

**JOYFULLY  
EMPOWERING COMMUNITIES**





## From the Founder's Desk



Dear Friends,

It is an honour to present Pragati 2024, a reflection of ESAF Small Finance Bank's unwavering commitment to Corporate Social Responsibility for the CSR year 2023-24. Once again, our dedication to societal welfare has been demonstrated through our actions, with contributions to social causes through ESAF Foundation and Prachodhan Development Services exceeding the required mandate. Going beyond the stipulated 2% of profits, we proudly dedicated 5%—a testament to our deep-rooted belief in creating lasting impact.

I extend my sincere appreciation to ESAF Foundation and Prachodhan Development Services for their relentless efforts in executing our initiatives with excellence. We firmly believe that addressing the Partiality of Prosperity and empowering underserved communities are crucial steps towards nation-building. At the heart of our work lies a commitment to inclusive growth, fostering a society where prosperity is shared by all. Our journey has been shaped by the principles of cooperation, service, and community, which continue to define our impact.

True Servant Leadership is about serving others, not authority or power. We are guided by the belief that the greatest leaders are those who uplift others, ensuring that progress is measured not by individual success, but by the well-being of the most vulnerable. This philosophy underpins our commitment to the 3Ps—People, Planet, and Prosperity—driving us to create meaningful, long-term change that benefits both society and the environment.

As we look back, we take immense pride in the transformative impact of our CSR initiatives, which have touched countless lives. This report highlights the creative and purposeful contributions we have made towards achieving multiple Sustainable Development Goals (SDGs). Pragati 2024 stands as a testament to our dedication to progress and social change.

As we move forward, we reaffirm our mission to build empowered communities and leverage our resources to create a more just, equitable, and sustainable future. Let us continue to work together, serving with purpose, to build a lasting legacy of positive impact.

### **K. Paul Thomas**

MD & CEO, ESAF Small Finance Bank  
Founder, ESAF Group of Social Enterprises



## Partners Speak

Executive Director, ESAF Foundation



Dear Readers,

Greetings from ESAF Foundation!

We are delighted to bring you the latest edition of Pragati, a concise reflection of ESAF Small Finance Bank's Corporate Social Responsibility (CSR) initiatives, implemented through ESAF Foundation and Prachodhan Development Services during the CSR year 2023-24. This issue stands as a testament to ESAF's steadfast commitment to fostering a more inclusive and equitable society.

True to its name, Pragati, meaning prosperity, symbolises the belief that a thriving community paves the way for the well-being of families, and in turn, strong families nurture individual growth and empowerment.

Our journey has always been driven by the vision of uplifting the most vulnerable sections of society through skill development, livelihood programmes, and disaster relief efforts. Recognising the ongoing social disparities, we have broadened our focus to address various causes, leveraging our platform to advocate for meaningful change and challenge social injustices.

ESAF Small Finance Bank continues to lead by example, dedicating 5% of its profits to CSR initiatives and reinforcing its commitment through an employee volunteerism policy that encourages active participation in impactful social programmes. It brings me great joy to highlight some of our key initiatives, including Balajyothi, Skill LEAP (Livelihoods and Entrepreneurship Acceleration Programme), VLEDP (Village Level Entrepreneurship Development Programme – Urjabandhu, Pashumitra, Krushakmitra), Capacity Building and Marketing Linkages for Entrepreneurship Collectives, Santhwana, and Garshom.

Our reach has steadily expanded across various regions of India, touching diverse communities and reaffirming our dedication to creating lasting change.

On behalf of ESAF Foundation, I extend my heartfelt gratitude to ESAF Small Finance Bank for staying true to its vision as a socially responsible institution and for its unwavering commitment to CSR.

We hope this report serves as an inspiration to every member of the ESAF family to engage with our future CSR initiatives and contribute towards building a better, more sustainable future. Together, we can create a lasting impact on society.

### **Mereena Paul**

Executive Director, ESAF Foundation  
Co-Founder, ESAF Group of Social Enterprises



## Partners Speak

### Director, Prachodhan Development Services



Dear Readers,

Greetings from Prachodhan Development Services!

It gives me immense pride to share this edition of Pragati, a reflection of our shared commitment to building a more inclusive, aware, and empowered society. As we complete 16 years of Prachodhan, and six years as one of the key implementing agencies for ESAF Small Finance Bank, our journey continues to be defined by the stories of transformation unfolding across communities.

This year, our reach deepened through initiatives that touched lives meaningfully—empowering over 2,500 women across Jharkhand, Maharashtra, Assam, and Madhya Pradesh, and donating 20 laptops to young learners in Bihar and Maharashtra. Each effort reaffirmed our belief that technology and education are powerful tools for social upliftment.

Sustainability remains a core priority. Our Urjabandhu programme has enabled nearly 3MW of solar installations, while 100+ Pashumitras in rural Maharashtra have been trained in animal care and livelihood enhancement. From constructing bamboo bridges in Majuli to installing 30 water pumps in Benegariya, from reaching 5,000 migrants with medical support to 3,000 with financial literacy—each initiative reflects our deep commitment to holistic, grassroots development.

As we build on this legacy, we recognise the importance of mentoring the youth, equipping them with both technological proficiency and moral clarity—to help them lead with responsibility and purpose. It is equally vital to nurture civic sense and emotional awareness in children and communities, so we raise not just achievers, but conscious and compassionate citizens of the world.

At Prachodhan, we believe that real change is driven by people—especially women and youth—when they are trusted, equipped, and inspired. With the support of ESAF Small Finance Bank and the larger ESAF family, we remain committed to reaching the unreached and creating sustainable impact that echoes across generations.

Thank you for walking this journey with us.

Warm regards,

**Emy Acha Paul**

Executive Director,  
Prachodhan Development Services



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## EMPOWERING COMMUNITIES THROUGH SOCIAL BANKING



ESAF Small Finance Bank, headquartered in Thrissur, Kerala, serves the unserved and underserved segments of society through its products and services. ESAF Small Finance Bank is committed to uplifting the unbanked and marginalised communities to formal banking platforms. The Bank continues to redefine banking through the synergy of financial services and a solid commitment to social impact.



## Mission



To provide responsive banking services to the unserved and underserved households in India facilitated by customer-centric products, high-quality service and innovative technology.



## Vision



To be India's leading social bank that offers equal opportunities for the whole society through universal access and financial deepening, thus promoting financial inclusion, livelihood and economic development as a whole.

## Triple Bottom Line Approach

ESAF Small Finance Bank's unique social business strategy focuses on People, Planet, and Prosperity. We measure success not only in profits but also by the positive impact we have brought amidst the communities and the environment.

## Fighting the Partiality of Prosperity

Our objective is clear: strengthen the base of the pyramid. By empowering the most vulnerable, we challenge inequality and build a more equitable society.

ESAF Small Finance Bank operates across 24 states and two union territories in India. We are not just a bank but a force for positive change, transforming unserved communities.

# PRAGATI - CSR REPORT OF ESAF SMALL FINANCE BANK

At ESAF Small Finance Bank, our commitment to Corporate Social Responsibility (CSR) is deeply embedded in our mission to foster sustainable development and positively impact society. "Pragati", the CSR Report of the Bank, highlights our unwavering dedication to societal advancement through various initiatives aimed at economic empowerment, social inclusivity, and environmental stewardship.

This report encapsulates our efforts over the past year, showcasing our significant strides in inclusion, education, healthcare, and community development. Through 'Pragati,' we aim to transparently share our progress and the tangible benefits of our CSR projects.

Our projects are designed to meet the immediate needs of our beneficiaries and pave the way for long-term growth, resilience, and sustainability. We believe that actual progress comes from collaborative efforts. Hence, our initiatives are carried out in partnership with various stakeholders, including non-profit organisations, government bodies, and communities.

As we present this report, we reaffirm our commitment to driving meaningful change and contributing to a better, more equitable future for all.



## BACKGROUND AND CONTEXT OF OUR CSR INITIATIVES

At ESAF Small Finance Bank, our dedication to social responsibility is not just a part of our operations. It is woven into our DNA.

Our Corporate Social Responsibility (CSR) initiatives are designed to align with our vision of creating a society that is just and fair and actively fights against inequality. These initiatives span a broad spectrum:

**CSR Beyond the Norms:** Surpassing the mandated compliance requirement of spending 2% of profits on Corporate Social Responsibility (CSR), ESAF Small Finance Bank has been allocating 5% of its profits to official CSR initiatives. However, the social impact of the Bank extends far beyond this 5%. As a social bank serving several marginalised communities, the Bank's CSR activities create a significant impact through various projects and services.

### **CSR Impact Through Our Products and Services:**

The Bank's founder, Shri K. Paul Thomas, stated, "I chose business (products and services) as a tool for social transformation." Reflecting this ethos, all our products and services are designed to drive social change, delivering a triple bottom line by generating Social, Environmental, and Financial capital for a sustainable future.

### **Empowering Impact Through Volunteerism:**

Shramjyothi (Employee Volunteerism) underscores the transformative power of employee volunteerism in fostering significant community impact. We value our employees as our greatest assets, equipped not only with skills but also with a profound commitment to social change. Shramjyothi not only boosts workplace morale but also gives employees an opportunity to create a positive impact that instils a sense of pride and fulfilment.

**Advancing a Better World Through Sustainable Development Goals:** Our vision extends beyond profit margins to cultivate an ecosystem where social responsibility is integral to business and society. We emphasise sustainability and prioritise projects aligned with the Sustainable Development Goals (SDGs). Whether promoting renewable energy or supporting sustainable agriculture, our initiatives aim for lasting impact, contributing to a resilient and equitable future. By aligning with the SDGs, we ensure our endeavours meet immediate needs while laying a foundation for enduring societal benefits.

**Enhancing Community and Green Infrastructure:** We prioritise investments in community infrastructure, including Farmer Producer Organisations (FPOs) and green initiatives. Strengthening local economies and safeguarding the environment are central to our strategy. We focus on bolstering community infrastructure, especially in sectors like FPOs and green projects. By supporting initiatives that fortify local economies and preserve

natural resources, we aim to foster resilient communities and advance sustainable development.

**Building and Boosting an Ecosystem Synergy:** We collaborate closely with our founding society and group of companies to harness collective strengths and maximise our impact. By fostering synergies with like-minded entities, we enhance our ability to drive positive change in our communities. Together, we strive to build a sustainable and inclusive ecosystem that benefits all stakeholders involved.

**Transparent Governance:** We prioritise transparency in our operations and governance practices. This commitment fosters trust among our stakeholders and ensures accountability in every aspect of our CSR initiatives. By upholding high standards of transparency, we demonstrate our dedication to ethical conduct and responsible business practices. This approach strengthens our relationships with stakeholders and reinforces our commitment to Sustainable Development Goals.

## OUR APPROACH

ESAF Small Finance Bank's Corporate Social Responsibility (CSR) initiatives are implemented through two agencies: ESAF Foundation and Prachodhan Development Services. Collaborating closely with our Business Correspondent (BC) partners and CSR implementation partners, we focus on sustainable development across critical areas such as poverty alleviation, healthcare, gender equality, water and sanitation, energy efficiency, environmental sustainability, livelihood enhancement, social justice, and the fostering of sustainable communities. In CSR FY 2023-24, our expenditure totalled Rs. 12.25 crore, and in 2024-25, the allocated budget is Rs. 19.08 crore, illustrating our steadfast commitment to positively impacting society. Our vision and mission drive these endeavours, demonstrating our dedication to empowering underprivileged communities.

**ESAF Foundation** is the dedicated implementing agency for the CSR initiatives of ESAF Small Finance Bank's CSR initiatives. Aligned with the Bank's social responsibility and sustainable development vision, ESAF Foundation focuses on uplifting marginalised communities through impactful education, healthcare, livelihood enhancement, and environmental sustainability projects. With a commitment to transparency and accountability, it plays a pivotal role in

ensuring that CSR intervention creates an enduring positive impact, contributing to society's holistic growth.

**Prachodhan Development Services** is instrumental as an implementing agency for ESAF Small Finance Bank's CSR activities. With a strategic focus on empowering communities and fostering sustainable development, Prachodhan Development Services collaborates closely with the Bank to execute impactful initiatives. These efforts span various sectors, including education, healthcare, livelihoods, environmental conservation, and social justice.

### Policy Framework

At ESAF Small Finance Bank, our CSR policy is anchored in our vision to foster a just and equitable society. We move beyond conventional charity by actively participating in projects that catalyse transformative change in lives and communities. The Bank is dedicated to promoting inclusive and sustainable development, particularly for the underprivileged and marginalised.

The CSR interventions of ESAF Small Finance Bank are not just initiatives but impactful efforts to uplift communities, drive financial inclusion, and significantly contribute to an inclusive India.

### Evolution of Our CSR Commitment

#### CSR Fund Allocation



# OUR PROJECTS



## 1. ESAF BALAJYOTHI

ESAF Balajyothi's approach to education is comprehensive and impactful. By focusing on education, academic excellence, life skills, and advocacy for child rights, the organisation contributes to the well-being and development of children, empowering them and fostering their creativity, collaboration, and leadership qualities. This benefits not only the children but also their facilitators, siblings, parents, and the wider community, creating a ripple effect of positive social value.

### Objectives:

- Aim to create an environment where children are happy, healthy, academically successful, socially responsible, and supported by informed parents.

- Focus on academic and non-academic skills to ensure holistic growth and readiness for various aspects of life.
- Equip children with the tools and mindset to actively contribute to society's development and progress.
- Empower children and stakeholders to advocate for fundamental child rights, fostering a sense of responsibility.
- Integrate life skills education to enhance children's creative thinking, problem-solving and adaptability.
- Foster collaboration between Balajyothi and ESAF Small Finance Bank branches through employee volunteerism, leveraging resources and expertise for community benefit.

### Key Focus Area: Education

#### Link to Sustainable Development Goals:



**SDG 4 - Quality Education:** Focus on holistic education, academic excellence, and life skills, aiming for inclusive and equitable quality education.



