

# CSR IMPACT REPORT

Deepening Trust, Expanding Possibilities









# Co-Creating Change. From the Ground Up.

## Our Commitment to Equity.

*Change is most meaningful when it begins with people—when it listens to their voices, understands their realities, and grows from their aspirations.*

At Axis Bank, this belief has shaped our CSR journey for nearly two decades. We don't see ourselves as benefactors, but as partners —walking alongside India's underserved communities with humility and purpose. Whether in the remotest corners of the North-East, flood-hit villages in Kerala, or forgotten urban alleys in Uttar Pradesh, our approach is grounded in listening, learning, and co-building with communities and local stakeholders across multiple states of India.

Rooted in our ethos of 'dil se open', we enable inclusive, equitable, and sustainable growth—co-creating solutions with communities and partners that respond to local realities and national priorities. Our CSR vision is embedded within the Bank's value-creating philosophy, aligned to Section 135 of the Companies Act, 2013 and implemented through a strong network of partners across India.

This year also marks the inclusion of Olympic and Grass-root Sports to the Bank's CSR portfolio. We see sports as a powerful means of community cohesion, character development, inclusion and larger nation building.

Our CSR work is driven by a belief in the strength of systems, the importance of trust, and the value of long-term partnerships. It is delivered through a multi-thematic approach encompassing:



Lives &  
Livelihoods



Education



Financial Inclusion  
& Literacy



Environmental  
Sustainability



Health & Nutrition



Sports



Humanitarian & Relief

This report is a reflection of our **values in motion**—our commitment to building an India that is more equitable, more inclusive, and more resilient. We thank our programme partners, teams, and every community member who continues to make this work not just possible, but powerful.

## LIVES & LIVELIHOODS

*Building income opportunities, fostering resilient communities*



At Axis Bank Foundation (ABF), we believe that when livelihoods are secured, families and communities can thrive with confidence and dignity. Our commitment to inclusive growth in the rural communities we serve across India is anchored in the belief that no one should be left behind. ABF's **Sustainable Livelihood Programme (SLP)** is designed to invest in the economic potential and quality of life of those who are often excluded from mainstream development.

Significant population residing in rural India, especially those that have very small land holdings, are landless, unemployed youth, women, low skilled workers and people with disability face moderate to severe livelihood challenges, often on the brink of economic exclusion and poverty.

Through strategic partnerships with grassroots NGOs, communities, local and regional government departments, and state livelihood missions, SLP has become a living, evolving model of rural transformation—deepening agency, diversifying income, and building social capital.

Since inception, the programme has evolved from a foundational phase—focusing on water access, agricultural productivity, and diversifying livelihoods through horticulture, livestock, and agroforestry for 1 million individuals (Mission 1 Million: 2011-2018)—to a deeper systems-level impact model (Mission 2 Million: 2019-2025) that champions community ownership, ecosystem restoration, and long-term economic resilience for over 2 million families. As the programme steps into its next phase (Mission 4 Million: 2025–31), it is poised to scale across rural crafts, micro-enterprises, climate-smart agriculture, and natural resource governance for an additional 2 million families.

To enhance overall quality of life, SLP also focuses on improving health seeking behavior of rural families through a life cycle approach. SLP engages with children, lactating mothers, young children and adolescents to guide and nudge them to improve their health seeking behaviour and foster linkages with the public health systems.

This integrated approach is helping rural communities to become more self-reliant, ecologically aware, and economically secure. Diversified income sources lead to stable cash flows through the year, reduces distress migration and also supports families to have the means to plan for children's education and medical expenses.

**As of March 31st 2025, 2.05 million families have been positively impacted (cumulatively) by the Sustainable Livelihood Programme across 23,000+ villages in 32 States and Union Territories. Out of this: 1.95 million families were supported through rural livelihoods and 0.09 million youth were trained in vocational skills which included 0.25 million People with Disabilities**



# Impact Landscape:

In FY 2024-25, the Sustainable Livelihood Programme has reached **0.38 million families** – this includes supporting **0.37 million families for rural livelihoods**, and empowering **0.014 million youth, including People with Disabilities (PwDs)**, with training in vocational skills.



## Enhancing Farm & Non-Farm-Based Livelihoods

We consider stability and longevity as two critical pillars of sustainable livelihoods. Our goal is to foster economically resilient communities that are self-reliant and capable of meeting their needs, even in times of adversity. To achieve this, we encourage the development of robust safety nets by fostering a basket of livelihood approach that promotes a diverse mix of farm and non-farm livelihood activities. This empowers families to reduce their dependence on a single income stream, thereby enhancing their financial security and adaptability. Cumulatively, these interventions as part of Mission2Million have diversified income avenues and led to impact on landscapes:

- **166 million litres of water harvesting potential** created with initiatives under Natural Resource Management
- **6 million trees** planted under horticulture and agroforestry
- **0.04 million families** supported with sustainable agricultural practices
- **1.55 million families** supported for kharif crops and **1.01 million families** supported for rabi crops.
- **0.62 million families** supported for improving livestock rearing and management practices



## Developing Micro-Enterprises

Recognizing the importance of building strong safety nets, entrepreneurship has emerged as a powerful pathway for economic empowerment within rural communities across India. The programme supports this through enterprise development programmes empowering women, youth including next generation of artisans to launch and scale their micro-enterprises. The programme strengthens rural entrepreneurship by improving access to credit, markets, and government schemes, and equipping entrepreneurs with practical business knowledge.

- **0.03 million young rural entrepreneurs** supported through enterprise development training and entrepreneurial exposure as part of Mission2Million, out of which **0.01 million entrepreneurs** supported in FY 2024-25.





### Skilling for Organized Sector Jobs

The programme is committed to inclusive growth by equipping youth and People with Disabilities (PwDs) with industry-relevant employable skills. Training models are designed to match market demand, and partnerships with employers are cultivated to ensure inclusive hiring practices. By promoting workplace accessibility, safety, and dignity, the programme fosters an environment where all individuals can thrive professionally, regardless of physical or social barriers.

- Out of **0.09 million youth** trained in vocational skills as part of Mission2Million, **0.02 million youth including People with Disabilities (PwDs)** were empowered to join the organized workforce in FY 2024-25.



### Enhancing Nutritional and Health Security for Rural Communities

Health and nutrition are foundational to sustainable livelihoods. The programme addresses these needs by promoting kitchen gardens, nutrition awareness, and access to clean water and sanitation. It also facilitates linkages to primary healthcare services, maternal and child health programme, and community health initiatives. These efforts contribute to improved well-being, productivity, and long-term community resilience.

- As part of Mission2Million, **0.67 million families** supported with setting up kitchen gardens, **0.04 million families** gained access to clean drinking water, **0.03 million families** improved cooking fuel, **0.05 million families** addressed anemia with proper support, and **0.29 million families** attended **3156 health camps** organized.



### Strengthening Rural Value Chains and Institutions

Farmer Producer Organisations (FPOs), Self-Help Groups (SHGs), and rural enterprises are supported through capacity building, infrastructure development, and collective marketing to enhance price realisation and market access for both farm and non-farm produce. These efforts strengthen rural economies and promote sustainable enterprise growth.

- As part of Mission2Million, **0.12 million Self-Help Groups** with **1.24 million members** have been formed and strengthened through capacity-building efforts



### Award & Recognition

Recognised for its transformative work in climate-resilient agriculture, the programme was awarded the prestigious **FICCI Sustainable Agriculture Award 2024**—a testament to its deep impact on rural incomes, ecological restoration, and community-led development. This year, we have hit a milestone of reaching **2.05 million families** since we began.



CASE  
STUDY | 01







# Reviving the land and leveraging new income opportunities



**Location :** Loharpur Village, Barabanki, Uttar Pradesh  
**Programme participants:** Salma Bano (65) and Rahmat Ali (72)



In a quiet village in Barabanki, Salma Bano and her husband Rahmat (names changed to protect privacy) had spent decades depending on the same 9 bighas of land, growing familiar crops like wheat and sugarcane. But erratic climate patterns and poor returns were slowly eroding their stability.

