

# ANNUAL CSR REPORT

From Possibility  
to Progress.





# Towards Lasting Impact

*Advancing opportunities through trust, partnership and collective action.*

## *Change rarely begins with a grand gesture.*

More often, it starts with a classroom where a student discovers confidence, a farmer finding new ways to secure a livelihood, a young athlete pursuing an unlikely dream, or a community coming together to shape a more resilient future. At Axis Bank, our CSR journey is rooted in these moments of possibility—created through trust, strengthened through partnership, and sustained through collective effort.

Over the past year, this belief has translated into impact across geographies, generations, and sectors. Our initiatives reached **21 lakh+ direct participants** across Education, Health & Nutrition, Environmental Sustainability, Financial Inclusion & Literacy, Sports, and Humanitarian & Relief. Through Axis Bank Foundation's Sustainable Livelihood Programme, we further engaged and supported **over 7 lakh rural households**, helping strengthen resilience, expand economic opportunities, and improve quality of life in underserved communities.

Anchored in the spirit of Section 135 of the Companies Act, 2013 and aligned with national development priorities, we view CSR not as an obligation to fulfil, but as an opportunity to contribute meaningfully to India's development journey.

From remote habitations and aspirational districts to research institutions and public systems, we continued to invest in solutions that endure. By strengthening local capacities, enabling access, fostering innovation, and deepening community ownership, we worked alongside our partners to create pathways that empower people not only to overcome present challenges, but to shape their own futures.

The stories in these pages are a reflection of that shared endeavour. They are stories of aspiration met with opportunity, systems strengthened through collaboration, and communities moving forward with confidence. Together, they remind us that lasting impact is not measured only by the scale of our reach, but by the possibilities we help unlock for generations to come.

### Our focus areas:



Lives & Livelihoods



Education



Financial Inclusion & Literacy



Environmental Sustainability



Health & Nutrition



Sports



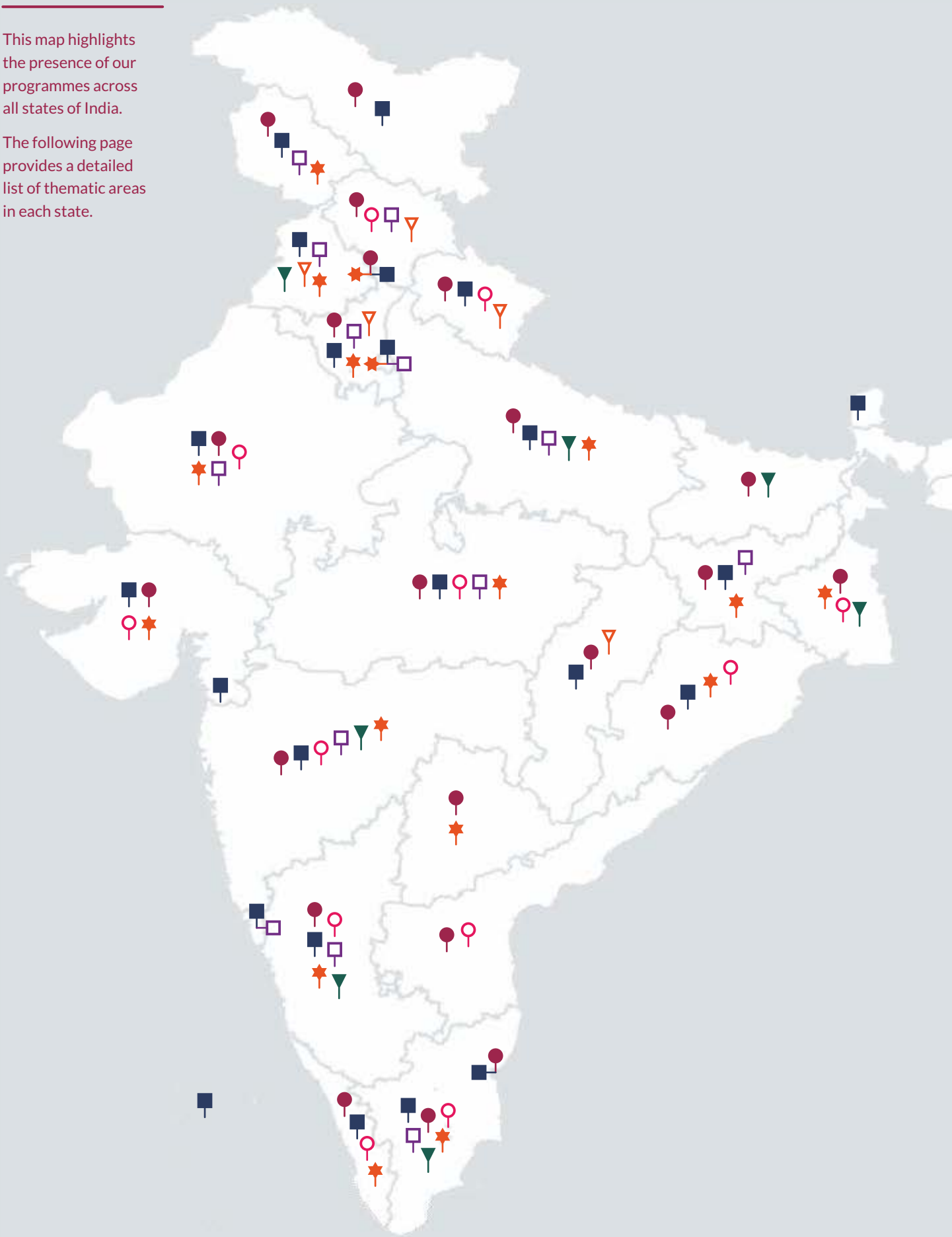
Humanitarian & Relief



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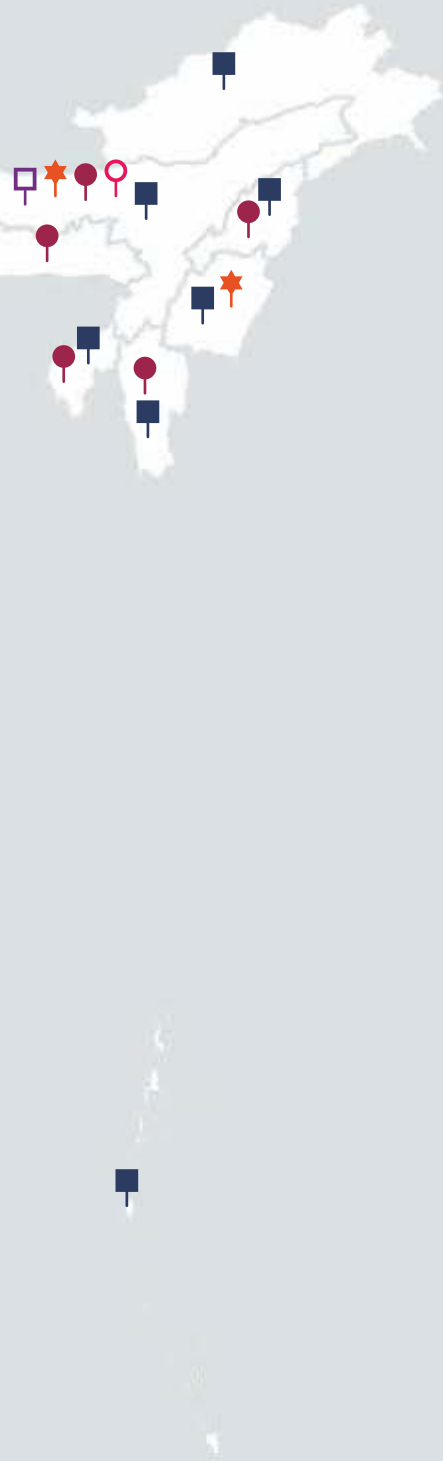
This map highlights the presence of our programmes across all states of India.

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. Chhattisgarh
5. Delhi
6. Gujarat
7. Haryana
8. Himachal Pradesh
9. Jammu and Kashmir
10. Jharkhand
11. Karnataka
12. Kerala
13. Ladakh
14. Madhya Pradesh
15. Maharashtra
16. Meghalaya
17. Mizoram
18. Nagaland
19. Odisha
20. Puducherry
21. Rajasthan
22. Tamil Nadu
23. Telangana
24. Tripura
25. Uttar Pradesh
26. Uttarakhand
27. West Bengal

6. Kerala
7. Madhya Pradesh
8. Maharashtra
9. Odisha
10. Rajasthan
11. Tamil Nadu
12. Uttarakhand
13. West Bengal

## Financial Inclusion & Literacy

1. Assam
2. Delhi
3. Goa
4. Haryana
5. Himachal Pradesh
6. Jammu and Kashmir
7. Jharkhand
8. Karnataka
9. Madhya Pradesh
10. Maharashtra
11. Punjab
12. Rajasthan
13. Tamil Nadu
14. Uttar Pradesh

## Healthcare & Nutrition

1. Bihar
2. Karnataka
3. Maharashtra
4. Punjab
5. Tamil Nadu
6. Uttar Pradesh
7. West Bengal

## Humanitarian & Relief

1. Chhattisgarh
2. Haryana
3. Himachal Pradesh
4. Punjab
5. Uttarakhand

## Sports

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

## Education

1. Andaman and Nicobar Islands
2. Arunachal Pradesh
3. Assam
4. Chandigarh
5. Chhattisgarh
6. Dadra & Nagar Haveli and Daman & Diu
7. Delhi
8. Gujarat
9. Haryana
10. Jammu and Kashmir
11. Jharkhand
12. Karnataka
13. Kerala
14. Ladakh
15. Lakshadweep
16. Madhya Pradesh
17. Maharashtra
18. Manipur
19. Mizoram
20. Nagaland
21. Odisha
22. Puducherry
23. Punjab
24. Tamil Nadu
25. Tripura
26. Uttar Pradesh
27. Uttarakhand

## Environmental Sustainability

1. Andhra Pradesh
2. Assam
3. Gujarat
4. Himachal Pradesh
5. Karnataka



## LIVES & LIVELIHOODS

*Strengthening Rural Resilience, Expanding Economic Opportunity*



For a large majority of rural households across India, livelihoods are shaped by the interplay of natural resources, local economies, traditional occupations, market access, and community institutions. Crops, livestock, dairy, textiles, local crafts, and public-facing services such as education and healthcare together form the backbone of rural production systems and livelihoods. Yet these livelihoods continue to face mounting pressures—including climate variability, shrinking landholdings, degrading natural resources, water shortage, climate vagaries, limited market access and low levels of skilling.

At Axis Bank Foundation, we believe that lasting transformation requires patient capital. It requires strengthening the systems, people, capacities, and building networks that enable individuals and collectives to participate meaningfully in their development process.

Established in 2011, the Sustainable Livelihood Programme (SLP) was designed with this vision at its core. Implemented across some of India's most underserved geographies—including aspirational districts, rainfed regions, tribal-dominated areas, and the most marginal families, the programme empowers rural households through a holistic model that combines **Capacity, Access, and Engagement** to achieve lasting improvements in their livelihoods and quality of life. Recognising the diverse challenges faced by small and marginal farmers, landless households, tribal communities, women, youth, artisans, and other disadvantaged groups, the programme adopts a differentiated approach tailored to both community needs and local landscape conditions.