**SDG 17 - Partnership for the Goals:** Collaboration with facilitators, parents, and communities to enhance the educational environment.

**Locations:** Kerala, Tamil Nadu, Assam, Jharkhand, Maharashtra, Madhya Pradesh, Odisha

#### Reference to Schedule VII of Section 135

**Point #2:** Promoting education, including special education and employment-enhancing vocational skills, especially among children, women, elderly, and differently-abled individuals, and livelihood enhancement projects.

ESAF Balajyothi's activities align closely with this provision by focusing on educational programmes and vocational training that empower disadvantaged communities. By offering these groups education and skill development opportunities, ESAF Balajyothi contributes to their socio-economic upliftment, fostering inclusive growth and sustainable development. Therefore, ESAF Balajyothi's efforts in promoting education, especially among vulnerable populations, directly correspond to the mandate outlined in Schedule VII of Section 135, reinforcing its commitment to Corporate Social Responsibility and sustainable development.

**Beneficiaries:** *Primary Beneficiaries:* Children from economically backward communities.  
*Secondary Beneficiaries:* Parents, family members, and teachers.

## Activities:

### Formation of Balajyothi Club

In the year 2023-2024, 272 new Balajyothi Clubs were established in Kerala, Tamil Nadu, Maharashtra, Jharkhand, Assam, and Odisha, with a total of 9,453 children and 55 study centres with 1,182 children.

### Regular Club Meetings

The children who are part of the Balajyothi Clubs gather every month, receiving continuous academic support through the study centre. Additionally, themed sessions are organised each month by both the clubs and study centres, led by dedicated volunteers and Balajyothi coordinators at the grassroots level.

Following are the monthly themes for Balajyothi Clubs:

| Month     | Theme                               |
|-----------|-------------------------------------|
| July      | Healthy Habits                      |
| August    | Social Consciousness                |
| September | Personality Development             |
| October   | Response During Emergencies         |
| November  | Financial Literacy                  |
| December  | Child Rights and Laws               |
| January   | Child Protection                    |
| February  | Mental Health and Stress Management |
| March     | Gender Norms                        |
| April     | Influence of Social Media           |
| May       | Drug Awareness                      |
| June      | Environmental Protection            |



### ESAF Balajyothi Summer Camp in Tribal Areas

In partnership with the State Tribal Department, ESAF Balajyothi conducted four exclusive camps for tribal communities in the Palakkad district in Attapadi, Kukumpalayam, and Mannarkad. A summer camp was organised with Mahila Samakya Society in Agali. It was the first tribal summer camp with local agency involvement. As an immediate outcome, ESAF Balajyothi Clubs were established in some locations.

### Financial Literacy Programme

The Financial Literacy Programme was implemented across various branches in multiple states, where ESAF Small Finance Bank staff conducted sessions focused on savings and guided children through the process of opening savings bank accounts. Through these initiatives, 12,774 children were educated on essential financial concepts, empowering them with the knowledge to make informed financial decisions from a young age. This programme not only enhanced their understanding of savings but also promoted the habit of financial planning among the younger generation.



## Educational Scholarship for Children

Scholarships worth ₹5,000 were awarded to outstanding Balajyothi Club members who excelled in their 10th and 12th-grade examinations. A total of 220 students from Kerala and Tamil Nadu were selected, prioritising children from vulnerable backgrounds, including orphans and differently-abled students. This initiative not only recognised academic excellence but also provided crucial financial support, enabling deserving students to continue their education without financial constraints.



## Cluster-Level Apex Body Formation



A significant milestone was achieved with the launch of the first ESAF Balajyothi Apex Body in Thrissur at Ashtamichira zone. Thrissur district consists of two zones: Ashtamichira and Thrissur. The Apex Body Meeting for Ashtamichira zone was held at Gandhi Smaraka High School, Ashtamichira, with the participation of 83 children from four Gram Panchayat blocks and 13 Balajyothi Clubs. Adv. Villi Jijo, a family counsellor, creative movement therapy facilitator, and founder of the Snehajalakom project, conducted a leadership-building session for the children. Smt Mereena, Branch Head, ESAF Small Finance Bank - Vadakkumbagam, along with Smt Savitha, a staff member, and Balajyothi Coordinator, participated in the event.

## Sports Meet and Sports Equipment Distribution

ESAF Balajyothi organised a sports meet at Ayakkad CAHSS, which was inaugurated by Smt Mereena Paul, Executive Director, ESAF Foundation, who also hoisted the flag. During the event, sports equipment was distributed to Sepak Takraw and football players, promoting active participation and encouraging talent development in these sports. This initiative not only fostered a spirit of sportsmanship but also contributed to the holistic growth of young athletes by providing them with essential resources to pursue their passion.



## Regular Football Coaching

The Balajyothi project provided regular football coaching for children associated with CYRC (Child & Youth Resource Centre) at Don Bosco College Ground, Mannuthy, MMUUP School, Valkulambu, and CAHSS, Ayakkad. A total of 145 children received training under the guidance of two coaches. Students of CAHSS, Ayakkad, had the opportunity to receive expert football coaching from Shri Santhosh, a certified All India Football Federation Grade C coach. The training sessions at Don Bosco College, Mannuthy, and CAHSS, Ayakkad, witnessed enthusiastic participation from students eager to enhance their football skills.

## Balajyothi Intervention at Wayanad Relief Camps

ESAF Small Finance Bank team visited multiple relief camps affected by the Mundakai and Chooralmala landslides in Wayanad, including GLP School, Meppadi, GHSS Meppadi, CMS Higher Secondary School, Arapatta, WMO Arts and Science College, Muttill, GHS School, Rippon, De Paul Public School, Kalpetta, and SKMJ Kalpetta. The primary focus of the intervention was to provide psychosocial first aid, ensuring the emotional and psychological well-being of the affected individuals, particularly children. To foster a supportive environment, the team implemented individual, group, and family-based care programmes. Additionally, activities and games were organised to promote learning, habit development, and emotional healing among the camp residents.



## World Environment Day Celebration

ESAF Balajyothi organised a series of environmental initiatives to commemorate World Environment Day, including planting 3,002 tree saplings and collecting 150 sacks of plastic waste. These activities were carried out with active participation from Balajyothi Clubs and Study Centres across Kerala and Tamil Nadu, showcasing their dedication to environmental conservation. This intervention not only contributed to enhancing green cover and reducing plastic pollution but also promoted environmental awareness among children and communities, fostering a sense of responsibility towards a sustainable future.



**വിക്ഷണം**

ഇന്ത്യയിൽ പാർലമെന്റിലെ അംഗങ്ങളുടെ നേതൃത്വത്തിൽ നടന്ന പരിസ്ഥിതി ദിനാഘോഷം

**പരിസ്ഥിതി ദിനാഘോഷം**

പാലക്കാട്: ലോക പരിസ്ഥിതി ദിനാഘോഷങ്ങൾക്കായി അന്യ അന്വേഷണ ഇന്ത്യയിൽ പാലക്കാട് അംഗങ്ങളുടെ നേതൃത്വത്തിൽ നടന്ന പരിസ്ഥിതി ദിനാഘോഷം. ഇന്ത്യയിൽ പാർലമെന്റിലെ അംഗങ്ങളുടെ നേതൃത്വത്തിൽ നടന്ന പരിസ്ഥിതി ദിനാഘോഷം. ഇന്ത്യയിൽ പാർലമെന്റിലെ അംഗങ്ങളുടെ നേതൃത്വത്തിൽ നടന്ന പരിസ്ഥിതി ദിനാഘോഷം.

## Independence Day Celebration with Balajyothi Students

Independence Day celebrations were organised across multiple locations, engaging Balajyothi students and community members in patriotic activities. 924 participants, including students and parents, participated in the celebrations across Jharkhand, Maharashtra, Odisha, and Assam. The events highlighted the spirit of independence and national pride, fostering a sense of unity and community engagement across these diverse regions.



## Exposure Visit

Balajyothi organised a study tour with 54 tribal students from Agali LP School. The teachers and children were excited and visited the most remote areas of the Attapadi tribal area, such as Edavaani, Putur, and Abbanoor.



## Meraviglia : Summer Camp for ESAF Balajyothi Children

Meraviglia, the summer camp for ESAF Balajyothi children, was conducted with the theme 'Child-Friendly Family,' emphasising four key topics: Family Relationships, Child Safeguarding, Impact of Social Media, and Resource Mobilisation & Management. These sessions aimed at nurturing responsible family members, empowering children against abuse, promoting safe social media usage, and enhancing resource management skills, including natural resource conservation and financial literacy. The summer camps were conducted across 43 locations in Kerala and extended to Maharashtra, Assam, Jharkhand, and Odisha, with the participation of over 5,000 students. Each session was designed to inspire and educate children, fostering their overall development and well-being. The initiative showcased ESAF's commitment to empowering future generations through meaningful education and community engagement.



## Azadi Ka Amrit Mahotsav Quiz Competitions

The 'Aazadi ka Amrit Mahotsav Quiz' competition was successfully conducted in seven schools, celebrating Independence Day by fostering patriotism and historical knowledge among students. A total of 98 students participated at the school level, with 14 quiz teams and 14 elocution participants competing in the finals at CAHSS Ayakkad. GUPS Kanakkanturthy won the quiz competition, while AUPS Vadakkanchery secured first place in elocution. The event promoted healthy competition, public speaking, and teamwork. Dr Jacob Samuel, Director, ESAF Foundation, and Shri Reji Koshi Daniel, Head - Sustainable Banking, ESAF Small Finance Bank, distributed prizes, inspiring students to excel. This initiative effectively enhanced cultural awareness and intellectual growth among participants.



## Onam Celebration with Urban Resource Centre, Thrissur

ESAF Small Finance Bank celebrated Onam with the Urban Resource Centre, Thrissur, graced by Shri M. K. Varghese, Hon'ble Mayor of Thrissur, Shri Jayaprakash Poovathingal, Corporation Standing Committee Chairman, and Shri Brijji Sajan, District Programme Officer. The event featured vibrant entertainment programmes performed by Balajyothi's specially gifted children and their dedicated teachers. To mark the festive spirit, ESAF Small Finance Bank donated Onam kits and organised a traditional Onam feast for the children, spreading joy and togetherness in the community.

## Balajyothi Financial Literacy Impact Study - Training for Trainers

IIM Kozhikode and ESAF Small Finance Bank collaboratively organised a two-day Training of Trainers programme to implement the Balajyothi Financial Literacy Impact Study Project across 48 schools in Kozhikode and Malappuram, aiming to raise financial awareness among children. The training covered six crucial topics, including Money Management, Budgeting, and Smart Saving, delivered through presentations and interactive discussions by Prof Ashok Thomas, IIM Kozhikode. A theatre practice session led by Shri Vineesh Kozhikode enhanced learning through creative skits on money management. Participants actively engaged and gained valuable skills for effective field-level implementation, ensuring impactful financial education for children.



### Key Outcomes:

- 272 Balajyothi Clubs with 9,453 children
- 55 Balajyothi Study Centres with 1,182 students
- 12,774 Creating Saving Habit sessions through Financial Literacy programmes
- 220 students received scholarships
- 3,753 students benefitted through summer camps
- 15,454 students participated in different arts and sports activities

## Rising Above: Beauty Kumari's Inspiring Journey

Beauty Kumari, raised by her single mother and the sole breadwinner of the family, displayed the power of resilience by overcoming numerous obstacles to achieve a life she once thought unimaginable. A talented and dedicated student, Beauty attended classes 3 to 10 at Lahanti Public School, Nonihat, Dumka, Jharkhand, under the support of Prachodhan Development Services, a CSR-implementing partner of ESAF Small Finance Bank.

Additionally, Beauty received the necessary fee concessions to complete her secondary education. While studying at LPS Nonihat, she developed a keen interest in Science and chose Biology for her higher secondary studies. She was also an active and creative member of the Sahajana Balajyothi Club in Dumka.

Through unwavering dedication, consistency, and hard work, Beauty has proven that with determination, no obstacle is unconquerable. Today, she is a proud achiever, having qualified for the prestigious B.Sc Nursing and Para-Medical entrance exams conducted by the Jharkhand Combined Entrance Competitive Examination Board (JCECE). Her achievement is a proud moment for her family and a shining example of what hard work and perseverance can accomplish.

Beauty's inspiring journey reflects the impact of ESAF Small Finance Bank's CSR initiatives in supporting education and empowering young talents. Her success story is a beacon of hope, motivating others to pursue their dreams, regardless of life's circumstances.



## A Journey of Transformation: Mithali's Story

Mithali, a 4th-grade student from the Irular community in Pennagaram, Dharmapuri district, spent most of her days accompanying her parents to the fields, leaving little time for school. Struggling with reading, writing, and basic math, education felt like a distant dream.

Everything changed when she joined the ESAF Balajyothi Study Centre in her community, introduced to her through the YMCA. In just two months, the impact was profound.

At the centre, she met her teacher, Smt S. Vanitha Mani, whose encouragement and care gave her the confidence to attend tuition classes regularly. Beyond academics, she also learned the importance of personal hygiene and self-care.

She describes this journey as life-changing and is excited to continue learning. With the support of her teacher and the ESAF Balajyothi Study Centre, Mithali now believes that education can transform her future.





## 2. ESAF SKILL LEAP (LIVELIHOODS & ENTREPRENEURSHIP ACCELERATION PROGRAMME)

ESAF Skill LEAP (Livelihoods & Entrepreneurship Acceleration Programme) is an outstanding initiative to create social value, particularly in rural areas. This programme empowers rural individuals, especially women and micro-entrepreneurs, by enhancing their livelihood skills, reducing unemployment, and improving their standards. Customised training and mentorship enhance participants' skills and capabilities, foster entrepreneurship, and equip them with the knowledge and resources to successfully start or grow their businesses. Participants gain the ability to market their unique products profitably, potentially opening new avenues for economic growth and sustainability. The programme includes various skill training courses, such as food processing, tailoring, marketing, and online webinars. It has been successfully implemented in Kerala and Tamil Nadu, indicating its potential for a

broader impact across different regions.

