

CSR IMPACT REPORT

18 YEARS. 1 MISSION

*Empowering communities to join hands
for building a Sustainable Future*





Building Resilient Communities Across India

As a leading financial institution in India, we at Axis Bank are committed to fostering meaningful and sustainable change in society that aims to uplift underserved communities in rural and urban areas.

Our decades of banking excellence rooted in a value-creating philosophy has empowered us to understand and address the unique needs of communities and customers to create responsible solutions for inclusive, equitable, and sustainable growth across the country. Our success stems from our unique and differentiated approach to banking, embodied in our ethos of 'dil se open'.

The Corporate Social Responsibility (CSR) commitment of Axis Bank, aligned to Section 135 of the Companies Act, 2013 and guided by Bank's CSR Policy, strives to support those from socially, economically, or physically excluded and disadvantaged communities, and strengthen the country's development ecosystem through an integrated approach. Community-centricity is at the heart of our decision-making, actions and development efforts to co-create solutions with community members, ensuring that tailor-made relevant initiatives cater to regional contexts, build local capacities, address systemic inequities and promote holistic growth of the community.

Through this compendium, we wish to take you through a journey of discovering and getting to know more about the interventions of Axis Bank's CSR and the way we adopt a multi-dimensional approach. From creating opportunities for secure and sustainable livelihoods, improving the access to quality education, strengthening financial inclusion and financial literacy amongst unbanked and underbanked sections of the society, supporting environmental sustainability, and providing humanitarian support and relief where needed, each project reflects our commitment to create a bright future for communities. The thematic focus areas of CSR are driven directly by the Bank, and Axis Bank Foundation (ABF), with the support of its network of implementation partners across India.

Our CSR focus areas that ensure a holistic approach to community development:



Livelihoods



Education



Financial Inclusion and Literacy



Environmental Sustainability



Health & Nutrition



Disaster Relief

LIVELIHOODS



Livelihood security leads to economic inclusion and wellbeing. Through the Sustainable Livelihood Programme (SLP) instituted in 2011, Axis Bank Foundation (ABF) creates income generating pathways for India's rural communities, including farmers, families with no land, artisans, micro-entrepreneurs, migrants, extremely marginalised families, youth and people with disabilities.

All initiatives planned as part of the programme reflect the perspectives, needs and aspirations of communities. The programme deploys scalable solutions to enable them to realise their full potential in shaping a basket of livelihoods. This empowers community members to harness their resources better, manage risks with confidence, reduce distress migration, increase asset base that enables the family's ability to spend on taking care of their daily and long-term lifestyle needs including medical expenses and children's education.

ABF works with its network of NGO partners, along with government departments and several forms of community-based institutions to co-create long-term projects that build resilient rural communities with self-sustaining ecosystems managed by the very people they benefit.

By 2025, the Sustainable Livelihood Programme would be supporting 2.7 million rural families.

Interventions:



Managing Natural Resources

Communities are sensitized on the importance of appropriate collective management of natural resources such as water, soil, pastures, forests and biodiversity, equipped with knowledge & tools to support these efforts and align with governance processes to foster conservation and restoration.



Improving Livestock Rearing and Management Practices

Depending on the geography and culture, communities who raise livestock animals such as dairy cattle, pigs, ducks, fishes, goats are supported to strengthen the livestock value chain and create a favourable ecosystem for marketing.



Promoting Micro-enterprises

Rural youth and women with entrepreneurial potential and avenues such as running flour mills, mobile service shops, handcraft units, are equipped with the know-how to establish microenterprises, from strengthening capacity building, aggregating produce to facilitating connections to mainstream markets.



Promoting Better Health and Nutrition Practices

Good health leads to a better quality of life, and reduces cost on medical services. This intent is the driving force behind building capacity and accessibility to improve health seeking behaviour of individuals and families through initiatives that include nutritional kitchen gardens to improve dietary habits, training of frontline community health workers and access to public health facilities.



Strengthening Agricultural Productivity

Farmers are supported to improve productivity and production by enhancing their know-how of market dynamics and modern agricultural practices including technological interventions such as solar-based irrigation system while also facilitating access to timely credit and government schemes.



Diversifying in Agriculture through Agro-forestry, Horticulture and Floriculture

Through knowledge and capacity building, farmers are encouraged to diversify crops, harvest Non-Timbre Forest Produce (NTFP), plant vegetables, fruits and flowers in addition to their primary crop, introduced to locally conducive varieties and collective marketing which boosts income and improves household nutrition.



Developing Skills for Employment

Through skill development trainings specially catered for employment opportunities, youth, especially first job seekers in their family and youth with disabilities, are taught technical and soft skills that include preparation for job interviews, placement & post placement support, along with support through counselling and engagement with potential employers to develop inclusive jobs & workspaces.



Strengthening leadership

To increase people participation in their own development, leadership is nurtured and capacitated through participatory processes. Community collectivization is fostered through SHGs, farmer-producer groups, water user groups, and other informal village-level institutions, introducing them to processes, tools, and linkages that positively impact people's lives and livelihoods.

CASE STUDY | 01





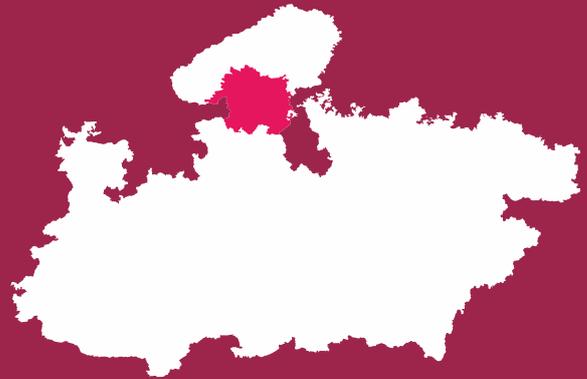
Cultivating Opportunities with Nano Orchards in Madhya Pradesh



Location : Shivpuri, Madhya Pradesh

Shivpuri district, one of the poorest in Madhya Pradesh, faces significant socio-economic challenges, with agriculture being the primary source of income. However, erratic rainfall and declining crop yields have made farming highly uncertain. Indra Jatav, a resident of Dhalla village, struggled with financial constraints despite owning 1.5 acres of land. Like many farmers in her community, she faced the challenge of sustaining her livelihood under these difficult conditions.

Indra's fortunes changed when she embraced the concept of nano orchards introduced through Axis Bank Foundation's Sustainable Livelihood Programme in association with our partner, SRIJAN. This initiative encouraged farmers to integrate agroforestry into their existing farming systems. With support from the programme, Indra and her husband established a model nano orchard on their small plot, planting guava and lemon trees. The programme offered her capacity-building sessions and practical horticulture training, equipping her with the knowledge to adopt sustainable agricultural practices such as crop rotation, organic farming, and water conservation.