Through ABF's Sustainable Livelihood Programme, Salma and Rahmat received training in organic farming and intercropping techniques, switching to climate-resilient crops and using foliar sprays and seed treatment that reduced input costs. One breakthrough was intercropping garlic with rice and mentha, leading to improved soil fertility and extra income.

In time, the couple saw improved yields and regained a sense of control over their future. Salma, once an invisible partner on the farm, emerged as a confident decision-maker and peer mentor to other women farmers. She began advocating for sustainable practices across her village, inspiring others to explore new methods and reclaim agency over their land.

*"We didn't just learn new techniques—we learned to believe in the value of our land again," she says.*

Their story is a reflection of the programme's vision: transforming subsistence into self-reliance, and isolation into leadership—one household, one season, one choice at a time.

# EDUCATION

## *Reimagining Learning*



At Axis Bank, we view education not merely as access to schools, but as the **foundation of equity, dignity, and opportunity**. Under the Education theme in CSR, the strategic focus is guided by **three key pillars**: supporting remote and underserved locations, strengthening the education system, and enabling access to higher education.

Our education initiatives across FY 2024–25 focused on reaching those furthest behind—children from marginalised communities, and those in geographies that mainstream education often overlooks. Axis Bank’s education interventions adopt a holistic, spectrum-wide approach—supporting early childhood and foundational learning, secondary school transformation, and access to higher education, STEM, and research ecosystems. Our programs are designed to be inclusive, context-responsive, and equity-driven, ensuring no learner is left behind, regardless of geography, identity, or life circumstance.

Working in close partnership with community-rooted organizations, we invested in models that are **responsive, inclusive, and context-specific**—from foundational learning centres in rural setups, to urban classrooms transformed through art, colour, and joyful pedagogy. Our focus was equally on infrastructure, research and instruction—building stimulating learning environments while also strengthening the ecosystem of educators, fellows, and community leaders.



# Impact Landscape:

Axis Bank's education interventions reached over **8.36 lakh direct programme participants** through a diverse portfolio of programmes designed to create inclusive, equitable, and future-ready learning ecosystems.



Axis DilSe®

Axis DilSe® philosophy has expanded from “Connecting Remote Communities” to “Connecting Remote Geographies” over the years. What began in 2017 in Ladakh, has grown into a pan-India strategy to uplift the education ecosystem in areas often excluded from mainstream development and funding.

*“The Axis DilSe® program is the flagship education initiative of the Bank. These initiatives have been adopted from the Bank’s initiative of ‘DilSe Open’. The major objective of this programme is to facilitate access to quality and affordable education for the underserved and marginalized people generally in remote geographies of the country through specially designed educational initiatives.”*

At the heart of our education strategy, **Axis DilSe®** continued to run six **Centres of Excellence (CoEs)** in partnership with Assam Rifles and National Integrity and Educational Development Organisation (NIEDO), and one CoE in partnership with Indian Army, across the Northeastern States of Arunachal Pradesh, Assam, Manipur, Mizoram, Nagaland, and Tripura. These centres offer fully residential coaching to high-potential students from marginalised and conflict-affected communities, with an emphasis on academic rigor, mentorship, and psycho-social support.

- **Students Enrolled:** 300+
- **Program Duration:** 12–18 months
- **Support Offered:** NEET/JEE coaching, mentoring, career counselling, mental health support, digital learning
- **Impact:** 236 students have qualified NEET and 17 students have qualified JEE
- **Recognition:** The **CoE at Nagaland** received the Rotary CSR Award for Education 2024

Odapada block in Odisha has low enrollment and high dropout rates. The **Partnership with Tata Steel Foundation** here focuses on **mainstreaming out-of-school children**, by imparting **age-appropriate learning** and enrolling them in the formal education system 462 children out-of-school identified and 439 are mainstreamed. Simultaneously, it works on bridging **learning deficits** among **15,233** school-going children through remedial teaching.

**Teacher Training Academy in Mechuka, Shi Yomi, Arunachal Pradesh** with Sunbird Trust trains ~ 100 in-service teachers in joyful pedagogy and competency-based learning. The partnership also impacted 5 schools by improving the school infrastructure, school leadership, classroom processes, and student outcomes.

**School Transformation Program** with 17,000 ft Foundation in **Sikkim**, aided 50 schools with digital infrastructure, library, and playground setup. to improve student outcomes.

Support to **model schools** like The Hummingbird School in Majuli (Assam) offers a replicable rural education model with child-centric design, and life-skill integration reaching out to about 300 students.

Similarly, **Lyzon Friendship School, Churachandpur, Manipur** with Sunbird Trust was aided via Tuition fee support, Hostel fee support, Teacher and staff salary support, and Teacher training activities. Over the years with the support of Axis Bank, the school has added the much-required school & hostel infrastructure thereby opening opportunities for **425 students and 15 teachers**.



## Higher Education – STEM, Research, and Scholarships

To drive innovation in education and nurture a research-driven academic ecosystem, Axis Bank has invested in long-term partnerships with some of India's most forward-thinking academic institutions.

At the **Indian Institute of Science (IISc), Bengaluru**, the Bank supported the establishment of the **Axis Bank Centre for Mathematics and Computing**, –a cutting-edge facility fostering interdisciplinary research in applied mathematics and computing.

- In the current academic year, eight new M.Tech students received fellowships, in addition to the seven students from the previous financial year.
- Five new Ph.D. students have joined the eight already working towards securing top-up grants from the centre.
- The number of postdoctoral fellowships has remained the same at five. As in the previous year, twenty B.Tech students were awarded internships.
- For the first time, IISc has admitted students from Centrally Funded Technical Institutes (CFTIs) such as IITs and NITs directly through interviews. The centre has provided fellowships to 19 of these students.

The Centre supported **642 Students and 8 teachers** in total, bringing together faculty and students from across departments. The Centre output included 26 conference papers and 54 journal publications in FY24-25. With representation on the Centre's Governing Board, the Bank has created a bridge between academia and industry, contributing to an ecosystem of research and innovation.

The Bank's partnership with **Ashoka University** further deepened its engagement in scientific research. This included operational support for core science labs and the **New Idea Grants Fund**, which enabled multiple major interdisciplinary research projects. Through this collaboration, support was extended to departments undertaking pioneering research in fields like **Artificial Spin Ice, Photon Upconversion, and Antimicrobial Resistance**. The Bank supported 25 innovative research projects led by faculties, spanning both applied and fundamental research domains.

Faculty development, new research grants, and essential academic infrastructure formed the core of this initiative, strengthening Ashoka's capacity to lead in high-impact science and inquiry.

Through a focused scholarship initiative with **Ashoka University**, the Bank enabled young women pursuing careers in science to continue their education with dignity and confidence. This support extended beyond tuition to include lab work, academic events, and mentorship. The Bank supported **53 women scholars** in STEM through the Axis Bank Scholars Program. In addition, its broader scholarship and research funding reached **416 students, and 18 faculty members**.

A similar effort at **Plaksha University** saw the Bank create pathways for students from underrepresented communities to enter STEM disciplines. 32 students received scholarships, with 16 graduating in 2025. The **Axis Bank Scholarship Programme** focused on enabling academic journeys for students who otherwise might not have had the means to pursue full-time undergraduate education in high-demand, future-forward fields. The Bank also launched the **Axis Bank FutureTech Program**, a multi-year initiative to build an innovation and learning hub on campus.





### Raising the Bar: Strengthening Educational Ecosystems

Through its support to the **CM Rise program in Madhya Pradesh**, Axis Bank is helping build stronger public education systems from within. Implemented in partnership with Peepul, the initiative focuses on improving instructional leadership and teacher effectiveness across government schools. In FY 2024–25, the program reached over **36,000 educators**, equipping them with mentoring, data tools, and peer learning structures to improve classroom delivery and school outcomes. By shifting the role of headmasters and teachers from administrators to academic leaders, the program is fostering systemic change at scale.