ESAF Skill LEAP (Livelihoods & Entrepreneurship Acceleration Programme) is a comprehensive initiative that addresses rural development issues by building skills and promoting entrepreneurship. Its specific focus is on empowering individuals and fostering economic growth.

### Objectives:

- Enhance employability and entrepreneurship for women and unemployed youth.
- Increase income generation through skill-based initiatives.
- Build support systems with access to finance, mentorship, and networks.

### Key Focus Area: Sustainable Livelihoods

#### Link to Sustainable Development Goals:



**SDG 5 - Gender Equality:** The programme addresses gender inequality directly by focusing specifically on empowering women. Providing women with skills, resources, and entrepreneurial opportunities helps to bridge the gender gap and promote equality in economic participation.



**SDG 8 - Decent Work and Economic Growth:** The programme fosters economic growth by promoting entrepreneurship and creating job opportunities. Skill training in areas like marketing and online business helps participants build sustainable enterprises, driving local economic development and contributing to overall economic growth.

**Locations:** Kerala, Tamil Nadu, Karnataka, Assam, Jharkhand, Maharashtra, Madhya Pradesh

## Reference to Schedule VII of Section 135

**Point #1:** The programme helps improve rural livelihoods by enhancing unemployment and potentially alleviating poverty.

**Point #2:** The programme enhances participants' skills and capabilities through customised training and mentorship. It is a form of adult education aimed at fostering entrepreneurship.

### Beneficiaries:

**Direct:** Women, Artisans, Rural Youth, Micro Enterprises

**Indirect:** Families, Rural Community

## Activities:

### Skill Trainings

Under ESAF Small Finance Bank's CSR initiatives to empower entrepreneurs, 4,874 individuals participated in training sessions across Kerala, Tamil Nadu, Assam, Maharashtra, and Madhya Pradesh. The sessions covered a range of topics, including food processing, tailoring, craft skills, beekeeping and the

Entrepreneurship Development Programme. By focusing on skill enhancement and mentorship, ESAF Skill LEAP (Livelihoods & Entrepreneurship Acceleration Programme) aimed at boosting employability and fostering entrepreneurial growth among participants.

### Skill Training Sector-Wise Analysis

Skill training sectors were identified based on the demand from the field. This time, we coordinated with the local organisations to mobilise the candidates. The sectors that were identified were food/agro-processing, tailoring, craft, beauty and wellness, and eco-friendly products.

The sector-wise training details are in the table below.

| Skill Sector  | No. of Beneficiaries |
|---|----------------------|
| Food/ Agro Processing                                     | 1,967                |
| Craft   | 730                  |
| Personal Care & Hygiene Products                          | 430                  |
| Environmentally Friendly Products                         | 306                  |
| Beauty & Wellness (Cosmetics)                             | 132                  |
| Tailoring & Hand Embroidery                               | 190                  |
| Entrepreneurship Development Training                     | 400                  |
| Other Training (need-based, like honey bee rearing, etc.) | 719                  |
| <b>Total</b>  | <b>4,874</b>         |



### Food and Agro-Processing Training

A total of 1,967 women participated in skill training sessions focused on food and agro-processing, covering a variety of topics such as cake making, pickle making, curry powder production, squash and jam making, millet-based products, snacks, mushroom farming, and value-added food products. These sessions equipped participants with essential skills to create marketable products, enhancing their employability and entrepreneurial potential. As a result of this intervention, the women gained the knowledge and confidence needed to generate income through small-scale food processing ventures, contributing to their economic empowerment and community development.



### Empowering Women through Craft-Based Skill Development



Craft-making training sessions continued to gain popularity, with 730 women actively participating in various skill development programmes. These sessions covered a wide range of crafts, including bamboo-based products, candle making, ornamental jewellery creation, umbrella making, crochet and macramé work, tie and dye techniques, and LED star light making. By acquiring these creative skills, participants were empowered to explore entrepreneurial opportunities and enhance their livelihoods. This intervention not only promoted traditional craftsmanship but also enabled women to contribute to their household incomes, fostering economic independence and community growth.

## Personal Care and Hygiene Product Training

Training sessions focused on the production of personal care and hygiene products attracted 430 women, reflecting the high demand for items such as bathing soaps, shampoos, aloe vera gel, and lip balms, as well as cleaning products like detergents and simple chemical solutions. By equipping participants with the skills needed to produce these in-demand products, the initiative empowered women to explore entrepreneurial opportunities and generate additional income. This intervention not only enhanced their employability but also promoted self-sufficiency and economic empowerment within their communities.



## Environment-Friendly Product Training

ESAF Foundation promoted sustainable living by offering training sessions in paper bag making, eco-printing, and bamboo-based crafts. A total of 306 women participated in these programmes, learning to produce environment-friendly products that reduce plastic usage and promote sustainability. This initiative not only aligned with ESAF's commitment to green entrepreneurship but also empowered women with the skills to create marketable, eco-conscious products. As a result, participants were equipped to explore new income-generating opportunities while contributing positively to environmental conservation.

## Tailoring and Embroidery Training

A total of 190 women participated in tailoring and embroidery training sessions, which focused on hand embroidery and advanced stitching techniques, including churidar tops, neck designs, and saree blouses. Notably, 25 women affected by HIV received specialised training, empowering them with valuable livelihood opportunities. This initiative not only enhanced participants' sewing skills but also boosted their confidence and economic independence. By equipping these women with marketable skills, the programme enabled them to explore self-employment and entrepreneurial avenues, contributing to their financial stability and social empowerment.



## Empowering Women through Beauty and Wellness Training

The Beauty and Wellness Training programme was organised at both basic and advanced levels, with 132 women participating. The basic training covered essential skills such as facials, threading, cleaning, hair cutting, and mehndi application, while the advanced sessions included bridal makeup, professional hair cutting, and mirror-glow facials. The programme empowered participants to pursue self-employment and entrepreneurial opportunities in the growing beauty industry by equipping them with in-demand beauty skills. This initiative enhanced their employability and promoted financial independence, contributing to the socio-economic upliftment of women in the community.

## Skill Training in Aspirational Districts and Dedicated Training Centres

ESAF Foundation conducted 13 skill training programmes to support marginalised women in aspirational districts, benefitting 416 women in Wayanad, Kerala, Ramanathapuram, Tamil Nadu, and Yadgir, Karnataka. Additionally, 18 skill training programmes were conducted at ESAF Foundation Training Centre in Aluva and the Community Skill Park in Chathannur, collectively training 378 women. As a Professional Training Associate of KVIC, ESAF Foundation also organised eight certified programmes in curry powder making, fruit and vegetable processing, cakes and cookies, and paper bag making, reaching 171 women. These initiatives gave participants practical skills to explore income-generating activities, enhancing their entrepreneurial potential and financial stability.



## Exhibitions and Marketing Events

Eleven exhibitions were organised to facilitate market access for women entrepreneurs trained under ESAF Small Finance Bank's CSR initiatives. These events saw the active participation of 56 women entrepreneurs and ESAF's training centres, providing them with a platform to showcase and sell their products.

Key exhibitions included:

- Three Christmas exhibitions – All Things Bright, YWCA, and Tritvam Magic Exhibition
- Two local exhibitions – Mannuthy and ESAF Training Centre, Aluva
- Five regional exhibitions – Organised with ESAF Co-operative in Kerala and Tamil Nadu
- Central-level exhibition – 'Mahilodaya' was held in Thrissur, where 21



women entrepreneurs showcased products such as clothes, pickles, curry powders, pappads, millet-based products, wine, macramé, chips, mural paintings, and handicrafts.

## Empowering Women Entrepreneurs through ESAF Udyami



ESAF Udyami, a Skill LEAP (Livelihoods & Entrepreneurship Acceleration Programme), is designed to empower women entrepreneurs by providing comprehensive training in business standardisation, legal compliance, accounting, packaging, branding, marketing, and financial access. Out of 228 applications received, 54 women entrepreneurs were selected through a rigorous screening process to participate in a two-day residential training programme at Darsana Pastoral Centre, Peechi. The training sessions focused on digital marketing and food safety legal standards, benefitting 29 women entrepreneurs from Thrissur, Ernakulam, Palakkad, Malappuram, Kottayam, and Kozhikode. By equipping participants with essential business skills and market linkages, ESAF Udyami aims to create sustainable, women-led enterprises. This initiative not only enhanced their entrepreneurial knowledge but also empowered them to effectively navigate the competitive market landscape, fostering economic independence and community development.

## Skill Training Programme for Mising Tribe Weavers

A 30-day skill training programme was conducted for Mising tribal women at Na-ali, Lakhimpur, Assam, under the Skill LEAP project. This initiative, supported by the Kiron Foundation, aimed at preserving the heritage of Mising traditional weaving while enhancing participants' skills in advanced weaving techniques. A total of 20 women participated in the first phase of the training, which not only provided technical skill enhancement but also focused on market access and entrepreneurship development. Selected participants will receive further training to promote self-employment through Off-Farm Producer Organisations (OFPOs). Master trainers facilitated the sessions, ensuring the integration of cultural preservation and economic empowerment for Mising tribal women.



## Skill Development Training in Assam



ESAF Small Finance Bank conducted a skill development training programme at Bhooteachang Community Hall, Assam. The training focused on cutting, knitting, and tailoring, aiming to enhance the income-generating capabilities of the participants. A total of 50 participants received training under the guidance of professional trainers and local leaders. The programme emphasised self-reliance and entrepreneurship, enabling participants to explore opportunities for self-employment and small-scale ventures. The training concluded with the presence of key dignitaries, including Shri Samu Thomas, Director, Prachodhan Development Services; Shri Kamal R. Nair, Prachodhan Development Services; Shri Siman Nag, ACMS, Assam Chah Mazdoor Sangha; and Shri Amrit Gowala, Youth Leader. Their participation underscored the importance of skill development in creating sustainable livelihood opportunities.

## Empowering Women through Udyogmitra Training Programme

Prachodhan Development Services conducted the Udyogmitra Training Programme at the Udyamita Learning Centre, KVK, Sagroli, Maharashtra. The training was led by Shri Shinde, Head of the Learning Centre. It featured expert speakers, including Dr Dilip Vairagade, Dean, Rastrasant Tukdoji Maharaj University, Nagpur, and Smt Kamani, who provided guidance and motivation to the participants. Additionally, Shri Kondiram Gore, Deputy Manager, Bhokar Branch, conducted an informative session on financial literacy, equipping participants with essential knowledge for managing their businesses effectively. By the end of the training, 26 participants were successfully certified as Udyogmitras. These certified individuals are now prepared to support and promote local entrepreneurship, furthering ESAF Small Finance Bank's commitment to sustainable economic growth and women's empowerment.



### Key Outcomes:

- 1,728 benefitted from tailoring and beautician and other crafting training sessions
- 1,188 improved their skills through Entrepreneurship Development Training Programmes
- 1,967 benefitted from food processing training sessions
- 25 Udyogmitras trained with the concept of micro-entrepreneurs on documentation procedures of owning business
- 20 trained craft production for the Mising tribal community

## Impact Stories

### Jiji V. D.: A Journey from Employment to Entrepreneurship

Jiji V. D., a 44-year-old single mother, made a bold decision to leave her job at the High Court Society to pursue her entrepreneurial dreams. Her journey began in February 2024 when she attended a skill training programme on curry powder making at the ESAF Training Centre in Aluva, in collaboration with the Khadi & Village Industries Commission (KVIC). This training boosted her confidence and provided the skills to start her own business.

With newfound courage, Jiji began producing curry powders under the brand name Sreebhadra Food Products, initially using a domestic mixer grinder. Despite societal skepticism and production limitations, she expanded her customer base by distributing samples to government and private offices.

Positive feedback and growing demand motivated her to rent a shop in Njarackal and secure a ₹7,00,000 loan for industrial equipment.

Jiji diversified her product line by including pickles, another skill she learned at ESAF. Her father, Shri Dinesan V. K., has been her pillar of support throughout her journey. Today, she plans to hire an assistant to support production while focusing on business growth.

Jiji's inspiring journey showcases the transformative impact of ESAF Small Finance Bank's CSR initiatives, empowering women through skill development and entrepreneurship. Her story exemplifies resilience and determination, inspiring others to pursue their dreams.



## Sajitha Baburajan: A Leader Turned Entrepreneur

Sajitha Baburajan, the former president of Nadathara Gram Panchayat, has successfully transitioned into a self-driven entrepreneur in the food processing sector. A passionate cook with a flair for experimenting with new flavours, Sajitha has turned her culinary skills into a thriving business.

She attended curry powder and pickle-making training programmes at the Multi-Disciplinary Training Centre (MDTC) in Nadathara. The training, conducted by ESAF Foundation under the CSR initiative of ESAF Small Finance Bank in association with the Khadi & Village Industries Commission (KVIC), served as the foundation for her entrepreneurial journey.

Sajitha's goal in attending the skill training was to establish herself as an entrepreneur in the food processing industry. Post-training, she began producing a variety of curry powders

and pickles. She initially sold her products to her close friends and later expanded her customer base to their extended networks. Today, she receives bulk orders, particularly from event management companies and customers traveling abroad who seek her unique varieties of pickles. Her products are marketed under the brand name 'Fresh Pick,' and she has successfully obtained the necessary licences and registrations for her business. Sajitha is now focused on gradually scaling up her operations.

Living in Nadathara, near Thrissur, with her husband, son, and father-in-law, the 47-year-old entrepreneur enjoys unwavering support from her family. She credits ESAF Foundation for providing valuable training, guidance, and support in procuring packaging materials, which have been instrumental in her success.





### 3. ESAF VILLAGE LEVEL ENTREPRENEURSHIP DEVELOPMENT PROGRAMME

ESAF Village-Level Entrepreneurship Development Programme stands out as an innovative initiative designed to foster entrepreneurship and economic empowerment in rural areas. Through its unique blend of training, guidance, and support, the programme equips individuals with the necessary skills and resources to establish successful social businesses, thereby making a significant contribution to the socio-economic development of their communities.

