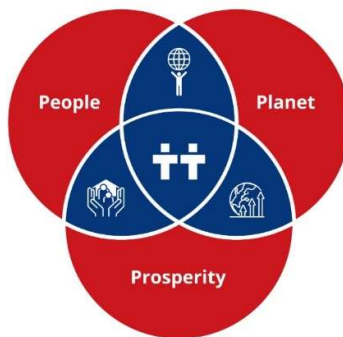


ESAF BANK ENVIRONMENT WEEK 2026
5th June to 30th June 2026



SUSTAINABLE BANKING

1. INTRODUCTION

World Environment Day, observed annually on 5th June by the United Nations, serves as a global platform to encourage awareness and action for environmental protection. In 2026, the observance focused on climate change, highlighting the urgent signals the Earth is sending and the critical choices humanity must make in response. The United Nations Environment Programme (UNEP) calls upon all stakeholders to take meaningful action, emphasizing that the challenge is no longer whether change is occurring, but how effectively and swiftly it is addressed.

As a socially responsible bank, ESAF Small Finance Bank recognizes the importance of environmental stewardship and upholds the belief that every individual has a role in safeguarding the planet. Since its inception, the Bank has been observing the week encompassing World Environment Day as ESAF Bank Environment Week, engaging employees, branches, and communities through various meaningful initiatives. Continuing this legacy, ESAF Bank Environment Week 2026 was observed with the global theme **“Inspired by Nature. For Climate. For Our Future”**, reinforcing the Bank’s commitment to sustainability and climate action through inclusive and impactful engagements. The theme highlights the importance of nature-based solutions and collective action in addressing climate change.

2. ESAF BANK ENVIRONMENT DAY OBSERVATION AT HEAD OFFICE

2.1. LAUNCH OF ESAF BANK ENVIRONMENT WEEK 2026

ESAF Bank Environment Week 2026 was formally inaugurated by Dr. K. Paul Thomas, MD & CEO of ESAF Small Finance Bank, in the presence of the Chief Guest, Dr. Mohandas K. V., Retired Indian Forest Service (IFS) officer, along with other senior officials of the Bank

In his inaugural address, Dr. K. Paul Thomas emphasized the importance of environmental conservation and shared insightful perspectives on integration of sustainability and banking. The felicitation address by Shri. George K. John, Executive Director, highlighted the significance of adopting sustainable lifestyle practices and encouraged employees to integrate sustainability into both their professional and personal lives.



Inauguration of ESAF Bank Environment Week by Dr. Paul Thomas, MD & CEO, ESAF SFB



Poster launch by Dr. K Paul Thomas, MD & CEO and handed over to Shri. Venkateswarlu Mallineni, National Head – Branch Banking

2.2 LAUNCH OF GREEN DEPOSIT PRODUCT

Deposits are a significant source of funds for banks and financial institutions in India. To foster the development of a green finance ecosystem, the Reserve Bank of India (RBI) has mandated banks to establish a framework for accepting Green Deposits. In line with these guidelines, ESAF Small Finance Bank, as India’s leading social bank, has launched ESAF Green Deposit product during the occasion of ESAF Environment Day observation by Dr. K Paul Thomas, MD & CEO, ESAF Small Finance bank.

The Green Deposit product promotes environmentally sustainable initiatives by encouraging depositors to invest in projects that support sustainable development. It aims to mobilize funds for activities such as environmental conservation, renewable energy, energy efficiency, and other green initiatives. The framework will be periodically reviewed and enhanced in accordance with evolving regulatory requirements. This product strengthens the Bank's commitment to building a sustainable, equitable, and inclusive society by offering financial services that enhance stakeholder resilience.



Launch of ESAF Green Deposit Product by Dr. K Paul Thomas and Shri. Paul Joy, Head- Retail Liability in the presence of other dignitaries.



Certificate given to Green Depositor – Smt. Sandhya Suresh- Head- SB and to Shri. Radhakrishnan D, National Head- Agri & MSME as a token of appreciation

2.3. LAUNCH OF CLIMATE SMART AGRI AWARD

Agriculture remains highly vulnerable to climate variability, with unpredictable monsoons and extreme weather posing significant risks to small and marginal farmers. For them, climate change directly impacts livelihoods, income, and family well-being. Despite these challenges, farmers continue to demonstrate resilience by adopting climate smart practices such as crop diversification, soil health management, integrated pest management, and resilient crop varieties.