The success of Indra's nano orchard became a beacon of hope within her community, inspiring others to adopt the approach. Her orchard thrived, and with over 772 orchards promoted in Shivpuri district, the initiative boasts an impressive 85% survival rate. Farmers, including Indra, now have diversified income sources, reducing their vulnerability to crop failures and unpredictable weather. Indra's leadership has made her a community advocate, promoting sustainable agriculture and demonstrating the impact of small-scale interventions on improving livelihoods.

Her story highlights the potential of sustainable farming to uplift rural economies and empower small holder farmers in poverty-stricken regions. Through nano orchards, the Sustainable Livelihood Programme fosters resilience and economic growth, transforming lives in areas grappling with environmental challenges.

EDUCATION



Education enables community development by equipping people with the knowledge, and know-how to improve their economic conditions, fostering social empowerment and enabling communities to address local challenges by driving sustainable growth from within. The Bank considers it as a responsibility to help develop strong foundations for the children and youth of India through education and is aligned to the national agendas and priorities related to human capital development and inclusive progress, through its interventions.

At the heart of our CSR efforts is the belief that education is not just a right but a catalyst for lasting change. We are committed to transforming the future by empowering underprivileged students, especially in remote areas, with access to quality education. Through our Axis DiSe® programme and scholarship initiatives, we go beyond traditional support. Our interventions focus on strengthening the educational ecosystem through innovative research, cutting-edge educational technologies, and incubation projects. By investing in education today, we are laying the foundation to develop a future workforce that is better equipped with modern skills and guided by a value system that contributes to long-term impact.

Interventions:



Education in India's Most Remote Regions

Axis DilSe® represents our unwavering dedication rooted in the Bank's 'dil se open' ethos in opening doors of quality education for the underserved communities in India's most isolated regions. Launched in 2017, our first initiative under the Axis DilSe® programme supported over 100 government primary schools in Ladakh. The success of the foundational programme in Leh showcased the transformative power of our approach, inspiring us to expand to the nation's eastern borders and the most remote interiors. Building on this momentum, we extended our reach to the Northeast, conflict-affected border states, and deep into Odisha's rural areas, driving positive inclusive development where it's needed the most. Through Axis DilSe®, we are committed to empowering communities and nurturing progress across India's farthest corners.

Supporting underprivileged students in Northeast India in partnership with Indian Armed Forces

Collaboration with Assam Rifles, Indian Army and National Integrity and Educational Development Organisation (NIEDO) to set up Centres of Excellence to support socially and economically disadvantaged students from Nagaland, Assam, Manipur, Arunachal Pradesh, Mizoram and Tripura, with specialized residential training to help clear competitive examinations such as NEET for undergraduate medical education and JEE for undergraduate engineering and architecture education. *Out of 252 students trained, 203 students cleared NEET and 22 cleared JEE.*

Transforming school infrastructure in Manipur in partnership with Sunbird Trust

Collaboration with Sunbird Trust to provide access to quality education for underprivileged tribal students and scale school infrastructure at Lyzon Friendship School, Churachandpur district, Manipur. *Computer and Science labs set up, hostel facilities and sports infrastructure upgraded and 421 students enrolled to study.*

Bringing out-of-school children in Odisha back to school in partnership with Tata Steel Foundation

Collaboration with Tata Steel Foundation to initiate a block transformation programme in Odapada block, Dhenkanal district, Odisha to integrate the block's out-of-school children back into the education system. The programme provides foundational literacy and learning enhancement to school going children and raises awareness among youth, SHGs, and the community. *324 out-of-school children are mainstreamed in schools, 15 Non-residential Bridge Course Centres (NRBCs) established to cater to these children and over 12,000 individuals reached towards creating awareness about this programme.*

Transforming school infrastructure in Sikkim in partnership with 17,000 ft Foundation

Collaboration with 17,000 ft Foundation to support 50 government primary schools across Sikkim to enhance learning infrastructure and resources for underprivileged tribal students from the region. *Digi-Lab facility, library and outdoor playground established; centralised training for all headmasters conducted and 2,032 children benefited across 50 schools.*



Research & Incubation

Establishing the Axis Bank Centre for Mathematics and Computing at IISc, Bangalore

Collaboration with the Indian Institute of Science (IISc) to establish the Axis Bank Centre for Mathematics and Computing on the IISc campus. This Centre aims to promote cutting-edge research in Applied Mathematics and Computing and provide training and resources in these fields. Covering an area of 1.6 lakhs square feet, the Centre is equipped with state-of-the-art facilities to benefit both faculty and students from over 20 departments at IISc. It offers specialised B.Tech. and Ph.D. programmes and involves nominated members from the Bank in its Governing Board. *21 Fellows across are supported through this centre. 12 scientific papers are published under this initiative.*

Establishing the Museum of Solutions, Mumbai

Collaboration with JSW Foundation to support the establishment of the Museum of Solutions (MuSO) in Lower Parel, inaugurated on November 24, 2023. MuSO is a pioneering children's museum designed to inspire, enable, and empower children to drive meaningful change collectively.



Scholarships

Supporting Science Research and Women Scholars at Ashoka University, Haryana

Collaboration with Ashoka University to bolster science and research endeavors at the institution. This initiative offers financial assistance to women undergraduate students pursuing science majors and supports various research projects, lab necessities, events, conferences, and faculty salaries. *64 Scholars benefited from the Axis Bank 'Women in Sciences' scholarship support.*

Helping Strengthen Ashoka University's Sciences and Research Capabilities

As part of the interventions, 3 research projects - Artificial Spin Ice, Photon Upconversion, and Anti-Microbial Resistance, have been successfully undertaken. *19 faculty members across various science departments are being supported by this contribution & 13 new research grants were awarded to the faculty members. 3 scientific papers are published under this initiative.*

Supporting Teacher Professional Development in Madhya Pradesh

CM Rise, a flagship initiative of the School Education Department, Government of Madhya Pradesh, targets enhancing competency and classroom performance of ~3 lakhs government school teachers across ~1 lakh schools, benefitting around 90 lakh children by 2028. Axis Bank is actively supporting the CM Rise Teacher Professional Development Programme in collaboration with Peepul Trust, extending our assistance across all 52 districts in the state.

Axis Bank Scholarship programme with Plaksha University.

Collaboration with Plaksha University to enrich the talent pool in STEM domains. The initiative aims to support deserving candidates from diverse socio-economic, gender & geographical backgrounds pursuing full-time undergraduate programs. *31 students from financially weaker background have been supported.*



CASE STUDY 102





Educating Children, One Step at a Time in Odisha



Location : Dhenkanal, Odisha

During a discussion at the community hall in Indipur Gram Panchayat of Odapada block in Dhenkanal district of Odisha, we observed a young girl assisting her mother in fetching water from a tube well. It was evident that the girl struggled to lift the heavy water bucket, resulting in her mother beating her. Moved by this sight, one of the team members intervened and urged the mother to consider sending her daughter to school.