The programme is dedicated to enhancing lives and livelihoods by integrating contemporary knowledge with traditional practices and creating inclusive platforms that support long-term growth and collective action. It strengthens the

capabilities of rural households through training, exposure visits, peer learning, and community institutions, while enabling access to productive resources, technology, improved agricultural practices, finance, markets, and social welfare schemes. The programme also fosters stronger linkages with Panchayati Raj Institutions (PRIs), National Rural Livelihood Mission (NRLM) structures, producer collectives, market actors, and other stakeholders, creating an enabling ecosystem that supports inclusive, resilient, and community-led development.

Today, the programme addresses interconnected dimensions of livelihoods, including natural resource management, agriculture, livestock, artisan livelihoods, entrepreneurship, and health, recognising that resilient livelihoods emerge when economic opportunity, ecological sustainability and social well-being advance together.

Having completed two successful phases, the programme has now entered its third phase – Mission 4 Million, focused on deepening impact while expanding scale. Building on lessons from earlier phases, Mission 4 Million places greater emphasis on strengthening local institutions, enhancing community ownership, and fostering ecosystem partnerships that can sustain long-term improvements in income, productivity, and quality of life. The phase places particular emphasis on strengthening community institutions and local governance systems so that livelihood gains can be sustained beyond programme support.

**As of March 31, 2026, Mission 4 Million supported 2.76 million rural households across over 33,517 villages, across 32 States and Union Territories. This includes: 2.65 million rural households and 0.11 million youth trained in vocational skills which included 0.03 million people with disabilities.**





## Impact Landscape:

In FY 2025-26, the Sustainable Livelihood Programme has reached 0.71 million families – this includes supporting 0.69 million families for rural livelihoods, and empowering 0.019 million youth, including 0.01 million People with Disabilities (PwDs), with training in vocational skills. Through various interventions, the programme seeks to strengthen both livelihood opportunities and the systems that sustain them.



### Natural Resource Management & Climate Resilience

- **45,000+ hectares** brought under watershed management
- **1.2 million trees** planted through afforestation and horticulture initiatives
- **3,500+ irrigation systems** made functional
- **2,500 hectares** of pastureland restored

Stable livelihoods require abundant natural resources. Across water-stressed, rainfed and ecologically vulnerable regions, capacity for natural resource management is enhanced by facilitating village-level or watershed-level planning, with access enhanced through integration with the PRI system and encouragement of collective action for effective resource stewardship.

Community-led watershed planning, afforestation, irrigation rehabilitation and pastureland restoration have strengthened local resource systems while promoting collective stewardship, equitable access to common resources and long-term maintenance by community institutions. Improved water availability, enhanced soil conservation and regenerated commons are helping create more reliable foundations for rural livelihoods while supporting climate resilience. By improving water security, regenerating commons and strengthening local stewardship, these interventions create the environmental foundation on which resilient rural livelihoods can grow.

Across geographies, these interventions demonstrate a common principle: sustainable livelihood outcomes emerge when communities have the capacity to act, the resources to invest, and the institutions to sustain change.



### Viable Agriculture

- **368,000 households** supported through livelihood planning
- **345,000 households** supported during Kharif season
- **419,000 households** supported during Rabi season

Agriculture remains the primary livelihood source for millions of rural households. The programme works with farming families to improve productivity, reduce production risks, strengthen climate resilience, and enhance income realization through better planning, resource management, and market engagement. Improving access to water is a key enabler in higher cropping intensity, supporting multiple harvest cycles and resulting in a meaningful increase in farm productivity.

Support spans the agricultural cycle through livelihood planning, introduction of horticulture and floriculture, weather-appropriate crop selection, better seed quality, soil health management, access to water, micro-irrigation, organic inputs, innovative cultivation techniques, shift to renewable energy and collective approaches to input procurement, aggregation, value addition and market access. These interventions help households optimise costs, improve resource efficiency, and build core resilient farming systems capable of withstanding environmental and market-related shocks.

By combining improved natural resource management with sustainable agricultural practices, the programme enables communities to cultivate across seasons, diversify production, and strengthen household incomes. At the same time, collective action among local farming communities in aggregating produce for share, processing harvests and knowledge-sharing support the wider adoption of good agricultural practices, contributing to long-term productivity, resilience, and food security.



### Livestock Development

- **200,000+ households** supported through livestock development initiatives
- Improved access to veterinary care, breed enhancement practices and quality feed systems
- Strengthened community-led approaches to pasture and fodder management

For many rural families, livestock serves not only as an



essential source of income and nutrition but also as an important buffer against livelihood shocks. The programme works with livestock-rearing households to improve animal health, productivity and market access while strengthening local systems for breed quality, feed management and veterinary care.

By strengthening local capacities, improving access to higher-value markets and promoting collective approaches to fodder management and procurement, the programme enables households to derive greater economic value from existing livestock assets while reducing vulnerability to livelihood shocks.



### Skilling and Self-employment

- **21,000+ entrepreneurs** supported
- **6,349 people with disabilities** supported

Interest and opportunity in self-employment is growing rapidly in rural areas as demand for diverse goods and services expands across rural economies. The programme supports aspirational youth and people with disabilities to pursue self-employment opportunities by facilitating access to relevant government schemes and subsidies, while building their capabilities in market research, product and service testing, business planning, financial literacy, competition analysis, unit economics and essential management practices. It also fosters peer learning and networking opportunities through engagement with other entrepreneurs, helping create supportive entrepreneurial ecosystems in rural areas.



### Artisan Livelihoods

- **5,000+ artisans** supported through livelihood enhancement initiative

Artisans constitute one of the largest livelihood groups in rural India, second only to farmers. Their livelihoods depend on intricate value chains involving multiple households engaged in production, processing and marketing of handcrafted products. While changing consumer preferences have reduced everyday use of many traditional crafts, growing appreciation for handmade and artisanal products has created new market opportunities.

The programme supports artisan communities to respond to these shifts by strengthening product design,

introducing contemporary aesthetics and seasonal trends, improving quality standards, and enhancing production capabilities. Artisans are also equipped with skills in market analysis, customer engagement and use of digital tools to access wider markets. These efforts help improve incomes, strengthen the viability of traditional crafts, and encourage younger generations to view artisanal livelihoods as a sustainable and aspirational pathway.



### Community Well-being

- **103,000+ women** trained in improved health-seeking practices
- **28,000 households** supported through WASH interventions
- **5,000 health camps** organised
- **22,000 households** linked to public health schemes

Good health is foundational to individual well-being, productive livelihoods and long-term resilience. In rural India, poor health outcomes continue to be closely linked with poverty, disproportionately affecting women, adolescents and vulnerable households. Addressing these challenges requires not only improving access to healthcare services, but also strengthening health-seeking behaviour through awareness, preventive care and stronger engagement with public health systems and frontline providers across different life stages.

The programme works to improve health and nutrition outcomes by promoting informed health practices, facilitating access to essential services, and strengthening community-level awareness on preventive and curative care. Interventions span maternal and child health, adolescent health, Water, Sanitation and Hygiene (WASH), and linkages to government health schemes.

CASE  
STUDY | 01





## Success Story

### A Farm, A Future, A Fresh Start



**Location:**  
Yavatmal, Maharashtra

**Programme participant:**  
Salim Pathan



For years, Salim Pathan, a smallholder farmer from Yavatmal district, Maharashtra, relied entirely on the monsoon to sustain his 2.5-acre farm. Water scarcity between December and June made cultivation during the Rabi season nearly impossible, while rising input costs and an unpaid crop loan of Rs. 45,000 kept the family financially vulnerable. With annual farm income of approximately Rs. 45,000, supplemented by daily wage labour, uncertainty around rainfall and crop yields remained a constant challenge.

Through the Sustainable Livelihood Programme, Salim gained access to a solar-powered irrigation pump under the PM-KUSUM scheme and became part of a Water Users Group associated with a community check dam. Alongside improved water access, he received training in organic farming, Integrated Pest Management, crop planning and sustainable water management, along with support to adopt bio-inputs and reduce dependence on costly chemical fertilisers.

Reliable irrigation enabled Salim to cultivate across both Kharif and Rabi seasons and diversify beyond cotton into organic turmeric and seasonal vegetables. The shift reduced dependence on a single crop while creating multiple income opportunities throughout the year.

Within a year, the use of organic inputs reduced expenditure on chemical fertilisers by nearly 50 per cent. Higher-value turmeric and regular vegetable sales improved household earnings, enabling monthly savings of approximately Rs. 3,500 and repayment of Rs. 17,500 of his crop loan. The family also strengthened food security and continued supporting the education of two of Salim's sisters.

*"I felt liberated from the constant anxiety of crop failure," says Salim. "I can now plan for the future, save for emergencies and support my family with greater confidence."*

The impact has extended beyond his own farm. Inspired by the improvements in productivity and income, three neighbouring farmers have adopted organic farming practices, while Salim continues to contribute to collective water management through the Water Users Group.

His journey demonstrates how access to water, combined with improved farming practices, community institutions and capacity building, can help farming households reduce risk, diversify livelihoods and build long-term resilience.





*Learning Without Limits - From remote classrooms to research laboratories, enabling pathways for every learner to thrive.*



Education remains one of India's most powerful instruments of social mobility. Yet for millions of children, the journey towards meaningful learning continues to be shaped by factors beyond the classroom—where they are born, the resources available in their schools, the preparedness of teachers, the continuity of learning support at home, and the opportunities available beyond secondary education. While significant progress has been made in expanding access, the challenge before the sector increasingly lies in ensuring that every learner is equipped not only to be a part of the formal education system, but to thrive within and beyond it.

At Axis Bank, our education strategy is anchored in the belief that meaningful change requires interventions across the entire learning ecosystem. In FY 2025–26, our initiatives reached **approximately 16 lakh direct participants**, supporting learners, educators, institutions, and communities through a three-pillar approach that combines access, quality, and aspiration.

Axis Bank's education portfolio is built around three interconnected pillars—**Axis DilSe<sup>®</sup>**, **System Strengthening**, and **Higher Education**. Together, these interventions work across the learning continuum, creating pathways from access, quality and inclusion to excellence and innovation.

Through **Axis DilSe<sup>®</sup>** initiatives, we continued to bring quality educational opportunities to remote and underserved geographies, particularly across the North-East, Himalayan regions, and Eastern India, ensuring that talented young people

are not limited by where they live. Simultaneously, our System Strengthening initiatives worked at scale with teachers, schools, training cadre and government institutions to improve learning outcomes and build stronger public education ecosystems. Together, these efforts are helping create environments where learning can flourish for generations to come. Recognising that the future will be shaped by knowledge, innovation, and scientific inquiry, our Higher Education portfolio continued to invest in scholarships, advanced research, fellowships, and world-class academic infrastructure through partnerships with leading higher-education institutions. These initiatives help nurture the next generation of researchers, innovators, educators, and changemakers.

From classrooms in remote villages to centres of scientific excellence, our efforts are united by a common purpose: to ensure that every learner has the opportunity to realise their potential and contribute meaningfully to society.



#### Award & Recognition

We were honoured to receive the Rotary CSR Award 2025 for Community Involvement in recognition of our support to the Capt. (Late) N. Kenguruse MVC Centre of Excellence in Nagaland, reflecting our commitment to expanding access to quality education and enabling opportunities in underserved regions.

We were also recognised with the FE Green Sarathi Award 2025 for CSR, acknowledging our efforts to drive meaningful and sustainable social impact through strategic community development initiatives across India.



## Impact Landscape:

Education is most transformative when it reaches those furthest from opportunity while simultaneously strengthening the systems that shape learning at scale. Guided by this belief, in FY 2025–26, our education initiatives reached approximately 16 lakh direct participants, supporting learners, educators, institutions, and communities across diverse geographies and contexts.