ESAF Small Finance Bank has been actively supporting this transition through its CSR initiatives, including Pashumitra, Krushakmitra, and other agri-focused programs. These efforts have enabled farmers and FPOs to adopt sustainable practices, improve productivity, conserve natural resources, and enhance incomes, while restoring confidence within farming communities.

Complementing these initiatives, the Bank's agriculture-focused financial products provide timely and accessible credit, helping farmers invest confidently and strengthen FPO operations amidst climate and market uncertainties.

In line with its commitment to rural resilience and sustainability, ESAF Small Finance Bank has launched the **“ESAF Climate Smart Agriculture Award”** as an annual flagship initiative. The award seeks to recognize and celebrate farmers, FPOs, and agri-innovators who are leading the way in climate-resilient and sustainable agriculture, inspiring wider adoption of such practices.



**ESAF Climate Smart
Agri Award -
Brochure launch by
Dr. K Paul Thomas,
MD & CEO, ESAF
SFB and Shri.
Radhakrishnan D,
National Head- Agri
& MSME**

2.4. THEME TALK ON “PROTECTION OF THE ENVIRONMENT WITH PEOPLE’S PARTICIPATION”

The Chief Guest, Dr. Mohandas K.V., Indian Forest Service (Retd.), delivered an insightful theme talk on **“Protection of the Environment with People’s Participation.”** In his address, he drew upon a wide range of research studies and his extensive experience to highlight the ecological diversity of Kerala and the need for landscape-specific environmental strategies.

He elaborated on Kerala’s unique geographical composition, which includes coastal regions, midlands, forests, wetlands, and highland ecosystems. Emphasizing that each of these landscapes possesses distinct ecological characteristics and challenges, he stressed the importance of adopting customized approaches for conservation and sustainable management.

Dr. Mohandas presented several case studies to demonstrate effective mitigation and adaptation measures across different landscapes. He explained how locally relevant interventions such as sustainable land use practices, biodiversity conservation, watershed management, and climate-resilient agriculture can significantly enhance environmental protection efforts when tailored to specific regions.

A key highlight of his talk was the emphasis on the role of people’s participation. He underscored that environmental protection cannot be achieved through policy and regulation alone; it requires active involvement and ownership by local communities. By fostering awareness, encouraging community-led initiatives, and integrating traditional knowledge with scientific practices, meaningful and long-term environmental sustainability can be achieved.

He concluded by reiterating that a participatory, landscape-based approach is essential for preserving Kerala’s rich natural heritage while addressing emerging environmental challenges such as climate change and habitat degradation.



Theme talk by Dr. Mohandas K V, Indian Forest Service (Retd.) on the topic “Protection of the Environment with People’s Participation”

2.5. GREEN AWARDS

2.5.1. GREEN BRANCH/ CLUSTER AWARDS FOR FY 2025-26

ESAF Small Finance Bank has consistently been at the forefront of promoting environmental conservation and sustainability. In alignment with this commitment, the Bank introduced the Green Branch Awards in 2020 as a strategic initiative to encourage environmentally responsible practices across its operations. The awards serve a dual purpose; recognizing branches that demonstrate exemplary adherence to green protocols and promoting the expansion of the Bank’s green portfolio.

Dr. K. Paul Thomas, MD & CEO of ESAF Small Finance Bank, announced the list of awardees under the Green Branch Gold and Silver categories, along with the Green Cluster recognitions, acknowledging their outstanding contributions to sustainable banking practices.



Honoring Cluster Heads with Green Cluster Award



Honoring Branch Heads with Green Branch Award



2.5.2. RECOGNITION OF SUSTAINABLE DEPT-BASED ON SUSTAINABILITY ASSESSMENT

Financial services and social banking have been integral to ESAF Bank's legacy for over nine years. To strengthen the sustainability within the Bank's operations, a series of awards and campaigns have been instituted to recognize and celebrate the outstanding contributions of departments, Sustainability Champions, and employees in advancing sustainability initiatives and enhancing the Bank's ESG performance.

As part of this initiative, structured assessments were introduced to evaluate departmental contributions based on well-defined criteria reflecting their overall impact on sustainability outcomes. These evaluation parameters were communicated in advance, and the assessment process was conducted based on the submissions received from the respective departments. The final evaluation was carried out by a distinguished jury, ensuring a fair, transparent, and comprehensive selection process. The awards were presented by our Hon'ble MD & CEO, Dr. K. Paul Thomas, in recognition of the exemplary efforts demonstrated by the winning departments. The awards were received by the respective Heads of Department, Sustainability Champions and departmental representatives, symbolizing the collective commitment and contribution of their teams towards advancing the Bank's sustainability agenda.



