



MUFG India CSR Activities Report 2022-23



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Message from the Regional Executive's Desk

The world could heave a collective sigh of relief in 2022-23 as it emerged from the clutches of the COVID-19 pandemic. MUFG, and our CSR partners, did too, and most of our programs could reach planned milestones.

'*Shoshin wasuru bekarazu*' is an oft-used phrase in Japan that roughly translates as 'Remember your original intention'. It is a gentle reminder to us that no matter what our experiences and challenges are, if we can learn from them and meet each moment with the original zeal and a fresh mind, we will be able to face any situation. MUFG is guided by this sound advice in all its practices.

In line with our global Corporate Purpose "*Committed to empowering a brighter future*", our CSR activities in India seek to empower marginalized or disadvantaged communities in their quest to improve their lives. India is demographically a young nation with over 50% of its population below the age of 25, and the country's future depends on how ably these youth can realize their potential. That is why MUFG's declared CSR vision for India focuses on "*Empowering youth to create a sustainable impact on India's future*". And, I believe, our CSR initiatives are creating sustainable programs in line with these corporate commitments.

SGBS Unnati's Skills Training centers, DRF's ongoing GROW Skills Training program, and Medha Learning's Bootcamps are all aimed at preparing the youth for better jobs and more secure futures. CIIE.CO's Tech startup incubation program has been a uniquely successful effort, harnessing the innovative business ideas of youth to create enterprises that will in turn generate wealth and employment for more young people. Sustainable ideas like these will transform the lives of millions of people among the underprivileged.

Slum dwellers, tribals and other marginalized communities with poor access to education and health facilities were helped by some of our other CSR programs. While AILSG's SRK learning centers took vital school education to these communities, their Mental Health centers for Youth addressed the need for emotional and psychological counselling to overcome the traumas of the pandemic. PSMRI's mobile clinics continued their medical outreach program to slums in Mumbai and Pune; they also provided COVID-19 and TB testing facilities in Jharkhand and Odisha, augmenting the local administration's efforts to reach inaccessible tribal communities. MUFG pitched in with a one-time contribution to developing modern sports infrastructure for the tribal youth in Odisha's Kalinga Institute of Social Sciences where over 30,000 tribal students are enrolled.

Our CSR programs try to create a more equitable world, and not merely as a statutory obligation - MUFG staff contributed generously to some of these programs with their personal time, efforts and resources through the 'MUFG Gives Back' initiative. My sincere thanks to all of them.

I look forward to our teams scaling new heights and benefiting more people next year! ●

Takuya Senoo

Regional Executive
for India and Sri Lanka



MUFG CSR Programs: Impact Summary

01 Youth/Skill Development

SGBS Unnati's Skills Training centers, DRF's ongoing GROW skills training program, and Medha Learning's Bootcamps are all aimed at enhancing the employability skills of youth. Together they have trained and certified 9,241 candidates, of which over 50% were women, and over 60% have already been placed (some are still in training) or opted for higher studies. Contributions from MUFG and other group companies has enabled the Kalinga Institute of Social Sciences in Odisha to develop modern sports infrastructure for tribal youth offering excellent facilities across twenty-nine disciplines.



STUDENTS TRAINED/
BENEFITTED



PLACED/HIGHER STUDIES
/INTERNSHIPS

SGBS Unnati (3 years)

2,959

1,845

DRF GROW (2 years)

3,852

2,515

Medha (3 years)

2,430

1,017

Students (still in training)

>900

Students of Kalinga Institute

>30,000 TRIBAL STUDENTS

02 Child Education and Development

AILSG continued to bring educational support to underprivileged urban kids in four cities through their Learning Centers, with particular emphasis on holistic development and inclusion of girls.

BENEFICIARIES REACHED

AILSG's 140 Learning Centers



8,447

MUFG CSR Programs: Impact Summary

03 Supporting Healthcare

PMSRI took health services, to marginalized and inaccessible communities and also installed 2 NAAT and 5 X-ray machines in the tribal areas of Odisha and Jharkhand. AILSG extended health care support, especially mental health support, to marginalized youth in urban slums and remote tribal locations.

BENEFICIARIES REACHED

AILSG's 68 Mental Health Youth Centers



>10,000

Piramal SAMARTH Mobile Clinics



41,642

Tribal TB Initiative
(Including COVID-19 Vaccine)



24,339

Relevant Health Messages



95,713

04 Incubating Tech Startups

CIIE.CO's Tech startup incubation program has already mentored and successfully incubated eight startups, 6 in EdTech and 2 in Fintech, with two more to follow.



STUDENTS
TRAINED



STUDENTS
PLACED

6 EdTech Startups' Operations

>50,000

>12,000

Embedded Community Learning Centers for Underprivileged Children

COMPLETED IN SEPT 2022



LOCATIONS



FUNDS DISBURSED

₹116 million

FUNDS UTILIZED

100%



IMPACT

140 Shikshan Ranjan Kendras set up

8,447 Under-privileged children benefitted

140 Trained Shikshan Mitras

- Improved access to quality education, and learning outcomes with enriched learning resources
- Improved WASH and COVID-19 appropriate behavior among children, and in their communities
- Holistic personality development of children through co-curricular activities
- Building resilient communities



Learning kits distributed to the Shikshan Ranjan Kendra children under MUFG Bank CSR volunteerism



All India Institute of Local Self Government (AIIISG)

This year saw the successful completion of a three-year partnership with AIIISG to bring quality education and holistic development to underprivileged urban children. The program revolved around 140 community-embedded learning centers, called the Shikshan Ranjan Kendras (SRK) or children's resource centers, engaging with children in the 6-14 age group to help improve their academic performance as well as health and hygiene behavior, life skills and personality. Particular attention was given to the inclusion of the girl child. Parents and community members were closely involved in the processes so as to build resilient communities that would ensure good practices were sustained beyond the project's duration.