Key elements of the programme include identifying and developing business ideas, providing guidance on accessing financial resources, and offering insights into market trends and opportunities. It also promotes ethical business practices and social responsibility to foster sustainable and inclusive entrepreneurship.

ESAF Village-Level Entrepreneurship Development Programme has nurtured rural entrepreneurship, driven economic growth, and generated employment opportunities. Initiatives like Urjabandhu,

Pashumitra, and Krushakmitra demonstrate the Bank's commitment to sustainable development and empowerment across various sectors within rural communities.

#### Objective:

- Promote social entrepreneurship and sustainable livelihoods at the village level, offering capacity-building, training, and mentorship for innovation and economic growth.

#### Major Initiatives:

- **ESAF Urjabandhu:** Develop clean energy entrepreneurs through training, mentoring, and market linkages.
- **ESAF Pashumitra:** Train dairy entrepreneurs and support farmers in improving breed quality and milk productivity.
- **ESAF Krushakmitra:** Train agri-entrepreneurs and enhance farmers' productivity.

**Key Focus Area: Sustainable Livelihoods**

## Link to Sustainable Development Goals:



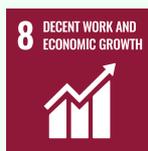
**SDG 7 - Affordable and Clean Energy:** The intervention contributes to building sustainable and resilient rural communities by developing social businesses and supporting community-driven initiatives.



**SDG 11 - Sustainable Cities and Communities:** Through its efforts in developing social businesses and supporting community-driven initiatives, the intervention contributes to building sustainable and resilient rural communities.



**SDG 13 - Climate Action:** With initiatives like Pashumitra and Krushakmitra, we promote environmentally friendly agriculture and livestock management practices, contributing to climate resilience and reducing carbon footprints.



**SDG 8 - Decent Work and Economic Growth:** By fostering entrepreneurship and creating sustainable livelihood opportunities, the programme supports economic growth and generates employment in rural areas, contributing to decent work for all.



**SDG 12 - Responsible Consumption and Production:** The training emphasises ethical business practices and social responsibility, encouraging participants to adopt sustainable consumption and production patterns.

**Location:** Kerala, Tamil Nadu, Karnataka, Maharashtra, Jharkhand, Madhya Pradesh, Telangana

### Reference to Schedule VII of Section 135

ESAF Village-Level Entrepreneurship Development Programme also aligns with the following activities specified in Schedule VII of Section 135 of the Companies Act, 2013:

**Point #1:** By creating sustainable livelihood opportunities, the programme aids in reducing poverty and improving living conditions in rural areas.

**Point #2:** The comprehensive training on various aspects of en-

trepreneurship contributes to education and skill development.

**Point #3:** The programme targets individuals from disadvantaged backgrounds, including women, supporting gender equality and empowerment.

**Point #4:** Initiatives like Pashumitra and Krushakmitra promote eco-friendly practices, enhancing environmental sustainability.

### Beneficiaries:

**Direct:** Rural Youths, Women, and Farmers

**Indirect:** Community and Small Business Ecosystem

## 3.1 ESAF URJABANDHU

Urjabandhu is a CSR initiative of ESAF Small Finance Bank aimed at promoting renewable energy and sustainable practices. By offering both theoretical and practical sessions on topics such as solar panel system design, installation, maintenance, and Electric Vehicle charging, the programme empowers communities to embrace cleaner energy solutions and contribute to a greener future. Through Urjabandhu, ESAF Small Finance Bank is taking significant steps toward environmental sustainability.

### Urjabandhu Renewable Energy Training

ESAF Small Finance Bank conducted three batches of Urjabandhu training on Solar PV System Installation and Maintenance, empowering 79 participants across Kerala, Maharashtra, and Tamil Nadu. Notably, the first batch in Maharashtra provided training to 25 beneficiaries. These five-day residential programmes combined theoretical knowledge with hands-on experience in system design, installation, and servicing. Complementary sessions on Clean Energy

The programme aims to empower local electricians as clean energy technicians by equipping them with the skills needed to become clean energy entrepreneurs. This addresses unemployment and provides convenient, clean energy services to customers.

The Urjabandhu network has installed over 8 MW (8253.04 kW) of solar capacity across Kerala, reducing its carbon footprint by 10,242.02 tons of Carbon Dioxide annually.

Loans, Agency Banking, and Solar Products, along with exposure visits, provided practical insights into real-world applications. By equipping participants with technical skills and entrepreneurial knowledge, the Urjabandhu programme not only promoted renewable energy adoption but also empowered individuals to explore self-employment opportunities, contributing to sustainable community development.



## Awareness Sessions for Young Graduates

To inspire young graduates towards energy entrepreneurship, ESAF has been conducting awareness sessions in ITI and Polytechnic colleges. These sessions introduce students to the potential of renewable energy businesses, particularly in the solar sector. Participants gain valuable insights into sustainable business ventures, job fairs, and skill development programmes. Through these efforts, 533 graduates have been engaged, helping them explore career and entrepreneurial opportunities in the growing energy sector. ESAF Small Finance Bank's initiatives continue to shape the future of young professionals, encouraging innovation and self-reliance in renewable energy entrepreneurship.



## ESAF Urjabandhu Excellence Awards 2024

ESAF Urjabandhu Excellence Awards 2024 were held in Thrissur, recognising outstanding contributions to the Urjabandhu programme. Sharafudheen T. K. from Batch 5 received the Gold Category Award for his exceptional dedication to the solar business. Anandu Prakash from Batch 1 was honoured with the Silver Category Award for his active participation and contributions. These awards highlight the impact of Urjabandhu entrepreneurs in driving sustainable energy solutions and reinforcing ESAF Small Finance Bank's commitment to renewable energy development.



## Impact Stories

### Harnessing Solar Power: The Inspiring Journey of Shony Paul

At 39, Shony Paul returned to his hometown in Thrissur after 13 years abroad, determined to make a difference. His journey into clean energy began with ESAF Urjabandhu Batch 7, a training programme on solar energy systems under ESAF Small Finance Bank's CSR initiatives. Equipped with technical expertise and entrepreneurial skills, he was inspired to explore the solar power industry.

Driven by his vision for renewable energy, Shony launched KPMJ, a solar enterprise in Varantharapally, promoting sustainable energy solutions. His ability to communicate the technical and financial benefits of solar power built trust within the community, helping him establish a strong customer base.

Through hard work and dedication, he installed over 80 kW of solar power systems, advancing his community's shift to clean energy while generating local employment opportunities.

From trainee to entrepreneur, Shony Paul's journey exemplifies the transformative impact of ESAF Urjabandhu's training. His story is a testament to how education, innovation, and perseverance can drive both environmental progress and business success—an inspiration for aspiring entrepreneurs in the renewable energy sector.





## Nesla P. K.: Shining Bright in Solar Entrepreneurship

Nesla P. K., a 33-year-old mother of three from Thrissur, transformed her passion for technology into a thriving entrepreneurial journey. With a B.Tech degree and a vision for a sustainable future, she joined ESAF Urjabandhu Batch 9 to gain hands-on expertise in solar energy systems. This training, part of ESAF Small Finance Bank's CSR initiatives, equipped her with the technical and business skills needed to enter the renewable energy sector.

Motivated by the potential of clean energy, Nesla founded Dynzs Power, securing MSME Udyam registration and establishing her foothold in the industry. Her company specialises in providing efficient and reliable solar solutions, helping homes and businesses transition to renewable energy. Through her technical expertise and strong communication skills, she built trust with customers and expanded her market reach.

In a short time, Nesla successfully executed multiple solar projects across Thrissur, achieving a total installation capacity of 38 kW. Her dedication and entrepreneurial spirit not only advanced the green energy movement in her community but also inspired other women to break barriers and pursue

careers in the renewable energy sector.

From trainee to successful solar entrepreneur, Nesla's journey is a testament to how ESAF Urjabandhu's training programmes empower women and promote sustainable development. Her story showcases the power of education, perseverance, and innovation in shaping a greener and more equitable future.



## 3.2 ESAF PASHUMITRA

ESAF Pashumitra plays a vital role in rural communities by delivering essential livestock management and dairy farming services. By offering self-employment opportunities and training in livestock care and entrepreneurship, the project aims to empower local youth economically while enhancing health, nutrition, and cow breed quality in rural regions. Essential services such as Artificial Insemination, vaccination, milk collection, and procurement are fundamental to boosting milk production and promoting agricultural sustainability.

### Objectives:

- Equip unemployed youth with skills in dairy entrepreneurship and position them as service providers.
- Deliver veterinary services to dairy farmers through farmer collectives.
- Train proficient youths in Artificial Insemination to enhance breed quality for small-scale farmers.

## Orientation Programme for New Pashumitras – Salem

ESAF conducted an orientation programme for new Pashumitras in Salem. The event focused on Artificial Insemination training for selected rural unemployed youth to enhance their livelihoods. Shri John, Associate Director, ESAF Foundation, inaugurated the programme, along with Shri Reji Daniel, Head - Sustainable Banking, ESAF Small Finance Bank. Other dignitaries included Shri Sakthi Kumaran, Chief Manager, ESAF Foundation, and Shri Surender Kumar, AVP, Agri Business, ESAF Small Finance Bank. More than 40 shortlisted candidates from six districts participated to learn about dairy entrepreneurship and ESAF Small Finance Bank's mission to support rural communities.



## Veterinary Health Camps

To support existing Pashumitras, ESAF Small Finance Bank conducted 60 animal health camps, providing veterinary care to over 3,000 dairy cattle. Every camp facilitated Artificial Inseminations and helped farmers improve breed quality and cattle health. These initiatives enhanced livestock productivity and strengthened the rural dairy sector, contributing to increased income and sustainable livelihoods for farmers.

## Dairy Animal Management Programme

A two-day residential Dairy Animal Management Training was conducted in collaboration with NDDDB Southern Regional Training Centre, Erode, benefitting 31 dairy entrepreneurs. The programme covered essential topics such as identifying high-yield cattle, milk quality testing, fodder management, and financial planning. Interactive sessions allowed participants to apply what they had learned in practical settings. The training concluded with participants receiving an NDDDB Certificate, a recognised credential in the dairy industry, supporting their entrepreneurial journey.



## Empowering Rural Youth through Dairy Entrepreneurship Training

Prachodhan Development Services organised a Dairy Entrepreneurship and Animal Rearing Training at NDDDB, Anand, Gujarat, benefitting 28 rural youth. The programme focused on sustainable dairy farming practices, equipping participants with practical skills to establish or enhance dairy enterprises. By imparting knowledge in areas such as livestock management, feed optimisation, and value-added dairy products, the training aimed at boosting productivity and profitability. This initiative not only promoted self-reliance but also stimulated economic growth within rural communities. Participants left empowered to pursue entrepreneurial ventures in dairy farming, contributing to sustainable livelihoods and community development.

## Pashumitra Animal Health Camps in Sehore

Prachodhan Development Services organised five animal health camps in Heerapur, Pipaler, Kulans Khurd, and Ramakhedi villages in Sehore, Madhya Pradesh. The programme was led by Dr Ramkrishna Shakaya and a team of AVFOs (Assistant Veterinary Field Officers). These camps provided comprehensive services, including health check-ups, disease diagnosis, surgeries, and Artificial Insemination. Over 230 farmers and 1,445 livestock, including cows, buffaloes, goats, bulls, and rabbits, benefitted from the initiative. The event aimed at improving livestock health, raising awareness on Artificial Insemination, and promoting the dairy business. Newly trained technicians supported the camps, ensuring efficient and effective service delivery.



## Artificial Insemination Technician Kit for Pashumitras



Prachodhan Development Services organised a Pashumitra Artificial Insemination Technician Kit and Certificate Distribution Ceremony at Hotel Palash Inn, Yavatmal. The event aimed at providing essential kits and certificates to the participants to enhance their skills in animal husbandry. Smt Kranti Katole, District Animal Husbandry Officer, Yavatmal; Shri Atul Ingle, District Development Manager, NABARD; and Dr Amol Chaudhari, District Coordinator, BAIF, were present at the event. In addition, Shri Reji Daniel, Head - Sustainable Banking, ESAF Small Finance Bank, Shri Manoj Kumar, Agriculture Department, and other key staff members shared insights on financial support for agriculture and livestock ventures. Thirty Artificial Insemination kits and 45 certificates were distributed at the programme, equipping Krushakmitra and Pashumitra candidates.

## From Village to Veterinarian: Payal Chaudhari's Dairy Revolution

In Parawa, a small village in Yavatmal, Payal Motiram Chaudhari defied the odds to become a trailblazer in veterinary science. With a deep passion for animal care, she excelled in science during her school years and pursued an LMDP diploma, laying the foundation for her career. Her aspirations took a significant leap when she was selected for the Pashumitra programme under Prachodhan Development Services, an ESAF Small Finance Bank CSR initiative that equips rural youth with specialised skills in dairy entrepreneurship and animal rearing.

Supported by the National Dairy Development Board (NDDB), Payal received comprehensive training that strengthened her knowledge and practical expertise. Determined to thrive in a traditionally male-dominated field, she seized the opportunity to train as an Artificial Insemination (AI) technician. With advanced training from the Bharatiya Agro Industries Foundation (BAIF), she sharpened her technical skills and gained the confidence to challenge gender norms in veterinary science.

Today, Payal serves as an AI technician and primary veterinarian at the Veterinary Hospital Grade-1 in Talegaon. She plays a crucial role in livestock breeding, performing Artificial Inseminations and providing essential veterinary care. Her expertise has led to healthier herds, increased dairy yields, and improved livelihoods for local farmers. Her

dedication and impact have earned her immense respect, making her a role model for young women aspiring to enter agriculture and veterinary sciences.

Payal credits her success to the unwavering support of Prachodhan Development Services and the Pashumitra programme, which helped her turn her dreams into reality. Her journey is a testament to the power of education and skill development in transforming lives. As she continues to excel, Payal remains committed to advancing animal husbandry practices and inspiring more women to break barriers in the field—proving that with determination and the right support, change is possible.