- **Rupantar Program** with Sri Aurobindo Society builds teacher capacity, benefitting over 3.32 lakh students and 12,000 teachers through competency-based learning and assessments in 129 districts across 10 states and 4 Uts.
- **STEM program in Odisha with Khan Academy** improves learning outcomes of students at scale by providing a personalised math and science intervention as a supplementary learning resource in Odisha state government schools. It reaches out to about 90,000 students through this intervention.
- Axis Bank also supported the improvement of educational outcomes of more than 2.8 lakh students in over 4,000 schools by catalysing collective action in 5 districts in the states of Chhattisgarh, Odisha and Jharkhand, through its program, Shikshagraha with Mantra Social Services.



### Small and Community-Rooted Programmes

Though small in scale, these programs had **deep local impact**:

- Muheem Leader Fellowship for **915 out-of-school children** and **30 fellows** from Musahar communities.
- Education centres in Khargone led by Community Teacher Leaders for **645 children**.
- English Bridge program in remote districts like Manendragarh Chirmiri Bharatpur in Chattisgarh covering **253 schools** and over **9,500 students**.
- Yellow Rooms and SLATEs model to make government classrooms emotionally and physically safe for nearly 11,000 urban slum children.

Through such partnerships, Bank's intent is to:

Support passionate changemakers to be able to scale up, strengthen governance, and improve processes and delivery mechanisms. In addition to funding, Bank aims to build their strategic capabilities, helping them move from pilots to robust, replicable models. Build a cohort of well governed, impactful entities that can be large partners for the Bank as well as others.

Each of these programs focused on **hyper-local leadership, school re-enrolment, and first-generation learning**, contributing to a more inclusive and grassroots-led educational approach



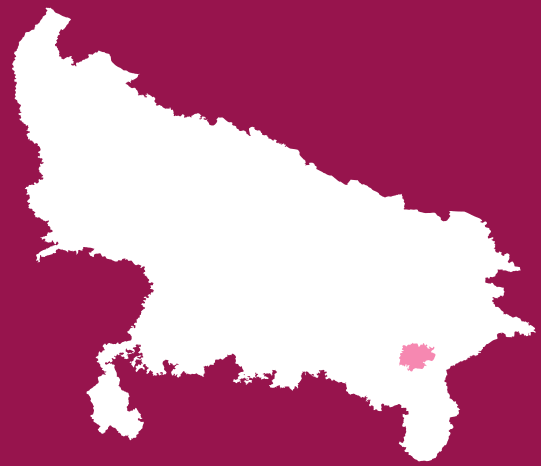




# “From Margins to Mentors: Uplifting a Community, One Child at a Time”



**Location :** Sewapuri Block, Varanasi District, Uttar Pradesh  
**Programme participants:** Shivani (student) and Udal Banwasi (Muheem Fellow)



In Ghosila Musahar Basti, Shivani, a 10-year-old girl, was once quietly slipping out of the education system. Burdened by poverty and lack of support, she struggled with basic literacy and confidence. Everything began to shift when she joined a Gatisheel Pathshala run by a Muheem Leader Fellow from her own community. Today, Shivani not only reads and writes independently, but she dreams of becoming a police officer—wanting to protect her basti from the very injustices she has witnessed growing up.

Behind Shivani’s transformation is someone like Udal Banwasi, a Muheem Fellow and changemaker from a nearby village. Born into the same Musahar community, Udal completed his postgraduate studies but remained unemployed due to structural barriers. When he joined the Muheem Leader Fellowship, he became both a mentor and role model for children like Shivani.

Udal now teaches foundational literacy and numeracy to children from marginalized communities, many of whom had never attended school or dropped out early. His Pathshala is not just a classroom—it’s a space of dignity and aspiration. His own children, once enrolled in struggling government schools, now attend private schools—a testament to his journey from excluded graduate to empowered educator.

*“This fellowship helped me become a better teacher, a better father, and a better human being. I want every child here to believe they matter,” Udal shares.*

Together, Shivani and Udal represent two ends of a transformative spectrum—a student re-entering learning and a community youth reclaiming leadership. Their stories speak to the power of trust-based, localised education models that not only close learning gaps, but restore hope, identity, and future pathways.

# FINANCIAL INCLUSION & LITERACY



*Bridging the gap between Awareness and Access*



Despite progress in financial outreach, millions of Indians—particularly women, daily-wage earners, tribals, and rural youth—still face structural and social barriers to entering and navigating the formal financial ecosystem. Axis Bank’s Financial Inclusion and Financial Literacy (FI&FL) initiatives in FY 2024–25 focused on building financial agency at the grassroots, by creating sustained, context-driven platforms for learning, practice, and connection.

This year, our approach went beyond account opening and transactional knowledge—we focused on enabling people to understand their rights, navigate risks, and make informed financial decisions. Whether through block-level learning hubs, street theatre, visual tools, or digital access support, our programmes reflected one consistent belief: financial literacy must be ongoing, hyper-local, and empowering.



# Impact Landscape:



## Deep-Rooted Community Infrastructure: Financial Literacy Cells (CFLCs)

Through our continued partnership with Kalanjiam Foundation, we supported Community Financial Literacy Cells (CFLCs) across 14 districts in 5 states—Maharashtra, Madhya Pradesh, Tamil Nadu, Karnataka, and Rajasthan. These served as embedded hubs for sustained financial awareness and service delivery.

- Direct participants reached: 3.2 lakh individuals out of which 2.1 lakh were women
- Close to 11,000 Community based financial literacy and awareness programs were conducted to improve financial knowledge of the participants
- CFLCs conducted on-ground sessions, doorstep counselling, and service linkage support for rural communities, with a special focus on first-time women users



## Awareness Meets Culture: Street Plays, Wall Art & Financial Calendars

Recognizing that traditional instruction isn't always effective, we adopted a high-visibility, culturally resonant outreach model to demystify financial concepts, in partnership with Kalanjiam Foundation.

- 250+ street plays performed in local dialects using real-life characters to explain topics like budgeting, insurance, and digital fraud
- 250+ financial literacy-themed wall paintings across public buildings and community spaces to spark everyday conversations
- Distribution of New Year Financial Calendars, which served as monthly guides to financial planning, goal setting, and entitlements



## Institutional Advocacy: Financial Inclusion Policy Workshops at the District Level

To align last-mile delivery with institutional action, district-level workshops were held across all programme geographies.

- Stakeholders included local banks, district administration, SHG federations, and CSCs
- Focused on improving frontline coordination, grievance redressal, and expanding scheme awareness
- Resulted in the streamlining of village-level outreach mechanisms in multiple districts



## Knowledge Creation: The Axis Bank Chair on Financial Inclusion at IRMA

To contribute to sector-level research and innovation, Axis Bank established the Axis Bank Chair on Financial Inclusion at the Institute of Rural Management Anand (IRMA).

- The Chair supports longitudinal research, develops training frameworks, and anchors policy dialogues on last-mile financial access
- Outputs are expected to influence practice not only within the Bank's FI ecosystem but across the industry





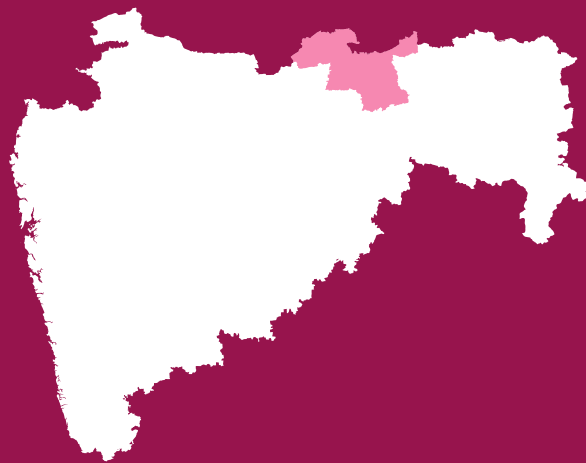


### “One Session, Many Doors: Pranita’s Journey from Anxiety to Autonomy”



**Location :** Tiosa, Maharashtra

**Programme participants:** Pranita Atul Mundane



For Pranita, a homemaker from Tiosa city, the world of finance had always been out of reach. Like many in her community, she lacked the exposure or confidence to make decisions about savings, healthcare, or even daily expenses. That changed during a community financial literacy session conducted under the Axis Bank –Kalanjiam Foundation partnership.

