

Annual Report on CSR Activities conducted during the period from 01.04.2024 to 31.03.2025

The Corporate Social Responsibility activities of the Bank touch a wide footprint through areas like Education, Healthcare, Skilling, Environmental Sustainability and other activities.

The Bank has been meaningfully contributing to the improvement of society to create a positive impact on the world through its sustainable practices, philanthropic endeavors and community engagement.

The CSR projects are executed under the Federal Bank Hormis Memorial Foundation, which acts as a special purpose vehicle for the implementation of CSR activities of the Bank.

A snapshot of the CSR Fund utilization and major CSR projects undertaken during **FY 2024-25** by the Bank are as follows:

Snapshot of the CSR Fund utilization of FY 2024-25

SI No	CSR Subheads	Sanctioned (INR in Lakhs)	Spent (INR in Lakhs)
1	Healthcare- Preventive Health Care, Palliative Care, Safe drinking Water.	2995.5	2744.2
2	Promoting Education, Youth Engagement, Skill Building.	2426.27	1839.26
3	Projects submitted by Field/Depts	897.24	565.09
4	Infrastructure Projects	488.00	78.90
5	Disaster Management	270.70	270.7
6	Environmental Sustainability, Swachh Bharat, Sanitation	144.4	102.45
7	Poverty Alleviation- Livelihood Enhancement, Women empowerment, other welfare measures.	129.50	111.60
8	Promotion of Arts, Culture, Sports.	39.18	30.38
9	Employee Volunteering Activities	17.5	12.68
10	Rural Development	100.00	18.00
11	Impact Assessment & CSR Administrative Expenses.	40.24	34.37
Total		7548.53	5807.63^

[^] The total allocation for the year FY 2024-25 stands at ₹7,548.53 lakhs. A provision of ₹1,740.90 lakhs was created and transferred to the Unspent CSR Account for FY 2024-25 on 16.04.2025, earmarked for ongoing projects with payments scheduled in upcoming three FYs .

Major CSR Projects 2024-25

1. Promoting Education - Federal Bank Hormis Memorial Foundation Scholarships:



The Federal Bank Hormis Memorial Foundation (FHMF) has been providing scholarships to needy students pursuing professional courses since 2005. Each year, the Foundation offers scholarships to a maximum of 500 meritorious students enrolled in courses such as B.Sc. Agriculture, B.Sc. Nursing, BE/B.Tech, MBBS, and MBA, belonging to the states of Kerala, Tamil Nadu, Karnataka, Maharashtra, Gujarat, and Punjab. Based on the expenditure details submitted, selected students are eligible for a scholarship amount of ₹1 lakh per year for the entire duration of their course. In FY 2024-25, an all-time high of 5,040 applications were received, out of which 500 students were selected.

Through this initiative, the Foundation has awarded scholarships to a total of 2,460 students since its inception in 2005.

Scholarships fulfilled since inception: **2,460**

2. Promoting Education - Youth Engagement Initiative - Speak for India Debating Program - 2024-25



In 2014-15, Federal Bank launched a state-wide student debating competition in Kerala under the auspices of the Federal Bank Hormis Memorial Foundation. Through this program, the Bank provides a platform for young minds to showcase their critical thinking and demonstrate their oratory skills through debates.

'Speak for India' events have become a regular feature for college students across the country. The program is executed in selected markets with flair and poise. What began as a CSR initiative has now grown into a prestigious platform that commands respect for the Bank's efforts in connecting with youth and fulfilling the objective of youth empowerment.

In FY 2024-25, we initiated the program across five states—Kerala, Tamil Nadu, Karnataka, Maharashtra, and Delhi NCR.

No: of Participants in FY 2024-25: **7,126**

3. Livelihood Enhancement Projects - Skill Development - Federal Skill Academies

While India has the largest youth population in the world, it also has a very high percentage of unskilled youth. Recognizing the gap between the knowledge imparted through formal education and the skills required in the workplace, the Bank established the Federal Skill Academy as part of its commitment to social upliftment and to eventually align with the National Skill Development Mission. As part of its Corporate Social Responsibility initiatives, the Bank launched its first Federal Skill Academy in Kochi on Founder's Day 2015 to impart quality technical education to meritorious students from economically underprivileged backgrounds. The objective is to empower youth by mentoring and assisting them in upgrading their skills for improved employability, increased efficiency, and career growth.