### 3.3 ESAF KRUSHAKMITRA

ESAF Krushakmitra is a comprehensive initiative that is dedicated to supporting farmers in every aspect. By providing knowledge, resources, and empowerment, it boosts agricultural productivity and contributes to the broader development of rural areas. This holistic approach ensures that no aspect of farmer support is overlooked.

In addition, ESAF Krushakmitra serves as a bridge between rural youth, farmers, and agricultural authorities. Training unemployed

rural youth to become agri-entrepreneurs and service providers is pivotal in promoting the adoption of agricultural technologies and enhancing the overall agrarian ecosystem.

#### Objective:

- Empower unemployed rural youth through agri-entrepreneurship training.

#### Krushakmitra Training Programme with MABIF

ESAF Small Finance Bank, in collaboration with the Madurai Agri Business Incubation Forum (MABIF), conducted a five-day Krushakmitra training programme. A total of 28 Krushakmitras participated in four days of classroom sessions and a one-day field visit to Farmer Producer Organisations (FPOs) excelling in agribusiness. The training covered topics such as the role of Krushakmitras in the FPO ecosystem, essential traits and qualities, and business opportunities within the sector. Participants also explored business development from idea to product and identified key agricultural commodities for potential entrepreneurial ventures.



#### Krushakmitra Training at EDII-Periyakulam

ESAF Small Finance Bank, in consultation with EDII-Periyakulam, conducted a five-day Krushakmitra training programme at EDII's campus. Sixty Krushakmitras participated in four days of classroom sessions, followed by a practical session. Dr Rajankam, Dean of Horticulture, and Shri Vasanthan, CEO, EDII, attended the inaugural

session. The training emphasised the integration of agripreneurs into the FPO ecosystem, enabling them to leverage their skills for business growth. Key sessions included financial literacy, record-keeping, compliance, packaging, market linkages, value addition, and government schemes for FPOs.



## Krushakmitra Orientation Programme at EDII-PKM

A one-day Krushakmitra orientation programme was held at EDII-PKM, focusing on the role of agripreneurs in the FPO ecosystem. Six successful agripreneurs from Tamil Nadu shared their experiences, providing insights into their journey toward success. Shri Sakthi Kumaran elaborated on funding opportunities, infrastructure

support, and the Agricultural Infrastructure Fund (AIF) available for FPOs. Several agripreneurs expressed their interest in collaborating with FPOs, and ESAF Small Finance Bank assured follow-up support to facilitate meaningful partnerships and a thriving ecosystem for FPOs.



## Impact Stories

### Shubham Farkade: Cultivating Success in Agri-Entrepreneurship

Shubham Ashok Farkade's journey into agricultural entrepreneurship is a testament to the power of skill development and innovation. Through extensive training in agri-input shop management and allied activities facilitated by Prachodhan Development Services as part of the CSR initiatives of ESAF Small Finance Bank, he gained the practical knowledge and business acumen to run a successful agri-input shop while supporting local farmers. To further enhance his services, he received a Kirloskar Mega T15 module power tiller, which significantly boosted his productivity and efficiency.

Recognising the importance of collaborative growth, the initiative also engaged four additional youths as Krushakmitras to assist Shubham in providing agricultural guidance. This not only expanded the reach of their services but also created employment opportunities within the community. Leveraging their training, Shubham and his team offer expert advice on modern farming techniques, crop management, and the effective use of agricultural inputs, empowering farmers with sustainable practices.

To foster hands-on learning, Shubham established a farm field school—a dynamic platform where farmers gain practical experience in advanced agricultural methods. This demonstration-based approach has significantly improved their ability to implement innovative techniques, leading to better crop yields and long-term sustainability. The field school has become a cornerstone for knowledge exchange and skill development in the community.

Reflecting on his journey, Shubham credits the support and training from Prachodhan Development Services for transforming his aspirations into reality. His venture has provided a reliable source of high-quality agricultural inputs and machinery and strengthened the region's agricultural supply chain. Today, he stands as a successful agri-entrepreneur, inspiring others with his dedication and forward-thinking approach—a powerful example of how targeted training and resources can drive sustainable growth and community development.



### Key Outcomes

#### ESAF Urjabandhu

79 individuals trained in Solar PV System design, installation, and maintenance, now serving 9,000+ people

#### ESAF Pashumitra

97 youths trained as Pashumitras, providing support to 9,478 farmers

#### ESAF Krushakmitra

138 unemployed rural youth trained as agri-entrepreneurs, supporting 7,500 farmers





## 4. ESAF CAPACITY BUILDING AND MARKETING LINKAGES FOR ENTREPRENEURSHIP COLLECTIVES

ESAF Small Finance Bank's Capacity Building and Market Linkage for Entrepreneurship Collectives Programme is dedicated to empowering and fortifying collective enterprises. By partnering with various groups such as Self-Help Groups (SHGs), producer groups, and Farmer Producer Organisations (FPOs), the programme aims to enhance entrepreneurial skills through comprehensive training and development initiatives. These efforts facilitate market linkages, promoting economic empowerment, sustainable livelihoods, and inclusive growth. Through this initiative, the programme contributes to the overall advancement of entrepreneurship, bolsters local

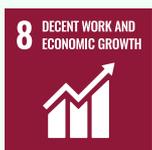
economies, and empowers marginalised communities.

### Objectives:

- Enhance the socioeconomic conditions of impoverished farmers in remote areas.
- Provide capacity-building resources for farmers working within collective enterprises.
- Facilitate access to modern retail markets for these farmers.

### Key Focus Area: Sustainable Livelihoods

#### Link to Sustainable Development Goals:



#### SDG 8 - Decent Work and Economic Growth:

The programme enhances entrepreneurial capabilities and creates new employment opportunities through comprehensive training and skill development initiatives. This fosters inclusive economic growth and ensures decent work for marginalised communities by integrating them into the larger economy.



#### SDG 12 - Responsible Consumption and Production:

The programme promotes sustainable farming practices and responsible production by empowering Farmer Producer Organisations (FPOs) and other producer groups. Additionally, facilitating market linkages encourages consumers to source products responsibly, supporting sustainable consumption.

**Location:** Kerala, Tamil Nadu, Telangana, Odisha, Maharashtra, Madhya Pradesh, Chhattisgarh, Jharkhand

**Reference to Schedule VII of Section 135**

**Point #2:** The programme’s focus on enhancing entrepreneurial skills through comprehensive training and development initiatives directly aligns with promoting education and vocational skills. By training Self-Help Groups (SHGs), producer groups, and Farmer Producer Organisations (FPOs), the programme helps participants gain valuable knowledge and skills, enhancing their employability and entrepreneurial capabilities.

**Point #4:** While the programme’s primary focus may not be environmental sustainability, many initiatives aimed at empowering FPOs and producer groups can have secondary benefits. For instance, training programmes that emphasise sustainable farming

practices, organic production, and resource conservation can contribute to environmental sustainability. Furthermore, market linkages promoting sustainable products and practices can positively impact ecological balance and the preservation of natural resources.

**Point #10:** The programme directly contributes to rural development by empowering local agricultural and entrepreneurial groups. By providing training, development initiatives, and market linkages, the programme helps improve the economic conditions of rural communities, facilitates sustainable livelihoods, and drives inclusive growth. These efforts are fundamental to rural development and help uplift marginalised communities.

**Beneficiaries:**

**Direct:** Farmers, Farmer Collectives, FPOs and Farmer Institutions

**Indirect:** Rural Agricultural Community

**Activities:**

**Exposure Visit to “GI Mahotsav cum MABIF Mela 1.0”**

ESAF Foundation organised an FPO exposure visit to the GI Mahotsav cum MABIF Mela 1.0 at Agricultural College and Research Institute Madurai, Tamil Nadu. The programme was organised by NABARD MABIF in collaboration with the Ministry of Micro, Small and Medium Enterprises, NABARD, Tamil Nadu Agricultural University. The event featured over 150 stalls, technical sessions, a buyer-seller meet, a banker session and investors meet. 49 members including BODs and CEOs from 6 FPOs in Tamil Nadu promoted by ESAF Foundation attended the programme. The FPOs gained valuable knowledge of GI tag products, resources, and connections supporting their growth and sustainability in the competitive agricultural market by attending the programme.



**Lemon Farming Training and Exposure Visit**

To educate and motivate local farmers on best practices in lemon farming, ESAF Foundation organised a training programme and exposure visit as part of ESAF Small Finance Bank’s CSR initiatives. Nineteen farmers participated in this insightful event. The Kadayannallur Farmers Producer Company Ltd., supported by NABARD and ESAF-CBBO, focuses on lemon cultivation along with paddy, black gram, vegetables, and flowers. Farmers visited Kattangur Farmers Producer Company (FPC) in Nalgonda, Telangana, known for its expertise in lemon production and value addition. Shri Narasimma Reddy, Chairman of Kattangur FPO, discussed the 10,000 KFPO scheme. Training sessions covered lemon grading, packaging, exporting, and the production of value-added products like lemon pickle, squash, dried powder, dish wash, and soaps. This exposure visit provided farmers with valuable knowledge and skills, empowering them to improve their farming practices and explore new business opportunities in lemon production.

**ESAF Farm Connect Programme**

ESAF Foundation’s Farm Connect programme, aimed at promoting climate-smart agriculture, successfully reached 6,458 farmers across eight states with 128 programmes and 88 FPOs. In collaboration with agencies and Farmer Producer Organisations (FPOs), the programme focused on sustainable agricultural practices to help farmers adapt to climate change challenges. Key partners such as APMAS and MABIF led 25 programmes, supporting over 2,100 farmers combined. Other organisations like Sri Satya Sai, JMR, and Pananlade FPCL also contributed to enhancing the outreach. The programme empowered farmers to adopt environmentally sustainable techniques, improving resilience and productivity in their agricultural operations. The interactive sessions discussed various parameters of water management techniques like drip irrigation, watershed management, rainwater harvesting, sprinkler irrigation, precision irrigation, irrigation scheduling & wastewater treatment, soil conservation aspects like mulching, conservation tillage, crop rotation, rotational grazing, etc., and advanced techniques in farming such as precision farming, Aquaponics, organic farming, etc.



## Capacity Building Training Programme for FPG Mobilisation

Prachodhan Development Services conducted a series of capacity-building training sessions which were held at Aandhbori, Rasa, and Ichora villages in Yavatmat District, Maharashtra. These sessions aimed at mobilising farmers and strengthening the functional relationship between Farmer Producer Groups (FPGs) and Farmer Producer Organisations (FPOs). The programme, which Kalamb Krushimitra FPC Ltd. organised, witnessed the enthusiastic participation of 139 farmers across the three villages. Shri Pratik Daryapurkar from ESAF Small Finance Bank facilitated the sessions on financial services. This training clarified the roles and responsibilities of FPG presidents, secretaries, and members, ensuring effective collaboration.



## Strengthening Farmer Producer Organisations through Strategic Training



Prachodhan Development Services organised a three-day residential training programme on "FPO Management – Action Business Plan" at PRADAN Training Centre, Narmadapuram, Madhya Pradesh. The programme equipped 27 participants from 12 existing Farmer Producer Companies (FPCs) with essential annual planning, action plan preparation, and market linkage facilitation skills. Exposure visits to Chirayu Farmer Producer Organisation provided practical insights into successful business operations. The training concluded with feedback sessions, certificate distribution, and a valedictory ceremony. By enhancing strategic management capabilities, this initiative empowered FPC leaders to drive sustainable growth, boosting productivity and income for member farmers.

## Environment Day Observation with FPOs

Prachodhan Development Services observed World Environment Day with 355 farmers across Maharashtra and Madhya Pradesh. The event focused on planting saplings and spreading awareness classes on climate-smart agriculture, addressing topics such as adaptation methods, increasing agricultural productivity, food security, and reducing greenhouse gas emissions from agriculture, along with an emphasis on soil conservation practices and water-smart crop selection. The UN theme of the year, "Land Restoration, Desertification, and Drought Resilience," resonated strongly with the participants. This programme helped the farmers to gain insights into water management techniques, including drip irrigation, watershed management, rainwater harvesting, and precision irrigation methods like sprinkler irrigation and polyhouse farming. Around 100 fruit tree saplings were distributed to the farmers on this occasion.



## Exposure Visit to Sahyadri FPO, Nashik, Maharashtra



An exposure visit was organised for 21 farmers from Chimnazari Farmers Producer Company, Umred Taluk, Nagpur, formed by ESAF Foundation with NABARD's support under the 10,000 FPO CSS Scheme. The visit aimed at providing insights into the successful operations of Sahyadri Farmers Producer Company, known for its focus on farm production and value addition. During the visit, farmers explored the industrial block, including the manufacturing unit, packaging unit, and advanced cold storage system, highlighting effective quality and longevity maintenance. They also learned about technology integration in the production and supply chain, enhancing efficiency and traceability. This exposure visit offered practical knowledge on successful FPO management, value addition, and technological adoption, empowering farmers to implement similar practices in their own operations for increased productivity and profitability.

## Key Outcomes

- Supporting 15,717 individuals, reaching more than 44 FPOs

## Impact Stories

### Jyoti Nehare: Redefining Farming and Empowering Women in Rural India

Jyoti Mahadev Nehare, a Master's degree holder from Antargaon village in Yavatmal, Maharashtra, turned adversity into opportunity. Farming on two acres of unirrigated land, she faced unpredictable weather, crop failures, and recurring droughts. Yet, determined to provide for her two children, she refused to let these challenges define her future. Instead, she sought sustainable solutions to transform her livelihood.

Actively engaging with women's Self-Help Groups (SHGs) and the Jivonnoti Mahila Producer Company (FPC), Jyoti immersed herself in learning about soil management, organic farming, and modern agricultural practices. Equipped with this knowledge, she adopted sustainable techniques that improved productivity while preserving soil health. Her commitment to continuous learning became the foundation of her success.