**Axis DilSe®**

*Taking opportunity where it is needed most*

- **8 Centres of Excellence** across the North-East providing residential coaching and mentoring for competitive examinations.
- **Over 300 students** supported through Centres of Excellence in Arunachal Pradesh, Assam, Nagaland, Manipur, Mizoram and Tripura.
- **Over 300 students** supported at the Axis DilSe® Hummingbird School in Majuli, Assam.
- **~450 students** supported through the Lyzon Friendship School initiative in conflict-affected Manipur, alongside support for teachers, hostel facilities and school infrastructure.
- **300+ teachers** trained across North-East through the Teacher Training Academy in Arunachal Pradesh, influencing teaching practices in **124 schools** in the region.
- **~500 students directly** benefited through the Government School Transformation Programme, supported by improved infrastructure, remedial learning initiatives and teacher development in Shiyomi district, Arunachal Pradesh
- **4,500+ students** and **260 teachers** reached through digital school upgrades in remote districts of Uttarakhand, supported with technology-enabled learning infrastructure across **24 schools**.
- **Over 82,000 students** reached through the Axis DilSe® scale-up programme with Tata Steel Foundation across Odisha and Jharkhand, alongside **800 schools**, **~1000 Anganwadis** and over **4,500 out-of-school children** mainstreamed through learning centres.

Axis DilSe® is founded on a simple yet powerful belief—a child's potential should never be limited by geography. Over the years, the programme has evolved from connecting remote communities to creating sustained educational pathways in some of India's most underserved, border, tribal, and conflict-affected regions. Today, it represents Axis Bank's flagship commitment to expanding access to quality education where developmental and educational investments are often hardest to reach.

During FY 2025–26, Axis DilSe® continued to deepen its presence across the North-East and other remote geographies through a portfolio of interventions spanning residential coaching, school transformation, digital enablement, inclusive schooling, and community-centred learning. At the heart of the programme are eight Centres of Excellence established in partnership with NIEDO and Armed Forces across Arunachal Pradesh, Assam, Nagaland, Manipur, Mizoram, and Tripura. Through intensive residential coaching, mentoring, and career guidance, the programme supports promising students in preparing for competitive examinations such as JEE and NEET. With over 90% of students qualifying these examinations, the initiative is creating pathways to higher education and enabling access to leading engineering, medical and other STEM institutions. The programme also celebrated a remarkable achievement, with a student from Mizoram Centre securing the JEE Mains State Topper position.

Recognising that educational outcomes are shaped by the broader ecosystem around learners, Axis DilSe® also invested in strengthening schools and learning environments. In Shiyomi district of Arunachal Pradesh, the School Transformation Programme and Teacher Training Academy supported teachers, school leaders, and students through infrastructure upgrades, teacher development, and classroom innovation.

The programme's commitment to inclusive and community-rooted education was further reflected through partnerships with organisations like Sunbird Trust and Ayang Trust. Hummingbird School in Majuli continued to provide high-quality education to tribal and underserved children through a model that integrates academics, culture, creativity, and leadership development. Simultaneously, support to the Lyzon Friendship School in Manipur ensured continuity of learning for students from vulnerable and conflict-affected communities while creating a nurturing environment for both academic and personal growth. Together, these initiatives reached hundreds of students while reinforcing the importance of safe, supportive, and locally relevant learning spaces.



Expanding the scope of access beyond traditional classrooms, Axis DilSe® also supported digital school infrastructure in remote districts of Uttarakhand with Planetskool and scaled its interventions through partnership with Tata Steel Foundation in Odisha and Jharkhand to mainstream children into the formal education system. Across programmes, the common thread remained unchanged: enabling young people to access quality educational opportunities regardless of their location, background, or circumstance. Through this approach, Axis DilSe® continues to build bridges between aspiration and achievement—ensuring that talent, wherever it is found, has the opportunity to flourish.



#### System Strengthening

*Transforming learning by strengthening the systems that support it*

- Over **5 lakh students** and **19,000 teachers** reached through the Digital Science & Mathematics programme with Khan Academy India across **6,000+ government schools** in all 30 districts of Odisha.
- **~3 lakh teachers** targeted under the CM Rise Teacher Professional Development Programme across all **55 districts of Madhya Pradesh**.
- **26,000+ teachers** and **3.5 lakh+ students** impacted across Kendriya Vidyalayas through Rupantar's competency-based learning and assessment initiatives.
- **11,000+ competency-based lesson plans** and **75,000 assessment items** developed to support experiential and competency-led learning.
- **5,000+ schools** reached through Shikshagraha across Jharkhand, Odisha, and Chhattisgarh.
- **3.76 lakh students** and **9,000 teachers and Anganwadi Workers** engaged through district-led system strengthening interventions.

Systemic transformation in education is achieved not through isolated interventions, but by strengthening the institutions, educators, and processes that shape learning every day. As India continues to focus on improving educational quality and learning outcomes at scale, the role of teachers, school leaders, district administrations, and public education systems has become increasingly important. Axis Bank's System Strengthening portfolio seeks to contribute to this shift by supporting large-scale initiatives that improve classroom practices, strengthen institutional capacity, and enable sustainable improvements in learning outcomes.

During FY 2025–26, our programmes leveraged Public-

Private Partnerships and worked closely with state governments, education departments, Dept of Women and Child Development, SCERTs, DIETs, KVs, school leaders, teachers, and frontline educators to strengthen public education systems serving millions of learners. Through partnerships with organisations such as Khan Academy India, Peepul, Sri Aurobindo Society, and Mantra Social Services, interventions were designed to move beyond one-time inputs and foster continuous improvement mechanisms embedded within the system itself

In Odisha, the Digital Science & Mathematics programme introduced curriculum-aligned digital learning resources to thousands of government schools, providing personalised learning opportunities to students. In Madhya Pradesh, the CM Rise TPD initiative continued its efforts to strengthen teacher effectiveness at scale, contributing to a growing ecosystem of academic leadership and professional development across the state.

Through Rupantar, teachers were equipped to adopt competency-based and experiential approaches aligned with the aspirations of the National Education Policy 2020. Simultaneously, Shikshagraha supported district-led reforms across multiple geographies, strengthening foundational literacy and numeracy, early childhood education, STEM learning, and data-driven decision-making. Together, these programmes are helping shift the focus from access alone towards improved learning experiences and outcomes for children.



#### Higher Education & Research

*Nurturing excellence. Advancing knowledge. Shaping future leaders*

- **118 PhD scholars** and **13 Postdoctoral Fellows** supported across seven disciplines at Ashoka University.
- **61 scholars** supported through the Axis Bank Centre for Mathematics & Computing at IISc, including PhD, M.Tech, B.Tech and Postdoctoral researchers.
- **15 students** supported through scholarships at Plaksha University, enabling access to undergraduate STEM education.
- **13 students** supported through the Axis Bank Scholarship Programme at ISDM to pursue Management
- **25 students** received Scholarships at Chandigarh University
- **40+ advanced research equipment units** established across laboratories to strengthen scientific research infrastructure.

- **2,000+ participants** engaged through workshops, conferences, outreach initiatives and academic forums supported by the Bank.
- Ongoing development of the **Axis Bank FutureTech Building** at Plaksha University, creating a future-ready ecosystem for research, innovation and emerging technologies.

As India strengthens its position as a global hub for innovation, research, and technology, investments in higher education have become critical to building the next generation of leaders, scientists, innovators, and changemakers. Axis Bank's Higher Education portfolio focuses on enabling equitable access to quality education while strengthening institutions that contribute to the creation and advancement of knowledge.

During FY 2025–26, our partnerships with institutions such as IISc Bengaluru, Ashoka University, Plaksha University, and ISDM supported scholarships, fellowships, advanced research, and academic infrastructure across a diverse range of disciplines. These investments seek not only to reduce barriers to higher education but also to create environments where curiosity, innovation, and excellence can thrive.

From supporting doctoral and postdoctoral research in frontier fields of science and technology to enabling access for talented students through scholarships, the portfolio continued to strengthen pathways for academic achievement and discovery. Simultaneously, investments in initiatives such as the Axis Bank Centre for Mathematics & Computing and the Axis Bank FutureTech Building are helping create long-term institutional assets that will benefit generations of learners and researchers.



#### **Small & Community Rooted Programmes** *Empowering local changemakers*

- **2,700 children** supported through **Yellow Rooms and Yellow SLATEs**, with an additional **10,800 indirect participants** reached across urban slum communities in Uttar Pradesh.
- **900 children** and **30 community educators** engaged through the Muheem Leadership Fellowship, strengthening educational access within historically marginalised communities in rural Uttar Pradesh.
- **850 children** and **18 Community Teacher Leaders** supported through the LIFI Fellowship, helping out-of-school and at-risk children re-enter and remain within the education system.

- **10,000 students** and **800 teachers** reached through the English Bridge Programme across **250+ government schools** in MCB, an aspirational district of Chhattisgarh.
- **910 children**, including those from disadvantaged and differently-abled backgrounds, participated in life-skills and confidence-building interventions through the **Empower Programme** in Mumbai.

While large-scale system reforms are essential, some of the most meaningful educational transformations begin in small classrooms, community learning spaces, and through the efforts of local leaders who understand the realities faced by children firsthand. Axis Bank's Small & Community-Rooted Programmes are designed to identify and nurture such grassroots innovations—supporting organisations that address deeply local challenges through context-sensitive and highly participatory approaches.

During FY 2025–26, these initiatives worked with first-generation learners, out-of-school children, urban slum communities, historically marginalised groups, and vulnerable adolescents who often remain beyond the reach of conventional educational interventions. Whether through community learning spaces, local teacher leaders, youth fellows, life-skills programmes, or targeted language support, these models focused on creating environments where children feel seen, supported, and empowered to learn.

Programmes with partners like Sarthak Foundation and Muheem Ek Sarthak Prayas Welfare Society in UP, Learning Initiatives for India in Haryana and Madhya Pradesh, Step Up for India in Chhattisgarh, and CREATE Foundation in Mumbai demonstrate how local leadership and community ownership can unlock powerful educational outcomes. From enabling children to re-enter formal schooling and strengthening foundational literacy and numeracy, to building confidence, communication skills, and social inclusion, these initiatives addressed barriers that often extend beyond academics alone.

Though modest in scale compared to system-wide interventions, their impact is profound. These programmes serve as innovation laboratories for the education sector—demonstrating how trust, proximity, and community participation can help create more inclusive, equitable, and responsive learning ecosystems. Many of today's transformative educational models begin as small experiments; our commitment is to help such ideas grow into sustainable pathways of change.