The mother shared that her daughter had attended school in the past, but she no longer considers it important. She further explained that homework would not benefit her when she goes to her in-laws' house. The family was experiencing a financial crisis, and she argued that despite her studies, the girl would eventually have to work in the kitchen and perform household chores.

In contrast, the girl herself expressed a strong desire to continue her education and found joy in attending school. She completed her studies up to the 5th grade at Indipur Government Upper Primary School in 2020 but was forced to discontinue. After counseling the mother and explaining the various benefits offered by the government, such as the mid-day meal program, study materials, clothing, shoes, and overall development resources for children, the Project team successfully convinced her of the importance of education emphasizing that education is every child's right.



The Project team visited her house to collect the necessary documents, recognized the significant learning gap and enrolled her initially in our Non-Residential Bridge Course Centre (NRBC) at Juangasahi, Indipur Gram Panchayat.

A meeting was conducted among the school headmaster, sarpanch, ward members, her parents, and Panchayati Raj Institutions (PRI) members to assess and acknowledge the need to shift her to the Residential Bridge Course (RBC) to set her on a more holistic learning pathway.

This case study has been authored by Arun Kumar Baral, Block Coordinator, Odapada.

***Note: The name has been changed to protect the child's identity.**

FINANCIAL LITERACY & INCLUSION



As a leading financial institution, it is a responsibility for Axis Bank to include the unbanked and underbanked to the banking ecosystem. Financial literacy equips individuals with the knowledge to make informed decisions to manage their money better, avoid debt traps, and plan for the future, leading to greater financial independence and stability. As people become more responsible with their spending, borrowing and saving behaviours, they become aware of ways to access formal banking services, prevent themselves from financial exploitation, improve their quality of life, build resilience against financial shocks such as medical emergencies or job loss, access credit to invest in their small businesses, educate their children and contribute to the local economy.

We undertake various initiatives pan-India to enhance economic resilience of individuals and communities that lead to sustainable development and build their confidence to fully participate in the formal banking system. We create financially stronger pathways by supporting them in bridging the knowledge and access gaps that help them improve their long-term stability and make them self-reliant in taking well-informed financial decisions.

Interventions:



Building Financial Literacy for Youth with Axis FLY

To foster financial awareness for young students stepping into innovative career paths, we have collaborated with the National Institute of Securities Market (the educational arm of SEBI) to promote saving and investing awareness among colleges and recent graduates, especially from Tier II and III cities. **38,000 students in over 400 colleges across 18 states of the country participated in Axis FLY.**



Strengthening Financial Literacy and Awareness for Women with Axis Sachetna

Led by Axis Bank's Micro Finance Team, the programme conducts nationwide training sessions, educating millions of women in rural and urban areas on personal finance management, healthcare, and government schemes such as the Pradhan Mantri Jan Dhan Yojana (PMJDY) and Pradhan Mantri Mudra Yojana (PMMY). **8 lakhs+ women across India benefited through Axis Sachetna.**



Creating Financial Empowerment in Aspirational Districts with Shiksha se Samridhhi

Contributing to our mission of inclusive financial empowerment in underdeveloped regions in India as a way to improve their socio-economic outcomes, this initiative in partnership with Micro Save Consulting, aims to expand access to mainstream banking services, encourage the adoption of relevant financial products and services, foster new livelihood opportunities and enhance the wellbeing of individuals and families. **10,000+ participants in aspirational districts in Odisha and Bihar benefited from Shiksha se Samridhhi.**



Supporting Financial Literacy for Underserved Communities

In collaboration with the Kalanjiam Foundation, the Bank is extending financial literacy to underserved populations outside the formal financial system. Through the SCRIPT (Savings, Credit, Remittances/ Payments, Investments/Insurance, Pension/Transactions Including Digital Banking) framework, individuals are educated on financial goal setting, planning, and budgeting. This initiative aims to reach 7 lakh individuals in 71 blocks, across 21 districts in 8 states: Maharashtra, Madhya Pradesh, Rajasthan, Bihar, Jharkhand, Odisha, Karnataka, and Tamil Nadu. **Over 1.2 lakh participants engaged from underserved communities in 50 blocks, 14 districts in 5 states.**



Establishing the Axis Bank Chair for Financial Inclusion at IRMA, Anand

Collaboration with the Institute of Rural Management (IRMA), Anand to institute The Axis Bank Chair on Financial Inclusion that will help drive the financial inclusion agenda throughout the country. The Chair's primary objectives include conducting research, fostering closer collaboration between the industry and academia, promoting thought leadership, and advocating for policy development in Financial Inclusion space.

CASE STUDY 103





Shaping Kamala Bai's Financial Resilience Journey in Maharashtra



Location : Hingoli, Maharashtra

In the village of Aakhada Balapur, Hingoli, Maharashtra, Kamalabai Devarao Gaikwad's story unfolds, a narrative of resilience and empowerment shaped by the Community Financial Literacy Center (CFLC) project. This project, a beacon of hope, sponsored by Axis Bank Limited (ABL) and implemented by the Kalanjiam Foundation, became a turning point in her life.

Kamalabai, an active member of the Krishna Kalanjiam women's savings group for over a year and a half, began her journey by saving a modest ₹100 each month. However, her commitment extended beyond mere savings. Guided by the CFLC programme, she delved into the world of insurance, enrolling in schemes such as Pradhan Mantri Jeevan Jyoti Bima Yojana & Pradhan Mantri Suraksha Bima Yojana, equipping herself against unforeseen circumstances.

Tragedy struck when her husband, Devarao Gunaji Gaikwad, passed away unexpectedly, leaving her family in a state of financial disarray. In this time of despair, Kamalabai, with guidance from the CFLC team, navigated the complexities of claiming her insurance.

Her proactive decision to timely enroll in the insurance schemes paid off when she received a claim of INR 2 lakhs.

This financial support was not just monetary assistance; it was a lifeline, helping her cover medical bills, manage household expenses, and repay internal loans within her savings group.

Kamalabai's story is a testament to the transformative impact of financial literacy. The assistance from the CFLC, coupled with ABL's sponsorship and the Kalanjiam Foundation's effective implementation, not only provided her with the necessary financial knowledge but also offered her a safety net in her darkest hour. Her journey from vulnerability to financial empowerment stands as a beacon of inspiration for many women in similar situations, highlighting the essential role of financial education in building resilient communities.

ENVIRONMENTAL SUSTAINABILITY



Environmental Sustainability as a theme was initiated in 2021 with an intent to contribute to India's larger environmental and climate-related priorities and commitments. It refers to the responsible management and use of natural resources to ensure that the needs of the present are met without compromising the ability of future generations to meet their own needs. This involves practices that conserve resources, reduce waste, protect biodiversity, promote renewable resources, reduce pollution, minimize carbon footprint and minimize environmental degradation, while promote the conservation of clean air, water and natural habitats.