The Federal Skill Academy (FSA) has now expanded across seven states with eight skill academies located in Kochi, Coimbatore, Kolhapur, Belagavi, Ambattur (Chennai), Vijayawada, Guwahati, and Faridabad. It aims to create a meaningful impact on the lives of youth from marginalized sections of society. M/s SB Global Educational Resources Pvt. Ltd. is the implementing partner for six FSAs (except Guwahati and Faridabad). The Guwahati and Faridabad centers were opened in FY 2024–25. FSA Guwahati is managed by M/s Don Bosco Institute of Management, Kharguli, while FSA Faridabad is run by M/s HPAA Good Deed Foundation, Faridabad

A total of 8,587 students have been skilled since inception, as of 31.03.2025. Of these, 6,987 students have secured placements, i.e., approximately 81%. The total number of trainees admitted in FY 2024–25 was 2,644.

No: of Trainees benefitted in FY 2024-25: **2,644**

4. Promoting Health Care – Sanjeevani - United Against Cancer – Awareness & Patient Support Programme



Cancer is one of the most dreaded diseases in the world. The fear of the disease, along with avoidance, plays a significant role in the delay of early cancer detection among Indians. Being a responsible organization committed to the welfare of society, the Bank has joined hands with TV18 to create awareness and break the chains of stigma and fear.

The awareness campaign, carried out in association with TV18, will help spread awareness about the importance of timely health check-ups, adopting a healthy lifestyle, and recognizing early signs and symptoms through accurate information, and stand united against cancer. In FY 2024–25, the Bank, through the Foundation, supported eligible patients with treatment in association with Assam Cancer Care Foundation, Tata Cancer Care Foundation, Reliance Foundation Hospital Trust, Caritas Hospital, and CMC Vellore.

By raising awareness, supporting patients, and advocating for prevention and treatment, the Bank actively contributes to the battle against cancer.

In FY 2024–25, the initiative impacted the lives of over 14,427 beneficiaries through the patient support program, and 920 individuals benefited through screenings.

Beneficiaries supported in FY 2024-25: **14,427**

5. Environmental Sustainability – World Environment Day Activities 2024



The theme for World Environment Day 2024 was 'Our Land, Our Future. We are #GenerationRestoration.' This theme emphasizes the importance of restoring land, combating desertification, and enhancing resilience to drought. Currently, up to 40% of the world's land is degraded, impacting around 3.2 billion people globally due to desertification. The Bank believes conservation is key. It is the care we give today that nurtures our tomorrow. For years now, the Bank has been deeply involved in several activities that focus on protecting and restoring nature. This World Environment Day, Federal Bank employees joined hands to protect our planet and ensure a sustainable future. Here are a few of our Environment Week activities conducted in various parts of the country:

- **Mumbai:** The Bank collaborated with NGO 'Project Mumbai – Jalosh' and removed 422 kilograms of plastic waste from Juhu Beach, Mumbai. Thirty percent of the plastic waste has been recycled and will be out in society in the form of useful items. Customers and employees of Kolhapur Region planted saplings within the vicinity of Federal Bank branches and nearby areas.
- **New Delhi:** Through 'Harit - a Tree Plantation Drive,' Federal Bank employees planted over 100 trees at the prominent Jhandewalan Devi Mandir in New Delhi. Tree plantation was also organized at Chandigarh and Gharaunda.
- **Bangalore:** A clean-up drive was organized at Church Street, Bangalore, alongside Samarpan, the Recreational Club of Bangalore Zone. A Plog Run was organized by 150+ Federal Bank employees at Church Street, MG Road, Bangalore. A Plog Run is an event that combines jogging or running with picking up trash.
- **Chennai:** Thirty-plus employees at Salem Region joined hands to clean the surroundings of Kumaragiri Lake. Puducherry Rock Beach cleaning activity was conducted by 35+ employees in collaboration with NGO YOCTO Foundation.
- **Kolkata:** Tree plantation drives were held at Guwahati, at Don Bosco Institutes in Assam and Kolkata, among other locations in the Kolkata Zone.
- **Ernakulam:** Ernakulam Zone made its presence felt with sapling distribution at various educational institutions, municipality, and other locations, and an exhibition on 'Best-out-of-Waste' at Ernakulam Zonal Office. Employees also conducted an exhibition to bring out

the ideology of 'Best out of Waste' by showcasing craft items made from recyclable/unused materials.

