





Communities are at the heart of our mission. We are deeply committed to creating value that goes beyond traditional banking services -empowering individuals, supporting local businesses, and advancing financial inclusion through sustained grassroots engagement.

Our approach is multifaceted and impact-driven.

Through tailored outreach programmes, digital-first banking solutions, and strategic partnerships with community organisations, we strive to build stronger, smarter, and more self-reliant communities. Whether it's enabling access to credit for micro-entrepreneurs, promoting financial literacy, or facilitating digital adoption in underserved regions, our initiatives are designed to uplift and transform

lives. As we continue to grow, we remain focussed on aligning our community engagement efforts with long-term social and economic development goals, ensuring that our progress is inclusive, sustainable, and deeply rooted in the needs of the people we serve.

### **Our CSR priorities includes:**

## **RK HIV Aids Research &** Care Centre, Mumbai, Maharashtra

We have extended our support to RK HIV Aids Research & Care Centre through a meaningful contribution towards the distribution of wheelchairs and nutrition baskets at the Swasth Zindagi Maha Arogya Shibir. This initiative, conducted by the Centre, aimed to promote health and well-being in rural areas by fostering a disease-free and supportive environment.

1,00,000+

Beneficiaries

# Raginiben Bipinchandra Seva Karya Trust, Ahmedabad, Gujarat

We have supported a project by Raginiben Bipinchandra Seva Karya Trust aimed at promoting education among students from economically weaker sections. Through this project the foundation aims to bridge the educational divide by providing free books, stationery, and other essential learning materials to students from economically weaker

30,000+

Beneficiaries





# Advancing Community Health through Strategic Partnership - Project Dialysis

As part of our continued commitment to enhancing community well-being, CSB Bank has been partnering with the Fairfax India Charitable Foundation (FICF) since 2022 to deliver affordable, high-quality dialysis services across India especially to underserved regions where dialysis infrastructure is either limited or non-existent. The partnership is designed to address critical gaps in healthcare access by combining FICF's expertise in healthcare space and its support to Pradhan Mantri National Dialysis Programme with CSB Bank's strong community presence. Together, we are working to provide life-saving treatment to those who need it most, making a tangible impact on the lives of patients and their families.

# Why Dialysis is our Flagship Project



### **High Treatment Costs**

Dialysis is expensive and often unaffordable for low-income families. leading to the discontinuation of this life-saving treatment. This makes CSR support crucial for providing free or affordable access to dialysis.



### **Limited Public Infrastructure**

Large part of rural India and Government hospitals in specific often lack sufficient dialysis infrastructure, leading to long wait times and travel burdens for patients.



### **Improves Quality** of Life

Regular dialysis allows patients to manage their condition, stay active, and continue with daily routines.



### **Bridges the Gap to Transplant**

For patients awaiting a kidney transplant, dialysis is a critical support system that keeps them stable and healthy.



### **Supports Underserved Communities**

Offering dialysis as part of healthcare or CSR efforts helps reach patients who cannot afford or access this vital treatment.

### **Our Focus**



### **Enhancing Access to Life-saving Treatment**

Provide affordable or free dialysis services to underprivileged patients suffering from chronic kidney disease, thereby improving health outcomes and quality of life.



# Our Key Considerations



### **In-depth Analysis of Patient Load**

Each centre is identified, and machine allocations are made after an in-depth patient load study by FICF.



# **Addressing a Critical**

Support public health infrastructure by supplementing limited government resources and facilities, especially in underserved or rural areas.

**Healthcare Gap** 



# **Promoting Health**

Ensure that economically disadvantaged individuals have equal access to essential medical care, aligning with CSR goals of inclusivity and social welfare.



### **Creating Sustainable Community Impact**

Contribute to long-term community development by reducing the financial burden of chronic illness on families and enabling patients to lead productive lives.



### Infrastructure Readiness

Ensure availability of space, water supply, electricity, and hygiene standards suitable for dialysis operations.





### **Accessibility and** Connectivity

Choose locations that are easily reachable by public transport, especially for rural and low-income patients.