CASE  
STUDY | 02





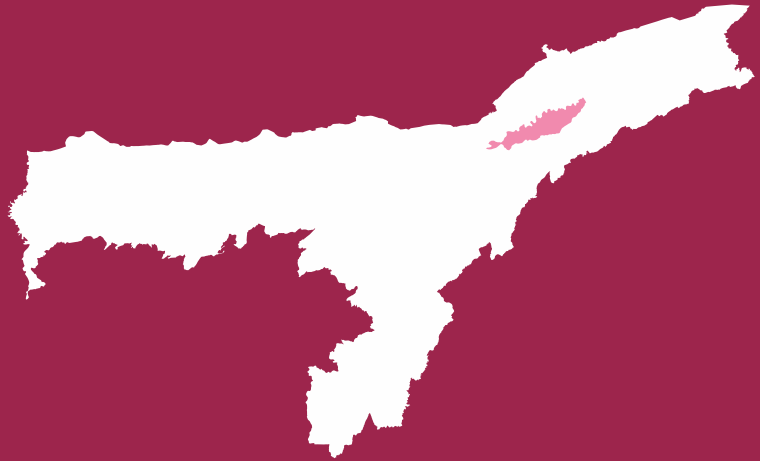
## Success Story

### The Hummingbird Effect



**Location:**  
*Majuli, Assam*

**Programme participants:**  
*Diya Das and Mayur Doley*



In the river island of Majuli, Assam, where annual floods, erosion, and geographic isolation shape everyday life, opportunities for children are often limited by circumstance. Yet through the efforts of Ayang Trust and The Hummingbird School, a different story has been unfolding—one where education is not merely about academic success, but about helping children discover their voice, confidence, and ability to shape the future.

Among the many students whose lives have been transformed are Diya Das and Mayur Doley, both from underserved communities in the region. Their journeys reflect what becomes possible when children are encouraged not only to learn, but to lead.

For Diya, that journey was driven by curiosity and a love for learning. Her talent and determination led her to represent Assam at the National Science Congress, where her team's project progressed through district and state-level selections before earning the state's only *A-grade* at the national event in Ahmedabad. For a young girl from a remote river island, it was a powerful reminder that geography need not define ambition.

Mayur's path showcased a different kind of leadership. Quietly developing his ability to organise, mobilise resources, and bring people together, he emerged as a trusted peer leader within the school community. Alongside Diya, he was selected for the prestigious Shri

Ram Ananta Aspen Leadership Programme, where, for the first time, he engaged with students from across India, exchanging ideas and building the confidence to lead beyond his immediate surroundings.

Their growth came to life most vividly in December 2025 during the Ammo Children's Literary Festival, the largest children-led event in Northeast India. As co-manager of the festival, Diya helped steer the organising team, while Mayur led fundraising efforts that secured over Rs. 6 lakh in support. Together with their classmates, they created a platform that welcomed more than 800 participants daily, proving that children from one of India's most vulnerable regions could successfully envision, plan, and execute an event of remarkable scale and impact.

Today, Diya and Mayur's stories are about much more than individual achievement. They represent a generation of young people learning to see themselves not as passive recipients of opportunity, but as active creators of it. Their journeys demonstrate how Ayang Trust's vision, delivered through The Hummingbird School, is helping children move beyond the limitations of circumstance and become confident thinkers, problem-solvers, and leaders for their communities. In the process, they are proving that the most meaningful impact of education is not measured by grades alone, but by the futures young people gain the courage to imagine—and build for themselves.



## ENVIRONMENTAL SUSTAINABILITY

*Restoring Balance – looking at nature as infrastructure*



The effects of climate change are no longer distant projections—they are increasingly visible in the landscapes we inhabit, the resources we depend upon, and the livelihoods that sustain communities. From declining biodiversity and ecosystem degradation to growing water stress and climate uncertainty, the challenges confronting our environment require solutions that are both locally rooted and scientifically informed.

At Axis Bank, our approach to environmental sustainability is anchored in the understanding that resilient communities and healthy ecosystems are deeply interconnected. Through investments in ecological restoration, biodiversity conservation, water security, climate resilience, and community stewardship, we seek to create lasting environmental value while strengthening the ability of communities to adapt and thrive. Across geographies, our interventions combine science, partnerships, and community ownership to restore natural systems that support livelihoods, protect biodiversity, and contribute to a more sustainable future.

Building on the achievement of its Mission 2 Million plantation target, we expanded our commitment through Mission 8 Million, a pledge to plant 8 million trees by 2030. Since 2022, approximately **41.6 lakh saplings** have been planted under the initiative, with **15 lakh saplings added during FY 2025–26**. Complemented by biodiversity conservation and water security programmes, these efforts aim to enhance ecosystem health, strengthen climate resilience, and promote greater community stewardship of natural resources across intervention geographies.



## Impact Landscape:

Healthy ecosystems are among the world's most powerful yet undervalued assets. Forests regulate water cycles, wetlands buffer floods, mangroves protect coastlines, and biodiverse landscapes sustain livelihoods for millions. As climate risks intensify and natural resources come under increasing pressure, restoring and strengthening these ecological systems is no longer solely an environmental imperative—it is essential infrastructure for long-term resilience and sustainable development. Axis Bank's environmental portfolio is guided by this understanding, combining science-driven conservation, community stewardship, and ecosystem restoration to create lasting environmental and social value.

- **15 lakh+ saplings** planted across diverse ecological landscapes.
- **3,100+ hectares** of forests, wetlands, mangroves, and community lands restored and conserved.
- **35,000+ direct participants** reached through conservation and climate resilience initiatives.
- **120 water-harvesting structures**, close to **300 recharge shafts**, and multiple watershed interventions created to improve water availability and groundwater recharge.
- **400+ hectares of forest landscapes** and **150+ hectares of mangrove ecosystems** restored through community-led conservation efforts.



**Restoring Ecosystems, Reviving Landscape**  
*Rebuilding nature's capacity to sustain life and livelihoods*

### Community-Led Restoration on Common and Pasture Lands

Common lands are among rural India's most valuable yet vulnerable natural assets, supporting livestock-based livelihoods, biodiversity, groundwater recharge, and community resilience. Through partnerships with **Foundation for Ecological Security (FES)** in Gujarat, Andhra Pradesh, Karnataka, Rajasthan, Odisha, **Seva Mandir** in Rajasthan, and **The Hans Foundation** in Uttarakhand and Himachal Pradesh, Axis Bank supported the restoration and protection of common lands, village pastures, and community-managed ecological assets. These initiatives combined afforestation, pasture development, community institutions, and participatory resource management to improve ecosystem health while strengthening livelihood security for rural communities.

### Forest Conservation and Habitat Enhancement

Forests provide critical ecological services—from carbon sequestration and biodiversity conservation to livelihood support and climate regulation. Through partnerships with the **Centre for Wildlife Studies (CWS)** in Karnataka and the Western Ghats, **Balipara Foundation** in Assam, and **The Corbett Foundation (TCF)** in Madhya Pradesh, Axis Bank supported forest restoration, agroforestry, biodiversity conservation, habitat enhancement, and research-led conservation initiatives. By combining scientific monitoring with community participation, these programmes are helping restore ecological integrity while strengthening resilience in some of India's most

environmentally significant landscapes.

### Mangrove and Coastal Ecosystem Restoration

Mangroves form one of nature's most effective climate-defence systems, protecting coastlines from erosion, cyclones, storm surges, and saline intrusion while supporting biodiversity and coastal livelihoods. Through partnerships with **Nature Environment and Wildlife Society (NEWS)** in the Sundarbans of West Bengal and the coastal districts of Tamil Nadu, and **VIKAS Centre for Development (VCFD)** in Gujarat, Axis Bank supported large-scale mangrove restoration, nursery development, biodiversity conservation, community stewardship, and climate-resilient livelihood initiatives. These interventions are strengthening ecological health of vulnerable coastal regions while enabling local communities to become long-term custodians of these critical ecosystems.



**Securing Water for a Climate-Resilient Future -**  
*Strengthening water security and climate resilience*

Water security lies at the heart of community resilience. As climate variability intensifies and pressures on natural resources grow, sustainable water management has become essential for securing livelihoods, agriculture, and ecosystem health. Through partnerships with organisations such as **Action for Rural Technology (ART)** in Maharashtra and **NEWS** in the Sundarbans region of West Bengal, Axis Bank supported integrated watershed development, groundwater recharge, wetland restoration, water harvesting infrastructure, and climate-adaptive natural resource management.



CASE  
STUDY | 03







## Success Story

### When a Village Chose to Stay



**Location:**  
Bhilwara, Rajasthan



For generations, the people of Sapola village in Rajasthan's Bhilwara district have depended on their common grazing land—the charagah—for the livestock that sustains their livelihoods. Yet over the years, unchecked grazing, soil erosion, and declining vegetation slowly weakened this shared resource. As fodder became scarcer, families faced growing uncertainty, and the pressure to seek opportunities elsewhere loomed larger.

What followed was not simply an environmental restoration effort. It was a story of a community deciding that the future of its land—and its people—was worth fighting for. With support from the Foundation for Ecological Security (FES), villagers came together to restore their degraded charagah through plantation activities during the monsoon season. But they understood that planting trees was only the beginning. Real change would depend on what happened after the rains ended.

As the monsoon retreated, community members returned to the pasture with renewed determination. They carried out nirai-gudai (weeding and soil loosening) around young saplings, carefully protecting them from competing vegetation and helping them retain precious moisture. At the same time, they undertook badbandi—creating protective bunds and fencing using locally available materials—to shield the regenerating land from free grazing. These were not technical activities alone; they were acts of stewardship, undertaken collectively by

people who understood that their prosperity was inseparable from the health of the land.

Perhaps the most remarkable change was not visible in the soil or the saplings, but in the mindset of the community. Through shared decision-making and participation, the charagah ceased to be viewed as somebody else's responsibility. It became their commons, their resource, and their future. Villagers collectively agreed on grazing regulations and took ownership of protecting the land, demonstrating the strength that emerges when communities rally around a common purpose.

Today, the signs of recovery are beginning to emerge. Young plants are taking root, soil erosion has reduced, and the promise of sustainable fodder availability is becoming a reality. For the families of Sapola, this means more than healthier livestock. It represents stronger livelihoods, reduced migration pressures, and the reassurance that future generations will inherit a landscape capable of supporting them.

Sapola's story is a reminder that resilience is not simply the ability to endure hardship. It is the collective courage to restore what is fading, protect what is shared, and invest in a future that benefits everyone. Through determination, cooperation, and stewardship, a village chose not to give up on its land—and in doing so, strengthened its own future.





## FINANCIAL INCLUSION & LITERACY

*Enabling Financial Agency - Creating pathways to informed choices, resilient households, and inclusive growth.*



Access to financial services is often the first step towards opportunity, but true inclusion extends far beyond opening an account. It is reflected in a woman's ability to save and invest with confidence, a household's capacity to withstand financial shocks, a young person making informed financial decisions, and communities gaining access to institutions and services that support long-term economic well-being.

Across India, significant progress has been made in expanding the reach of formal financial systems. Yet meaningful inclusion continues to depend on awareness, accessibility, trust, and the ability of individuals to effectively utilise financial services in ways that enhance their lives and livelihoods. Recognising this, Axis Bank's Financial Inclusion & Financial Literacy portfolio focuses on strengthening financial capability, extending last-mile access, and generating knowledge that informs more inclusive financial ecosystems.

## Impact Landscape:

- **2.6 lakh+ direct participants** reached through financial inclusion and literacy initiatives.
- **7 lakh+ individuals targeted** through community-based financial literacy and inclusion programmes.
- **1.69 lakh+ women** engaged through financial capability and livelihood-linked interventions.
- **2,000+ financial literacy events and awareness sessions conducted.**
- **1,000 Self-Help Groups trained and strengthened**



### Creating Financially Resilient Communities

At the heart of the portfolio is Axis Bank's partnership with **Kalanjiam Foundation**, which works extensively with rural communities to strengthen financial awareness, inclusion, and collective economic resilience. Spanning multiple geographies and reaching nearly **2.6 lakh participants**, the programme focuses particularly on women, vulnerable households, and youth, helping them develop stronger financial behaviours and improve access to formal financial services.