- **Thiruvananthapuram:** Employees in Thiruvananthapuram Zone conducted a beach clean-up drive in Alappuzha and a plantation drive at Government T.D. Medical College, Vandananam. Employees in Kottarakkara joined hands with Haritha Karma Sena coordinators in the municipality to clean up the Kottarakkara Railway Station Road. Also, 700 tree saplings were distributed across seven centres in Thiruvananthapuram, and 300 cloth bags were distributed to patients and staff at District Hospital, Mavelikkara. Cleaning, planting, and distribution of saplings at Asramam Maidan in Kollam were also part of the initiative.
- **Kottayam:** At Kottayam, plantation drives were held, and saplings were distributed at various schools. The dedication of a vegetable garden, cleaning of Chemmanam Padi, and donation of saplings to Amal Jyothi Special School were also conducted.
- **Kozhikode:** The activities at Kozhikode included beach clean-ups, community clean-ups, terrace gardens, and sapling plantations. Plantation drives were held at Palakkad, and saplings were distributed at Government Higher Secondary School, Sreekandapuram, and Little Flower English Medium School, Kottur, among others. 'Cleaning Hour,' a beach cleaning activity conducted by Federal Bank employees in association with Kozhikode Corporation, collected 150 kilograms of garbage and segregated plastic waste for recycling. Federal Bank employees, in association with NGO ADORA, helped clean the premises of the Department of Women and Child Welfare, Govt. of Kerala, which houses more than 500 students.
- **Aluva:** An e-waste collection drive was conducted at Head Office, Aluva, in association with SOGO Synergy, a leading e-waste management company.

6. Environmental Sustainability – SEED 2024-25

SEED (Student Empowerment for Environmental Development), which started in 2009, was conceived with the vision of creating awareness among the student community on environmental protection and empowering them in the protection of water, air, soil, and public health. Since 2012, in association with the Bank, SEED has proved that environmental education is not merely a process that aims at the development of environmentally literate citizens who can compete in the global economy, but is also a process that nurtures the skill sets and knowledge of the next generation, enabling them to make well-informed choices concerning the environment, exercise their rights, and discharge their duties as truly responsible members of the community. In continuation of its support over the years, the Bank has joined hands with Mathrubhumi SEED's state-level Miyawaki project to ensure environmental sustainability and ecological balance.



No: of Active participant schools: **7,136**

7. Rural Development Projects - Clean Mookkannoor Project

During the launch of K.P. Hormis Birth Centenary Celebrations at Mookkannoor on 18th October 2016, the Bank decided to adopt Mookkannoor Village, the birthplace of our beloved founder Shri K.P. Hormis. The plan included digitizing the entire Mookkannoor Village and various developmental activities in the village.



As a continuation of the overall development of the village, the Bank implemented 'Clean Mookkannoor' (Mookkannoor Mission) on the lines of Clean Indore City, which includes a clean and green village that will qualify under UNSDG – Sustainable Cities and Communities. The Mookkannoor Mission, an initiative to make Mookkannoor one of the cleanest villages in India, has completed one year since its official launch on 18th October 2023. Over the last year, the initiative's holistic approach has addressed multiple facets of community well-being, from environmental conservation to infrastructure improvement. By involving natives of the village in the planning and execution of activities, the Mookkannoor Mission fosters a sense of ownership and collective responsibility, ensuring the project's sustainability.

With the unwavering support and commitment from the K.P. Hormis Educational and Charitable Trust, the Bank has distributed more than 4,569 bio bins, 325 bio bags, 240 menstrual cups, installed 54 solar streetlights, and donated an e-auto for waste collection. The Bank has also installed a solar power plant at the Primary Health Centre, Mookkannoor, set up a drinking-water kiosk, established the K.P. Hormis Open Gym, K.P. Hormis Badminton Court, K.P. Hormis Park, and renovated the K.P. Hormis Memorial Hall, among many other developmental activities.