Mitigating climate change, conserving natural resources, supporting global sustainability goals, encouraging innovation to reduce environmental footprint are some of the guiding principles of our initiatives. The various contributive activities we partake as part of our CSR initiatives are committed towards building healthy ecosystems that are vital for the survival of all species, including humans, as they support measures to create a long-term environmental resilience and a stable climate for future.

Interventions:



Planting 2 Million Trees by 2027

As part of our comprehensive ESG commitments, the Bank is committed to planting 2 million trees by 2027, in collaboration with trusted partners across key regions. This initiative aligns with India's carbon sink goals under the Paris Agreement, aiming to enhance the country's green cover, while supporting local communities. We have expanded our commitment to afforestation and habitat restoration through programmes that include focusing on mangrove habitat restoration in Sundarbans, in West Bengal, Tamil Nadu, habitat restoration and agroforestry across the Majuli forests in Assam, mitigation of human-animal conflict through agroforestry in Bandipore and Nagahole National Parks in Karnataka, and habitat restoration in Bandhavgarh Tiger Reserve in Madhya Pradesh. Through these initiatives, we aim to plant an additional 1.5 million trees by 2027. *1.33 million saplings have been planted across India towards creating a carbon sink.*



Supporting Greener Cities through Miyawaki Plantations

To create sustainable cities, where nature and humans co-exist harmoniously, it is important to nurture urban ecosystems that provide clean air, water filtration, and biodiversity support, while also enhancing the well-being of residents and fostering community engagement. By integrating nature into urban landscapes, cities can mitigate environmental challenges and create more liveable and resilient urban spaces. *53,000 saplings have been planted in Navi Mumbai using the Miyawaki technique.*

CASE STUDY | 04





Making Big Strides by Small Plantations in the Sundarbans



Location : Sundarbans, West Bengal

In Sundarbans, West Bengal, the story of mangrove regeneration led by some of the most dedicated and self-sufficient village women is a special highlight of the region. These women have been proactive in planting the mangrove saplings walking through mud and exhibiting an inspiring sense of ease and perseverance.

Mangroves provide natural infrastructure to help protect nearby populated areas by absorbing storm surge impacts. Storm occurrence has increased significantly in the region due to climate change. The village realized the importance of mangrove plantation in a recent storm where regions filled with mangroves were well protected, while others faced flooding over the bund.

The mangroves, however, are under threat due to sand erosion by climate change and human activity. Realizing the importance of mangroves, the women in the community have been planting mangrove saplings across the entire region.

Moreover, these women have helped in the mangrove preservation and improved sapling survival rate by stopping activities like grazing and limiting crab fishing in the area. Nature Environment and Wildlife Society (NEWS) has been a very significant part in the whole intervention by encouraging, educating, and supporting the women to restore the shrinking mangrove forests and strengthen the existing man-made embankments that protect the communities' homes and farmlands from flooding.

Due to such interventions by the local women, mangrove regeneration has improved significantly in the area. This in turn will help better protect the community in case of weather calamities since mangroves are among the strongest natural barriers against cyclones and hurricanes. Real change can happen only when the local communities are empowered and involved.



HEALTH & NUTRITION



Healthy communities foster social and economic resilience along with a better quality of life. To combat global health challenges, it has become critical to create pathways to knowledge and access to adequate healthcare resources for communities. The need of the hour to create robust healthy ecosystems include building health education and awareness, shaping preventive health programmes, strengthening healthcare infrastructure, supporting innovative solutions and technologies for disease prevention and management, partnering with institutions to enhance reach of these solutions, and enabling research grants.

Through strategic CSR interventions and partnerships aligned to the national agendas and priorities, we are committed to address the critical health needs and challenges of communities by creating innovative pathways and research-backed solutions for preventable diseases and essential healthcare services to reach the most underserved. This is critical to strengthen the social fabric, improve overall wellbeing and create a more inclusive future for all.

Interventions:



Strengthening National Cancer Care in India

The Bank is committed to enhance standards of cancer care across India and has partnered with the National Cancer Grid (NCG), the largest network of 300+ cancer care centres in India to actualize this mission.

The network is coordinated by the Tata Memorial Hospital, a constituent of the Tata Memorial Centre.

The key focus areas of the partnership include:

- Developing robust telehealth platform for effective follow up care and avoid travel of patients across the country;
- Establishing a National Tumor Biobank in India, in the hub and spoke model, to promote scientific advances in cancer research;
- Enabling digital capture of clinical data for care coordination by deploying Oncology-specific Electronic Medical Records (EMRs) across the NCG network;
- Building a virtual skills lab to reduce skill gaps across all cadres of workforce involved in the diagnosis and treatment of cancer;
- Providing opportunities for innovative digital solutions for cancer care including ways to offer curated, evidence-based, reliable information in an easy-to understand language.

