

Annual Action Plan for the Financial Year 2025-26.

Corporate Social Responsibility

Corporate Social Responsibility (CSR) has been an inherent and integral element of our fundamentals since the Bank was founded. Our founder's values and ethos, based on trust, have been embedded in the Bank's policies and principles. For us at the Federal Bank, reaching out to people in need of assistance is part of the values passed down by our founder.

The objectives we aim to achieve through CSR programs focus on developing communities and promoting environmental sustainability to create a secure future for generations to come. The Bank's Corporate Social Responsibility activities cover a wide range of areas, including health, education, women's empowerment, environmental sustainability, disaster management, and other activities permitted under Schedule VII of the Companies Act, 2013.

Most activities will be implemented by the Trust set up by the Bank, which will act as a special-purpose vehicle for the execution of CSR activities, ensuring compliance with applicable statutory provisions.

Objectives

- To make meaningful contributions toward the improvement of financially disadvantaged sections of society, thereby acting as socially conscious, well-governed, and successful corporate citizens of the country.
- To ensure that the activities undertaken provide maximum relief to the intended beneficiaries and contribute to the long-term development of society by delivering socially and environmentally sustainable benefits, measurable in economic terms, demonstrating the Bank's social commitment in the same manner it serves customers, employees, and shareholders.

CSR initiatives covered by the Policy.

In accordance with the corporate philosophy outlined above and the framework of the Companies Act, 2013, as amended from time to time, the key focus areas of the Bank's CSR activities would be

- 1. Employee Volunteering Activities:** Employee volunteering is encouraged to enable all employees to participate in socially relevant and beneficial projects as mentioned in our CSR initiatives that allow them to collaborate their eco-systems and contribute to society, acting as change-makers.

2. **Promoting Health Care**-Support for healthcare initiatives, including preventive and primary healthcare services, trauma care, cancer care awareness programs, and relief measures for pandemics and epidemics. Focus on accessible and affordable medical services, including infrastructure development for hospitals and clinics. **(UNSDG - Good Health & Wellbeing)**
3. **Poverty Alleviation:** Eradicating hunger, poverty and malnutrition, Providing safe drinking water, Housing to economically backward sections of society, Improved sanitation and hygiene and other measures for reducing inequalities faced by socially and economically backward sections of society including contribution to funds set up by Central Government for promotion of sanitation, supporting Swachh Bharat Kosh by constructing toilets for the poor, e-toilets at public places, support for recycling of plastic, e-waste etc.**(UNSDG-No Poverty)**.
4. **Education and Skill development:** Promoting education including special education and vocational education including skill development for children, women, and differently abled and livelihood enhancement projects, creating awareness against Child abuse and other activities within the overall objective of promoting education, youth engagement activities, awareness, and public outreach on cancer care program under promoting education. **(UNSDG-Quality Education)**.
5. **Gender equality and welfare of Senior citizens:** Undertaking activities for gender equality including but not limited for empowerment of women, self-help groups and similar organizations, setting up homes and hostels for women and orphans, setting up old age homes, day care centers and such other facilities for Senior citizens. **(UNSDG-Gender Equality, No Poverty)**.
6. **Ensuring environmental sustainability and ecological balance:** Undertaking activities with the overall objective of ensuring environmental sustainability and ecological balance, protection of flora and fauna, planting of trees, animal welfare, agro-forestry, conservation of natural resources including maintaining quality of soil, air and water, renewable energy and other activities within this overall objective of environmental sustainability including contributions to funds set up by Central Government for rejuvenation of river Ganga.**(UNSDG - Climate Action, Affordable and Clean energy, Clean Water & Sanitation)**.
7. **Protection of national heritage:** Providing protection of national heritage, art and culture including restoration of buildings and sites of historical importance and works of art, setting up public libraries, promotion and development of traditional arts and handicrafts.
8. **Benefit of armed forces veterans:** Taking up projects or activities intended for providing benefit of armed forces veterans, war widows and their dependents. **(UNSDG -Sustainable Cities & Communities)**.
9. **Promote rural, nationally recognized, Paralympic and Olympic sports** by supporting training for attaining excellence in all areas of sports. **(UNSDG - Good Health & Wellbeing)**.
10. **Contribution to the Prime Ministers National Relief Fund or any other Funds** set up by the Central Government for socio economic development and relief and welfare of the scheduled castes, the scheduled tribes, other backward classes, minorities, and women. **(UNSDG - Partnership for the Goals)**.
11. **Contribution to** a) technology incubators/research and development projects in the field of science, technology, engineering, and medicine funded by Central Government or State Government or Public Sector Undertaking or any agency of the Central Government or State Government.