8. CSR Initiatives Driving Broader Impact

a. Promoting Education

i. Promoting Education-School Bus to Navshakti Vidyalaya, Rajkot

Education is a basic human right for all children, regardless of their social status or disabilities, and the Bank is a strong believer in this. The Bank has donated a school bus to Navshakti Vidyalaya in Rajkot, which is a school for children with special needs. There are about 90 students studying in this school from economically backward families who do not have the means to provide good education for their children.



The school bus, which will be run free of cost, will help the children attend their classes every day without having to worry about their conveyance.

ii. **Promoting Education - 4 Interactive Panels - Bharath Matha English Medium School, Mysuru**

Apart from the curriculum, classroom experience is one that motivates a child to learn, explore, and grow. To enhance this learning experience, the Bank has donated four interactive panels to Bharath Matha English Medium School at Koppa in Mysuru.



iii. **Promoting Education - Gubbachi Buds Program - Gubbachi Learning Community, Bengaluru**

The Bank is supporting the Gubbachi Buds Program at Govt. Higher Primary School, Kodathi, for a period of 12 months. Kodathi Village is a peri-urban area of Bengaluru populated mostly by first-generation migrants with minimal kinship ties in the city. The program aims to provide young children aged 3–6 with safe care and pre-school learning. Through this initiative, children are taken on field trips, participate in dance and sports classes, and celebrate cultural events. Additionally, they receive a daily supplement of nutrition, ensuring their overall well-being and development.



Promoting Education: Other Supports	
Beneficiaries	Supports
St. Anthony's Higher Secondary School, Shillong	5 Desktop Computers
Jawahar Public School, Edava	Artificial Intelligence Lab
Government Higher Secondary School, Muthalamada	10 Whiteboards
Government Higher Secondary School, Arumbakom	500 School Bags & Hygiene Kits
Coastal Peace and Development Unit, Nagercoil	Setting Up Library
Sharon Academy, Naxalbari	300 School Bags for 300 Children
CMSLP School, Machukad	Kids' Play Area for KG Students

b. Promoting Healthcare

i. Promoting Healthcare - Maruti Eco Ambulance for Kanivu Charitable Society, Ernakulam

Demonstrating its commitment to society through healthcare, the Bank supported Kanivu Charitable Society in Nedumbassery, Ernakulam, by facilitating an ambulance. This contribution will significantly bolster the society's efforts in providing specialized medical and nursing care to individuals with life-threatening illnesses in the locality.



ii. Promoting Healthcare - Medical Equipment to St. Mary's Hospital, Manarcadu, Kottayam

As part of the hospital expansion and technology upgradation process, the Bank facilitated the purchase of a bi-phasic defibrillator, pacer, and AED to ensure good health and well-being of the people in Manarcadu, Kottayam.



iii. Promoting Healthcare - Construction of Labour Rooms at Wahkaji PHC & Zikzak PHC at Meghalaya

The Bank provided crucial support for the construction of labor rooms at Wahkaji PHC in Southwest Khasi Hills and Zikzak PHC in Southwest Garo Hills District, as part of the National Health Mission in Meghalaya. The inauguration of Wahkaji PHC took place on March 11, 2024, while the labor rooms at Zikzak PHC were inaugurated on March 14, 2024.



iv. Promoting Healthcare - 19 Mobility Devices - MIND Trust

At an event held at Federal Towers, Marine Drive, Ernakulam, on 2nd December 2024, the Bank distributed 19 mobility devices to individuals affected by muscular dystrophy and spinal muscular atrophy. Mobility in Dystrophy (MIND) Trust is a nascent fellowship of people living with Muscular Dystrophy (MD) and Spinal Muscular Atrophy (SMA) in Kerala. MIND was established in May 2017, and its core objective encompasses raising awareness, providing education, creating employment opportunities, offering rehabilitation, and conducting research related to Muscular Dystrophy and Spinal Muscular Atrophy.



v. Promoting Healthcare - Mobile Dental Clinic - Pushpagiri Medical Society, Tiruvalla

The Bank supported the Pushpagiri Medical Society in purchasing a mobile dental clinic, providing free dental treatments and screenings for oral cancer to residents of Alappuzha, Kottayam, and Pathanamthitta. This mobile service will reach underserved communities, improving access to dental care while also raising awareness about oral hygiene and health.