The session introduced her to the basics of banking, government schemes, and digital tools. Pranita wasted no time—she enrolled in Ayushman Bharat, signed up for insurance, and installed PhonePe on her phone. Her day-to-day payments became independent, and her fears about her child’s future turned into a concrete plan.

She now uses a Financial Calendar to stay updated and help neighbours do the same. Her home has become a mini CFLC—people drop by not just for chai, but also to ask, “Pranita tai, should I get that insurance too?”

*“I didn’t know I could manage money, save, or explain these things to others. Now, I know. And I make sure my daughter knows too.”*

Her story reminds us that the journey to financial inclusion starts with one moment of clarity—and builds into a chain of community confidence.

# ENVIRONMENTAL SUSTAINABILITY



## *Restoring Landscapes, Reclaiming Futures*



At Axis Bank, we recognise that environmental sustainability is no longer a future commitment—it is an urgent responsibility. Our environment-focused CSR efforts in FY 2024–25 were rooted in the belief that climate action must be inclusive, community-led, and ecosystem-driven. Through multi-year, multi-partner projects, we supported interventions that restore degraded landscapes, promote biodiversity, and improve rural and urban resilience to climate disruptions.

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. This year, our interventions were designed with a two-fold approach: ecosystem restoration and community-centric adaptation. From native afforestation and regenerative agriculture to urban greening and floodplain rejuvenation, each initiative aimed to demonstrate that sustainability must go hand-in-hand with social equity and economic inclusion.



# Impact Landscape:

In FY 2024–25, Axis Bank's environmental programmes restored over **2,239 hectares** of degraded land and led the plantation of more than **1.14 Million native trees** across **ten states**, while simultaneously advancing **urban water resilience and climate literacy**. These interventions, executed in partnership with leading grassroots and technical organisations, reflect our commitment to environment as both a **natural and social justice concern**—ensuring that green cover is restored, livelihoods created, and citizens engaged.

From January 2022 to March 2025, a total of 3,273,765 saplings have been planted through Axis Bank's interventions.



## Regenerating Landscapes through Agroforestry and Habitat Restoration

Axis Bank advanced its large-scale afforestation and agroforestry initiatives across ecologically sensitive regions including Madhya Pradesh, Assam, Rajasthan, Gujarat, Odisha, and Karnataka. Through partnerships with organizations like The Corbett Foundation, Balipara Foundation, FES, and CWS, and Sewa Mandir, the Bank has restored over 2,239 hectares by planting more than 1.14 million saplings. These efforts focused on rewilding degraded lands, enhancing carbon sinks, and promoting biodiversity.

Significant attention was given to community stewardship. Farmers, SHGs, and youth were trained in sustainable agroforestry and land restoration practices,

such as planting native species, installing solar-powered irrigation systems, and implementing erosion control measures like bamboo porcupines. Agroforestry activities in Majuli, Assam, alone supported 278 families and improved soil health and incomes through multi-layered plantation models. Additionally, habitat corridors for wildlife were restored in tiger reserves like Bandhavgarh, reinforcing biodiversity and climate resilience.

These programs also aligned with global frameworks such as the Paris Agreement, BONN Challenge, and India's national biodiversity targets, making them both locally rooted and globally relevant.



## Restoring Coastal Resilience through Mangrove Ecosystems

Recognizing the critical role mangroves play in coastal protection and climate adaptation, Axis Bank undertook extensive mangrove afforestation projects in West Bengal's Sundarbans and Tamil Nadu's Mayiladuthurai coast. In collaboration with Nature Environment and Wildlife Society (NEWS), over 600,000 mangrove saplings were planted across more than 100 hectares, using eco-friendly methods such as community nurseries and site-specific species selection. Women's self-help groups led the way, managing nurseries, planting saplings, and conducting gap-filling and monitoring.

In the Sundarbans, additional resilience-building efforts included rejuvenating wetlands, strengthening 2.5 km of sand dunes, and assessing ecosystem services through partnerships with academic institutions. The integrated approach tied together conservation, livelihood generation, and disaster risk reduction—enhancing protection for over 5,000 coastal residents against cyclones and flooding.



## Urban Greening through Compact Miyawaki Forests

To combat urban ecological degradation, Axis bank in partnership with Green Yatra planted 28,500 native saplings in Navi Mumbai, Maharashtra using Miyawaki afforestation technique contributing to air purification, biodiversity revival, and psychological well-being.

These pocket forests serve not just as ecological assets but also as tools for community engagement. Local citizens, particularly youth and students, participated in awareness drives, tree care, and environmental education. The initiative represents a scalable model of urban sustainability, showing how cities can actively reclaim green spaces through innovative, community-driven methods.

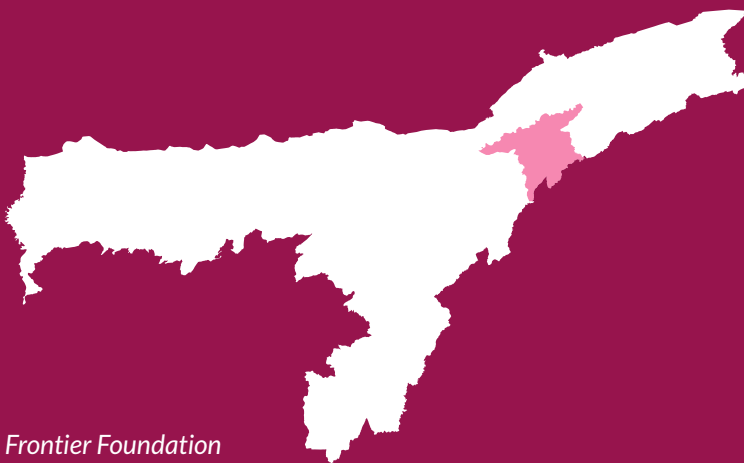
CASE  
STUDY | 04







# “Holding Ground, Reclaiming Futures: A Community Battles the Brahmaputra”



*Location : Kartick Chapori, Majuli, Assam*

*Programme participants: Balipara Tract & Frontier Foundation*

Kartick Chapori, a fragile island village nestled within the Brahmaputra River in Assam’s Majuli district, has long faced the fury of nature. Each monsoon brings rising waters that erode land, wash away crops, and chip away at livelihoods. Families here, mostly from the Mishing, SC, and Muslim communities, cultivate paddy and rear livestock—but year after year, their world shrinks. Over the past decade, the width of the river has expanded dramatically—from 200 metres in 2010 to a staggering 1.5 kilometres by 2023. Homes, schools, and lives have been uprooted.

In 2023, the villagers joined hands with the **Balipara Foundation**, rallying for a long-term solution. What followed was a powerful act of self-led resilience: over **2,000 bamboo porcupines**—simple yet effective structures that slow water flow—were installed across a **4 km river stretch**, directly involving **79 community members**, and supporting **254 person-days** of paid local employment. As the porcupines took root, so did hope. Soil erosion has visibly declined, and saplings planted for riverbank restoration now promise both stability and future income.

This initiative is more than climate resilience—it’s a testament to what happens when community knowledge, nature-based solutions, and institutional support converge. In Kartick Chapori, the river may still rise—but so does the collective will to hold the ground.

## HEALTH & NUTRITION



*Healing with Dignity. Building Systems that Care.*



With the rise of non-communicable diseases, infrastructure gaps, and economic vulnerability, India's healthcare challenges remain layered and complex. In FY 2024–25, Axis Bank expanded its efforts to address these disparities by strengthening cancer care infrastructure, building long-term institutional capacity, and ensuring holistic patient and family care.

From digital innovations in oncology to supporting children undergoing critical treatment, our health initiatives were designed to meet people where they are—emotionally, economically, and geographically. We partnered with India's leading research institutions, hospitals, and grassroots organizations to enable not just treatment, but a dignified healing experience.

In the Health & Nutrition thematic area, Axis bank has three major partnerships that together reflect our core strategy: investing in systems, in people, and in the futures they deserve.