To further secure her income, Jyoti diversified beyond traditional farming. She ventured into goat rearing and established a small snack centre, ensuring financial stability despite the uncertainties of agriculture. This entrepreneurial approach not only strengthened her livelihood but also showcased the potential of rural women in agribusiness.

Jyoti's journey is a testament to the power of education, resilience, and innovation in breaking barriers. By embracing modern farming methods and income diversification, she has redefined the role of women in agriculture, inspiring many in her community to explore new opportunities. Her story is a beacon of hope, proving that determination and strategic thinking can overcome even the toughest challenges.





## 5. ESAF CENTRE FOR EXCELLENCE IN COLLECTIVE ENTERPRISES

ESAF Centre for Excellence in Collective Enterprises plays an important role in supporting and enhancing the capacities of organisations engaged in collective enterprises. It provides a physical platform dedicated to various activities such as skill development, policy advocacy, knowledge management and research. One of the primary functions is to assist newly formed collectives in their onboarding process by offering guidance and support. Additionally, the centre develops handbooks that cover relevant subjects and a best-practice guide that showcases successful approaches and strategies for different crops, serving as valuable resources for collectives to improve their operations.

Market linkage is indeed pivotal for collective enterprises, and the centre's initiative to develop a comprehensive market linkage manual is commendable. This manual not only facilitates connections with markets, buyers and distribution channels but also enhances the profitability of collectives by equipping them with essential

knowledge and skills. Moreover, the executive training programmes tailored for board members further strengthen collective enterprises by enhancing leadership skills, governance practices and decision-making capabilities. Empowering board members ultimately contributes to collective enterprises' overall success and sustainability.

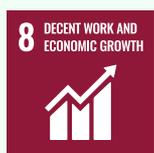
ESAF Centre for Excellence in Collective Enterprises aims to foster a conducive environment for enterprises to flourish. Through capacity building, resource provision, and market facilitation, the centre empowers these enterprises, benefitting individuals and communities by enhancing livelihoods.

### Objectives:

- Develop a framework and provide resources for collective enterprises, enabling sustainable growth and community development.

### Key Focus Area: Agriculture Livelihoods

#### Link to Sustainable Development Goals:



#### SDG 8 - Decent Work and Economic Growth:

The centre promotes decent work by providing training and resources that improve collective enterprises' operational efficiency and profitability, leading to economic growth.



#### SDG 12 - Responsible Consumption and Production:

The centre's best practice guides and market linkage programmes promote sustainable agricultural practices and responsible production methods.

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

## Reference to Schedule VII of Section 135

**Point #2:** The centre provides skill development programmes and executive training for board members, directly aligning with promoting education and vocational training.

**Point #4:** The best practice guides developed by the centre promote sustainable agricultural practices, which contribute to environmental sustainability and the conservation of natural resources.

### Beneficiaries:

**Direct:** Rural Youths, Women, and Artisans

**Indirect:** Farmer Community and Small Business Ecosystem

## Activities:

### Capacity Building Workshop for FPOs

ESAF Centre of Excellence for Collective Enterprises, in collaboration with Odisha Rural Development and Marketing Society (ORMAS), conducted a two-day workshop focusing on capacity building and collaborative strategies for Farmer Producer Organisations (FPOs). The training emphasised governance, financial management, and market access through participatory learning models. Key resource persons included Shri C. S. Reddy, APMAS, on FPO governance, Shri Yogesh Dwivedi, Madhyabharat Consortium, on agricultural marketing, Shri Balakrishnan, Samunnati, on digital innovations, and Smt Saleela Patkar, Myrada, on participatory capacity-building models. The workshop encouraged partnerships among NGOs, private entities, and government agencies to enhance FPO digitisation, market linkages, and operational efficiency. Discussions also emphasised fostering innovation, policy advocacy, and strengthening federations to support FPOs in scaling sustainably and achieving



financial resilience. The workshop was attended by 30 participants, including CEOs and accountants from seven ORMAS-promoted FPOs.

### Strengthening the FPO Ecosystem: Consultation Workshop

ESAF, in collaboration with the Institute of Rural Management Anand (IRMA) and Skillgreen Pvt. Ltd., conducted a Stakeholder Consultation Workshop aimed at developing a strategic roadmap for strengthening the FPO ecosystem through stakeholder engagement and field visits to ESAF-promoted FPOs. The roadmap emphasised customised financial products, leadership development through CEO skilling programmes, and research-driven knowledge creation. Key speakers included Shri Emmanuel Murray, Caspian Impact

Investment, on FPO financing, Shri Ashutosh Deshpande, Reliance Foundation, on leadership development, and Shri Ganesh Moorthy, Madurai Agri Business Incubation Forum, on fostering innovation. ESAF Centre of Excellence for Collective Enterprises was advised to focus on Kerala and Tamil Nadu before expanding to other regions, ensuring impactful engagement through a lean, outcome-oriented structure. The workshop was attended by 65 participants from ESAF and partner organisations.

### Harmony App Interface for ONDC Services

The Harmony App is being developed to enable seamless access to Open Network for Digital Commerce (ONDC) services for FPOs, individual farmers, and Farmer Producer Enterprises (FPEs). This initiative is part of a broader strategy to promote digital empowerment in the agricultural sector. Key features of the app include digital catalogue creation, secure buyer-seller login functionality, and end-to-end supply chain integration for better

inventory and logistics management. ESAF Small Finance Bank played a crucial role in supporting the app's development, aligning with its mission of financial inclusion and sustainable livelihoods. The successful implementation of this digital initiative sets a strong foundation for future technological advancements in rural commerce and economic empowerment.

### Buyer-Seller Meet for Agri Sector

ESAF Small Finance Bank hosted a buyer-seller meet and agro-products exhibition at Vasatrag Maik Shetkari Swanlamb Kendra Hall. The event facilitated direct market access for 269 participants, including 20 FPOs, 62 producer groups, local traders, and major buyers from agriculture and allied industries. Buyers from diverse sectors, such as earthworm compost and grocery marts, engaged in business

discussions with sellers. Government officials and industry experts from NABARD, KVKS, and other institutions provided valuable insights. The event resulted in over 20 business matches, with ₹1 lakh worth of transactions initiated on the same day. Approximately 60-80% of participants expressed satisfaction, highlighting the event's success in enhancing market linkages and business opportunities for FPOs and producer groups.



### Key Outcome

- More than 3,000 BODs and office bearers reached through the different training programmes on capacity building and workshops
- Initiated the development of open network for Digital Commerce services for FPOs



## 6. ESAF INFRASTRUCTURE & DEVELOPMENT SUPPORT

ESAF Infrastructure and Development Support initiative enhances healthcare and school infrastructure in underserved regions. The programme aims to bridge the healthcare gap and ensure quality healthcare reaches remote communities by empowering rural hospitals and fostering self-sufficiency. This endeavour improves

health outcomes and uplifts the overall well-being of those in need.

### Objective:

Improve rural healthcare and education infrastructure, fostering sustainable development.

### Key Focus Area: Health & Education

#### Link to Sustainable Development Goals:



#### SDG 3 - Good Health and Well-Being:

The initiative directly contributes to ensuring healthy lives and promoting well-being for all ages by enhancing healthcare infrastructure and improving access to quality health services.



#### SDG 10 - Reduced Inequalities:

The initiative aims to reduce inequalities within and among states by focusing on underserved and remote communities and ensuring that even the most marginalised populations have access to essential health services.



#### SDG 4 - Quality Education:

Focus on holistic education, academic excellence, and life skills, aiming for inclusive and equitable quality education.

**Location:** Kerala, Jharkhand, Assam

#### Reference to Schedule VII of Section 135

**Point #1:** The initiative's focus on improving healthcare infrastructure directly supports healthcare, particularly in rural and underserved regions, contributing to promoting healthcare and preventive healthcare.

**Point #2:** Promoting education, including special education and employment-enhancing vocational skills, especially among children, women, elderly, and differently-abled individuals, and livelihood enhancement projects.

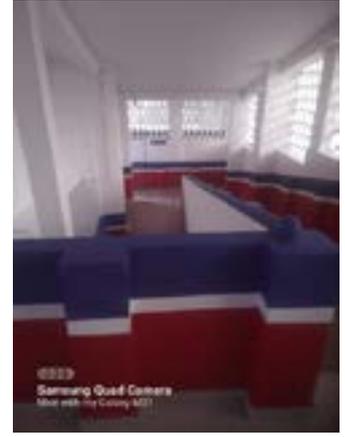
**Beneficiaries:**  
*Direct:* Local and Rural Communities  
*Indirect:* Health and Education Institutions

### Activities:

#### Health Infrastructure

ESAF Infrastructure and Development Support has successfully enhanced healthcare accessibility and quality at ESAF Hospital and Research Centre, Thachampara, through significant infrastructural improvements. The renovation of C-Block, inaugurated by Shri Mereena Paul, Executive Director, ESAF Foundation, included the addition of a housekeeping store, four paediatric wards and

rooms with beds, along with upgraded sanitation facilities. This renovation increased the bed capacity by four, totalling ten beds, thus enhancing patient comfort and hygiene. E-Block underwent a comprehensive renovation and was inaugurated by Dr Raison P. Chacko, Medical Director, ESAF Hospital.



The upgrades included a shared room, A/C and non A/C rooms, and staff changing room, all furnished with attached toilets and bathrooms, thereby improving patient care and overall hospital efficiency. A new pharmacy store was established on the ground floor with advanced electrical fittings, medicine racks, and a refrigerator, ensuring better medicine storage conditions and enhanced service efficiency. The Grapes IDMR Hospital Management System was implemented to modernise operations further, leading

to improved patient record management, optimised appointment scheduling, better billing and inventory control, and enhanced staff coordination. These infrastructural advancements have significantly boosted healthcare services at ESAF Hospital, benefitting both patients and medical staff. The initiative demonstrates ESAF Small Finance Bank's ongoing commitment to strengthening healthcare accessibility and quality, contributing to a healthier community.

## School Infrastructure

ESAF School Infrastructure and Development Support successfully completed the construction of the administrative and Higher Secondary blocks at CA Higher Secondary School, Ayakkad, Kerala, along with three additional classrooms at Lahanti Public School in Nonihat, Jharkhand. The enhanced infrastructure has not only elevated the school's architectural standing but also contributed to increased enrolments and improved performance in public examinations. These achievements reflect the project's positive

impact on educational accessibility and quality, furthering ESAF Small Finance Bank's commitment to community development. The new admin block at CA HSS, Ayakkad, was recognised by Vanitha Magazine for its exceptional architectural design and functional features. Additionally, it has been shortlisted for the Kerala State Awards in the Institutional Projects Category by the Indian Institute of Architects (IIA).



### Key Outcome

- More than 39,000 beneficiaries reached through infrastructure support services



## 7. ESAF GARSHOM

ESAF Garshom initiative is aimed at addressing the multifaceted challenges encountered by migrant labourers. By offering a comprehensive range of services, such as social, health, and legal aid, as well as skill enhancement through training, the project significantly contributes to improving the overall well-being and livelihoods of migrant workers. The Bandhu helpline, in particular, is important in providing immediate assistance and vital information to workers in distress, ensuring their safety and access to essential resources. Additionally, initiatives like financial literacy meetings and children's camps not only empower migrant communities but also

foster a sense of solidarity and belonging, ultimately promoting their social inclusion and integration.

### Objectives:

- Establish a resource hub for migrant workers
- Offer social, health, and legal assistance to migrants
- Provide skill development training to improve employability for migrant workers
- Function as a drop-in centre for migrant labourers

### Key Focus Area: Healthcare

#### Link to Sustainable Development Goals:



#### SDG 3 - Good Health and Well-Being:

By providing comprehensive social, health, and legal aid, the project addresses critical aspects of migrant labourers' health and well-being. The skill enhancement training further contributes to their overall development, ensuring a better quality of life.



#### SDG 10 - Reduced Inequalities:

The project empowers migrant communities and fosters social inclusion by offering financial literacy meetings, children's camps, and other community-driven initiatives. This helps reduce disparities and promotes equal opportunities for migrant labourers.

**Location:** Kerala

#### Reference to Schedule VII of Section 135

#### Point #1:

- The initiative plays a significant role in improving the living conditions of migrant labourers by providing social and health aid, thereby addressing critical issues of hunger and healthcare.
- Health aid and immediate assistance via the Bandhu helpline ensure that migrant workers receive timely medical support and information.

## Beneficiaries:

**Direct:** Migrant Labourers

**Indirect:** Family, Health Department, Community

## Activities:

### School Kits Distribution for Children of Migrant Workers

Prachodhan Development Services organised a one-day Leadership Training and School Kit Distribution event at Sri C. Achutha Menon Government College Conference Hall, Kuttanellur. Shri Ali Mohammad Saquib, Vice President and Chief Technology Officer, ESAF Small Finance Bank, delivered the presidential address. The programme engaged children in interactive activities and provided school kits to 35 children of migrant workers enrolled in local schools. Five ESAF Small Finance Bank volunteers assisted in coordinating the event. Smt Emy Acha Paul, Director, Prachodhan Development Services, led an engaging session, and students were awarded prizes for participating in games like number puzzles, poster making, and musical chairs. The event concluded with lunch and refreshments, creating a wholesome experience for all.



### Medical Camps for Guest Workers

Prachodhan Development Services organised medical camps and financial literacy awareness programmes for migrant workers in Kattoor, Koratty, Erumapetty, and Kadangode. These camps, conducted at residential areas and worksites for better accessibility, provided essential health check-ups and consultations. Shri Shanoy P. M., Coordinator, ESAF Garshom, conducted financial literacy sessions covering topics such as budgeting, investment, savings, and emergency fund management. A total of 103 migrant workers benefitted from these initiatives, gaining vital health and financial knowledge to improve their well-being and financial stability.