Through large-scale awareness campaigns, community engagement platforms, financial literacy workshops, Self-Help Group strengthening, and village-level interventions, the programme has supported **over 1.69 lakh women, 76,000 men, and nearly 14,000 youth**. Over time, these efforts have contributed not only to greater awareness of financial products and services but also to increased confidence in engaging with formal financial institutions and making informed financial decisions.

A significant component of the programme has been the creation of **Financial Inclusion Model Villages**, where financial literacy, access to services, digital enablement, and community capacity-building converge to create stronger financial ecosystems. By embedding inclusion within existing community structures, the initiative seeks to ensure that access translates into sustained financial participation.



### Expanding Last-Mile Access

For many communities, physical and digital access remain important barriers to financial inclusion. To address this challenge, Axis Bank partnered with CSC Academy to strengthen access to essential financial and digital services

through financial literacy and enterprise-focused capacity building.

- **~1,000 SHGs digitised**, promoting greater access to formal financial systems.
- **80 Financial Inclusion Model Villages supported.**
- **~900 insurance products and financial accounts** facilitated through outreach initiatives.
- **25 Common Service Centres established** to enhance access to digital and financial services.

through strategically located Common Service Centres.

During the year, 25 Community Service Centres (CSCs) were supported and strengthened, enhancing the ability of communities to access banking, digital services, government schemes, insurance, and other financial products closer to their homes. Capacity-building initiatives for these CSCs and Village Level Entrepreneurs further improved effectiveness of these centres, helping disseminate holistic information on banking and financial systems and the correct government schemes to be leveraged, hence bridging last-mile gaps and bringing formal financial systems closer to underserved populations.

These interventions underscore the importance of accessible infrastructure in ensuring that financial inclusion reaches beyond urban centres and becomes meaningful for communities that have traditionally remained on the periphery of formal financial systems.



### Generating Knowledge for Inclusive Finance

Sustainable financial inclusion requires not only outreach and access, but also a deeper understanding of how financial systems can be designed to better serve diverse populations. Through its partnership with IRMA, Axis Bank supported research, policy engagement, knowledge creation, and capacity-building efforts focused on strengthening the broader financial inclusion ecosystem.

The initiative contributed to research and evidence generation on financial inclusion and rural finance, while supporting management development programmes, stakeholder engagement, and policy discourse relevant to the sector. By generating insights and strengthening institutional capacity, the programme seeks to inform practices and approaches that can improve inclusion outcomes at a wider systemic level.



## CASE STUDY | 04







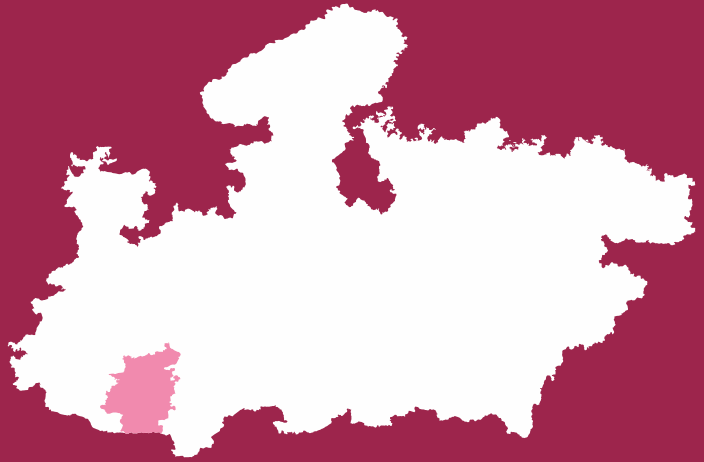
## Success Story

### Who Run the World? Women Who Know Their Worth



**Location:**  
Khargone, Madhya Pradesh

**Programme participant:**  
Chatur Bai



For years, Chatur Bai of Golpura village in Madhya Pradesh lived the reality familiar to millions of women in India's unorganised workforce. Her days were filled with work, yet financial security remained elusive. Earnings were irregular, household needs often took precedence over personal aspirations, and access to social security schemes remained out of reach simply because she was unaware they existed. Like many rural women, resilience was a part of her everyday life—but resilience alone could not protect her family from uncertainty.

Everything began to change when the Community Financial Literacy Cell (CFLC) established by DHAN Kalanjiam Foundation reached her village. Through awareness sessions and personalised support, Chatur Bai learned about government welfare provisions available to unorganised workers, including the e-Shram initiative. What may seem like a simple registration process became a gateway to opportunity, protection, and dignity. With guidance from the CFLC team, she successfully enrolled for an e-Shram card, connecting her to formal social security systems for the first time.

The impact was immediate and meaningful. Chatur Bai now receives Rs. 1,000 per month as nutritional support, helping strengthen her family's food security and well-being. She is also covered by an insurance benefit of up to

Rs. 2 lakh, providing a critical safety net for her family during times of crisis. Beyond the financial benefits, she gained something equally valuable—confidence. Confidence to access entitlements, engage with institutions, and make informed decisions about her future.

But this story is about more than one woman. It reflects the transformative power of financial literacy when it reaches the last mile. Across rural communities, women are often the managers of household finances, caregivers, and providers of stability, yet they remain excluded from the systems designed to support them. When women like Chatur Bai gain access to information, opportunities, and social protection, the benefits ripple far beyond the individual—to children, families, and entire communities.

Chatur Bai's journey is a reminder that empowerment does not always begin with a large loan or a new enterprise. Sometimes, it begins with awareness, access, and the confidence to claim what is rightfully yours. Because when women are equipped with knowledge and supported to participate fully in the financial system, they do more than improve their own lives—they help build stronger, more resilient communities. And time and again, they prove who really moves the world forward.



## HEALTH & NUTRITION

### *Healing with Dignity - Aiding Systems of Care*



Few experiences are as universal—or as deeply personal—as illness. In moments of uncertainty, access to timely care, trusted institutions, and compassionate support can make all the difference. Yet for many families, navigating a serious health condition is often accompanied by challenges that extend far beyond the hospital walls.

As India's healthcare needs continue to evolve, there is a growing imperative to strengthen healthcare systems, expand access to specialised treatment, and ensure that care reaches individuals with dignity and empathy. Addressing these challenges requires long-term investments that not only support patients but also enhance the institutions and innovations that underpin better health outcomes.

At Axis Bank, our approach to health is anchored in three strategic pillars: **System Strengthening, Infrastructure Development, and Patient-Centric Care**. Together, these pillars work to create a more resilient and responsive healthcare ecosystem—strengthening institutions and service delivery systems, building critical healthcare infrastructure, and ensuring that patients and their caregivers receive the support they need throughout their healthcare journey. By addressing both the supply side of healthcare and the lived experiences of those seeking care, we aim to enable more equitable and sustainable health outcomes.

We believe that healthcare is ultimately about people—their resilience, their recovery, and their right to quality care. Our efforts therefore focus on strengthening systems of care while supporting individuals and families through some of life's most challenging journeys.

## Impact Landscape:

- **~16,000 direct participants** reached, including patients, children in institutional care, caregivers, healthcare professionals, and students.
- **12 million+ indirect participants** reached through awareness campaigns, digital health systems, policy-aligned interventions, and institutional strengthening efforts.
- **350+ cancer care institutions** connected through National Cancer Grid initiatives.
- **1,490 frontline healthcare workers** trained in cancer



### Strengthening Cancer Care in India through National Cancer Grid

*Building the future of oncology through digital innovation and collaboration*

The National Cancer Grid (NCG), coordinated by Tata Memorial Centre, brings together one of the world's largest cancer-care networks to improve quality, accessibility, and standardisation of oncology services across India. Through its partnership with NCG, Axis Bank is supporting a range of transformative initiatives that aim to strengthen cancer care systems at a national scale.

During the year, the programme expanded Oncology Electronic Medical Records to **17 hospitals**, piloted tele-oncology services facilitating **182 patient consultations**, established governance systems for the National Tumour Biobank with **135 paired samples collected**, and advanced virtual skills and research platforms designed to improve knowledge-sharing and workforce development. The initiative also supported **152 oncology researchers**, engaged **300+ cancer-care experts**, and launched the AI-CATCH innovation challenge to accelerate technology-driven solutions for cancer care. Together, these interventions are helping create a more connected, data-driven, and equitable cancer-care ecosystem.



### Strengthening Childhood Cancer Systems with CanKids KidsCan

*Ensuring every child has a fair chance at treatment and recovery*

Aligned with the WHO Global Initiative for Childhood Cancer, this programme seeks to strengthen childhood cancer ecosystems across Uttar Pradesh and Bihar—two states contributing a significant share to India's childhood cancer burden.

screening, early detection, and referral systems.

- **17 hospitals** onboarded onto Oncology Electronic Medical Record (Onco-EMR) platforms.
- **152 oncology researchers, 300+ cancer experts**, and **280 hospital professionals** engaged through capacity-building and research initiatives.
- **3,500+ individuals** directly supported through cancer screening, diagnostics, treatment support, and patient-care initiatives.

The initiative supports children and families through Hospital Support Units, Care Centres, referral networks, psychosocial support, treatment navigation, and financial protection mechanisms that reduce treatment abandonment and out-of-pocket expenditure. During FY 2025–26, support enabled the management of 11 hospital partnerships, expansion of services at key tertiary centres in Uttar Pradesh and Bihar, strengthening of healthcare worker capacity, and institutionalisation of a Childhood Cancer Task Force in Uttar Pradesh. By bringing together hospitals, government stakeholders, and civil society organisations, the programme is helping create coordinated care pathways that improve survival outcomes and access to quality treatment.



### Supporting Cancer Care with Indian Cancer Society

*Advancing awareness, early detection, and treatment access*

Early diagnosis remains one of the most effective tools in reducing cancer-related mortality. Through its partnership with the Indian Cancer Society, Axis Bank supports an integrated model combining awareness generation, community screening, capacity building, and treatment assistance for vulnerable patients across 5 blocks of Nashik.

During the year, the programme reached **130,785 individuals** through community awareness activities, supported **3,305 individuals** through cancer screening initiatives, trained **1,490 healthcare workers**, and provided financial assistance for **218 underprivileged patients** through diagnostic and treatment support funds. The initiative also generated an estimated **12 million+ indirect reach** through large-scale awareness campaigns.



By strengthening both community awareness and referral systems, the programme contributes to earlier diagnosis and improved treatment access.



#### **Project Masoom with MPower**

*Embedding mental health within child-care ecosystems*

Mental health and emotional well-being are critical yet often overlooked components of a child's development. Project Masoom works with institutionalised and vulnerable children across Maharashtra to create trauma-informed care environments that support healing, resilience, and mental well-being.

The programme provides personalised trauma counselling, group therapy, alternate therapeutic interventions through art and music, and capacity building for Child Care Institution staff. Through its work with Juvenile Justice Boards, Child Welfare Committees, and Child Care Institutions, the initiative is helping ensure that mental health support becomes an integral part of child protection systems rather than an isolated service.



#### **Building Future Healthcare Capacity**

*Investing in institutions, infrastructure, and specialised care*

Several of the year's interventions focused on strengthening India's long-term healthcare capacity through investments in specialised infrastructure and workforce development. These included support for the Antara Institute of Health Sciences in West Bengal to expand mental health education and training infrastructure, establishment of a CTVS Intensive Care Unit at Sai Aashraya Super Speciality Hospital in Karnataka, and support for a new Developmental Paediatrics Unit at the Ranipet campus of CMC Vellore.











