

Annual Action Plan for the Financial Year 2025-2026

Karur Vysya Bank (KVB) has a longstanding commitment to Corporate Social Responsibility (CSR), integrating social and environmental considerations into its business operations since its inception. The bank's CSR mission focuses on contributing under themes of Education, Skill Development, Healthcare and Sanitation, Environment and Art and Culture. Through these diverse interventions, KVB continues to uphold its commitment to societal well-being, environmental sustainability, and cultural preservation, reflecting its role as a responsible corporate entity.

Key focus areas of CSR activities:

As per the CSR Policy of KVB, the following areas have been identified from Schedule VII of the Companies Act, 2013 ("Act") as the key focus areas:

(a) PROMOTION OF SANITATION, HYGIENE, HEALTHCARE, AND CLEAN DRINKING WATER

- Supporting healthcare initiatives for better medical access.
- Enhancing sanitation facilities in urban and semi-urban areas, particularly in educational institutions.
- Ensuring clean drinking water availability.
- Improving infrastructure in government hospitals.
- Providing medical equipment to healthcare institutions.
- Early intervention for children and prevention of suicide & gambling among youth
- Conducting awareness and capacity-building programs for better health practices.

(b) EDUCATION:

- Establishing infrastructure facilities for schools.
- Encouraging digital classrooms for enhanced learning.
- Providing sanitation facilities and clean drinking water in schools.
- Assisting differently and intellectually challenged students with educational support.

(c) PROTECTING THE ENVIRONMENT & SUSTAINABLE DEVELOPMENT

- Promoting afforestation and tree plantation drives.
- Encouraging environmental conservation and protection initiatives.
- Supporting sustainable rural development projects.
- Advancing renewable energy and green energy solutions for sustainability.

(d) Other Key CSR Focus Areas

- Livelihood promotion for marginalized communities.
- Women empowerment programs to foster economic independence.
- Promotion of sports to nurture talent and physical well-being.
- Technology incubation and development support for innovation.

(e) Any other Sustainable activity forming part of Schedule VII whether existing or newly included by MCA that can be taken up by the Bank, if needed.

Summary of CSR Budget approved by Board for the FY2025-26:

The CSR Budget for the Bank in this financial year is arrived at, based on at least two per cent of the average net profits made during the three immediately preceding financial years. The CSR Budget so arrived at for the Financial Year 2025-26 is **Rs. 40,79,96,474.75** (Rupees Forty Crore Seventy Nine Lakh Ninety Six Thousand Four Hundred Seventy Four and Seventy Five Paise only).

Further, CSR Budget for the financial years 2024-25 was exceeded by a sum of Rs. 14,85,646.47, which was set off against the CSR budget of FY2025-26. The budget for FY2025-26 after setting off will be **Rs. 40,65,10,828.28** (Rupees Forty Crore Sixty Five Lakh Ten Thousand Eight Hundred Twenty Eight and Twenty Eight Paise only).

Brief of the Projects:

| S.No | Project ID | Project | Classification | Mode of Implementation | On Going |
|---|-----------------|--|----------------|---|----------|
| Promotion of Sanitation and Healthcare | | | | | |
| 1 | KVB2526-004-ARO | Youth Suicide and Gambling Prevention Initiative | Healthcare | NIMHANS | Yes |
| 2 | KVB2526-005-ARO | Provision of Additional Building for Old Age Home in Karur | Healthcare | Karur Sri Pasupatheswara Ayyappa Seva Sanga Muthiyor Parivalayam, Karur | Yes |
| 3 | KVB2526-008-ARO | Breast Cancer Screening Project in the Community | Healthcare | Cancer Awareness, Prevention and Early Detection Trust (CAPED) | Yes |
| 4 | KVB2526-012-ARO | Supporting Rural Health Infrastructure in Karur through Government Hospitals | Healthcare | Direct by Bank | No |
| 5 | KVB2526-015-ARO | Community Based Early Intervention For Children (0-14 Years) | Healthcare | Gandhigram Trust | Yes |
| 6 | KVB2526-017-ARO | Nutrition Hampers For Children With HIV | Healthcare | YRG Care | Yes |
| 7 | KVB2526-021-ARO | Supporting Rural Health Dispensary in Karur | Healthcare | Karur Texcity Rotary Foundation | No |
| 8 | KVB2526-022-ARO | Empowering Special Needs Children Through Therapy Infrastructure Support | Healthcare | MANASA | No |
| 9 | KVB2526-023-ARO | Provision and Ambulance & Battery Operated Vehicle to Periyar | Healthcare | Direct by Bank | No |