### Atithi Sangam - Engagement Activity for Workers

Prachodhan Development Services organised 'Atithi Sangam,' a one-day leadership and empowerment event for migrant workers and their children, at Aiswarya Kalayanamandapam, Thrissur. The event aimed at equipping children with leadership, life skills, and problem-solving abilities while providing recreational activities for guest workers. A total of 200 workers and 35 children participated. The event featured speeches from ESAF and community leaders, including the inauguration by Shri Basanthlal S., President of Erumapetty Gram Panchayat, who also distributed school kits. Cultural performances and interactive sessions enriched the experience. A Garshom Clinic medical camp was launched, and the event concluded with a grand musical evening and dinner.



### Onam Celebration for Guest Workers

Prachodhan Development Services hosted an Onam celebration for migrant workers at Thevar Mahadeva Temple Auditorium, Elamthuruthy. The event allowed guest workers to experience Kerala's traditional festivities. Smt Emy Acha Paul, Director, PDS, welcomed participants, while Shri Sudev Kumar, EVP - Branch Banking, ESAF Small Finance Bank, spoke on financial security and health. Shri Dennis Thomas, Head - Learning & Development, ESAF Small Finance Bank, delivered the Onam message, narrating the legend of Mahabali and Vamanan while emphasising financial prudence. Engaging games and cultural activities were organised, fostering joy and community bonding. The event concluded with a vote of thanks from Shri Shanoy P. M., expressing gratitude to all contributors and participants.

## Medical and Financial Literacy Camps for Migrants

Prachodhan Development Services conducted medical and financial literacy camps for migrant workers across Kerala, including Chiyaram, Thiroor, Amballur, Kodaly, Kodakara, and Kanjani. These camps benefitted around 700 workers, providing essential health check-ups and financial education on budgeting, savings, emergency finance, and investment planning. Soft skill training and movie screenings were also arranged as recreational activities. The initiative included Diwali celebrations at the Kanjani camp, fostering a sense of community and cultural connection. This holistic approach successfully enhanced the well-being and financial awareness of migrant workers.



### Key Outcome

- 5,062 migrant workers and their families received medical assistance
- 2,220 financial literacy sessions conducted for migrant labourers
- 1,508 individuals reached through recreational activity
- 1,026 individual reached through helpline number

## Impact Stories

### From Construction Sites to Centre Stage: Raju's Journey of Hope and Harmony

In India, where millions struggle to make ends meet, stories of resilience and triumph serve as beacons of hope. Raju Roy, a construction worker from West Bengal, is one such inspiring example.

In search of a better livelihood, Raju migrated to Kerala, facing the daily struggles of life in an unfamiliar environment. His journey took an unexpected turn when ESAF Garshom team, during a field visit, discovered his remarkable singing talent. Recognising his potential, they provided him with opportunities to perform on various platforms across Kerala and his home village.

These performances not only supplemented his income—

earning him at least Rs. 2,000 per show—but also instilled in him a renewed sense of purpose and self-worth.

"I am truly grateful for ESAF's support," says Raju Roy. "I extend my heartfelt thanks to the entire Prachodhan team for their generosity and belief in me."

Raju's story highlights the transformative power of recognising and nurturing individual talents. By giving him a platform to showcase his abilities, ESAF Garshom has not only improved his financial stability but also empowered him to pursue his passion and chase his dreams.





## 8. ESAF SANTHWANA

ESAF Santhwana project is a pioneering initiative aimed at addressing mental health issues, which are often neglected despite their crucial role in overall well-being. By raising awareness and fostering open discussion, the project seeks to mitigate the challenges of misconceptions and lack of understanding surrounding mental health. This project is a comprehensive initiative that encompasses various strategies to improve mental health. It includes counselling and emotional support to help individuals feel better, training community workers to offer mental health support, and outreach programmes to spread information within communities. Additionally, the project provides specialised support services for women, children, and families dealing with mental health challenges. It educates people on how to recognise mental health problems and seek the right help and offers tailored assistance to families

with members experiencing mental illness.

### Objectives:

- Increase public understanding of mental health issues and reduce stigma
- Encourage individuals to seek help early for mental health problems
- Expand access to mental health services, especially in underserved communities
- Offer a range of services, including counselling, community outreach, and family support
- Equip individuals with the knowledge and skills to manage their mental health

### Key Focus Area: Health Care

#### Link to Sustainable Development Goals:



**SDG 3 - Good Health and Well-Being:** The project aims to improve mental health awareness, education, and support, contributing directly to the overall well-being of individuals and communities.



**SDG 4 - Quality Education:** The project enhances the quality of education and promotes lifelong learning opportunities by providing education on mental health, effective parenting skills, and stress management techniques.



**SDG 5 - Gender Equality:** The project provides specialised support services for women, addressing gender-specific mental health challenges and promoting gender equality.

**Location:** Kerala and Tamil Nadu

## Reference to Schedule VII of Section 135

### Point #1

- ESAF Santhwana project's focus on mental healthcare directly supports this activity, as mental health is critical to overall healthcare.
- The project promotes educational activities that improve individuals' quality of life by providing education on mental health, parenting skills, and stress management.
- Mental health awareness and intervention are part of preventive healthcare, aiming to address issues before they become severe.

#### Beneficiaries:

*Direct:* Students, Elderly Persons, Women

*Indirect:* Families, Community at Large

### Activities:

## Protecting Our Elders: Senior Citizens Abuse Awareness Class

ESAF Small Finance Bank, in collaboration with Kondotty Municipality and the Vayomitram Project, organised an awareness class on senior citizens' abuse. The event aimed at educating elderly citizens about their rights and available benefits while raising awareness on preventing abuse. The session was inaugurated by Smt Fathima Zuhra Beevi, Chairperson of Kondotty Municipality, at Thurakkal Vayomitram Clinic. Shri K. P. Firoz, Chairman of the Welfare Committee, presided over the event, with participation from municipal councillors, senior citizen club representatives, and ESAF officials. Shri Muhammad Faisal, Programme Coordinator, Kerala Social Security Mission, conducted an informative session on legal protections and welfare schemes for senior citizens. The programme was attended by nearly 100 participants and concluded with a vote of thanks by Shri C. Jafar, Vayomitram Coordinator. This initiative reflects ESAF Small Finance Bank's commitment to safeguarding senior citizens' rights and ensuring their well-being through community engagement.



## Mental Health Awareness Session



ESAF Small Finance Bank organised a mental health awareness session at Sree Tharakkal Temple Hall in Anandhapuram, which was attended by 40 participants and aimed at promoting awareness about mental well-being. The session was inaugurated by Shri Sunil Kumar, Panchayat Ward Member, with a welcome address by Smt Radhika Murukan, ASHA Worker. Shri Siju Paul P., President of Library, delivered the presidential address. The session was led by Shri Shafeeq K. Y., District Coordinator of Vimukthi Thrissur, who emphasised understanding mental illnesses, breaking stigma, and enhancing coping skills. This initiative reinforced the importance of mental health awareness, equipping individuals with the knowledge to support their own well-being and that of others.

## World Suicide Prevention Day at NSS College, Pandalam

ESAF Small Finance Bank observed World Suicide Prevention Day by conducting a mental health literacy session at NSS College, Pandalam, under the ESAF Santhwana project. The event, attended by 125 participants, aimed at creating awareness about suicide prevention and mental health support. The session was chaired by Smt Jyoti, NSS Programme Officer, and began with a welcome address by an NSS representative. An interactive icebreaker session was led by Shri Jenson Jacob, followed by an insightful presentation by psychologist Dr John Jacob. He shared strategies for identifying mental health concerns and preventing suicide. The event concluded with a feedback session from NSS volunteers and the National Anthem. This initiative aligned with the global theme, "Creating Hope Through Action," encouraging open discussions on mental health and suicide prevention.



## Life Skill Sessions at School

ESAF Santhwana project conducted life skill and exam preparation sessions across Kerala and Tamil Nadu. A total of 43 sessions were held, benefitting 3,537 students. These sessions focused on WHO's life skills framework, goal setting, and resilience in facing failures. A specialised series, THEERAM, was conducted in collaboration with the Vimukthi Mission to prevent drug use among 8th-grade students in coastal areas of Thrissur, Kozhikode, Kannur, Alappuzha, and Kollam. Eleven sessions were held, inaugurated by Smt Saritha Raveendran, Sub-Judge & District Legal Authority Secretary. Dr Jacob Samuel, Director, ESAF Foundation, was the chief guest. Other dignitaries, including Shri P. K. Satheesh, Asst Excise Commissioner, and Smt P. D. Lissy, Fisheries Asst Director, addressed the sessions. The inaugural event took place at Govt. Vocational Higher Secondary School, Thalikkulam. This initiative aimed at equipping students with essential life skills and creating awareness about the risks of drug abuse.



## Medical Support through Palliative Care Unit



ESAF Santhwana project's palliative care unit extended medical services to 25 institutions in Thrissur, providing care to abandoned elderly and ailing individuals. A dedicated team consisting of a doctor and two nurses conducted medical camps, offering treatment, medicines, and essential health interventions. Through this initiative, 2,957 individuals received medical care, ensuring their well-being and dignity. ESAF Small Finance Bank's continued efforts in palliative care reflect its commitment to serving the most vulnerable members of society with compassion and medical support.

## IEC Material Preparation

A booklet in English on Myths and Facts of mental illness, leaflets positive mental health promotion, signs and symptom of mental illnesses, positive mental health in Malayalam, were developed and printed.



## Commemoration of Alzheimer's Day

The commemoration of World Alzheimer's Day, themed "Never too early, never too late," emphasised the importance of identifying risk factors for dementia and adopting proactive measures to reduce the risk. Through the collaborative efforts of Santhwana, AstraZeneca Young Health Programme, Thrissur Municipal Corporation, District Social Justice Department, and Alzheimer's and Related Disorders Society of India (ARDSI), the "Alzheimer's Run" event at Thrissur Swaraj Rounds raised significant awareness about the disease. The participation of Thrissur City Police leadership, ESAF leaders, and around 400 people, including students, youth, and the public, underscored the community's commitment to addressing dementia-related challenges. Additionally, educational sessions held at Thindivanam, Koteripatti village, and Kollagur, Valavur village, were pivotal in spreading awareness about Alzheimer's risk factors. In Thindivanam, 30 women engaged in discussions on maintaining mental and physical activity as preventive measures. Similarly, at Kollagur, 33 women, predominantly ESAF Sangam members, participated actively, gaining valuable insights into dementia prevention. These initiatives included enhanced community awareness, early identification of risk factors, and the promotion of a proactive approach to brain health. By educating diverse community members, the project successfully fostered a supportive environment that empowers individuals to take preventive steps, emphasising that it is never too early or too late to care for cognitive health.



## Measurable Output

- 4,619 individuals reached through mental health awareness sessions
- 3,537 students supported through information on mental illness, life skills, and school counselling
- 3,074 elderly reach through mental health outreach programme
- 342 beneficiaries received tele-counselling services.

## Impact Stories

### Suma's Journey to Emotional Resilience

Suma, a 52-year-old homemaker from Thiruvananthapuram, struggled with emotional turmoil caused by marital conflicts and financial difficulties. Having remarried against her parents' wishes, she faced challenges in her relationship and was overwhelmed by regret. The emotional burden left her exhausted and isolated, afraid to share her feelings for fear of judgement.

In search of support, Suma reached out to the tele-counselling helpline. The counsellor provided a safe, non-judgmental space for her to express her pain. Through regular weekly sessions, she gradually explored her options and began to reframe her priorities. The counsellor's acceptance and guidance helped her rediscover her inner strength.

With newfound clarity, Suma confronted legal battles over her ancestral property and eventually gained her mother's support. Securing her rightful share eased her financial strain. Shifting her focus to her 13-year-old son, she prioritised his well-being while also practicing self-care. As her decisions became more intentional, her financial situation improved.

Today, Suma works part-time as a legal assistant, giving her a sense of purpose and independence. Empowered by counselling, she now faces life's challenges with resilience and confidence. Her journey is a testament to the transformative power of emotional support and self-acceptance.





## 9. ESAF CHAIR ON BUSINESS ETHICS AT EDUCATIONAL INSTITUTIONS

ESAF Chair for Business Ethics at Educational Institutions is dedicated to fostering value-based business education, promoting ethical leadership, and championing sustainable business practices. This initiative aims to establish a comprehensive framework for business ethics by integrating ethical principles into the curriculum and encouraging research in ethical decision-making and corporate responsibility. It focuses on developing ethical frameworks that guide business conduct, inspiring servant leadership that prioritises community well-being, and nurturing leaders who are socially and environmentally conscious. Through curriculum development, the programme seeks to embed ethical considerations into business

education, ensuring that future leaders are equipped to navigate complex ethical challenges. Additionally, it promotes research to explore evolving ethical issues and sustainable business strategies. By instilling strong ethical foundations, the ESAF Chair on Business Ethics at Educational Institutions aims to create a generation of responsible business leaders committed to integrity, accountability, and social impact.

### Objective:

Establish a framework for business ethics, curriculum development, and research

### Key Focus Area: Education

#### Link to Sustainable Development Goals:



**SDG 4 - Quality Education:** Integrates ethics into the value-based business education curriculum.



**SDG 16 - Peace, Justice, and Strong Institutions:** Promotes ethical leadership and transparent business practices.



**SDG 17 - Partnerships for the Goals:** Encourages collaboration for ethical frameworks and sustainable development.

**Location:** Gujarat

## Reference to Schedule VII of Section 135

### Point #2

- By promoting education, ethics, and leadership development, fostering responsible and value-based learning.

#### Beneficiaries:

*Direct:* Students and Universities

*Indirect:* Broader Business Community

#### Activities:

### National Level Case Study Competition on 'Business on Values'

ESAF Small Finance Bank, in collaboration with the Institute of Rural Management Anand (IRMA), successfully launched the first-ever Management Development Programme on 'Business on Values,' aimed at fostering ethical leadership and socially responsible banking. The jury comprised Prof. Sushanta Sarma, Prof. Rahul Kamble and Prof. Rajesh Jain from IRMA, and Shri Reji Daniel Koshy, Head - Sustainable Banking, ESAF Small Finance Bank. The programme was inaugurated by Dr Umakant Dash, Director of IRMA, and Shri K. Paul Thomas, MD & CEO, ESAF Small Finance Bank.