## Success Story

### A Childhood Reclaimed



**Location:**  
Mumbai, Maharashtra



At just ten years old, SH had already experienced more upheaval than most children do in a lifetime.

Growing up in a dysfunctional family, she was exposed to realities no child should have to navigate—parental separation, emotional abuse, gender discrimination, and domestic violence. Home, which should have been a place of safety, often felt uncertain and frightening. When her mother eventually left her father's home, SH followed, carrying with her not just a small bag of belongings, but the emotional weight of years of instability.

Life became even harder when mother and daughter found themselves living on a footpath in Mumbai. As her mother struggled to secure food, shelter, and basic necessities, SH gradually began taking on worries that were never meant for a child. She became deeply concerned about her mother's well-being, often placing her mother's needs above her own. Amid homelessness and uncertainty, her childhood was slowly overshadowed by responsibility and fear.

When SH was referred for counselling by her teacher, she arrived carrying grief, confusion, and anxiety that had accumulated over years of adversity. Therapeutic sessions initially focused on creating something she had rarely experienced—a safe space where she could be heard without judgement and where her feelings were validated. Slowly, she began sharing difficult memories of losing her home, witnessing violence, and the deep

sadness of watching her mother struggle despite doing everything she could. As trust grew, so did SH's ability to imagine a different future for herself.

One of the most significant turning points in her journey came when she made the difficult decision to stay at a Care and Protection Institution rather than remain entirely dependent on her mother. What may have appeared to be a simple change in living arrangements was, in reality, a profound act of courage. For the first time, SH began building independence, forming healthy friendships, and establishing boundaries that allowed her to grow as a child rather than carry the burden of an adult's responsibilities.

This transition brought benefits not only for SH but also for her mother, who was able to focus on rebuilding financial stability knowing her daughter was safe, cared for, and receiving support.

Today, SH's story is no longer defined solely by the hardships she has endured. Despite multiple adverse childhood experiences, she has begun shifting her focus from surviving the past to building the future. She is actively engaging in her education, strengthening social connections, and discovering her own aspirations. Through continued trauma-informed therapeutic support—including play-based, expressive, and body-based healing approaches—she is learning that her experiences do not define her worth or limit her potential.



## SPORTS

*Fueling Dreams, Building Champions - creating pathways from potential to podiums*



Sport has the power to do more than produce champions. It builds discipline, resilience, leadership, and belief, qualities that shape individuals both on and off the field. Yet for many talented athletes across India, the journey from raw potential to elite performance is often limited by unequal access to coaching, infrastructure, exposure, and specialised support systems.

As India's sporting ambitions continue to grow on the global stage, the need extends beyond identifying talent. It requires building robust pathways that enable athletes to develop, compete, and excel over the long term. This demands sustained investments in high-performance training ecosystems, indigenous sports science and medicine, and athlete-centric support structures that can nurture talent at every stage of the journey.

We believe that sporting excellence is built through long-term commitment. Our Sports portfolio focuses on creating sustainable pathways that support athletes from grassroots discovery to international competition, while strengthening the institutions and infrastructure that will shape India's next generation of champions.

## Impact Landscape:

- **~1,100 direct participants** reached across sports programmes, including athletes, para-athletes, coaches, and emerging sporting talent.
- **~3,000 indirect participants** reached through ecosystem-strengthening and sports infrastructure initiatives.
- **19 states** covered through athlete development, talent identification, and high-performance support initiatives.
- **468 athletes** and para-athletes supported through Olympic Gold Quest across Olympic and Paralympic



### Olympic Gold Quest

*Supporting India's pursuit of sporting excellence*

Through its partnership with **Olympic Gold Quest (OGQ)**, Axis Bank supports one of India's most respected high-performance sports development institutions. The programme provides athletes and para-athletes with access to world-class coaching, sports science, nutrition, physiotherapy, international exposure, and performance support, enabling them to compete at the highest levels of global sport.

During FY 2025–26, the programme supported **468 athletes and para-athletes** across **11 Olympic and 9 Paralympic disciplines**. The impact of this ecosystem is reflected in India's recent sporting achievements, with OGQ-supported athletes accounting for a significant share of the country's Olympic and Paralympic medal successes. The partnership also continued to strengthen the athlete pipeline through initiatives such as the **Weightlifting Warriors Academy**, which supports **48 young athletes**, and the **Para Junior Programme**, which currently supports **43 emerging para-athletes** on the pathway toward future Paralympic Games.



### Axis Bank Judo Development Programme

*Creating pathways from grassroots participation to global competition*

Implemented in partnership with the **Inspire Institute of Sport (IIS)** and the **Manipur Judo Association**, the Axis Bank Judo Development Programme supports talent development in one of India's strongest judo regions. The initiative adopts a comprehensive athlete-development model that combines coaching, competition exposure, education, sports science, and long-term athlete welfare.

disciplines.

- **560 young judokas** supported through the Axis Bank Judo Development Programme.
- **47 female judokas** provided fully residential scholarships and advanced training opportunities.
- **2,000+ athletes** participated through major judo competitions and talent-development pathways.
- **400+ children assessed** through structured talent identification programmes across multiple locations.

During the year, the programme engaged **560 young judokas** across Manipur and supported **47 promising female athletes** through fully residential scholarships at IIS, Karnataka. Athletes benefited from structured coaching pathways, participation in national competitions, and international exposure across countries such as Japan, Georgia, Austria, Germany, and Spain. More than **2,000 athletes** participated in associated competitions and development pathways, helping strengthen India's future judo talent pipeline.



### Axis Bank Lakshya Shooting Club High Performance Centre

*Building world-class infrastructure for the champions of tomorrow*

Anchored in its CSR Sports Strategy and a long-term commitment to nation-building through sport, the Bank continued to prioritise institution-led interventions aimed at creating a sustainable pipeline of future Indian athletes. During the year, the Bank further advanced its CSR focus on institutional and infrastructure creation by partnering with Lakshya Shooting Club (LSC) to establish the state-of-the-art Axis Bank Lakshya Shooting Club High Performance Centre (HPC) in Navi Mumbai. Dedicated exclusively to the shooting discipline, the HPC represents a strategic capex investment in world-class sporting infrastructure and is designed to deliver end-to-end athlete development, from talent scouting and junior training to elite preparation for international competition. In addition to serving as a hub for grooming Olympic level shooters, the HPC also functions as an open and inclusive ecosystem for community engagement and future talent identification, thereby strengthening India's long-term competitive depth in the discipline.



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Significant progress was made in completing the civil construction of the facility, with interior fit-outs, range development, and integration of key infrastructure currently in advanced stages. Parallely, planning and onboarding of core support services—including sports science, physiotherapy, strength & conditioning, nutrition, and sports psychology—were undertaken to ensure a fully integrated athlete support ecosystem upon operationalisation.

While the centre is yet to become fully operational, the project has already contributed to ecosystem development through the engagement of coaches, sports science professionals, and administrative staff involved in planning and execution. The initiative is designed to benefit athletes across levels by providing access to structured training, performance analytics, and scientific support under one roof.

The Axis Bank Lakshya Shooting Club High Performance Centre is expected to be operational in the coming financial year and will play a critical role in strengthening India's shooting ecosystem by enabling consistent, high-quality training aligned with international standards.





CASE  
STUDY | 06







## Success Story

### Aiming Beyond the Target: The Journey of Esha Singh



**Location:**  
Mumbai, Maharashtra

**Programme participant:**  
Esha Singh



When nine-year-old **Esha Singh** first walked into a shooting range in Hyderabad, it was not part of a grand plan. Like many children, she had already experimented with a range of activities—from badminton and tennis to skating and go-karting—searching for something that truly resonated with her. Then, during a visit to the Gachibowli shooting range with her father, a former rally driver, she discovered a sport that would change the course of her life.

What followed was not overnight success, but years of discipline, sacrifice, and unwavering focus. Recognising her talent early, Esha's family made significant efforts to support her sporting aspirations. She trained relentlessly, often balancing the demands of school with hours of practice, while her father even built a practice setup at home to help her refine her skills. By the age of 13, she had already become the youngest national champion in the women's 10m air pistol event, signalling the arrival of a remarkable young talent on India's shooting circuit.

Talent, however, is only the beginning of an athlete's journey. Sustained excellence requires long-term support, access to world-class coaching, competition exposure, sports science inputs, and the confidence to compete against the best in the world. Recognising her potential, **Olympic Gold Quest (OGQ)** began supporting Esha in 2017 when she was just 12 years old through its Junior Programme. Over the years, this support extended across coaching, equipment, travel, sports science services, and

competition preparation, enabling her to focus fully on her development as an elite athlete.

The results have been extraordinary. Esha steadily progressed from a promising junior to one of India's most accomplished pistol shooters. In 2025, at the **ISSF World Shooting Championships in Cairo**, she scripted history once again. Competing against the world's best, she won a **Silver Medal in the 10m Air Pistol Mixed Team event** and a **Bronze Medal in Women's 25m Pistol event**, securing her first individual senior World Championship medal.

The bronze medal also marked India's first-ever World Championship medal in the Women's 25m Pistol discipline.

Yet, Esha's story is about more than medals. It is a story of what becomes possible when raw talent is identified early and nurtured patiently over time. From a curious young girl trying different sports to a world-class athlete creating history for India, her journey reflects the power of sustained investment in potential. Every podium finish today stands on a foundation built over years of training sessions, difficult choices, setbacks, and perseverance.

Today, at just 21 years of age, Esha represents a new generation of Indian athletes—fearless, ambitious, and ready to compete with the very best. Her journey demonstrates that when talent is met with opportunity and consistent support, young athletes can transcend expectations and inspire an entire nation to aim higher.



## HUMANITARIAN & DISASTER RELIEF

### *Rebuilding Hope*



Natural disasters often leave behind more than damaged infrastructure and disrupted livelihoods—they create uncertainty, displacement, and vulnerability for families already living on the margins. In these moments, timely humanitarian support can provide more than immediate relief; it can help restore safety, dignity, and a sense of stability as communities begin the long journey toward recovery.

At Axis Bank, our Disaster Relief & Humanitarian Response efforts are guided by the belief that support must be responsive to local needs while prioritising the most vulnerable populations. During FY 2025–26, interventions focused on communities affected by floods and cloudbursts across Uttarakhand, Himachal Pradesh, and Punjab, delivering immediate relief, temporary shelter, sanitation support, and educational assistance for affected families. These initiatives were implemented in close coordination with district administrations and aligned with national and state disaster management priorities.

- **6,400+ individuals** supported across disaster-affected regions.
- **10,000+ indirect participants** reached through relief and rehabilitation efforts.
- **1,760 households and families** supported with essential relief materials.
- **69 temporary and insulated shelters** established for displaced communities.
- **2,550 students** supported with educational and school-supply assistance.
- **1,000 ration kits, 1,000 mattresses, and 255 blankets and bedsheets** distributed to affected families.

In **Uttarakhand**, support was extended to communities affected by floods and extreme weather events through the distribution of essential ration kits to **760 households, covering approximately 3,800 individuals**. The intervention also facilitated the construction of **20 insulated shelters** for vulnerable households, helping families withstand harsh weather conditions while restoring a measure of safety and stability.

In **Himachal Pradesh**, relief efforts focused on families displaced by cloudbursts and landslides. Through the construction of **49 insulated temporary shelters** and the development of community sanitation facilities, the initiative helped create safer living conditions for affected populations while supporting early-stage rehabilitation efforts.