Dr. K. Paul Thomas, MD & CEO honoring the winners with certificates

2.5.3. RECOGNITION OF SUSTAINABILITY CHAMPIONS (HO)

ESAF Small Finance Bank has adopted a Sustainable Banking ESG Policy and established a Sustainability Council with departmental Sustainability Champions to drive responsible practices and collaboration. To recognize and celebrate the contributions of Sustainability Champions in advancing sustainability initiatives and enhancing the Bank's ESG performance. A structured assessment was conducted based on predefined evaluation criteria, with the final evaluation carried out by an esteemed jury.

The awards were presented by our Hon'ble MD & CEO, Dr. K. Paul Thomas, honoring the Sustainability Champions for their exemplary contributions towards advancing the Bank's sustainability vision.



Dr. K. Paul Thomas, MD & CEO honoring the winners with certificates and memento

2.6. ADMINISTRATION OF PLEDGE

All employees of ESAF Small Finance Bank collectively took the Environment Day pledge as part of the organization's commitment to fostering environmental consciousness and promoting responsible practices across its operations. The pledge was formally led by Shri Sudev Kumar, Executive Vice

President – Retail Banking. During the pledge, employees reaffirmed their dedication to adopting eco-friendly practices, including reducing waste, conserving energy and water, minimizing the use of plastics, and supporting sustainable initiatives promoted by the bank.



Administration of pledge at Head office



Administration of pledge by Branches

2.7. GREEN WARRIORS

To encourage sustainable commuting practices, ESAF Small Finance Bank initiated a recognition program for employees who actively use Electric Vehicles (EVs). As part of this initiative, such employees are acknowledged as “Green Warriors” in recognition of their contribution towards reducing carbon emissions and promoting environmentally responsible behavior. These individuals are awarded a special sticker as a mark of appreciation, serving both as a token of recognition and as a means to inspire others to adopt greener mobility options.



Honoring employees using Electric Vehicle with Green Warrior stickers

3. ENVIRONMENT WEEK OBSERVATION AT BRANCHES

As part of the Environment Week observance, ESAF branches organized a series of activities under the theme “Inspired by Nature. For Climate. For Our Future.” Branches actively engaged with customers through interactive sessions conducted at branch premises as well as at selected locations such as residential societies, schools, and other community centers, creating awareness on the Bank’s green products and promoting sustainable practices. To acknowledge exemplary contributions towards environmental conservation, branches also conferred the Green Joy Award to deserving ESFB customers or eminent community members whose efforts have had a transformative impact on the environment. Furthermore, Green Expos were conducted across branches, showcasing eco-friendly technologies and solutions including solar panels, micro-grid systems, and electric vehicles, thereby encouraging broader community participation in climate-conscious initiatives.

3.1. INTERACTION WITH CUSTOMERS

ESAF Bank branches actively engaged with customers through interaction sessions conducted at branch premises as well as at select external locations such as residential societies, schools, and community centres. These interactions focused on creating awareness about the Bank’s green products while promoting environmentally responsible practices aligned with the theme “*Inspired by Nature. For Climate. For Our Future.*” Through these initiatives, branches strengthened customer connect and encouraged greater community participation in sustainable and climate-conscious actions.



Customer interactions conducted at Mumbai- Thane Branch



Customer interactions conducted at Pattikkad Branch

3.2. GREEN JOY AWARD

As a part of the Environment Week observance, ESAF branches instituted the Green Joy Award to recognize and celebrate individuals making meaningful contributions to environmental sustainability. Branches identified and honoured ESFB customers or eminent members of the local community whose actions have brought about a positive and transformative impact on the environment. This initiative not only acknowledged grassroots efforts in conservation and climate action but also aimed to inspire others within the community to adopt sustainable practices and contribute towards a greener future.

3.3. GREEN EXPO

ESAF Bank branches organized Green Expos to promote the adoption of sustainable and eco-friendly solutions within the community. These exhibitions showcased a range of environmentally responsible technologies, including solar panels, micro-grid systems, and electric vehicles, providing customers and local stakeholders with practical insights into clean energy alternatives. The initiative served as an interactive platform to raise awareness, encourage informed choices, and foster greater acceptance of green technologies, thereby supporting the transition towards a low-carbon and sustainable future.