vi. **Promoting Healthcare - EV for Palliative Care Visits – ARIKE,Ernakulam**

The Bank has sponsored the purchase of an electric vehicle, which will be used to administer palliative care. Equipped with the new vehicle, 'Arike,' a care and palliative initiative of the Indian Medical Association (IMA), Cochin, will be able to cover at least 200 patients every month.



vii. **Promoting Healthcare - Sensory Park for Autistic Children - KRIPA Special School, Ernakulam**

The Bank, as part of its CSR initiative, has supported KRIPA (Kerala Rehabilitation Institute for the Physically Affected) in creating a 7,500 sq. ft. sensory park at their special school in Aluva, Ernakulam. Established in 2012, KRIPA serves 190 students, including 67 differently abled children, providing early intervention, specialized education, and vocational training. This sensory park will offer a safe, therapeutic space designed to enhance sensory, cognitive, and motor skills, particularly for children with disabilities, fostering their physical and social development. Many students from economically challenged backgrounds will greatly benefit from this inclusive facility



viii. **Promoting Healthcare - Large Aquatic Standalone Treadmill for Hydrotherapy Facility - Peace Valley – Human Care Foundation, Kothamangalam, Ernakulam**

As part of the Bank's commitment to healthcare, we have donated an aquatic treadmill to Peace Valley, a charitable trust supporting palliative care and paraplegic rehabilitation since 2014. This facility will aid in the rehabilitation of 144 patients monthly, offering benefits like pain relief, improved mobility, and faster recovery. The initiative underscores the Bank's commitment to empowering marginalized communities with advanced therapeutic solutions.



Promoting Healthcare: Other Supports	
Beneficiaries	Supports
General Hospital, Ernakulam	Renovation of DEIC & Development of Passage with Roof
Gram Panchayat Mianpur Changar, Punjab	Establishment of Open Gym Facility
Vijay Marie Hospital & Educational Society, Hyderabad	Distribution of 150 Food Kits
Government Medical College, Idukki	Purchasing 20 Wheelchairs
St. Joseph Hospital, Agartala	Purchasing a Multipara Patient Monitor
Alphonsa Athletic Academy, Pala	Provision of Sports Equipment

Providing Safe Drinking Water: Other Supports	
Beneficiaries	Supports
Roman Catholic Diocese of Allahabad	5 Water Purifiers at 5 Institutions
MIC English Medium School, Kaipamangalam	Water Purifier
NOIDA	Water ATM
Shri Vardhaman Education Society	RO Water Purifier Plant
Sree Kandan Sastha Kshetram	Water Purifier
Solan Municipal Corporation	Water Coolers and Purifiers

c. Welfare & Poverty Alleviation

i. Eradicating Hunger - Equipment for providing mid-day meals at St. Joseph's Higher Secondary School, Mathilakam, Thrissur

St. Joseph's Higher Secondary School, Mathilakam, has around 1,600 students, mostly from economically weaker sections of society, and the school provides mid-day meals for these children. In order to modernize their kitchen facilities, the Bank has facilitated the provision of a rice boiler with a 50 kg capacity and a rice washing machine with a 30 kg capacity. This will help meet the requirements of the school to cater for all students.



ii. Facilities for Senior Citizens and Measures for Reducing Inequalities - Battery Operated Vehicle for Senior Citizens & Physically Handicapped at Sri Ahobilam Temple

Sri Ahobilam Temple is situated in a hilly region, making it difficult for the aged and the differently abled to access the temple. To solve this issue, the Bank has donated an 8-seater buggy, which will help the aged and the differently abled navigate the hilly terrain.



iii. Measures for Reducing Inequalities - Installation of Elevator - Sanjivani Charitable Society, Kottayam

Sanjivani Charitable Society, dedicated to providing care for marginalized and mentally ill individuals, requested support for an elevator in their new two-story building for children with autism spectrum disorder and other behavioral conditions. The lift donated by the Bank ensures accessibility for these children, removing physical barriers to their education and therapy, thereby fostering greater inclusion.

d. **Ensuring Environmental Sustainability & Ecological Balance**

i. **Environment Sustainability - Planting of 5000 Millet Seeds by 5000 Students**

Around 5,000 students-initiated planting 5,000 millet seeds in just one minute, earning recognition in the Asia Book of Records. Through this unique initiative, the Bank continues to instill the values of social consciousness among young children.



ii. **Environment Sustainability - Solar Plant to power Universal Engineering College, Irinjalakuda**

The use of solar energy is crucial to reducing the dependency on fossil fuels which can be harmful to the environment in several ways. To diminish reliance on traditional power sources and to lower the cost associated with it, The Bank has partially sponsored for the installation of a solar power plant of 50 Kw capacity at the college.