# Impact Landscape:



## Building a Digital Cancer Care Ecosystem (National Cancer Grid)

Axis Bank partnered with the National Cancer Grid (NCG), coordinated by the Tata Memorial Centre, to pioneer a digital-first, research-driven approach to cancer care. With over 350 hospitals under its network, the programme focused on four major fronts:

- **Teleconsultation Access:** The first pilot of the National Cancer Teleconsultation Network was launched, bringing specialist care to remote patients and reducing travel burdens.
- **Research & Innovation:** A National Tumor Biobank is being set up, enabling scientific progress in rare cancer treatment.
- **Digital Transformation:** 18 hospitals have signed on to deploy Oncology EMRs; three are already supported through Axis Bank.

Additionally, the development of a dedicated NCG app aims to support patients and caregivers with information and emotional guidance, while international collaboration through CReDO 2025 trained oncology researchers on advanced clinical trial design.



## Infrastructure for Healing (St. Jude India ChildCare Centres)

Axis Bank supported the capital expansion of Hyderabad-2 Centre run by St. Jude India, a home for children undergoing cancer treatment. This facility has provided:

- Safe accommodation and comprehensive care for 62 children and 124 parents
- 322 sessions of education, counselling, skill development, and recreation
- A nurturing ecosystem to ensure continuity of care for children without placing undue stress on families

This infrastructure not only prevents treatment abandonment but also restores emotional security for families navigating the trauma of childhood cancer.



## Expanding Community Access and Screening (Indian Cancer Society, Nashik)

In partnership with the Indian Cancer Society (ICS), Axis Bank initiated a robust screening, awareness, and financial support programme in Nashik, Maharashtra. The intervention:

- Aims to reach over 8 lakh individuals through awareness and screening campaigns
- Trained 53 Medical Officers and 129 Community Health Officers
- The program will support 258 patients from economically weaker sections with initial diagnostics and treatment via ATIKF and Cancer Cure Fund (CCF) mechanisms

By strengthening frontline health systems and bridging treatment gaps, this programme reflects our inclusive, last-mile approach to cancer care.







### “Sadhvika’s Spark: A Child’s Resilience Through Cancer”



*Location : St. Jude India ChildCare Centre, Hyderabad  
Programme participants: Sadhvikas*



Six-year-old Sadhvikas, from a remote village, once dreamt of becoming a doctor. But that dream paused when she was diagnosed with Wilms’ Tumor. Her family, unfamiliar with urban health systems, struggled to navigate Hyderabad’s hospitals—until they found St. Jude India.

At the Hyderabad Centre, supported by Axis Bank, Sadhvikas received more than medical care. She found a safe home, a playground, a classroom, and a supportive community. While she completed chemotherapy and awaited surgery, her days were filled with painting, storytelling, and laughter. Her signature high-five became a symbol of courage to all around her.

St. Jude’s model—providing housing, nutrition, transport, counselling, and education—is a powerful reminder that healing happens beyond hospitals. Today, Sadhvikas continues to fight cancer, one cheerful high-five at a time—backed by a system that believes in her future.

# SPORTS



*Fueling Potential. Forging Champions.*



Sport has the power to transform—creating a level playing field where talent, determination, and opportunity converge to rewrite destinies. In FY 2024–25, Axis Bank formally introduced Sports as a CSR thematic area, recognising it not just as a pursuit of physical excellence, but as a platform for social equity, youth engagement, and nation building.

The Bank's vision is to support athletes holistically—from grassroots development to elite performance. Our programmes this year reflected a deep investment in not just medal tallies but in systems that identify, nurture, and elevate talent, particularly from underrepresented regions and communities.

Through strategic collaborations with some of India's most credible sports institutions, we enabled journeys that bridge discipline and dignity, ambition and access to global success.



# Impact Landscape:

With an investment of ₹8 crore, the Bank's sports programming reached **381 direct Programme participants (athletes)**, training across **40 districts in 18 states**, isn't just about medals - it is about unlocking resilience, creating role models, and enabling sports to become an avenue of hope for young athletes.



## Olympic Gold Quest (OGQ): Backing India's Medal Dreams

Through **Foundation for Promotion of Sports and Games**, Axis Bank supported **224 athletes and para-athletes** across **10 Olympic and 8 Paralympic disciplines**. The OGQ programme focused on a holistic athlete journey—from talent identification to performance optimisation:

- Athletes were selected based on a mix of **quantitative performance metrics** and **qualitative traits** like discipline and mental resilience.
- Regular **sports science assessments, mental conditioning**, and **nutritional guidance** were provided to enhance peak performance.
- Through periodic interactions with legends like **PV Sindhu, Mirabai Chanu, and Mary Kom**, the programme cultivated **inspirational role models** for India's sporting youth.

This structured support system contributed to breakthrough performances, including gold medals at global championships and rising representation of India on international sporting platforms.



## Sectoral Collaboration with Ministry of Youth Affairs and Sports (MYAS)

Axis Bank's foray into sports was amplified through ongoing collaboration with MYAS. CSR representatives participated in national-level roundtables convened by the Hon'ble Union Minister of Youth Affairs and Sports to shape policy-linked, impact-driven sports programmes.



## Axis Bank Judo Development Programme: Grassroots to Global in Manipur

In partnership with the **Inspire Institute of Sport (IIS)** and **Manipur Judo Association**, the Bank launched a pioneering grassroots-to-elite development pathway for **157 judokas**, with special focus on the conflict-affected Manipur region.

- **104 athletes** received structured training at the Imphal-based Judo Academy, with **full-time coaches** and **Sports Science inputs** from IIS.
- **53 high-potential athletes** were offered camps and trials at IIS's High Performance Centre in Vijayanagar, Karnataka.
- The programme also included **education scholarships, supplementary life skills training**, and **infrastructure upgrades** for the local academy.

This model blends technical excellence with holistic development, ensuring that emerging talent from vulnerable geographies is nurtured with dignity and opportunity.

CASE  
STUDY | 06

JYOTI  
BERWAL



NAVDEEP  
SINGH



LAIPHRAKPAM  
JOHNSANA







# “Of Mats, Medals and Mindsets: The Many Faces of Grit”



**Location :** 1. Hisar & Panipat - Haryana  
2. Imphal - Manipur



What does it take to become a champion? For some, it's access to high-performance training. For others, it's a fighting spirit born in the shadow of adversity.

Take Jyoti Berwal, a young wrestler from Hisar, Haryana, who stunned the world by becoming the U20 World Champion in Wrestling (57kg). Growing up in a farming household with her mother as her coach, Jyoti wrestled not just opponents, but patriarchy and pressure. Through support from OGQ under Axis Bank's sports CSR programme, she gained access to performance science and mental wellness sessions—turning her raw talent into refined triumph. Her silver at the U23 Worlds was just a preview; her gold in Spain made her one of India's top medal prospects.

Then there's Navdeep, an OGQ supported para-athlete from Buana Lakhu, who turned personal grief into golden grit. Losing his father two months before the Paris 2024 Paralympics, he found strength through intensive coaching and psychological counselling. His gold medal in the F41 Javelin Throw wasn't just a victory—it was a narrative of overcoming social stigma, loss, and internal doubt.

A thousand miles away in Manipur, 10-year-old Laiphrakpam Johnsana trained quietly on the tatami at the Imphal Judo Centre. Displaced by conflict and separated from her mother, Johnsana entered the Axis Bank Judo Programme without knowing the weight of her journey. But her silver medal in her first state-level tournament showed the world—and herself—that she belongs on the path to glory.

Together, these stories are not just tales of sporting achievement—they are portraits of resilience, discipline, and transformation. And they are exactly what Axis Bank's sports CSR commitment stands for: fueling dreams and forging champions, from village grounds to global arenas.

## HUMANITARIAN & RELIEF



*Responding with Urgency. Rebuilding with Dignity.*



Every year, climate-related disasters and socio-political conflicts disrupt the lives and livelihoods of communities across India. In FY 2024–25, Axis Bank's CSR interventions in humanitarian & relief evolved from reactive aid into strategic, community-led rehabilitation efforts, aiming to address not just the immediate needs of affected populations, but also support their longer-term recovery and resilience.