Green Expo at Tirur Branch



Green Expo at Parappanagadi Branch

3.4. SAPLING DISTRIBUTION

As part of the Environment Week observance at the bank saplings were distributed to customers through the coordinated efforts of various branches. A total of 4068 saplings were distributed with the objective of promoting tree planting and fostering environmental sustainability.



Sapling distributed to the customer by Mumbai (Vashi) Branch



Sapling plantation conducted at school by Thrissur-Mannuthy Branch

3.5 . TESTIMONIES

“The initiative received an encouraging response from customers. Conducting such activities on a regular basis can further enhance environmental awareness and strengthen customer engagement.”

- **Branch Head, Njarackal Branch**

“We are pleased to be part of this impactful initiative. The activity provided an opportunity to connect with potential customers while creating a positive impression among them.”

- **Branch Head, Marayoor Branch**

“The Green Expo conducted at the branch premises successfully attracted customer attention and generated leads for vehicle loans and other banking products.”

- **Branch Head, - Parappanangadi Branch**

“Such social initiatives enable meaningful interaction with the community and contribute to business development.”

- **Branch Head, Puthuppariyaram Branch**

“This is an excellent initiative by the bank, well appreciated by customers. It has enhanced the branch’s image and instilled a strong sense of confidence and pride among staff in engaging with the local market.”

- **Branch Head, Kendujhar Branch**

4. ESAF BANK ENVIRONMENT WEEK OBSERVATION AT REGIONAL OFFICES

As part of the nationwide observance of World Environment Day 2026, ESAF Small Finance Bank organized Environment Day programmes at its Regional Offices in Delhi, Nagpur, Kolkata, and Bhopal for the first time. The initiatives featured engaging activities that reinforced the Bank's commitment to environmental sustainability. Through awareness sessions, green pledges, recognition of eco-friendly practices, and active community participation, the celebrations encouraged employees and stakeholders to adopt sustainable lifestyles.

4.1. Nagpur Regional Office

The Nagpur Regional Office observed World Environment Week on 5th June 2026 with a vibrant programme that celebrated environmental stewardship and responsible citizenship. The event commenced with the ceremonial lighting of the lamp, followed by inspiring addresses from distinguished guests, including Shri. Sunil (Zonal Head–HR MB Channel), Shri. D.B. Kulothungan Director of NGO (Maharashtra Village Ministries), Shri. Amit Jain, Shri. Jacob Jacob, and Shri. Simson. The official ESAF Bank Environment Week poster was unveiled by Shri. Jomy, T O, Regional Head.

A key highlight of the programme was the Green Warrior Initiative, under which badges and stickers were presented to employees and customers who had adopted sustainable practices such as using electric vehicles and installing rooftop solar systems. The occasion also recognized employees who completed 10 years of dedicated service with ESAF Bank. Chief guests were honoured with potted plants as a symbol of nurturing nature.



Various programmes conducted at Nagpur Regional office

4.2. Kolkata Regional Office

The Kolkata Regional Office marked World Environment Week on 5th June 2026 with the launch of its green initiatives at the Bidhannagar Branch, reaffirming its commitment to creating a cleaner and healthier environment. The programme began with a welcome address emphasizing the collective responsibility of individuals and institutions in promoting sustainability. The event was graced by Shri. Arijit Ghosh (Environmentalism and Chief Guest), Shri. Prince Dudhoria (Regional Head), Shri. Satyajit Bhattacharjee (Cluster Head), and Smt. Maya Kartha (Regional Head–HR).

The ESAF Bank Environment Week poster was formally unveiled by the dignitaries, followed by an inspiring keynote address by Shri Arijit Ghosh, who encouraged participants to adopt sustainable lifestyles. The celebrations also included the felicitation of Green Award winners, recognising branches for their outstanding performance in green portfolio initiatives and green audit practices. The programme concluded with a vote of thanks, encouraging participants to transform environmental awareness into everyday action, followed by refreshments for all attendees.



Various programmes conducted at Kolkata Regional office

4.3. Bhopal Regional Office

The Bhopal Regional Office celebrated World Environment Day on 5th June 2026 with a programme centered on environmental responsibility and collective action. The event commenced with a silent prayer and ceremonial lighting of the lamp, symbolizing gratitude for nature and a shared commitment to protecting the planet.

In his inaugural address, Shri. Vishal Chaturvedi, Cluster Head – Bhopal, emphasized the importance of being responsible custodians of the Earth. He urged participants to reduce the use of single-use plastics, plant more trees, conserve natural resources, and actively spread environmental awareness within their communities.