Students from across the country participated in this national-level case study competition at the IRMA campus. Out of 77 teams, six were shortlisted for the final round. Harishankar and Jiffin Al Abbas from Master's Union, Gurugram, emerged as winners, followed by Sharvari Amberkar and Rushika Iyer from Symbiosis Centre for Information Technology, Pune, and Dharini Grover and Ritika Maheshwari of TA Pai Management Institute as first and second runners-up, respectively. This leadership initiative empowered ESAF Small Finance Bank's senior executives with strategic insights into balancing business goals with ethical decision-making. It reinforced

ethical leadership as a core business practice, positioning ESAF Small Finance Bank as a pioneer in values-driven banking. The programme successfully nurtured a new generation of leaders committed to inclusive and value-based banking, contributing to sustainable growth with strong moral foundations.



#### Key Outcome

- 350 students improved their knowledge in Business on Values and empowered senior executives with strategic ethical leadership insights





## 10. COMMUNITY INTERVENTIONS THROUGH BRANCHES

ESAF Community Interventions through Branches is a comprehensive Corporate Social Responsibility (CSR) initiative of the Bank to foster community development. This initiative is grounded on the proposals submitted by various institutions and organisations to our branches within different geographical areas. The primary objective of this initiative is to address and support the specific needs of communities through targeted interventions.

These interventions are designed to enhance social, economic, and environmental well-being, thereby contributing to the community's overall development.

### Objective:

Minimise emergency impacts, build resilience and support recovery efforts.

### Key Focus Area: Education, Healthcare, Livelihood Development and Environment

#### Link to Sustainable Development Goals:



**SDG 3 - Good Health and Well-Being:** The project aims to improve mental health awareness, education, and support, contributing directly to the overall well-being of individuals and communities.



**SDG 4 - Quality Education:** The project enhances the quality of education and promotes lifelong learning opportunities by providing education on mental health, effective parenting skills, and stress management techniques.



**SDG 17 - Partnerships for the Goals:** Encourages collaboration for ethical frameworks and sustainable development.

#### Reference to Schedule VII of Section 135

**Point #1:** The initiative's focus on improving healthcare infrastructure directly supports healthcare, particularly in rural and under-served regions, contributing to promoting healthcare and preventive healthcare.

**Point #2:** Promoting education, including special education and employment-enhancing vocational skills, especially among children, women, elderly, and differently-abled individuals, and livelihood enhancement projects.

#### Beneficiaries:

**Direct:** Communities, Frontline Workers, Migrant Workers, Tribal Population, Students, Elected Representatives, and SDGs Women

**Indirect:** Families and Social Institutions

**Location:** Pan India

## Activities:

### Promoting Clean Water Facility

#### ESAF Enhances Community Health with New Water Treatment Facility

ESAF Small Finance Bank installed a water treatment plant at the Santhitheeram Society for Family Harmony in Perumpadanna. This project is a significant step in ensuring members of the Santhitheeram Society for Family Harmony have access to clean and safe drinking water. Clean water is essential for health and well-being, reducing waterborne diseases, and improving the overall quality of life. This initiative underscores ESAF's commitment to sustainable development and its dedication to enhancing community welfare through impactful CSR activities.



## Hand Pump Installation in Chapatari Village

ESAF Small Finance Bank installed a hand pump in Chapatari village, Dumka district, Jharkhand, providing water access to over 100 households. Previously, villagers, especially women and children, faced severe water scarcity, leading to health issues, school dropouts, and unsafe conditions. This project ensures safe and equitable access to water, promotes education, health, and gender equality, and fosters the social development of the community.



## Water Cooler and Purifier Installation

ESAF Small Finance Bank has installed water purifiers in various schools and colleges across different states, recognising that safe drinking water is fundamental for students' health and well-being. This initiative reflects the Bank's dedication to fostering healthier communities and promoting educational success.

ESAF Small Finance Bank donated water purifiers to the following institutions.

1. St. Thomas Mission School, Toranwada, Amla, Madhya Pradesh
2. Shishu Sanskar Kendra Higher Secondary School, Mahasamud, Chhattisgarh

3. Pundikbaba Higher School, Tarnoli, Darwaha, Maharashtra
4. Sacred Heart Higher Secondary School, Dwaraka
5. St. Joseph's Higher Secondary School, Kallody
6. St. Catherine's Higher Secondary School, Payyampally
7. Government Vocational Higher Secondary School (GVHSS), Mananthavady
8. Fr. GKM Higher Secondary School, Kaniyaram
9. St. Joseph's Mission Hospital, Mananthavady



## Ensuring Emergency Relief

### Flood Relief Food Kit Distribution

ESAF Small Finance Bank provided essential relief to flood-affected communities through the ESAF Emergency Relief—Food Kit Distribution Initiative in the states of Maharashtra, Telangana, Assam, Madhya Pradesh, Tamil Nadu, and Kerala.



## Cold Wave Relief

ESAF Small Finance Bank distributed 400 blankets to victims of severe cold wave in Prayagraj, Uttar Pradesh.



## Wayanad Landslide

Free medical camps were held in Wayanad, and food kits were distributed to the landslide victims.



## Promoting Health Care and Sanitation

### Mahindra Bolero Neo for Vellanikkara Community Health Centre

A newly donated health service vehicle is set to enhance healthcare delivery for residents of Vellanikkara and surrounding areas. By facilitating quicker and more efficient medical services, it aims to improve the overall health and well-being of the community.



### Medical Service Car for CSI Community

In collaboration with CSI St. Thomas Church, ESAF Small Finance Bank donated a medical service car to CSI Community Development. This vehicle will play a vital role in providing essential palliative care and various health services to the local population.



### School Van for Lahanti Public School

ESAF Small Finance Bank, with the support of Prachodhan Development Services, donated a school van to Lahanti Public School in Nonihat, Jharkhand. Shri K. Paul Thomas, MD & CEO, ESAF Small Finance Bank, led the handing-over ceremony alongside dignitaries from PDS and ESAF Small Finance Bank.



### Sanitary Napkin Distribution at GTHSS Sholayoor

To promote health and sanitation, ESAF Small Finance Bank distributed sanitary napkins to female students at GTHSS Sholayoor, fostering better menstrual hygiene awareness.

### Handover of Bedside Lockers to CRAB

ESAF Small Finance Bank's Thiruvananthapuram-Medical College branch donated eight bedside lockers to the Cancer Remedy Association Bureau (CRAB) child ward in Thiruvananthapuram. This initiative aims to enhance patient care and comfort, fostering a more compassionate healthcare environment for children undergoing treatment.



## Promoting Digital Education

### Empowering Students with Digital Learning by Donating Computers

To promote digital education among the coming generation, ESAF donated computers to the following schools.

- Kallivayalil Pappan Memorial Public School, Mundakayam
- St. Thomas Mission School Arnia, Jandaha, Vaishali, Bihar
- CMS LP School in Machukad



### LED TV for Panchayat UP School, Nedumkandam

As part of ESAF Small Finance Bank's CSR initiatives, ESAF Foundation, through the Bank's Nedumkandam Branch, donated an LED TV to the Smart Classroom of Panchayath UP School.

The handing-over ceremony was led by Shri Pradeep Nair, Regional Head, Ernakulam Region, and Shri Jimson Baby, Cluster Head, Idukki Cluster, in the presence of Shri Preemi Lalichan, Panchayat President, and Smt Kavita Ranjit, Member, School Management Committee, along with the school staff. Smt Susmitha, Branch Head, ESAF Small Finance Bank, Nedumkandam, and other Bank staff members also attended the event.

This initiative aimed at promoting interactive and technology-driven education, enhancing students' learning experiences. AM News Network and Idukki Vision Network covered the event, highlighting ESAF Small Finance Bank's ongoing commitment to education and community development.



### LED TV Donation to Pre-Metric Boys Hostel, Vettilappara

ESAF Small Finance Bank donated a LED TV to the Pre-Metric Tribal Boys Hostel in Vettilappara. The event was inaugurated by Shir K. Paul Thomas, MD & CEO, ESAF Small Finance Bank, with the esteemed presence of Smt Mereena Paul, Executive Director, ESAF Foundation. Shri Jeneesh P. Jose, Member of the District Panchayat, Thrissur, Adv Athira Devarajan, President of Athirapilly Gram Panchayat, and

Smt Soumini Manilal, Vice President of Athirapilly Gram Panchayat, were also present at the event. This contribution aligns with ESAF's commitment to supporting educational infrastructure and enhancing student welfare in underserved communities.



## Promoting Sports

### Badminton Court for SOS Children's Village, Mulayam

ESAF Small Finance Bank successfully completed the construction of a badminton court at SOS Children's Village, Mulayam, Mannuthy. This initiative promotes physical well-being and recreational opportunities for children, fostering holistic development and community engagement.

### Sports Equipment Donation to Government Ashramam School, Thirunelly

ESAF Small Finance Bank donated sports equipment to Government Ashramam School, Thirunelly, enhancing sports facilities for students. The handover ceremony was graced by Shri Sagar Misal IAS, Sub Collector, Mananthavady, who officially presented the equipment in the presence of students, staff, and ESAF Small Finance Bank representatives. This initiative promotes active lifestyles, teamwork, and holistic development among students.



## Ensuring Environmental Sustainability

### Ek Ped Maa Ke Naam – A Green Milestone for ESAF

As part of ESAF Small Finance Bank's CSR initiatives, Prachodhan Development Services organised a Plantation Drive titled "Ek Ped Maa Ke Naam" in Mumbai, Maharashtra. Conducted in collaboration with NHAI, the drive led to planting 100 trees, with essential branding set completed.

Shri Reji Koshy Denial, VP & Head – Sustainable Banking, ESAF Small Finance Bank, inaugurated the drive. During discussions, Shri Sanjay, an NHAI Official, commended ESAF Small Finance Bank as the first bank to launch such an initiative and assured support in facilitating a meeting with the Chairman of NHAI.



### Bamboo Bridge Construction: Connecting Lives in Na-Ali

ESAF Small Finance Bank has successfully completed a flood-resilient bamboo bridge in Na-Ali, Assam, benefitting four villages—Na-Ali, Moroliya, Sanong, and Tekeliputa. Spanning 45 meters, the bridge enhances connectivity by linking these communities to essential services such as healthcare, education, and local resources. This community intervention project ensures safe and accessible transportation, bridging both physical and social gaps for over 300 households and significantly improving their quality of life.



## Empowering Schools Through Solar Energy

### 5 kW Solar Donation to Prem Seva Shikshan Sangh, Nagpur

As part of its Corporate Social Responsibility (CSR) initiatives, ESAF Small Finance Bank, through its Nagpur–Sadar Branch, installed a 5 kW solar panel at Prem Seva Shikshan Sangh, Gorewada, Nagpur. This initiative aims to lower electricity costs and promote sustainable energy, reinforcing the Bank's commitment to environmental conservation.



### 5 kW Solar Donation to Bodhisattva Vidyalaya, Wardha



As part of its CSR initiatives, ESAF Small Finance Bank, through its Wardha branch, donated a 5 kW solar panel system to Bodhisattva Vidyalaya in Adegaon, Wardha, Maharashtra. The handover ceremony was attended by ESAF Bank officials, farmers, villagers, and 160 schoolchildren.

During the event, Shri George Thomas, EVP, ESAF Small Finance Bank, encouraged students to dream big, while Shri Reji Daniel, VP and Head - Sustainable Banking, emphasised the importance of green energy. Shri Ramdas Tadas, Former Member of Parliament, Wardha, also addressed the gathering, commending ESAF Small Finance Bank's commitment to sustainability.

This initiative reinforces ESAF Bank's dedication to sustainable development and community empowerment, ensuring a greener future for students and the local community.

### 7.7 KW Solar PV System Donated to Shalom Bhavan, Vellore

ESAF Small Finance Bank, through its Katpadi Branch, donated a 7.7 kW off-grid solar PV system to Shalom Bhavan, a care home run by the St. Thomas Evangelical Church of India in Vellore.

The solar system was inaugurated by Shri George K. John, Executive Director, ESAF Small Finance Bank, who highlighted the Bank's commitment to sustainability and renewable energy. Shri Beena George, Chief People Officer, ESAF Co-operative, also commended the initiative for its contribution to environmental conservation.



### **5Kw Solar Panel donated to Life Academy school, Pakhanjore**

As part of its CSR initiatives, ESAF Small Finance Bank donated a 5 kW solar panel to Life Academy School in Pakhanjore. The handing-over ceremony was held during the school's Annual Day celebration and was inaugurated by Shri James George, Chief Manager - HR, ESAF Small Finance Bank, who emphasised the Bank's commitment to sustainability and renewable energy.

Shri Samson Nainan, School Director, along with the staff, facilitated the ceremony. The event was also attended by Shri Sanjeev Kumar Hotta, Regional Head, ESAF Small Finance Bank, Nagpur; Shri Nishant Anshu, Cluster Head, ESAF Small Finance Bank, Raipur; Shri Ashish Ramlal Awathe, Regional Marketing Manager; and the Pakhanjore branch team.



### **Solar Intervention in Mission India Vidyaniketan School Kuhi, Nagpur, Maharashtra**



As part of ESAF Small Finance Bank's CSR initiatives, Prachodhan Development Services handed over a 5 kW solar panel to Mission India Vidyaniketan School, Kuhi, Nagpur, through the Nagpur-Sadar Branch. During the inauguration ceremony, Shri K. Paul Thomas, MD & CEO, ESAF Small Finance Bank, officially switched on the solar system. Smt Emy Acha Paul, Director, Prachodhan Development Services, handed over the documents to Shri Samuel John, Principal of Mission India Vidyaniketan School.

## **Commitment to Social Transformation**

ESAF Small Finance Bank's CSR initiatives reflect its unwavering commitment to social impact and inclusive growth. Through strategic partnerships and sustainable projects, ESAF Small Finance Bank continues to empower individuals and institutions, fostering a brighter and more resilient future for communities across India.



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