| S.No | Project ID | Project | Classification | Mode of Implementation | On Going |
|------|---|---|------------------------|---|----------|
| | | Government Hospital, Periyar Nagar, Chennai | | | |
| 10 | KVB2526-029-ARO | Public Open Gym – Coimbatore (4 Parks) | Healthcare | Direct by Bank | Yes |
| 11 | KVB2526-031-ARO | Provision of Safe Drinking Water to Anganwadi Centres in Nagercoil | Safe Drinking Water | Direct by Bank | No |
| 12 | KVB2526-036-ARO | Changing Lives of Underprivileged Children with Type 1 Diabetes | Healthcare | Idhayangal Charitable Trust | Yes |
| 13 | KVB2526-037-ARO | Advancing Vision Care through Expansion of Sankara Eye Hospital, Coimbatore | Healthcare | Sri Kanchi Kamakoti Medical Trust - Sankara Eye Foundation India | Yes |
| 14 | KVB2526-041-ARO | Provision of Washroom facility at ISKCON Wave City Temple, Ghaziabad | Healthcare | ISKCON | Yes |
| | Promotion of Education and Skill Development | | | | |
| 15 | KVB2526-003-VID | Banking, Saving, And Financial Literacy Programme Empowering Rural India Through Financial Literacy | Education | Desai Foundation | Yes |
| 16 | KVB2526-009-VID | Improved access to Education Facilities through Solar Installation in Govt. Schools | Education | Habitat for Humanity | Yes |
| 17 | KVB2526-013-VID | Sports For Excellence Program With Life Skills | Education | Magic Bus India Foundation | Yes |
| 18 | KVB2526-028-VID | Financial Literacy Awareness Program to School Students | Education | Direct by Bank | No |

| S.No | Project ID | Project | Classification | Mode of Implementation | On Going |
|---|-------------------|---|------------------------------|--|-----------------|
| 19 | KVB2526-030-VID | Support to School Infrastructure - MPPP School, Surampeta, Gollaprolu | Education | Direct by Bank | No |
| 20 | KVB2526-032-VID | Educational Support to Students Scholarships Program- Karnataka Arya Vysya Charitable Trust | Education | Direct by Bank | Yes |
| 21 | KVB2526-033-VID | Cybersecurity Awareness for General Public | Education | Direct by Bank | Yes |
| Environmental Sustainability and Rural Development | | | | | |
| 22 | KVB2526-001-GRM | Model Village | Rural Development | BAIF Institute for Sustainable Livelihoods and Development | Yes |
| 23 | KVB2526-011-GRM | Palm Livelihood for Empowerment among Rural & Marginalized Communities | Rural Development | Adventist Development and Relief Agency (ADRA) | Yes |
| 24 | KVB2526-002-BMI | Development of Sponge Park at Mullai Nagar in Tambaram | Environmental Sustainability | Direct by Bank | Yes |
| 25 | KVB2526-006-BMI | Revive & Reimagine - Enhancing Guindy National Park | Environmental Sustainability | Hand In Hand Inda | Yes |
| 26 | KVB2526-007-BMI | Rejuvenation of Anicuts in Noyyal River System | Environmental Sustainability | Siruthuli | Yes |
| 27 | KVB2526-010-BMI | Fostering Resilient Ecosystems and Communities in the Western Ghats: Conserving a Fragile Ecosystem for Biodiversity & People | Environmental Sustainability | World Wildlife Fund - India | Yes |

| S.No | Project ID | Project | Classification | Mode of Implementation | On Going |
|-------------|-------------------|---|------------------------------|-------------------------------|-----------------|
| 28 | KVB2526-014-BMI | Sakthi Gram – Ensuring Water and Energy Security | Environmental Sustainability | Vivekananda Kendra | Yes |
| 29 | KVB2526-016-BMI | Installation of Solar Street Lights in Dindigul Dist | Environmental Sustainability | Direct by Bank | Yes |
| 30 | KVB2526-018-BMI | Provision of EV Battery Operated Vehicle to Arulmigu Dhandayuthapani Swamy Temple, Palani | Environmental Sustainability | Direct by Bank | No |
| 31 | KVB2526-019-BMI | Provision of Vehicles for Solid Waste Management & Channel Cleaning To Madurai Corporation | Environmental Sustainability | Direct by Bank | No |
| 32 | KVB2526-020-BMI | Renovation of Minor Irrigation Water Harvesting Structures | Environmental Sustainability | Vidaigal Trust | Yes |
| 33 | KVB2526-024-BMI | Provision of Battery Operated vehicles to Greater Chennai Corporation - 3 different locations | Environmental Sustainability | Direct by Bank | No |
| 34 | KVB2526-025-BMI | Provision of Battery Operated vehicle for Garbage Collection in Kulithalai Municipality | Environmental Sustainability | Direct by Bank | No |
| 35 | KVB2526-026-BMI | Maintenance of Walk N Jog | Environmental Sustainability | Direct by Bank | No |
| 36 | KVB2526-027-BMI | Provision of Battery Operated vehicle to Sri Durga Malleswara Swamy Varla Devasthanam, Vijayawada | Environmental Sustainability | Direct by Bank | No |

| S.No | Project ID | Project | Classification | Mode of Implementation | On Going |
|-------------|--|--|---|---|-----------------|
| 37 | KVB2526-035-ARO | Enhancing Municipal Parks as Green & Wellness Spaces | Environmental Sustainability | Direct by Bank | Yes |
| 38 | KVB2526-039-BMI | Establishing Eco-Park in Melapalayam Zone, Tirunelveli | Environmental Sustainability | Direct by Bank | Yes |
| 39 | KVB2526-040-BMI | Provision of mechanized water body cleaning equipment | Environmental Sustainability | Direct by Bank | Yes |
| | Promoting Technology Incubation and Development | | | | |
| 40 | KVB2526-034-NAO | Pitch 2Konnnect (Impact Innovation Fund + Startup Accelerator) | Promoting Technology Incubation and Development | Technology Business Incubator @ Kongu Engineering College | Yes |
| | Women Empowerment | | | | |
| 41 | KVB2526-038-SKT | Provision of 10 Two-Wheeler Vehicles Patrolling for Women's Safety | Women Empowerment | Direct by Bank | Yes |

.....