The ESAF Bank Environment Week official poster was unveiled by Shri. Vishal Chaturvedi along with Adv. Bhanu Pratap Singh, a noted environmental philanthropist and social activist.

During the programme, Green Branch and Green Cluster awardees are honoured with certificates in recognition of branches that demonstrate exemplary adherence to green protocols and actively contribute to the expansion of the Bank's green portfolio. Adv. Bhanu Pratap Singh was honoured with a potted plant in appreciation of his contribution to environmental conservation and encouraged everyone to actively participate in preserving a healthy and breathable environment for future generations.



Various programmes conducted at Bhopal Regional office

4.4. Delhi Regional Office

The Delhi Zonal Office celebrated World Environment Day on 8 June 2026, bringing together employees in a collective commitment towards environmental conservation. The programme featured insightful addresses by Shri. Jata Mishra (BBH), Shri. Justin George (Regional Head), and Shri. Sidharth Bhalla (Cluster Head), who highlighted the importance of reducing carbon footprints through simple, everyday actions. Employees reaffirmed their commitment by taking a Green Pledge to adopt environmentally responsible practices. As a symbolic reminder of this commitment, customized potted plants were presented to all staff members, encouraging them to create greener workspaces. The programme concluded with refreshments and renewed enthusiasm to contribute towards a more sustainable future.



Various programmes conducted at Delhi Regional office

5. ESAF BANK ENVIRONMENT WEEK OBSERVATION THROUGH CSR IMPLEMENTING PARTNERS

5.1. Environment Day observation by Prachodhan Development Services

As part of Environment Day 2026, Balajyothi Clubs across Jharkhand, Assam, and Maharashtra organized a series of environmental awareness and action-oriented programmes from 5th to 20th June 2026, engaging 1,176 children and community members. The celebrations featured tree plantation drives, environmental awareness sessions, creative competitions, and community outreach activities aimed at promoting sustainable lifestyles. Children actively participated in poster-making, drawing, slogan-writing, quiz competitions, and interactive discussions on climate change, biodiversity conservation, and the reduction of single-use plastics.

Complementing these efforts, the LPS Paharudih School Garden Initiative in Jharkhand, supported by ESAF Small Finance Bank through its CSR implementing partner Prachodhan Development Services, celebrated a successful harvest with the participation of 62 children from the LPS Paharudih Hostel Balajyothi Club.

The school garden, cultivated since March 2026, was designed to promote organic farming and experiential learning among children. Throughout the cultivation cycle, students actively engaged in land preparation, planting, watering, maintenance, and harvesting, resulting in a healthy yield of maize, watermelon, bottle gourd, okra, ridge gourd, pumpkin, tomatoes, and other crops. The initiative provided children with practical exposure to sustainable agriculture while fostering responsibility, teamwork, and environmental stewardship. Harvesting and enjoying the produce they had grown themselves also encouraged healthy eating habits and strengthened their connection with nature.



Various activities conducted by Prachodhan Development Services during Environment Week observation

5.2. Environment Day observation by ESAF Foundation

As part of the World Environment Day celebrations, ESAF Foundation, the CSR implementing partner of ESAF Small Finance Bank, observed Environment Week 2026 under the ESAF Balajyothi Program across Balajyothi Clubs in Kerala and Tamil Nadu. Conducted throughout June 2026 under the theme “Small Steps Today, Greener Tomorrow,” the initiative engaged 1,618 children through 23 camps held at schools and community centres, promoting environmental awareness through interactive and experiential learning activities.

A key highlight of the observance was Mazha Nadathom, a unique nature walk organized during the monsoon season. Children explored nearby fields and green landscapes while wearing traditional eco-friendly rain gear crafted from natural materials such as banana leaves, colocasia (chembila) leaves, palm-leaf hats, and palm-leaf umbrellas. Through guided interactions, facilitators helped participants understand the vital role of rain, soil, rivers, and vegetation in sustaining life and ecological balance.

The week-long programme also featured tree sapling plantation drives, the creation of vegetable, flower, and butterfly gardens, plastic reduction campaigns, and nature-themed essay, story, and poetry competitions. In addition, awareness sessions on environmental conservation and sustainable lifestyles encouraged children to adopt environmentally responsible practices in their daily lives.

The successful implementation of Environment Week reflected strong grassroots coordination and community participation. The initiative further reinforced the ESAF Balajyothi Program’s commitment to nurturing environmentally conscious children and fostering sustainable practices within communities.



Various activities conducted by ESAF Foundation during Environment Week observation

6. ESAF Bank Environment Month 2026- Reach at a Glance