b) Public funded universities, IITs, National Laboratories and Autonomous Bodies(established under Indian Council of Agricultural Research(ICAR), Indian Council of Medical Research(ICMR), Council of Scientific and Industrial Research (CSIR), Department of Atomic Energy(DAE), Defense Research Development Organization(DRDO), Department of Bio technology(DBT), Department of Science and Technology(DST), Ministry of Electronics and Information Technology conducting research in science, technology, engineering and medicine aimed at promoting Sustainable Development Goals(SDGs). **(UNSDG - Quality Education; Industry , Innovation & Infrastructure).**

12. Development projects for rural areas and areas declared by the Government as slum areas. **(UNSDG -Sustainable cities & communities, Reduced inequalities)**

13. Disaster Management: Disaster management including relief, rehabilitation, and reconstruction activities, Relief measures for Pandemic/Epidemic. **(UNSDG -Good Health & Wellbeing).**

14. Promotion of Digital Payments: In line with Government of India’s move towards promoting cash less economy providing seamless digital payment to all, focusing rural and semi urban areas.

The above objectives are broad based and will be construed in a liberal manner within the framework of the Act.

CSR Priorities proposed for FY 2025-26

The Bank’s CSR activities continue to enhance our brand reputation by positively impacting individuals and communities. As a responsible institution, we uphold our commitment to prioritizing societal welfare in all our endeavors.

In the meeting dated 28.10.2024, the Board of the Bank was informed that the Bank had a substantial corpus for the CSR fund and would actively explore the development of sustainable, infrastructure-oriented CSR projects aimed at creating a long-lasting positive impact on the community. These initiatives are envisioned to provide enduring benefits for the communities they serve while simultaneously enhancing the Bank’s brand reputation and visibility.

This approach ensures that our resources are optimally utilized to make a significant impact through our CSR initiatives, allowing us to create meaningful change in the communities where we operate and contribute to broader societal goals.

Core CSR activities for the Financial Year 2025-26.

1.	Develop sustainable infrastructure- oriented CSR projects aimed at creating a long-lasting positive impact on the community.
2.	Promoting Education: -Youth engagement.
3.	Promoting Education: - Promoting Vocational Skills/Skill development, Empower and skill persons with disabilities, other supports for the development of education.
4.	Promoting Healthcare.
5.	Welfare & Poverty Alleviation.
6.	Promoting Women Empowerment.
7.	Rural Development.
8.	Environmental Sustainability & Swachh Bharat.
9.	Employee Volunteering Activities.

CSR Sector wise Allocation for FY 2025-26

CSR Thrust Areas	Amount in ₹ Lakhs
Infrastructure	2030
Health Care	3327
Education	1450
Technology incubators/ R & D Projects	100
Youth Engagement & Livelihood Enhancement	1875
Founder's Day CSR Activities	90
Environmental Sustainability & Swachh Bharat Initiatives	15
Rural Development	75
Sports	50
Disaster Relief	50
Employee Volunteering Initiatives	30
Others	257
Total	9349

Note: The above sector-wise CSR allocations for FY 2025–26 are indicative and subject to change based on the nature, feasibility, and availability of suitable projects during the financial year. Any change may be revised at the discretion of the Board to best align with strategic priorities, regulatory guidelines, and evolving community needs.