In the flood-prone districts of Assam, Axis Bank partnered with the Balipara Foundation and Ayang Trust to provide critical relief to vulnerable families impacted by one of the region's most severe flood seasons in recent history. Emergency support—ranging from dry ration kits and mosquito nets to children's hygiene items—was delivered to affected island and riverside communities. This immediate aid was integrated into broader, ongoing ecosystem restoration work, reinforcing the belief that disaster response must align with long-term resilience building. A total of **5,794 families** were aided through this initiative.

In Karnataka, landslides and heavy rains in Kodagu left several families from Scheduled Caste and Scheduled Tribe communities without safe shelter. Axis Bank collaborated with Karnataka Rural Infrastructure Development Limited (KRIDL) to support the rebuilding of homes for **15 families**. The focus was on ensuring dignified, durable housing, complete with essential amenities like electrification, water access, and sanitation facilities.



Meanwhile, in the ethnically sensitive state of Manipur, where conflict and violence displaced thousands of people, Axis Bank supported the on-ground efforts of Sunbird Trust. Relief camps across the state were supplied with medicines, hygiene kits, clothing, and educational materials. True to Axis Bank's inclusive values, the response prioritised support across communities—enabling a neutral, respectful approach to humanitarian relief in a deeply polarised context. The camps not only serve as safe havens, but are gradually becoming spaces of healing, informal learning, and livelihood revival for **1469 families**.

In response to the ongoing drinking water crisis in Maharashtra's **Marathwada region**, Axis Bank partnered with **Action for Rural Technology** to implement a long-term, systems-led disaster mitigation initiative across **seven water-stressed villages** in Beed district. This intervention focused on **reviving natural water sources** and building community-owned water assets through:

- Construction of **sunken ponds** to recharge groundwater
- Establishment of **dedicated drinking water banks**
- **Riverbank plantation** to control erosion and support livestock fodder
- **Active participation of Panchayat bodies** to ensure sustainable planning and maintenance

Axis Bank's disaster response efforts this year re-affirm a core belief: that effective relief is rooted not only in speed and scale—but in empathy, inclusion, and a commitment to rebuilding lives with care.



# OUR PARTNERS:



## LIVES & LIVELIHOODS

1. Axis Bank Foundation
- 



## EDUCATION

- |   |   |
|---|---|
| 1. 17000ft. Foundation                      | 8. Peepul   |
| 2. Ashoka University                        | 9. Plaksha University   |
| 3. Ayang Trust                              | 10. Sarthak Foundation  |
| 4. Khan Academy India                       | 11. Sri Aurobindo Society   |
| 5. Learning Initiatives for India           | 12. Step up for India   |
| 6. Mantra 4 Change                          | 13. Tata Steel Foundation   |
| 7. Muheem Ek Sarthak Prayas Welfare Society | 14. National Integrity and Educational Development Organisation India |
- 



## FINANCIAL INCLUSION & LITERACY

1. Institute of Rural Management Anand (IRMA)
  2. Kalanjiam Foundation
- 



## ENVIRONMENTAL SUSTAINABILITY

- |   |   |
|---|---|
| 1. The Corbett Foundation                   | 5. Nature Environment and Wildlife Society (NEWS) |
| 2. Centre for Wildlife Studies (CWS)        | 6. Sewa Mandir                                    |
| 3. Foundation for Ecological Security (FES) | 7. Balipara Foundation                            |
| 4. Greenyatra                               |   |
- 



## HEALTH AND NUTRITION

- |                                       |                              |
|---------------------------------------|------------------------------|
| 1. Indian Institute of Science (IISc) | 3. National Cancer Grid      |
| 2. Indian Cancer Society              | 4. St. Jude India Child Care |





## SPORTS

1. Inspire Institute of Sport
2. Foundation for Promotion of Sports and Games



## HUMANITARIAN & RELIEF

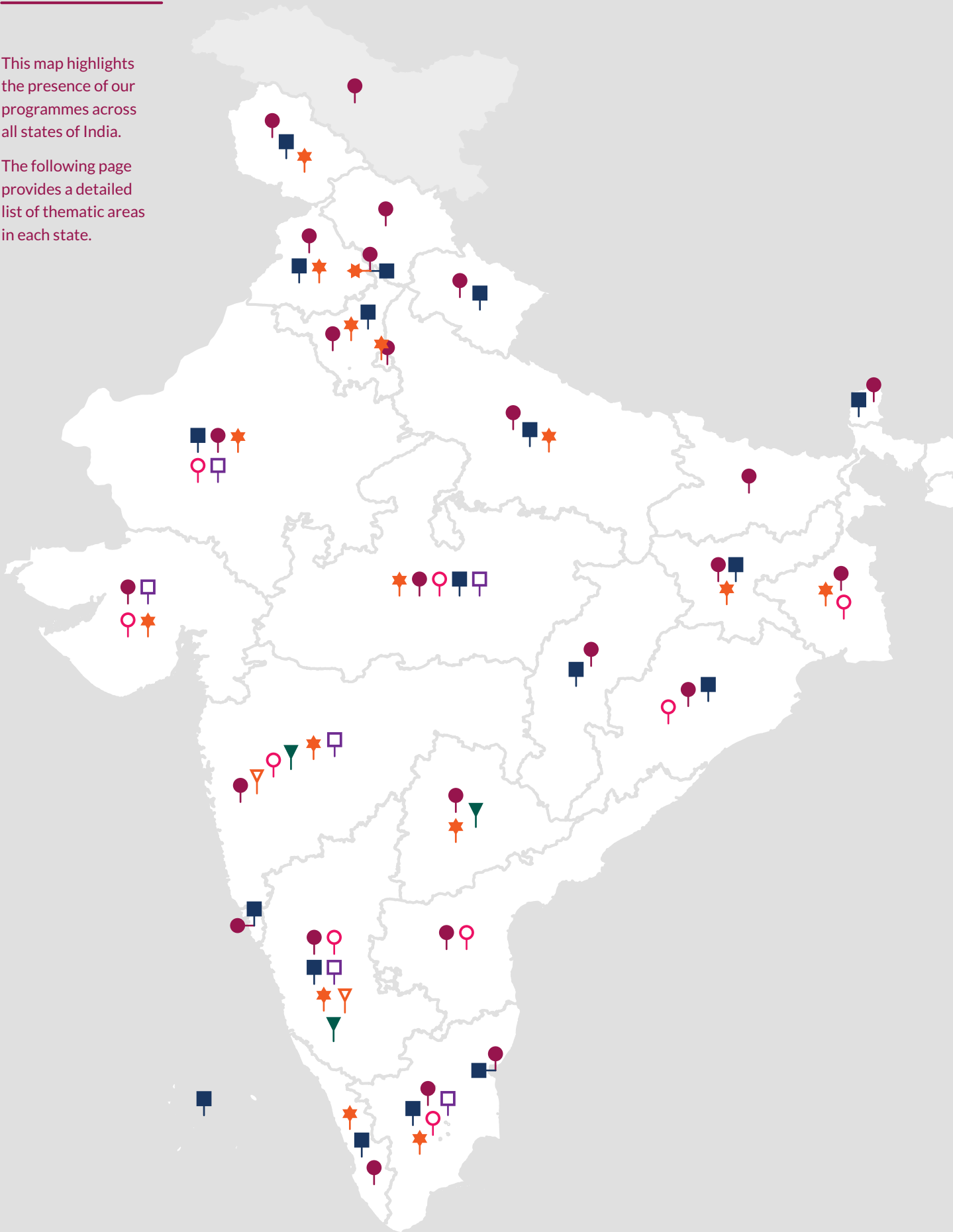
1. Action for Rural Technology
2. Karnataka Rural Infrastructure Development Limited
3. Sunbird Trust
4. Balipara Foundation
5. Ayang Trust



---

This map highlights the presence of our programmes across all states of India.

