achievements:

- ▶ 1,789 children from economically poor backgrounds reached through 72 Balajyothi clubs
- ▶ 675 children given academic support through study centres
- ▶ 1,260 children trained in financial literacy and to cultivate the habit of saving regularly
- ▶ 400 children provided training in communicative English
- ▶ Established playgrounds in two Panchayats
- ▶ Conducted COVID-19 protection sessions for 300 children of tea plantation workers in Assam

ESAF SWANTHANA

Location: Kerala

SDGs impacted:



Key Objectives:

- ▶ To increase access to preventive health information related to mental health
- ▶ To provide preventive and rehabilitative psychosocial services to women, children and families through systematic counselling
- ▶ To train and equip lay individuals with skills to identify mental health problems, provide basic counselling interventions and make suitable referrals

Key Achievements:

- ▶ 230 individuals reached through remote counselling
- ▶ 50 Manomitra (Women Mental Health Care Workers) trained
- ▶ 1,500 families reached through community mental health outreach services
- ▶ Conducted awareness sessions for 185 members on mental health and COVID-19
- ▶ Tele-counselling provided to 242 people through Swanthana Help Line

ESAF GARSHOM

Location: Kerala

SDGs impacted:



Key Objectives:

- ▶ To build awareness among migrant labourers on health and hygiene
- ▶ To provide quality and affordable healthcare services to migrant workers

Key Achievements:

- ▶ Provided access to medical facilities for 11,818 migrant labourers and their families
- ▶ Conducted awareness sessions on health, hygiene and COVID-19
- ▶ Provided sanitisers and masks to 128 migrant labourers
- ▶ Trained 130 migrant labourers on financial literacy
- ▶ Distributed 414 food kits, with support from Thrissur's labour department

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SKILL DEVELOPMENT TRAINING FOR MICRO ENTREPRENEURS

Location: Kerala, Tamil Nadu, Karnataka, Jharkhand, Assam, Chhattisgarh, Madhya Pradesh and Maharashtra

SDGs impacted:



Key Objectives:

- ▶ To enhance the skills of women micro entrepreneurs
- ▶ To pilot women-managed micro-system in three states
- ▶ To improve the livelihoods of women micro entrepreneurs

Key Achievements:

- ▶ Benefited 6,500 micro women entrepreneurs through improved skill training
- ▶ Trained 500 beneficiaries on water hyacinth processing for eco-friendly manufacturing
- ▶ Set up Weaving Centre in Assam

DISASTER PREPAREDNESS AND SUPPORT PROGRAMME (INCLUDING COVID RELIEF)

Location: Kerala, Tamil Nadu, Karnataka, Jharkhand, Assam, Chhattisgarh, Madhya Pradesh, Maharashtra, Bihar and Odisha

SDGs impacted:



Key Objectives:

- ▶ To provide immediate relief support to disaster-affected communities
- ▶ To demonstrate pandemic preventive measures in schools and primary health centres.
- ▶ To support medical institutions with personal protection equipment and disaster preventive measures

Key Achievements:

- ▶ Reached 19,060 people affected by COVID, frontline workers, farmers and children through the CSR Disaster Preparedness and Support Programme
- ▶ Provided grocery kits, PPE kits, school bags, mosquito nets, thigh wader suits, first aid boxes, mobile phones and tabs
- ▶ Supplied 10 motorised beds, three ventilators, one portable x-ray and 15 oxygen concentrators for eight hospitals for emergency medical services
- ▶ Established a Frontline COVID Care Centre at ESAF Hospital, Kozhijamapara
- ▶ Supported ESAF Hospital and Research Centre for setting up a COVID Care Ward
- ▶ Supported panchayats of Chalakkudy constituency by providing 8 fogging machines
- ▶ Gothra Suraksha Vaccination Campaign held for tribal communities in Wayanad and Kozhikode, covering 34,000 tribal populace
- ▶ Vaccination camps conducted in partnership with Government Health Department in Kerala reaching 9,278 people
- ▶ Purchase of one motorboat for relief activities for communities in Majuli
- ▶ Awareness programs organised for 1,500 people in Majuli on disaster resilience and management and on COVID protection

RURAL COMMUNITY SCHOOLS PROJECT

Location: Jharkhand

SDGs impacted:



Key Objectives:

- ▶ To impart digital and self-learning among tribal children lacking access to educated teachers
- ▶ To create better learning environment for children through student-friendly infrastructure with basic facilities such as electricity and furniture, and also ensuring the safety of the community school
- ▶ To build capacity of community volunteers in digital-based teaching and students in different sports
- ▶ To enhance digital literacy, financial literacy and COVID
- ▶ To provide health and education awareness to 3,000 children and families

Key Achievements:

- ▶ Provided regular quality education support to 1,500 village children
- ▶ Enhanced infrastructure facilities of 5 community schools
- ▶ High school infrastructure facility developed in remote location in Jharkhand

ESAF URJABANDHU

Location: Kerala, Tamil Nadu, Karnataka, Jharkhand, Chhattisgarh, Madhya Pradesh and Maharashtra

SDGs impacted:



Key Objectives:

- ▶ To train Urja Bandhus (energy entrepreneurs) in three states to cater to energy-related services
- ▶ To develop Urja Mithras to create awareness on clean energy among children, students and communities

Key Achievements:

- ▶ 58 participants successfully completed training and certified as ESAF Urja Bandhus
- ▶ 13 Urja Bandhus started working in clean energy sector and completed MSME registration
- ▶ 63kV installation completed in different solar projects

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ESAF AROGYAMITHRA

Location: Assam and Jharkhand

SDGs impacted:



Key Objectives: Assam

- ▶ To improve the primary & preventive healthcare needs related to hygiene, nutrition, communicable / non-communicable diseases, mental health, and maternal health
- ▶ To improve the promotion of basic health monitoring, early detection of diseases, health care of the elderly
- ▶ Improving the financial status of entrepreneurs

Key Objectives: Jharkhand

- ▶ To provide health awareness, health advice, basic health and nutritional supplement promotion to rural and marginalised communities through Arogyamithras

Key Achievements:

- ▶ Trained eight Arogyamithras and distributed starter kits in Assam
- ▶ Conducted awareness sessions for 3,000 people on different topics in 10 villages of Assam
- ▶ Benefited 500 people through health check-up activities
- ▶ Conducted awareness programmes on COVID-19 protection for 900 people in Dumka

ESAF PASHUMITHRA

Location: Tamil Nadu, Karnataka, Madhya Pradesh and Maharashtra

SDGs impacted:



Key Objectives:

- ▶ To enhance breed capability of non-descriptive cows by artificial insemination with HF and Jersey and other local semens
- ▶ To train and establish a cadre of 'Pashumithra' locally to provide basic veterinary services
- ▶ To improve local level veterinary services through trained Pashumithras
- ▶ To provide employment opportunities to the unemployed youth

Key Achievements:

- ▶ Professionally trained 30 unemployed youth as Pashumithras to provide basic veterinary services
- ▶ Established 10 Artificial Insemination Centres in Farmers' Collectives to cater to cattle population
- ▶ Pashumithras report income increase of up to 20-40% by providing dairy support and allied services such as financial linkages, insurance support and cattle feed

ESAF KRUSHAKMITHRA

Location: Tamil Nadu and Karnataka

SDGs impacted:



Key Objectives:

To train and establish a cadre of 'Krushakmithras' to provide agriculture-related services locally.

Key Achievements:

- ▶ 39 Krushakmithras identified and trained for agri-related technology discrimination and for promotion and popularisation of value-added products of Farmer Collectives
- ▶ 50% Krushakmithras qualify for loan to set up Agri Input Shop
- ▶ 50% Krushakmithras report income of ₹ 10,000 per month through sale of saplings, bio products
- ▶ 25 Krushakmithras provided with professional trainings on extension activity and other subject matters

MARKET LINKAGES AND CAPACITY BUILDING FOR FARMER COLLECTIVES

Location: Tamil Nadu, Karnataka, Maharashtra and Madhya Pradesh

SDGs impacted:



Key Objectives:

- ▶ To build capacity of Farmer Collectives (FC) stakeholders on leadership development at grassroots level and train them on governance and management to make them more sustainable

- ▶ To train FC stakeholders on productivity enhancement of lead crops through effective agronomical practices and introduction of bio-inoculants to improve soil fertility
- ▶ To build capacity of CEOs, BODs and lead farmers of FC on post-harvest – processing technologies of lead crops such as vegetables, fruits, results in reduction of wastage of vegetables, fruits and increasing their shelf life and better price realisation
- ▶ To provide compliance services to proposed FCs and help them in timely filing of ROC compliances and complying with audit filing