In **Punjab**, where severe flooding disrupted communities and educational institutions, support was extended to **1,000 flood-affected families and 2,550 students**. Relief assistance included ration kits, mattresses, blankets, and educational materials that enabled children to continue learning despite the disruption caused by the disaster. By addressing both immediate household needs and educational continuity, the intervention sought to reduce longer-term social impacts on affected communities.

A key learning from the year's interventions was the importance of combining rapid response with community participation. Despite challenges such as difficult terrain, damaged road networks, continuous rainfall, and logistical constraints, local partnerships and community engagement helped ensure assistance reached those who needed it most. These experiences reaffirmed that effective disaster response requires not only resources, but also adaptability, strong local relationships, and a deep understanding of community needs.

As climate-related events become more frequent and intense, our focus continues to evolve beyond immediate relief towards strengthening resilience and preparedness. By supporting vulnerable communities during times of crisis while exploring pathways for longer-term recovery, we remain committed to helping individuals and families rebuild with dignity, confidence, and hope.





CASE  
STUDY | 07





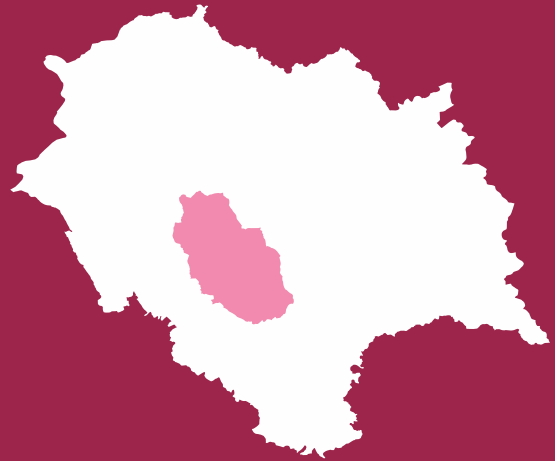
## Case Study

### When the Waters Receded



**Location:**  
Mandi, Himachal Pradesh

**Programme participant:**  
Chunni Lal



On the night of **30 June 2025**, Chunni Lal's life changed in a matter of moments.

A mechanic from Chapad village in Mandi district, Himachal Pradesh, he was at home with his family when cloudbursts triggered devastating flash floods across the region. As floodwaters surged through the area, the family barely managed to escape. One of his daughters was trapped under debris and had to be rescued, while the home they had built over years was swept away along with all their belongings.

In the days that followed, survival became the priority. Homeless overnight, the family relied on neighbours, volunteers, and local organisations for food and temporary shelter. Chunni Lal tried to rebuild some sense of normalcy, but uncertainty lingered. A rented room proved financially unsustainable, forcing the family to move in with relatives. To make matters worse, land-related issues meant they were not eligible for government assistance for house reconstruction, leaving

them without a clear path forward.

At a time when options were running out, support arrived through Axis Bank's CSR-funded flood relief initiative in Mandi. The programme enabled the construction of a 12 x 12 insulated shelter for Chunni Lal's family, providing them with a safe and weather-resistant place to call their own. For a family that had spent months moving from one temporary arrangement to another, the shelter represented much more than four walls and a roof—it offered stability, security, and the confidence to begin again.

Today, Chunni Lal has returned to work as a mechanic and continues the journey of rebuilding his life. While the trauma of that night remains, the prospect of moving into a secure shelter offers something his family had not felt for months: hope. Their story is a reminder that recovery is not only about restoring what was lost, but also about helping families rediscover the foundation from which they can move forward.

# OUR PARTNERS:



## LIVES & LIVELIHOODS

1. Axis Bank Foundation
- 



## EDUCATION

- |                                                   |                                |
|---------------------------------------------------|--------------------------------|
| 1. Ashoka University                              | 12. NIEDO                      |
| 2. Assam Rifles                                   | 13. Peepul                     |
| 3. Ayang Trust                                    | 14. Plaksha University         |
| 4. Chandigarh University                          | 15. Planetskool                |
| 5. Create Foundation                              | 16. St. Loyola College         |
| 6. Indian Institute of Science (IISc)             | 17. Sarthak Foundation         |
| 7. Indian School of Development Management (ISDM) | 18. Sri Aurobindo Society      |
| 8. Khan Academy India                             | 19. Step Up For India          |
| 9. LIFI                                           | 20. Sunbird Trust              |
| 10. Mantra Social Services                        | 21. Tata Steel Foundation      |
| 11. Muheem                                        | 22. Tibetan Children's Village |
- 



## FINANCIAL INCLUSION & LITERACY

1. CSC Academy
  2. Institute of Rural Management Anand (IRMA)
  3. Kalinjiam Foundation
- 



## ENVIRONMENTAL SUSTAINABILITY

- |                                                 |                                 |
|-------------------------------------------------|---------------------------------|
| 1. Action for Rural Technology                  | 6. Seva Mandir                  |
| 2. Balipara Tract & Frontier Foundation         | 7. The Corbett Foundation       |
| 3. Centre for Wildlife Studies                  | 8. The Hans Foundation          |
| 4. Foundation for Ecological Security (FES)     | 9. VIKAS Centre for Development |
| 5. Nature Environment & Wildlife Society (NEWS) |                                 |





## HEALTH AND NUTRITION

1. Aditya Birla Education Trust (Project Masoom with Mpower)
  2. Antara Institute of Health Sciences
  3. CanKids KidsCan
  4. Christian Medical College (CMC), Vellore
  5. Indian Cancer Society (ICS)
  6. National Cancer Grid (Tata Memorial Centre)
  7. Sai Aashraya Trust
- 



## SPORTS

1. Foundation for Promotion of Sports & Games (FPSG)
  2. Inspire Institute of Sport (IIS)
  3. Lakshya Shooting Club
- 



## HUMANITARIAN & DISASTER RELIEF

1. People's Science Institute
2. The Hans Foundation
3. The Kalgidhar Society



| State             | Districts                                                                                                                                                                                                         | Total # of districts |
|-------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------|
| Andhra Pradesh    | Ananthapuramu, Chittoor, East Godavari, Medak, Sri Potti Sriramulu Nellore, Visakhapatnam, Vizianagaram, Warangal                                                                                                 | 8                    |
| Assam             | Baksa, Dhemaji, Jorhat, Kamrup, Kamrup Metro, Majuli, Tamulpur, Tinsukia, Udalguri                                                                                                                                | 9                    |
| Bihar             | Banka, Gaya, Jamui, Lakhisarai, Madhepura, Muzaffarpur, Nawada, Saran, Vaishali                                                                                                                                   | 9                    |
| Chhattisgarh      | 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 West Delhi                                                                                                                                                                                       | 2                    |
| Gujarat           | Ahmedabad, Amreli, Banas Kantha, Bharuch, Chhotaudepur, Dangs, Jamnagar, Junagadh, Narmada, Navsari, Panch Mahals, Patan, Porbandar, Rajkot, Surat, Surendranagar, Tapi, Vadodara, Valsad                         | 19                   |
| Haryana           | Ambala, Karnal, Kurukshetra, Panchkula, Panipat, Sonipat, Yamuna Nagar                                                                                                                                            | 7                    |
| Himachal Pradesh  | Hamirpur, Kangra                                                                                                                                                                                                  | 2                    |
| Jammu and Kashmir | Baramulla                                                                                                                                                                                                         | 1                    |
| Jharkhand         | Bokaro, Chatra, Dumka, Garhwa, Giridih, Godda, Gumla, Hazaribagh, Khunti, Latehar, Lohardaga, Palamu, Ramgarh, Ranchi, Sahebganj, Saraikela Kharsawan, Simdega, West Singhbhum                                    | 18                   |
| Karnataka         | Bagalkote, Bengaluru Rural, Bengaluru Urban, Chamarajanagar, Chikkaballapura, Chitradurga, Dakshina Kannada, Davangere, Hassan, Kalaburagi, Kolar, Mandya, Mysuru, Tumakuru                                       | 14                   |
| Kerala            | Ernakulam, Kannur, Kasaragod, Malappuram, Thiruvananthapuram, Thrissur, Wayanad                                                                                                                                   | 7                    |
| Ladakh            | Kargil, Leh Ladakh                                                                                                                                                                                                | 2                    |

(cont.)

(cont.) Lives & Livelihoods

|                |                                                                                                                                                                                                                                                                                  |    |
|----------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----|
| Madhya Pradesh | Alirajpur, Anuppur, Barwani, Betul, Burhanpur, Chhatarpur, Chhindwara, Damoh, Dewas, Dhar, Dindori, Guna, Gwalior, Harda, Jhabua, Katni, Khandwa (East Nimar), Khargone (West Nimar), Mandla, Panna, Ratlam, Rewa, Sagar, Satna, Shahdol, Shivpuri, Singrauli, Tikamgarh, Umaria | 29 |
| Maharashtra    | Ahilyanagar, Akola, Amravati, Beed, Chandrapur, Chhatrapati Sambhajnagar, Dhule, Gadchiroli, Gondia, Hingoli, Jalgaon, Jalna, Latur, Mumbai, Mumbai Suburban, Nagpur, Nanded, Nandurbar, Nashik, Parbhani, Pune, Ratnagiri, Wardha, Washim, Yavatmal                             | 25 |
| Meghalaya      | East Garo Hills, East Khasi Hills, North Garo Hills, Ri Bhoi, South Garo Hills, South West Khasi hills, West Garo Hills, West Jaintia Hills, West Khasi Hills                                                                                                                    | 9  |
| Mizoram        | Aizawl, Champhai, Lunglei, Mamit, Serchhip                                                                                                                                                                                                                                       | 5  |
| Nagaland       | Dimapur, Kiphire, Kohima, Mokokchung, Noklak, Phek, Tuensang                                                                                                                                                                                                                     | 7  |
| Odisha         | Angul, Balangir, Balasore, Ganjam, Kalahandi, Kandhamal, Keonjhar, Khordha, Koraput, Mayurbhanj, Nabarangpur, Rayagada                                                                                                                                                           | 12 |
| Puducherry     | Puducherry                                                                                                                                                                                                                                                                       | 1  |
| Rajasthan      | Alwar, Banswara, Baran, Bharatpur, Bhilwara, Chittorgarh, Dausa, Dholpur, Jaipur, Karauli, Rajsamand, Sawai Madhopur, Udaipur                                                                                                                                                    | 13 |
| Tamil Nadu     | Chennai, Dindigul, Krishnagiri, Madurai, Nagapattinam, Namakkal, Pudukkottai, Ramanathapuram, Salem, Sivaganga, The Nilgiris, Thiruvallur, Tiruppur, Virudhunagar                                                                                                                | 14 |
| Telangana      | Adilabad, Hyderabad, Karimnagar, Mahabubnagar, Nalgonda, Narayanpet, Vikarabad                                                                                                                                                                                                   | 7  |
| Tripura        | Dhalai, South Tripura                                                                                                                                                                                                                                                            | 2  |
| Uttar Pradesh  | Aligarh, Bahraich, Banda, Bara Banki, Basti, Chitrakoot, Gorakhpur, Hamirpur, Jhansi, Kheri, Kushinagar, Lucknow, Maharajganj, Mau, Meerut, Mirzapur, Muzaffarnagar, Prayagraj, Sitapur, Sonbhadra, Sultanpur, Unnao, Varanasi                                                   | 23 |
| Uttarakhand    | Chamoli, Dehradun, Nainital, Pauri Garhwal, Pithoragarh, Tehri Garhwal, Uttarkashi                                                                                                                                                                                               | 7  |
| West Bengal    | Bankura, Birbhum, Darjeeling, Jalpaiguri, Kalimpong, Kolkata, North 24 Paraganas, Paschim Medinipur, Purulia, South 24 Paraganas                                                                                                                                                 | 10 |