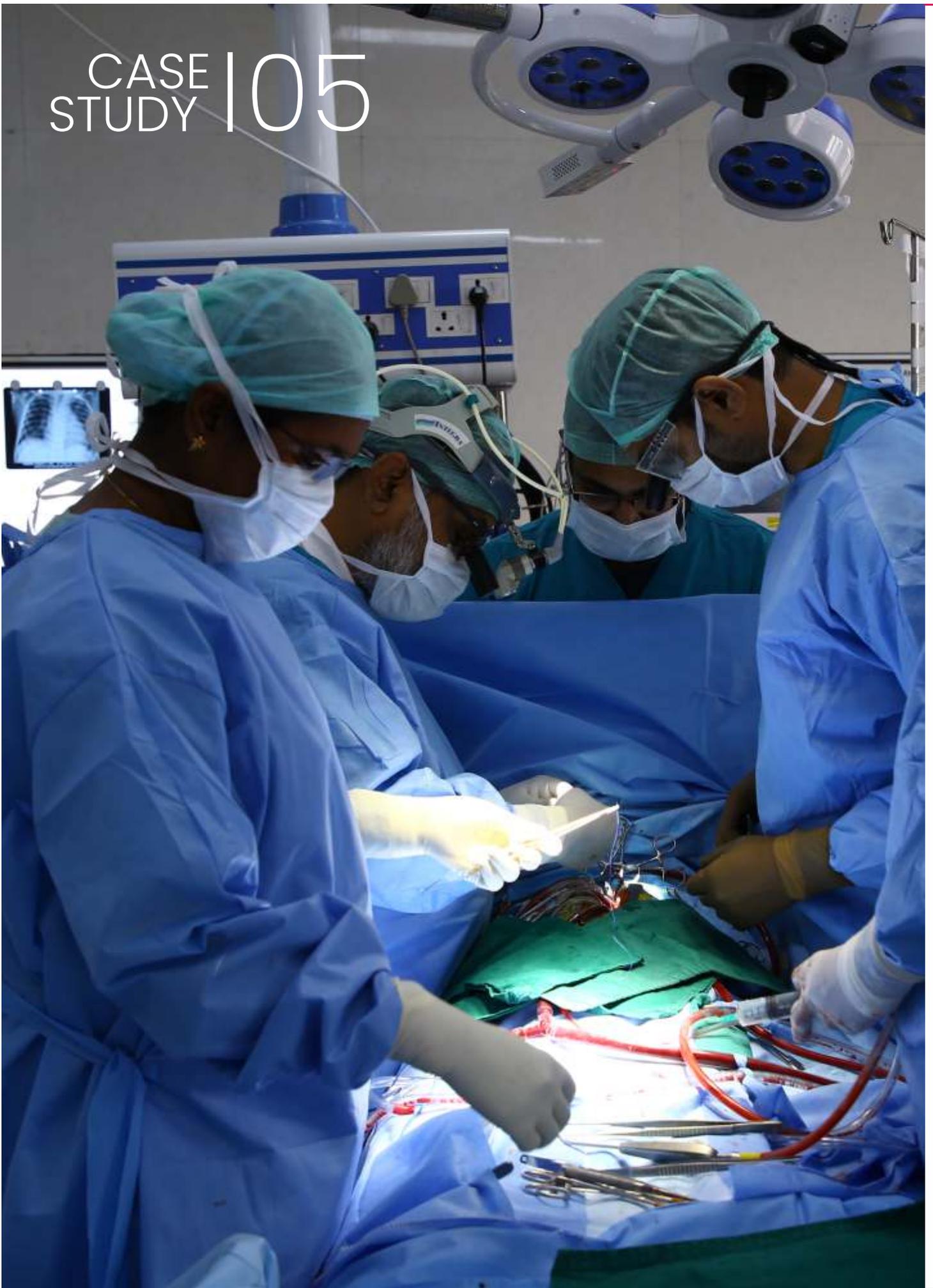


Staying Engaged in Health-focused Projects

Supporting IISc, Bengaluru, in establishing a Pediatrics Specialty Centre within its Medical School and Research Centre.

Collaborating with the Sri Sathya Sai Health and Education Trust to facilitate 175 pediatric cardiac surgeries and interventions for children afflicted with congenital heart diseases.

CASE STUDY | 05





Making Cancer Care Accessible – From Silchar to Mumbai



Location : Silchar, Assam

In the small town of Silchar in the Northeast, Cachar Cancer Hospital and Research Centre (CCHRC) acts as a beacon of hope to daily wage workers, agricultural and tea garden labourers who are diagnosed with cancer. Nearly 75% of the patients are treated for free or at subsidised charges irrespective of their socio-economic background. The hospital has comprehensive cancer care facility due to which almost all types of cancers are treated here.

The hospital treats patients' lives with utmost priority and care and strives to provide the best cancer care for them to have another chance at life. The hospital is also special because of the Director, Dr. Ravi Kannan, a surgical oncologist for his selfless service and making the cancer care affordable. He has been recently presented with the CNN-NEWS18 Indian of the year for Social Change, A Padma Shri awardee as well as Ramon Magsaysay Award winner in 2023 for his compassionate service towards mankind.



During our visit, the Axis Bank Limited (ABL) CSR team observed that the hospital has one of the best infrastructures to treat any kind of cancer. Almost all the staff at the hospital are compassionate towards the patients and work for long hours. Most of the doctors are available throughout the day without following a rigid timetable. The staff at the hospital exhibits teamwork, dedication and commitment while treating the patients. The meals served at the hospital canteen are at affordable prices and a meal is served at ₹10. Other beverages are sold at extremely low prices to ensure no one really stays hungry.

The Bank, through National Cancer Grid, will help in development of electronic medical record management system of this institute and help bringing in some small contribution to the big vision of the hospital.

DISASTER RELIEF



According to the World Economic Forum (WEF), extreme weather events over the next decade emerge as the top risk. Climate change inadvertently influences weather and induces extreme weather events that generally impact the vulnerable population more adversely. We are dedicated to swiftly addressing humanitarian needs during crisis, particularly in regions affected by natural disasters. We recognize the need to support relief programmes and where needed provide support to wider relief efforts in regions and communities affected by extreme weather events and natural disasters across the country.

Through various localized interventions during the year, the Bank supported relief work at several disaster affected sites in India with timely assistance and aid, augmenting the efforts of local authorities and civil society towards providing immediate relief and rehabilitation.

- Collaboration with Ayang Trust to enhance flood resilience in Assam's Majuli District by installing elevated hand-pumps, community centres, and training disaster risk reduction committees
- Collaboration with Vrutti, an NGO focused on grassroot communities, to support affected families during severe floods in Telangana's Mulugu and Jayashankar Bhupalpally districts
- Collaboration with The Kalgidhar Society in providing relief to those affected by floods in Himachal Pradesh and Punjab



धौलियातालवा
सजा
उत्सर्गकी सजा
10 वर्ष कावास

Chalkboard with faint writing

OUR PARTNERS:



LIVELIHOODS

1. Axis Bank Foundation
-



EDUCATION

1. Assam Rifles
 2. Ashoka University
 3. Ayang Trust
 4. Indian Institute of Science
 5. NIEDO
 6. Peepul Trust
 7. Plaksha University
 8. Sunbird Trust
 9. Tata Steel Foundation
 10. 17000 ft. Foundation
-



FINANCIAL INCLUSION & LITERACY

1. Institute of Rural Management, Anand
 2. Kalanjiam Foundation
 3. Micro Save Consulting
 4. National Institute of Securities Markets
-



ENVIRONMENTAL SUSTAINABILITY

1. Balipara Foundation
 2. Center for Wildlife Studies
 3. Foundation for Ecological Security
 4. Green Yatra
 5. Nature Environment and Wildlife Society
 6. Seva Mandir
-



HEALTH AND NUTRITION

1. Indian Institute of Science
 2. National Cancer Grid, Tata Memorial Center
 3. Sri Sathya Sai Health and Education Trust
-