Key Achievements:

- ▶ Conducted 15 webinars for each 20 Farmers per FC, per month for 12 months; 1,200 farmers attended the Webinars
- ▶ Provided compliance training to Farmer Collectives on Compliances and ROC filing procedures
- ▶ Organised capacity building training for lead farmers and office bearers of 5 FPOs/FCs

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DAIRY-BASED LIVELIHOOD DEVELOPMENT PROGRAMMES

Location: Tamil Nadu and Karnataka

SDGs impacted:



Key Objectives:

- ▶ To train FC stakeholders on dairy farming, preparation of different fodder and cattle feed ratio preparation methods, behaviour management of dairy cattle management, in turn increasing milk yield and cattle management practices
- ▶ To provide capacity building training for member of FCs on dairy farm services to give accesses to finance, insurance and cattle management service

Key Achievements:

- ▶ 60 families of six FC trained Dairy-based Cattle Management Feed requirement of dairy cattle -ratios, preparation of Silage, Hay making, fodder management and Entrepreneurs behavioural Management of Dairy farmers and financial management of milk business
- ▶ 120 farmers supplied with demo fodder
- ▶ Established demo units to introduce improved fodder varieties to increase milk yield through which income increases
- ▶ Established two Animal feed supplement shop

SUPPORT FOR SETTING UP COLLECTION CENTRES AND MARKETING INFRASTRUCTURE

Location: Tamil Nadu, Karnataka, Maharashtra and Madhya Pradesh

SDGs impacted:



- ▶ To train FC stakeholders and provide needed infrastructure to enhance value chains of farm produces by value addition by better grading, sorting and packing practice
- ▶ To enhance Farm Equipment Services of FCs by establishing Custom Hiring Centres to provide accesses of modern equipment by small and marginal member farmers
- ▶ To provide online platform facility to FCs to exploit e-Commerce to market FC commodities to doorsteps of consumers and to develop branding, package designing solutions to FCs to market processed agri-commodities to local and outside markets

Key Achievements:

- ▶ Set up Seven milk collection centres in three FCs in Tamil Nadu
- ▶ Set up Solar crop dryer for drying the fruits, flower and vegetables
- ▶ Established one shade net nursery at VH FC
- ▶ Established cold boxes to market Horticulture crops and keep them safe
- ▶ Established three procurement centres
- ▶ Distributed ration kits for 250 farmer families during lockdown

Key Objectives:

- ▶ To provide infrastructure facilities to FCs to improve value of harvested produce

SUPPORTING POULTRY-BASED LIVELIHOOD PROGRAMMES

Location: Tamil Nadu, Karnataka, Maharashtra and Madhya Pradesh

SDGs impacted:



Key Objectives:

- ▶ To provide capacity building programmes to improve entrepreneurial abilities on improved poultry practice, rearing cages, feed preparation and feed mixing practices
- ▶ To provide capacity building training for member of FCs on poultry services to give access to dairy farmers to finance, insurance and cattle management services

Key Achievements:

- ▶ 86 families of Farmers Collectives supported with Poultry Cages for 500-750 birds
- ▶ 86 members trained on poultry feed making for backyard poultry, vaccination, nutrient supplement feed to poultry birds
- ▶ Distributed chicks to poultry entrepreneurs
- ▶ Installed one Poultry feed mixing unit at Navajothya Farmer Collective
- ▶ Provided material support for packaging and branding eco-friendly eggs
- ▶ Branded and packaged feed produced under FC

ESAF SUVIDI (SUSTAINABLE VILLAGE DEVELOPMENT INITIATIVE)

Location: Kalahandi, Odisha

SDGs impacted:



Key Objectives:

- ▶ To mobilise and improve employability skills of migrant labourers
- ▶ To give entrepreneurship development training programmes
- ▶ To introduce financial literacy and inculcate financial disciplines

Key Achievements:

- ▶ Three Migrant Resource Centres opened
- ▶ Activated Exclusive Helpline Number for Migrants
- ▶ Facilitated Transportation and Job placements for 100 migrant labourers
- ▶ Provided Accidental Coverage insurance for 97 workers