Ensuring Environment Sustainability: Other Supports	
Beneficiaires	Supports
Pambra Kodumbooru Shri Mahavishnu Temple	Solar Street Light
Kaduhinabylu Grama Panchayath -Hosa Road Junction	Solar High Mast Light
Aruppukottai Municipality	2 Battery-Operated Vehicles

iii. **Swachh Bharath Initiatives - 250 Waste Bins sponsored to Sangli Miraj Kupwad Corporation**

In an event held on 20th September 2024, the Bank, under its CSR initiatives, handed over 250 waste bins to the Sangli Miraj Kupwad Corporation, in a display of its commitment to waste management and Swachh Bharat. The waste bins will be installed across various prominent locations within the corporation limits to reduce the disposal of waste in public places.



Swachh Bharath Initiatives: Other Supports	
Beneficiaries	Supports
Thirunavaya Devaswom, Malappuram	10 Garbage Bins
Thiruvananthapuram District Legal Services Authority	4 Metal Dustbins

M.E.S.M.K. Mackar Pillay College for Advanced Studies	Waste Bins
Kochi Municipal Corporation	2 Plastic Bottle Waste Collector
Muvattupuzha Municipality	6 Twin-Dustbins

e. Promoting Digitization

i. Promoting Digitization - Haveri Tahsildar's Office, Karnataka

The Bank has facilitated the purchase of four desktop computers to enhance the services and infrastructure at the Tahsildar's office, Haveri. The digitization initiative not only enabled the office to modernize its operations but also contributed to the overall development and efficiency of services extended to the citizens of Haveri Taluka.



ii. Promoting Digitization - Gharaunda Municipal Office, Haryana

The Bank has donated a desktop computer to the Municipal Office, Gharaunda. The installation of the computer will enable Gharaunda Municipal Corporation to leverage digital technologies effectively, facilitating seamless communication, efficient data management, and enhanced decision-making, positively affecting the lives of the local population.



iii. Promoting Digitization in Delhi World Public School, Agartala

The Bank provided 10 desktops to Delhi World Public School to set up a computer lab. This initiative not only benefits the current batch of students but will also help the upcoming batches of the school.



f. Animal Welfare

i. Animal Welfare - Animal Rescue Ambulance - Animals Matter to Me, Mumbai

Animals Matter to Me (AMTM) is a nonprofit animal welfare organization established in 2010 with the primary goal of caring for stray animals, birds, and reptiles in distress. Since its inception, it has rescued and treated more than 35,000 animals. Apart from dogs and cats, it has also rescued around 200+ cows, 50+ horses, 850+ snakes, and more in and around the Mumbai Metropolitan Region. However, with the resources at hand, it found it extremely hard and sometimes impossible to rescue large-sized animals. With the large ambulance donated by the bank, it will now be able to rescue larger animals that do not get timely support and attention.



Glimpses of CSR Initiatives 2024-25

- Sanjeevani -United Against Cancer -2024-25: Highlights





❖ Federal Bank Hormis Memorial Foundation Scholarships: Highlights





❖ Federal Skill Academies: Highlights





❖ Speak for India 2024-25: Highlights











✚ EV for Palliative care- ARIKE, Ernakulam



❖ Rural Development Projects - Clean Mookkanoor Project: Highlights



↳ Inaugural ceremony of SEED 2024-25



↳ Maruti Eco Vehicle - Kanivu Charitable Society, Ernakulam



- Two Battery operated vehicles for Waste management - Arappukottai Municipality



⊕ Battery Operated Vehicle for Senior Citizens & Physically Handicapped - Sri Ahobilam Temple, Nandyal



❖ Mobile Dental Clinic - Pushpagiri Medical Society, Tiruvalla



❖ Sports Equipment - Alphonsa Athletic Academy, Pala



◆ KMA Green Palms Sustainability Summit 2025: Best CSR Project (Health) - Large Enterprise