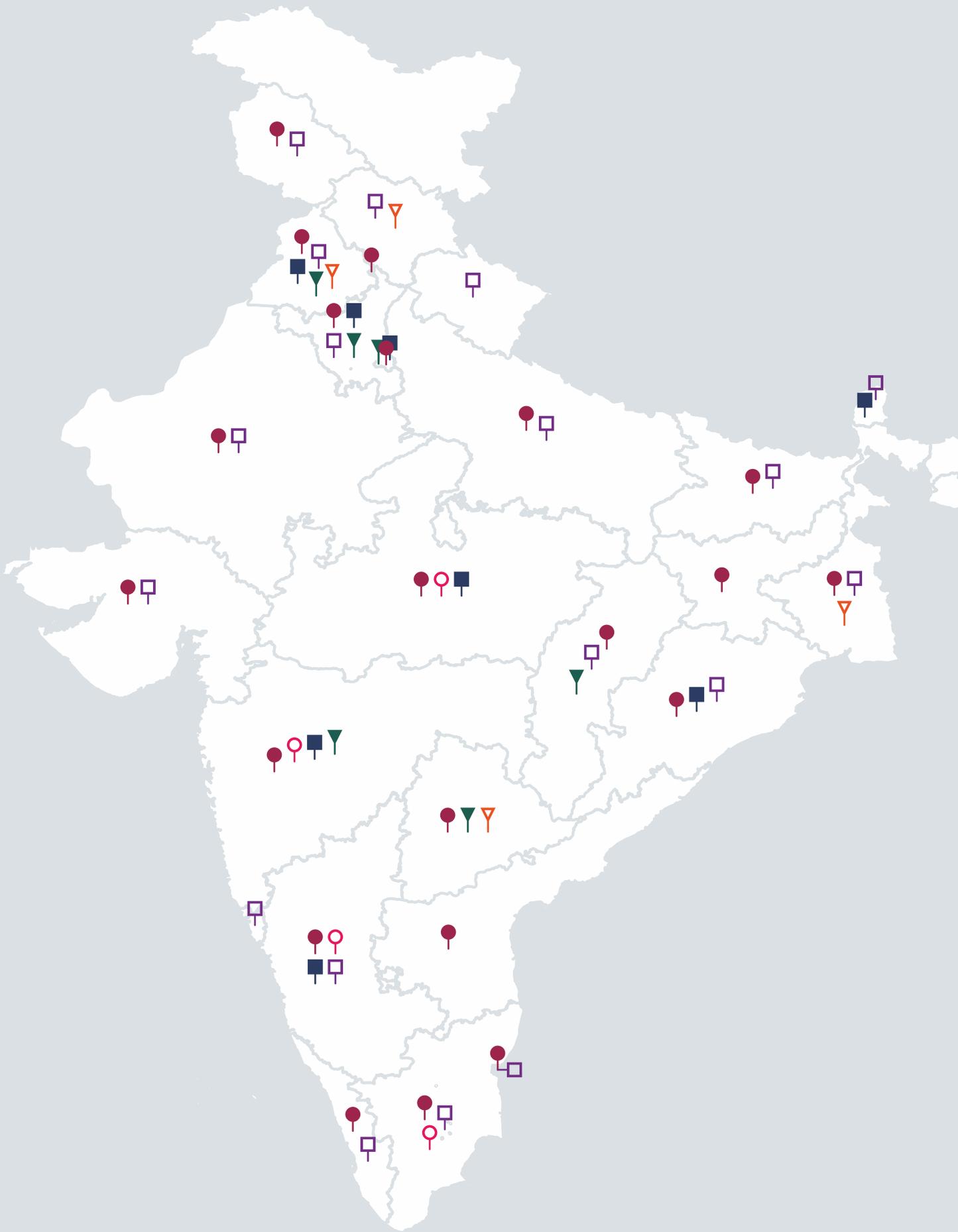
DISASTER RELIEF

1. Ayang Trust
2. The Kalgidhar Society
3. Vrutti





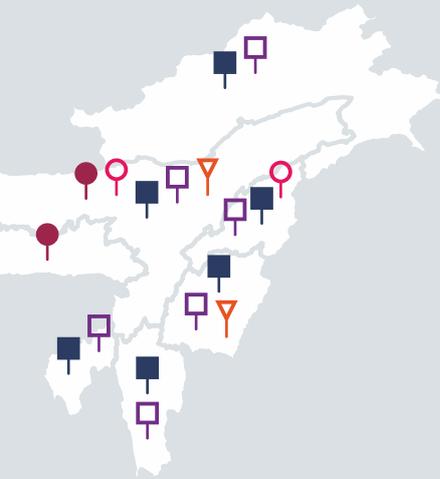




Geographic Footprint of CSR Programmes

Expanding our reach across diverse regions to create a lasting impact in every community we serve.

Refer to Pages 33-40 for district details in every state we work.



Livelihoods

Andhra Pradesh	Gujarat	Madhya Pradesh	Rajasthan
Assam	Haryana	Maharashtra	Tamil Nadu
Bihar	Jammu & Kashmir	Meghalaya	Telangana
Chandigarh	Jharkhand	Odisha	Uttar Pradesh
Chhattisgarh	Karnataka	Puducherry	West Bengal
Delhi	Kerala	Punjab	

Education

Arunachal Pradesh	Haryana	Manipur	Punjab
Assam	Karnataka	Mizoram	Sikkim
Delhi	Madhya Pradesh	Nagaland	Tripura
Haryana	Maharashtra	Odisha	

Financial Inclusion & Literacy

Arunachal Pradesh	Himachal Pradesh	Meghalaya	Sikkim
Assam	Jammu & Kashmir	Mizoram	Tamil Nadu
Bihar	Jharkhand	Nagaland	Tripura
Chhattisgarh	Karnataka	Odisha	Uttar Pradesh
Goa	Kerala	Puducherry	Uttarakhand
Gujarat	Madhya Pradesh	Punjab	West Bengal
Haryana	Maharashtra	Rajasthan	

Environment

Assam	Maharashtra
Karnataka	Nagaland
Madhya Pradesh	Tamil Nadu

Health and Nutrition

Chhattisgarh	Haryana	Punjab
Delhi	Maharashtra	Telangana

Disaster Relief

Assam	Manipur	Telangana
Himachal Pradesh	Punjab	West Bengal



State	Districts	Total # of districts
Andhra Pradesh	Chittoor, East Godavari, Krishna, Sri Sathya Sai, Visakhapatnam	5
Assam	Baksa, Dhemaji, Jorhat, Kamrup, Kamrup Metropolitan, Tinsukia	6
Bihar	Aurangabad, Banka, Bhojpur, Gaya, Jamui, Munger, Muzaffarpur, Pashchim Champaran, Patna, Samastipur, Saran	11
Chandigarh	Chandigarh	1
Chhattisgarh	Balod, Bastar, Bijapur, Bilaspur, Dakshin Bastar Dantewada (Dantewada), Dhamtari, Durg, Janjgir-Champa, Jashpur, Kabeerdham (Kabirdham), Korba, Korea, Mahasamund, Narayanpur, Raigarh, Raipur, Rajnandgaon, Surguja, Uttar Bastar Kanker (Kanker)	19
Delhi	New Delhi, South Delhi, South West Delhi	3
Gujarat	Ahmadabad, Dahod, Jamnagar, Junagadh, Kachchh, Mahesana, Panch Mahals, Rajkot, Surendranagar	9
Haryana	Karnal, Panipat, Sonipat	3
Jammu & Kashmir	Anantnag, Jammu	2
Jharkhand	Bokaro, Chatra, Dumka, Godda, Hazaribagh, Khunti, Latehar, Palamu, Ramgarh, Ranchi, Saraikela-Kharsawan, Simdega, West Singhbhum	13
Karnataka	Bengaluru Urban, Chikkaballapura, Dakshina Kannada	3
Kerala	Alappuzha, Kollam, Kozhikode, Malappuram, Pathanamthitta, Thiruvananthapuram, Wayanad	7
Madhya Pradesh	Betul, Bhopal, Chhindwara, Dewas, Dindori, Indore, Khargone (West Nimar), Mandla, Sagar, Shahdol, Shivpuri, Singrauli, Tikamgarh, Vidisha	14
Maharashtra	Ahmednagar, Amravati, Beed, Chandrapur, Gadchiroli, Gondia, Latur, Mumbai (Mumbai City), Mumbai Suburban, Nagpur, Nanded, Nashik, Pune, Raigad, Thane, Yavatmal	18