## Education

**27** States & Union Territories  
**259** Districts

| State                                | Districts                                                                                                                                                                                                                                                                                         | Total # of districts |
|--------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------|
| Andaman and Nicobar Islands          | South Andamans                                                                                                                                                                                                                                                                                    | 1                    |
| Arunachal Pradesh                    | Changlang, Papum Pare, Shi Yomi                                                                                                                                                                                                                                                                   | 3                    |
| 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                         | Manendragarh-Chirmiri-Bharatpur (M C B), Raipur, Sukma                                                                                                                                                                                                                                            | 3                    |
| Dadra & Nagar Haveli and Daman & Diu | Dadra and Nagar Haveli, Diu                                                                                                                                                                                                                                                                       | 2                    |
| Delhi                                | Central Delhi, East Delhi, New Delhi, North West Delhi, Shahdara, South Delhi, South West Delhi, West Delhi                                                                                                                                                                                       | 8                    |
| Gujarat                              | Ahmedabad, Anand, Banas Kantha, Bharuch, Bhavnagar, Dahod, Gandhinagar, Jamnagar, Junagadh, Kachchh, Mahesana, Panch Mahals, Patan, Porbandar, Rajkot, Sabar Kantha, Surat, Surendranagar, Vadodara                                                                                               | 19                   |
| Haryana                              | Sonipat                                                                                                                                                                                                                                                                                           | 1                    |
| Jammu and Kashmir                    | Jammu                                                                                                                                                                                                                                                                                             | 1                    |
| Jharkhand                            | East Singhbhum, Lohardaga, Sahebganj, West Singhbhum                                                                                                                                                                                                                                              | 4                    |
| Karnataka                            | Bagalkote, Ballari, Belagavi, Bengaluru Rural, Bengaluru Urban, Bidar, Chamarajanagar, Chikkaballapura, Chikkamagaluru, Dakshina Kannada, Davangere, Dharwad, Hassan, Haveri, Kalaburagi, Kodagu, Kolar, Koppal, Mandya, Mysuru, Raichur, Shivamogga, Tumakuru, Udupi, Uttara Kannada, Vijayapura | 26                   |
| Kerala                               | Alappuzha, Ernakulam, Idukki, Kannur, Kasaragod, Kollam, Kottayam, Kozhikode, Malappuram, Palakkad, Pathanamthitta, Thiruvananthapuram, Thrissur, Wayanad                                                                                                                                         | 14                   |

(cont.)

(cont.) Education

|                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |    |
|----------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----|
| Ladakh         | Leh Ladakh                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 1  |
| 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, Indore, Jabalpur, Jhabua, Katni, Khandwa (East Nimar), Khargone (West Nimar), Maihar, Mandla, Mandsaur, Mauganj, Morena, Narmadapuram, Narsimhapur, Neemuch, Niwari, Pandhurna, Panna, Raisen, Rajgarh, Ratlam, Rewa, Sagar, Satna, Sehore, Seoni, Shahdol, Shajapur, Sheopur, Shivpuri, Sidhi, Singrauli, Tikamgarh, Ujjain, Umaria, Vidisha | 55 |
| Maharashtra    | Mumbai                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 1  |
| Manipur        | Churachandpur, Ukhrul                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | 2  |
| Mizoram        | Aizawl                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 1  |
| Nagaland       | Chumoukedima, Kohima, Mokokchung                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 3  |
| Odisha         | Angul, Balangir, Balasore, Bargarh, Bhadrak, Boudh, Cuttack, Deogarh, Dhenkanal, Gajapati, Ganjam, Jagatsinghapur, Jajapur, Jharsuguda, Kalahandi, Kandhamal, Kendrapara, Keonjhar, Khordha, Koraput, Malkangiri, Mayurbhanj, Nabarangpur, Nayagarh, Nuapada, Puri, Rayagada, Sambalpur, Sonepur, Sundargarh                                                                                                                                                                                                                    | 30 |
| Puducherry     | Karaikal, Mahe, Puducherry                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 3  |
| 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 |
| Tamil Nadu     | Chengalpattu, Chennai, Coimbatore, Cuddalore, Dharmapuri, Kanniyakumari, Madurai, Perambalur, Ramanathapuram, Ranipet, Sivaganga, Thanjavur, The Nilgiris, Thiruvallur, Thiruvavur, Tiruchirappalli, Tirunelveli, Tiruppur, Tiruvannamalai, Virudhunagar                                                                                                                                                                                                                                                                        | 20 |
| Tripura        | Khowai, West Tripura                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | 7  |
| Uttar Pradesh  | Bhadohi, Gautam Buddha Nagar, Mirzapur, Varanasi                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 10 |
| Uttarakhand    | Almora, Bageshwar, Chamoli, Champawat, Dehradun, Haridwar, Nainital, Pauri Garhwal, Pithoragarh, Rudrapur, Tehri Garhwal, Udham Singh Nagar, Uttarkashi                                                                                                                                                                                                                                                                                                                                                                         | 13 |



| State            | Districts                                                                                                      | Total # of districts |
|------------------|----------------------------------------------------------------------------------------------------------------|----------------------|
| Andhra Pradesh   | Annamayya, Sri Sathya Sai district                                                                             | 2                    |
| Assam            | Majuli                                                                                                         | 1                    |
| Gujarat          | Anand, Kheda, Mahisagar                                                                                        | 3                    |
| Himachal Pradesh | Kangra, Mandi                                                                                                  | 2                    |
| Karnataka        | Belagavi, Bengaluru South (Ramanagara), Chamarajanagar, Chikkabalapur, Dharwad, Kodagu, Mysuru, Uttara Kannada | 8                    |
| Kerala           | Wayanad                                                                                                        | 1                    |
| Madhya Pradesh   | Umaria                                                                                                         | 1                    |
| Maharashtra      | Beed                                                                                                           | 1                    |
| Odisha           | Koraput, Keonjhar, Dhenkanal, Angul                                                                            | 4                    |
| Rajasthan        | Rajsamand, Udaipur, Bhilwara, Chhitorgarh, Pratapgarh                                                          | 5                    |
| Tamil Nadu       | Erode, Krishnagiri, The Nilgiris, Theni                                                                        | 4                    |
| Uttarakhand      | Tehri Garhwal                                                                                                  | 1                    |
| West Bengal      | North 24 Paraganas, South 24 Paraganas                                                                         | 2                    |





## Financial Literacy & Financial Inclusion

**14** States & Union Territories  
**46** Districts

| State             | Districts                                                                                                                  | Total # of districts |
|-------------------|----------------------------------------------------------------------------------------------------------------------------|----------------------|
| Assam             | Dibrugarh, Kamrup                                                                                                          | 2                    |
| Delhi             | South West Delhi                                                                                                           | 1                    |
| Goa               | North Goa                                                                                                                  | 1                    |
| Haryana           | Hisar, Panchkula                                                                                                           | 2                    |
| Himachal Pradesh  | Mandi                                                                                                                      | 1                    |
| Jammu and Kashmir | Samba                                                                                                                      | 1                    |
| Jharkhand         | East Singhbhum, Ramgarh                                                                                                    | 2                    |
| Karnataka         | Ballari, Kalaburagi, Kodagu                                                                                                | 3                    |
| Madhya Pradesh    | Dhar, Ratlam                                                                                                               | 2                    |
| Maharashtra       | Amravati, Beed, Dharashiv, Hingoli, Nanded, Solapur, Yavatmal                                                              | 7                    |
| Punjab            | Amritsar, Faridkot, Gurdaspur, Pathankot, Patiala, S.A.S Nagar                                                             | 6                    |
| Rajasthan         | Banswara, Ganganagar                                                                                                       | 2                    |
| Tamil Nadu        | Cuddalore, Madurai, Mayiladuthurai, Nagapattinam, Pudukkottai, Ramanathapuram, Salem, Thanjavur, Tiruchirappalli, Tiruppur | 10                   |
| Uttar Pradesh     | Agra, Bareilly, Meerut, Prayagraj, Shahjahanpur, Varanasi                                                                  | 6                    |



## Health & Nutrition

**7** States & Union Territories | **12** Districts

| State         | Districts                                   | Total # of districts |
|---------------|---------------------------------------------|----------------------|
| Bihar         | Patna                                       | 1                    |
| Karnataka     | Kolar                                       | 1                    |
| Maharashtra   | Mumbai, Nagpur, Nashik, Pune, Raigad, Thane | 6                    |
| Punjab        | Bathinda                                    | 1                    |
| Tamil Nadu    | Coimbatore                                  | 1                    |
| Uttar Pradesh | Lucknow                                     | 1                    |
| West Bengal   | South 24 Paraganas                          | 1                    |



## Humanitarian & Relief

**5** States & Union Territories | **10** Districts

|                  |                                           |   |
|------------------|-------------------------------------------|---|
| Chhattisgarh     | Bastar, Durg, Mahasamund, Raipur, Surguja | 5 |
| Haryana          | Sonipat                                   | 1 |
| Himachal Pradesh | Mandi                                     | 1 |
| Punjab           | Amritsar, Gurdaspur                       | 2 |
| Uttarakhand      | Chamoli                                   | 1 |



## Sports

**19** States & Union Territories | **61** Districts

| State             | Districts                                                                                                              | Total # of districts |
|-------------------|------------------------------------------------------------------------------------------------------------------------|----------------------|
| Assam             | Kamrup                                                                                                                 | 1                    |
| Chandigarh        | Chandigarh                                                                                                             | 1                    |
| Delhi             | North Delhi, North West Delhi, South Delhi, South East Delhi                                                           | 4                    |
| Gujarat           | Ahmedabad, Gandhinagar, Kheda, Surat                                                                                   | 4                    |
| Haryana           | Ambala, Bhiwani, Charkhi Dadri, Faridabad, Fatehabad, Gurugram, Hisar, Jhajjar, Jind, Panipat, Rewari, Rohtak, Sonipat | 13                   |
| Jammu and Kashmir | Reasi                                                                                                                  | 1                    |
| Jharkhand         | East Singhbhum                                                                                                         | 1                    |
| Karnataka         | Bengaluru Rural, Bengaluru Urban, Dharwad, Mysuru, Vijayanagara                                                        | 5                    |
| Kerala            | Thiruvananthapuram                                                                                                     | 1                    |
| Madhya Pradesh    | Bhopal, Indore, Jabalpur                                                                                               | 3                    |
| Maharashtra       | Mumbai, Nashik, Pune, Raigad, Satara, Thane                                                                            | 6                    |
| Manipur           | Imphal East, Imphal West                                                                                               | 2                    |
| Odisha            | Khordha                                                                                                                | 1                    |
| Punjab            | Bathinda, Fazilka, Mansa, Patiala, S.A.S Nagar, Sangrur                                                                | 6                    |
| Rajasthan         | Jaipur                                                                                                                 | 1                    |

(cont.)



(cont.) Sports

|               |                                                 |   |
|---------------|-------------------------------------------------|---|
| Tamil Nadu    | Chennai, Coimbatore, Kanniyakumari, Krishnagiri | 4 |
| Telangana     | Hyderabad, Ranga Reddy                          | 2 |
| Uttar Pradesh | Ghaziabad, Lucknow                              | 2 |
| West Bengal   | Kolkata, North 24 Paraganas, Paschim Bardhaman  | 3 |





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