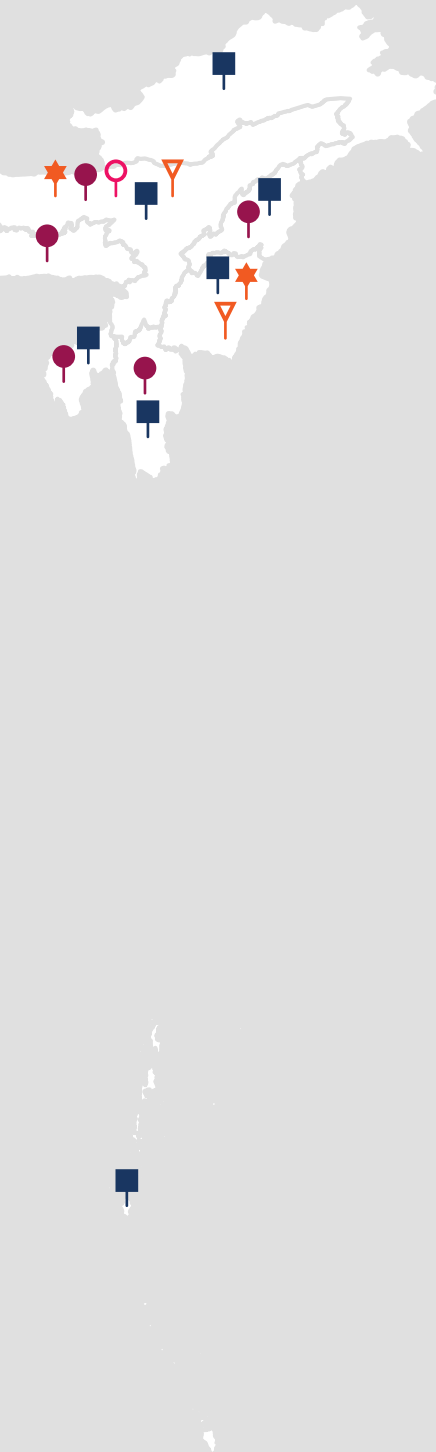
The following page provides a detailed list of thematic areas in each state.





# Geographic Footprint of CSR Programmes

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



## Lives & Livelihoods

1. Andhra Pradesh
2. Assam
3. Bihar
4. Chandigarh
5. Chhattisgarh
6. Delhi
7. Goa
8. Gujarat
9. Haryana
10. Himachal Pradesh
11. Jammu & Kashmir
12. Jharkhand
13. Karnataka
14. Kerala
15. Ladakh
16. Madhya Pradesh
17. Maharashtra
18. Meghalaya
19. Mizoram
20. Nagaland
21. Odisha
22. Puducherry
23. Punjab
24. Rajasthan
25. Sikkim
26. Tamil Nadu
27. Telangana
28. Tripura
29. Uttar Pradesh
30. Uttarakhand
31. West Bengal

## Education

1. Andaman & Nicobar
2. Arunachal Pradesh
3. Assam
4. Chandigarh
5. Chhattisgarh
6. Goa
7. Haryana
8. Jammu & Kashmir
9. Jharkhand
10. Karnataka
11. Kerala
12. Lakshadweep
13. Madhya Pradesh
14. Manipur
15. Mizoram
16. Nagaland
17. Odisha
18. Puducherry
19. Punjab
20. Rajasthan
21. Sikkim
22. Tamil Nadu
23. Tripura
24. Uttar Pradesh
25. Uttarakhand

## Environmental Sustainability

1. Andhra Pradesh
2. Assam
3. Gujarat
4. Karnataka
5. Madhya Pradesh
6. Maharashtra
7. Odisha
8. Rajasthan
9. Tamil Nadu
10. West Bengal

## Sports

1. Assam
2. Chandigarh
3. Delhi
4. Gujarat
5. Haryana
6. Jammu & Kashmir
7. Jharkhand
8. Karnataka
9. Kerala
10. Madhya Pradesh
11. Maharashtra
12. Manipur
13. Punjab
14. Rajasthan
15. Tamil Nadu
16. Telangana
17. Uttar Pradesh
18. West Bengal

## Humanitarian & Relief

1. Assam
2. Karnataka
3. Maharashtra
4. Manipur

## Health & Nutrition

1. Karnataka
2. Maharashtra
3. Telangana

## Financial Inclusion & Literacy

1. Gujarat
2. Karnataka
3. Madhya Pradesh
4. Maharashtra
5. Rajasthan
6. Tamil Nadu



State	Districts	Total # of districts
Andhra Pradesh	Ananthapuramu, Chittoor, Krishna, Sri Sathya Sai, Visakhapatnam, Vizianagaram	6
Assam	Baksa, Kamrup Metro, Majuli, Tamulpur, Tinsukia, Udalguri	6
Bihar	Aurangabad(BH), Banka, Gaya, Jamui, Lakhisarai, Munger, Muzaffarpur, Nawada, Patna, Saran	10
Chandigarh	Chandigarh	1
Chattisgarh	Balod, Bastar, Bijapur, Bilaspur, Dakshin Bastar Dantewada, Dhamtari, Durg, Janjgir-Champa, Jashpur, Kabeerdham, Korba, Korea, Mahasamund, Narayanpur, Raigarh, Raipur, Rajnandgaon, Surguja, Uttar Bastar Kanker	19
Delhi	New Delhi, South, South West	3
Goa	South Goa	1
Gujarat	Ahmedabad, Bhavnagar, Chhotaudepur, Jamnagar, Junagadh, Kachchh, Mahesana, Narmada, Panch Mahals, Rajkot, Surendranagar	11
Haryana	Gurugram, Panipat, Sonipat	3
Himachal Pradesh	Chamba, Hamirpur, Kangra	3
Jammu and Kashmir	Anantnag, Jammu	2
Jharkhand	Bokaro, Dumka, Garhwa, Godda, Gumla, Hazaribagh, Khunti, Latehar, Lohardaga, Palamu, Ramgarh, Ranchi, Saraikela Kharsawan, Simdega, West Singhbhum	15
Karnataka	Bagalkote, Bengaluru Urban, Dakshina Kannada, Mandya, Mysuru	5
Kerala	Alappuzha, Ernakulam, Kollam, Kozhikode, Malappuram, Pathanamthitta, Thiruvananthapuram, Thrissur	8

cont...



(contd) Lives & Livelihoods

Ladakh	Kargil, Leh Ladakh	2
Madhya Pradesh	Betul, Bhopal, Chhindwara, Dewas, Dindori, Guna, Indore, Jhabua, Mandla, Ratlam, Sagar, Shahdol, Shivpuri, Singrauli, Tikamgarh, Vidisha	16
Maharashtra	Ahilyanagar, Beed, Chandrapur, Gadchiroli, Gondia, Latur, Mumbai, Mumbai Suburban, Nanded, Pune, Yavatmal	11
Meghalaya	East Khasi Hills, North Garo Hills, Ri Bhoi, South Garo Hills, South West khasi hills, West Garo Hills, West Jaintia Hills, West Khasi Hills	8
Mizoram	Aizawl, Champhai, Lunglei, Mamit, Serchhip	5
Nagaland	Chumoukedima, Dimapur, Kiphire, Mokokchung, Niuland, Noklak, Peren, Phek, Tseminyu, Tuensang	10
Odisha	Anugul, Balangir, Baleshwar, Cuttack, Ganjam, Kalahandi, Kandhamal, Kendujhar, Khordha, Koraput, Mayurbhanj, Nabarangpur, Rayagada, Sonepur, Sundargarh	15
Puducherry	Puducherry	1
Punjab	Amritsar, Bathinda, Jalandhar, Patiala	4
Rajasthan	Alwar, Banswara, Baran, Barmer, Bharatpur, Bhilwara, Bikaner, Chittorgarh, Dausa, Dholpur, Jaipur, Jaisalmer, Jhunjhunu, Jodhpur, Nagaur, Udaipur	16
Sikkim	Gangtok	1
Tamil Nadu	Chennai, Dindigul, Kancheepuram, Krishnagiri, Madurai, Pudukkottai, Ramanathapuram, Salem, Sivaganga, Thiruvallur, Tiruppur, Tiruvannamalai, Virudhunagar	13
Telangana	Adilabad, Hyderabad, Khammam, Mahabubnagar, Nalgonda, Narayanpet, Vikarabad, Warangal	8
Tripura	Sepahijala	1
Uttar Pradesh	Ambedkar Nagar, Amroha, Ayodhya, Azamgarh, Bahraich, Bara Banki, Basti, Chandauli, Chitrakoot, Deoria, Gautam Buddha Nagar, Ghaziabad, Gonda, Gorakhpur, Jhansi, Kanpur Dehat, Kanpur Nagar, Kheri, Kushinagar, Lucknow, Maharajganj, Mau, Meerut, Muzaffarnagar, Prayagraj, Saharanpur, Sitapur, Unnao, Varanasi	29

cont...