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(contd) Sustainable Livelihood Programme by ABF

Meghalaya	East Khasi Hills, North Garo Hills, Ri Bhoi, South Garo Hills, West Jaintia Hills	5
Odisha	Baleshwar, Cuttack, Ganjam, Kalahandi, Kandhamal, Kendujhar (Keonjhar), Khordha, Koraput, Mayurbhanj, Nabarangpur, Rayagada, Sundargarh	12
Puducherry	Puducherry	1
Punjab	Amritsar, Jalandhar, Patiala	3
Rajasthan	Alwar, Banswara, Bhilwara, Bikaner, Jaipur, Jaisalmer, Jhalawar, Jhunjhunu, Jodhpur, Pratapgarh, Udaipur	11
Tamil Nadu	Chennai, Coimbatore, Dindigul, Kancheepuram, Madurai, Pudukkottai, Ramanathapuram, Sivaganga, Tiruchirappalli, Telangana, Hyderabad, Mahabubnagar, Warangal	9
Telangana	Hyderabad, Mahabubnagar, Warangal	3
Uttar Pradesh	Ambedkar Nagar, Amroha, Ayodhya, Azamgarh, Bara Banki, Basti, Bulandshahr, Deoria, Fatehpur, Gautam Buddha Nagar, Ghaziabad, Gonda, Gorakhpur, Kanpur Dehat, Kanpur Nagar, Kushi Nagar, Lucknow, Maharajganj, Mau, Meerut, Muzaffarnagar, Pratapgarh, Prayagraj, Saharanpur, Sitapur, Varanasi	26
West Bengal	Bankura, Dakshin Dinajpur, Darjeeling, Jalpaiguri, North 24 Paraganas, Paschim Medinipur, Purba Bardhaman, Purba Medinipur, Purulia, South 24 Paraganas	10



State	Districts	Total # of districts
Arunachal Pradesh	Changlang	1
Assam	Dibrugarh, Majuli	2
Delhi	South Delhi	1
Haryana	Sonapat	1
Karnataka	Bengaluru Urban	1
Madhya Pradesh	Agar Malwa, Alirajpur, Anuppur, Ashoknagar, Balaghat, Barwani, Betul, Bhind, Bhopal, Burhanpur, Chhatarpur, Chhindwara, Damoh, Datia, Dewas, Dhar, Dindori, Guna, Gwalior, Harda, Indore, Jabalpur, Jhabua, Katni, Khandwa (East Nimar), Khargone (West Nimar), Mandla, Mandsaur, Morena, Narmadapuram, Narsimhapur, Neemuch, Niwari, Panna, Raisen, Rajgarh, Ratlam, Rewa, Sagar, Satna, Sehore, Seoni, Shahdol, Shajapur, Sheopur, Shivpuri, Sidhi, Singrauli, Tikamgarh, Ujjain, Umaria, Vidisha	52
Maharashtra	Mumbai (Mumbai City)	1
Manipur	Churachandpur, Ukhrul	2
Mizoram	Aizawl	2
Nagaland	Kohima	3
Odisha	Dhenkanal	1
Punjab	S.A.S Nagar	1
Sikkim	Gangtok (East Sikkim), Mangan (North Sikkim), Namchi (South Sikkim)	3
Tripura	Khowai	1



State	Districts	Total # of districts
Arunachal Pradesh	East Siang, Lohit, Papum Pare	3
Assam	Baksa, Barpeta, Biswanath, Bongaigaon, Charaideo, Chirang, Darrang, Dhemaji, Dibrugarh, Goalpara, Golaghat, Hojai, Jorhat, Kamrup, Kamrup Metropolitan, Lakhimpur, Marigaon, Nagaon, Nalbari, Sonitpur, Tinsukia	21
Bihar	Araria, Arwal, Aurangabad, Banka, Begusarai, Bhagalpur, Bhojpur, Buxar, Darbhanga, Gaya, Gopalganj, Jamui, Jehanabad, Kaimur (Bhabua), Katihar, Khagaria, Kishanganj, Lakhisarai, Madhepura, Madhubani, Munger, Muzaffarpur, Nalanda, Nawada, Pashchim Champaran, Patna, Purbi Champaran, Purnia, Rohtas, Saharsa, Samastipur, Saran, Sheikhpura, Sheohar, Sitamarhi, Siwan, Supaul, Vaishali	38
Chhattisgarh	Balod, Balodabazar-Bhatapara (Baloda Bazar), Bastar, Bemetara, Bilaspur, Dhamtari, Durg, Gariyaband, Gaurella Pendra Marwahi, Janjgir-Champa, Khairagarh-Chhuikhadan-Gandai, Kondagaon, Korba, Korea, Mahasamund, Mungeli, Raigarh, Raipur, Rajnandgaon, Surajpur, Uttar Bastar Kanker (Kanker)	21
Goa	North Goa, South Goa	2
Gujarat	Ahmadabad, Anand, Aravalli, Bharuch, Chhota Udepur, Dahod, Gandhinagar, Kachchh, Kheda, Mahesana, Mahisagar, Narmada, Navsari, Panch Mahals, Sabar Kantha, Surat, Surendranagar, Tapi, Vadodara, Valsad	20
Haryana	Ambala, Gurugram, Palwal, Panchkula, Yamunanagar	5
Himachal Pradesh	Kangra	1
Jammu & Kashmir	Anantnag, Baramulla, Budgam, Jammu, Kathua, Pulwama, Ramban, Samba, Srinagar	9
Jharkhand	Bokaro, Chatra, Deoghar, Dhanbad, Dumka, East Singhbhum, Garhwa, Giridih, Godda, Gumla, Hazaribagh, Jamtara, Koderma, Latehar, Lohardaga, Palamu, Ramgarh, Ranchi, Sahebganj, Simdega, West Singhbhum	21
Karnataka	Bagalkote, Ballari, Belagavi, Bengaluru Rural, Bengaluru Urban, Bidar, Chamarajanagara, Chikkaballapura, Chikkamagaluru, Chitradurga, Davangere, Dharwad, Gadag, Hassan, Haveri, Kalaburagi, Kodagu, Kolar, Koppal, Mandya, Mysuru, Raichur, Ramanagara, Shivamogga, Uttara Kannada, Vijayanagar, Vijayapura (Bijapur), Yadgir	28