# Our support to the (₹ in lakh) **Foundation** 778.93 579.04 181.50 47.29 FY 2021-22 FY 2022-23 FY 2023-24 FY 2024-25

# **Milestones Achieved Together**

136 564

Machine Installations Dialysis Centres

2,34,264 18

Presence in States/UTs Free Dialysis Sessions

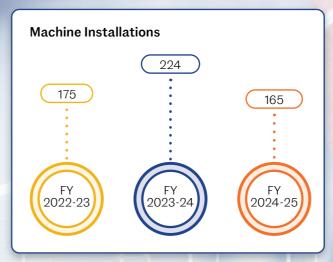
1,360

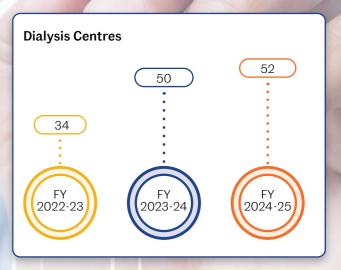
₹468.52 million

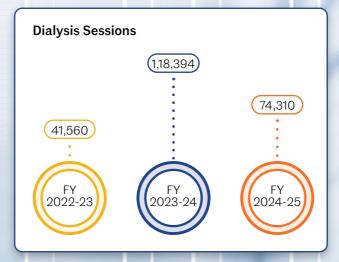
Healthcare Employment

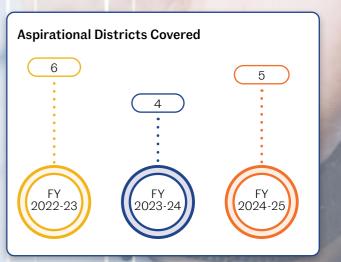
Patient Savings

## **Milestones**

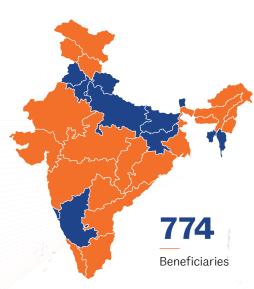








# **Our Dialysis Access Footprint**



Presence in 18 States/UTs



Disclaimer: This map is a generalised illustration only for the ease of the reader to understand the locations, and it is not intended to be used for reference purposes. The representation of political boundaries and the names of geographical features/states do not necessarily reflect the actual position. Our Bank or any of our Directors, officers or employees cannot be held responsible for any misuse or misinterpretation of any information or design thereof. Our Bank does not warrant or represent any kind of connection with its accuracy or completeness.



# Thiruvananthapuram Corporation, Kerala

CSB Bank has contributed to the installation of awareness boards across 100 wards of the Thiruvananthapuram Corporation as part of a city-wide public education initiative on waste management. Launched by the Corporation last year, the programme focusses on educating both the public and waste management workers through seminars and awareness campaigns.

9,57,730

Beneficiaries

# Kallivayalil Pappan Memorial Public School, Mundakayam East, Kottayam, Kerala

We have contributed towards the procurement and installation of smart boards at Kallivayalil Pappan Memorial Public School. This initiative aims to promote interactive learning and ensure equal access to quality education for all students. By integrating technology into classrooms, the project supports a more engaging and inclusive learning environment.

1,000+

Beneficiaries

# Saveetha Institute of Medical & Technical Sciences, Erode, Tamil Nadu

CSB Bank has extended additional financial support towards the construction of a Sewage Treatment Plant at Saveetha Institute of Medical & Technical Sciences, Erode. This initiative aims to ensure proper sanitisation of hospital wastewater before it is released into the environment. The treated water is repurposed to benefit communities in and around Thandalam, Chennai, particularly in areas facing dry conditions. This project supports both environmental sustainability and public health in the region.

20,000+

Beneficiaries

## Trichur Archdiocese Buon Natale Trust, Thrissur, Kerala

CSB Bank, in collaboration with the implementing agency Trichur Archdiocese Buon Natale Trust, has extended support for the construction of houses for destitute women. This initiative is designed to provide safe shelter and a sense of security to vulnerable women in Thrissur and surrounding areas. By addressing a critical need for stable housing, the project seeks to empower women and foster dignity through long-term support.

3

Beneficiaries

# SUNSHINE, Sagwada, Rajasthan

Towards our commitment to community development, we have partnered with SUNSHINE to support educational assistance programmes for underserved communities across Gujarat and Rajasthan. This initiative goes beyond academics, addressing the intertwined needs of education and nutrition, and is designed to uplift children from economically weaker sections. By supporting their journey with dignity, care, and opportunity, the project aims to nurture hope and a stronger sense of belonging among those often left behind.

10,000+

Beneficiaries



□ Annual Report 2024-25