Uttarakhand	Bageshwar, Chamoli, Dehradun, Nainital, Pauri Garhwal, Pithoragarh, Tehri Garhwal, Uttarkashi	8
West Bengal	Bankura, Birbhum, Dakshin Dinajpur, Darjeeling, Jalpaiguri, Kalimpong, North 24 Paraganas, Paschim Medinipur, Purba Bardhaman, Purba Medinipur, Purulia, South 24 Paraganas	12



## Education

**25** States | **208** Districts

State	Districts	Total # of districts
Arunachal Pradesh	Changlang, Shi Yomi, Papum Pare	3
Andaman & Nicobar	South Andamans	1
Assam	Baksa, Barpeta, Bongaigaon, Darrang, Dhemaji, Dhubri, Dibrugarh, Dima Hasao, Goalpara, Golaghat, Jorhat, Kamrup Metro, Karbi Anglong, Kokrajhar, Lakhimpur, Majuli, Marigaon, Nagaon, Sivasagar, Sonitpur, Tinsukia, Udalguri	22
Chandigarh	Chandigarh	1
Chhattisgarh	Sukma, Raipur, Manendragarh-Chirmiri-Bharatpur (M C B)	3
Goa	South Goa, North Goa	2
Haryana	Sonapat	1
Jammu & Kashmir	Jammu	1
Jharkhand	East Singhbhum, West Singhbhum, Sahebganj, Lohardaga	4
Karnataka	Belgavi, Bengaluru Urban, Bengaluru Rural	3
Kerala	Alappuzha, Ernakulam, Idukki, Kannur, Kasaragod, Kollam, Kottayam, Kozhikode, Malappuram, Palakkad, Pathanamthitta, Thiruvananthapuram, Thrissur, Wayanad	14

cont...



(contd) Education

Lakshadweep	Lakshadweep District	1
Madhya Pradesh	Agar-Malwa, Alirajpur, Anuppur, Ashoknagar, Balaghat, Barwani, Betul, Bhind, Bhopal, Burhanpur, Chhatarpur, Chhindwara, Damoh, Datia, Dewas, Dhar, Dindori, Guna, Gwalior, Harda, Narmadapuram, Indore, Jabalpur, Jhabua, Katni, Khandwa (East Nimar), Khargone (West Nimar), Mandla, Mandsaur, Morena, Narsimhapur, Neemuch, Niwari, Panna, Raisen, Rajgarh, Ratlam, Rewa, Sagar, Satna, Sehore, Seoni, Shahdol, Shajapur, Sheopur, Shivpuri, Sidhi, Singrauli, Tikamgarh, Ujjain, Umaria, Vidisha	52
Manipur	Churachandpur, Ukhrul	2
Mizoram	Aizawl	1
Nagaland	Kohima, Chumoukedima	2
Odisha	Bargarh, Jharsuguda, Sambalpur, Deogarh, Sundargarh, Kendujhar, Mayurbhanj, Baleshwar, Bhadrak, Kendrapara, Jagatsinghapur, Cuttack, Jajapur, Dhenkanal, Angul, Nayagarh, Khordha, Puri, Ganjam, Gajapati, Kandhamal, Boudh, Sonepur, Balangir, Nuapada, Kalahandi, Rayagada, Nabarangpur, Koraput, Malkangiri	30
Puducherry	Karaikal, Puducherry	2
Punjab	Amritsar, Barnala, Bathinda, Faridkot, Fatehgarh Sahib, Fazilka, Ferozepur, Gurdaspur, Hoshiarpur, Jalandhar, Kapurthala, Ludhiana, Pathankot, Patiala, Rupnagar, S.A.S Nagar, Sangrur, Tarn Taran	18
Rajasthan	Udaipur	1
Sikkim	Gangtok, Pakyong, Mangan	3
Tamil Nadu	Chengalpattu, Chennai, Coimbatore, Cuddalore, Dharmapuri, Kanniyakumari, Madurai, Perambalur, Ramanathapuram, Ranipet, Sivaganga, Thanjavur, The Nilgiris, Thiruvallur, Thiruvarur, Tiruchirappalli, Tirunelveli, Tiruppur, Tiruvannamalai, Virudhunagar	20
Tripura	Khowai, West Tripura	2
Uttar Pradesh	Mirzapur, Bhadohi, Varanasi, Lucknow, Sitapur, Bara Banki	6
Uttarakhand	Almora, Bageshwar, Chamoli, Champawat, Dehradun, Haridwar, Nainital, Pauri Garhwal, Pithoragarh, Rudraprayag, Tehri Garhwal, Udham Singh Nagar, Uttarkashi	13



## Financial Inclusion & Literacy

**6**

States

**15**

Districts

State	Districts	Total # of districts
Gujarat	Anand	1
Karnataka	Ballari, Kalaburagi	2
Madhya Pradesh	Ratlam, Dhar	2
Maharashtra	Nanded, Hingoli, Beed, Dharashiv, Solapur, Amaravati, Yavatmal	7
Rajasthan	Banswara	1
Tamil Nadu	Ramanathapuram, Salem	2



## Environmental Sustainability

**10**

States

**26**

Districts

State	Districts	Total # of districts
Andhra Pradesh	Annamayya, Sri Sathya Sai, Dr. B.R. Ambedkar Konaseema	3
Assam	Majuli	1
Gujarat	Kheda, Mahisagar, Anand	3
Karnataka	Chikkaballapur, Mysuru	2
Madhya Pradesh	Shahdol	1
Maharashtra	Thane	1
Odisha	Angul, Kendujhar, Koraput, Dhenkanal	4

cont...



(contd) Environmental Sustainability

Rajasthan	Udaipur, Rajsamand, Bhilwara, Chittorgarh, Pratapgarh, Salumbar	6
Tamil Nadu	Mayiladuthurai, Krishnagiri, Erode	3
West Bengal	South 24 Parganas, North 24 Parganas	2

 **Health & Nutrition**

**3**  
States | **5**  
Districts

State	Districts	Total # of districts
Karnataka	Bengaluru Urban	1
Maharashtra	Mumbai, Nashik, Pune	3
Telangana	Hyderabad	1



State	Districts	Total # of districts
Assam	Kamrup Metro	1
Chandigarh	Chandigarh	1
Delhi	Delhi Central	1
Gujarat	Ahmedabad, Gandhinagar, Surat	3
Haryana	Ambala, Bhiwani, Faridabad, Fatehabad, Hisar, Jhajjar, Jind, Kaithal, Rohtak, Sonipat	10
Jammu & Kashmir	Reasi	1
Jharkhand	East Singhbhum	1
Karnataka	Bengaluru Urban, Mysuru, Vijayanagara	3
Kerala	Ernakulam	1
Madhya Pradesh	Bhopal, Indore, Jabalpur	3
Maharashtra	Nashik, Pune, Thane, Mumbai	4
Manipur	Imphal East	1
Punjab	Patiala	1
Rajasthan	Jaipur	1
Tamil Nadu	Chennai, Coimbatore, Krishnagiri	3
Telangana	Hyderabad	1

cont...

(contd) Sports

Uttar Pradesh	Baghpat, Lucknow	2
West Bengal	Kolkata, North 24 Paraganas	2



Humanitarian & Relief

4 States | 6 Districts

State	Districts	Total # of districts
Assam	Majuli	1
Karnataka	Kodagu	1
Maharashtra	Beed	1
Manipur	Churachandpur, Imphal West, Jiribam	3









## **Axis Bank Limited**

Axis House  
P.B. Marg  
Worli, Mumbai – 400 025

Tel. No.: 022-2425 2525  
Fax No.: 022-2425 1800