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(contd) Financial Inclusion & Literacy

Kerala	Ernakulam, Kannur, Kasaragod, Kollam, Kozhikode, Malappuram, Palakkad, Thiruvananthapuram, Thrissur, Wayanad	10
Madhya Pradesh	Ashoknagar, Balaghat, Barwani, Betul, Bhopal, Burhanpur, Chhindwara, Damoh, Datia, Dewas, Dhar, Dindori, Guna, Gwalior, Harda, Indore, Jabalpur, Jhabua, Katni, Khandwa (East Nimar), Khargone (West Nimar), Mandla, Mandsaur, Narmadapuram, Neemuch, Raisen, Rajgarh, Ratlam, Rewa, Satna, Sehore, Seoni, Shahdol, Shajapur, Sheopur, Sidhi, Ujjain, Vidisha	38
Maharashtra	Ahmednagar, Amravati, Beed, Bhandara, Buldhana, Chhatrapati Sambhajinagar (Aurangabad_Maharashtra), Dharashiv (Osmanabad), Dhule, Hingoli, Jalgaon, Jalna, Latur, Mumbai (Mumbai City), Nagpur, Nanded, Nandurbar, Nashik, Palghar, Parbhani, Pune, Raigad, Ratnagiri, Satara, Sindhudurg, Solapur, Thane, Wardha, Washim, Yavatmal	29
Meghalaya	East Khasi Hills, Ri Bhoi, South West Garo Hills, West Garo Hills	4
Mizoram	Aizawl, Champhai, Kolasib, Lunglei	4
Nagaland	Chumoukedima, Dimapur, Kohima	3
Odisha	Angul, Balangir, Baleshwar, Bargarh, Bhadrak, Boudh, Cuttack, Dhenkanal, Gajapati, Ganjam, Jagatsinghapur, Jajpur, Jharsuguda, Kalahandi, Kandhamal, Kendrapara, Kendujhar (Keonjhar), Khordha, Koraput, Malkangiri, Mayurbhanj, Nabarangpur, Nayagarh, Nuapada, Puri, Rayagada, Sambalpur, Sonepur, Sundargarh	29
Puducherry	Karaikal	1
Punjab	S.A.S Nagar, Shahid Bhagat Singh Nagar	2
Rajasthan	Ajmer, Alwar, Banswara, Baran, Barmer, Bhilwara, Bikaner, Bundi, Chittorgarh, Churu, Dungarpur, Ganganagar (Sri Ganganagar), Hanumangarh, Jaipur, Jalore, Jhalawar, Jhunjhunu, Jodhpur, Kota, Nagaur, Pali Rajsamand,, Sikar, Sirohi, Tonk, Udaipu	26
Sikkim	Gangtok (East Sikkim), Namchi (South Sikkim)	2
Tamil Nadu	Chengalpattu, Coimbatore, Dharmapuri, Dindigul, Erode, Kallakurichi, Kancheepuram, Kanniyakumari, Karur, Krishnagiri, Madurai, Nagapattinam, Namakkal, Ramanathapuram, Ranipet, Salem, Sivaganga, Tenkasi, Thanjavur, The Nilgiris, Theni, Thiruvallur, Thiruvarur, Thoothukudi (Tuticorin), Tiruchirappalli, Tirunelveli, Tirupathur, Tiruppur, Tiruvannamalai, Vellore, Vilupuram, Virudhunaga	32
Tripura	North Tripura, Sepahijala, South Tripura, Unakoti, West Tripura	5

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(contd) Financial Inclusion & Literacy

Uttar Pradesh	Agra, Aligarh, Ambedkar Nagar, Amethi, Amroha, Auraiya, Ayodhya, Azamgarh, Baghpat, Bahraich, Ballia, Balrampur, Banda, Bara Banki, Barabanki, Bareilly, Basti, Bhadohi, Bijnor, Budaun, Bulandshahr, Chandauli, Deoria, Etawah, Farrukhabad, Firozabad, Ghaziabad, Gorakhpur, Hapur, Hardoi, Jaunpur, Jhansi, Kannauj, Kanpur Nagar, Kheri (Lakhimpur Kheri), Kushi Nagar, Lakhimpur Kheri, Lucknow, Maharajganj, Mainpuri, Mathura, Mau, Meerut, Mirzapur, Moradabad, Muzaffarnagar, Pilibhit, Pratapgarh, Prayagraj, Rae Bareli, Saharanpur, Sambhal, Sant Kabir Nagar, Shahjahanpur, Shamli, Sitapur, Sonbhadra, Sultanpur, Unnao, Varanasi	60
Uttarakhand	Dehradun, Haridwar, Nainital, Udham Singh Nagar	4
West Bengal	Alipurduar, Bankura, Birbhum, Cooch Behar, Dakshin Dinajpur, Darjeeling, Hooghly, Howrah, Jalpaiguri, Kalimpong, Kolkata, Malda (Maldah), Murshidabad, Nadia, North 24 Paraganas, Paschim Bardhaman, Paschim Medinipur, Purba Bardhaman, Purba Medinipur, Purulia, South 24 Paraganas, Uttar Dinajpur	22



Environment

5 States | 19 Districts

State	Districts	Total # of districts
Assam	Majuli	1
Karnataka	Mysuru	1
Madhya Pradesh	Shahdol	1
Maharashtra	Mumbai (Mumbai City), Thane	2
Nagaland	Chumoukedima, Kiphire, Kohima, Longleng, Mokokchung, Noklak, Peren, Shamator, Tseminyu, Zunheboto	10



Health & Nutrition

6 States | 18 Districts

State	Districts	Total # of districts
Chhattisgarh	Raipur	1
Delhi	South Delhi	1
Haryana	Palwal	1
Maharashtra	Mumbai (Mumbai City), Pune, Raigad	3
Punjab	Amritsar, Bathinda, Faridkot, Gurdaspur, Jalandhar, Kapurthala, Malerkotla, Pathankot, Rupnagar, Tarn Taran	10
Telangana	Rangareddy	1



Disaster Relief

6
States

10
Districts

State	Districts	Total # of districts
Assam	Majuli	1
Himachal Pradesh	Sirmaur, Solan	2
Manipur	Bishnupur, Churachandpur, Imphal East	3
Punjab	Patiala, S.A.S Nagar	2
Telangana	Mulugu	1
West Bengal	Purulia	1





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