Trained Shikshan Mitras at these centers used several unique and innovative methods to enhance children's learning outcomes. In keeping with the objectives of the Government's New Education Policy, the efforts focused on equitable and



Cultural performance by the Shikshan Ranjan Kendra students enabling holistic personality development



Storytelling by the student at the Shikshan Ranjan Kendra



Sensitizing parents for their involvement in their children's education

holistic development, inculcating a scientific temper and key life skills. Exciting teaching-learning resources and science kits were developed, puppet shows and street theater made learning fun, and Bal Panchayats simulated real-life situations to impart life skills. The children were encouraged to learn and innovate through hands-on activities and sensitized to issues like gender equality, and COVID-19 appropriate behavior. The SRKs provided a stress-free learning environment, especially important during the uncertainties of the pandemic.

MUFG employees' volunteering initiatives brought valuable contributions in the form of Hygiene Kits (COVID-19), Science Kits, and other educational kits to sustain the learning process beyond the project. ●

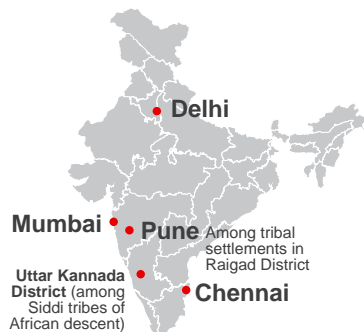
Trained Shikshan Mitras at these centers used several unique and innovative methods to enhance the learning outcomes of children.

MY Mental Health - Mentoring Marginalized Youth and Promoting Mental Health

COMPLETED IN MAR 2023



LOCATIONS



FUNDS DISBURSED
₹13.4 million

FUNDS UTILIZED
100%



IMPACT

68 Mano-Swasthya Ranjan Kendras set up

10,000 Marginalized youth benefitted

68 Trained Mano-Mitras

- Increased awareness of mental health among youth, community
- Improved access to mental health services and overall wellbeing
- Promoted gender-sensitive addressal of mental health issues
- Self-Assessment & Planning (SAP) to assist youth in mental health self-help



Resilience building: Livelihoods support through Transformative Actions for Rural Development, Food Security and Health (TARFAH) initiative for tribals at Raigad district



All India Institute of Local Self Government (AIILSG)

MUFG supported another pioneering community initiative of AIILSG – its M-SRK or Mano Swasthya Ranjan Kendras, and Anand Kendras (Happiness Centers) for marginalized youth in urban slums and tribal habitations. The psychological trauma of extreme deprivation and loss during the COVID-19 pandemic has left behind deep scars. Mental health and well-being of disadvantaged sections of society, or isolated communities like the Siddi tribes, has not received the attention it deserves, and its social fallouts can be significant.

Through this initiative, 68 M-SRKs/Anand Kendras were set up to offer gender-inclusive and socio-culturally sensitive community services promoting mental health and wellbeing. Over 10,000 youth, especially women, were served by this program through trained community workers, the Mano Mitras. Self-Assessment and self-help guides (Mano-Margdarshika, Mano-Darpan) provided simple, illustrated literature for the youth to understand their mental



MUFG Bank, Bengaluru branch, donated computer systems to 'Mano-Swasthya Ranjan Kendras' under MUFG employee volunteerism



Resilience building: Livelihoods support through TARFAH initiative for Siddi tribals (of African descent) at Uttar Kannada district

state and adopt self-care practices to build emotional resilience. Awareness of mental health issues was raised in a non-intrusive environment through street plays, fun games, and activities. Livelihoods support for the tribal families was facilitated through TARFAH, Movement Against Malnutrition with Transformative Actions (MAMTA) Nutrition Garden, and Herbal Gardens, while Mun-Meets, the women's peer network fostered emotional support to deal with issues of gender-based violence and women's reproductive health.

Here too, MUFG employee volunteering played a significant role. Computers were donated to the M-SRKs, Anand Kendras under the 'MUFG Gives Back' initiative. These were handed over when staff from the bank's Chennai office, and Mr. Yukihiro Takeda, Managing Director, MUFG Bank visited the Anand Kendra in Chennai. •



Capacity building of the mental health project team

Mental health awareness issues were raised in a non-intrusive environment through various activities.

Scaling Financial Technologies

Catalytic Seed Support, Incubation, Mentoring for Tech Startups

ONGOING



LOCATIONS



FUNDS DISBURSED

₹27.3 million

FUNDS UTILIZED

30%



IMPACT

94 Startup proposals received

7 Startups shortlisted after internal evaluations

2 Startups selected and mentored (Round 1)

India's Fintech industry is the third largest Fintech ecosystem in the world.



Better agri-inputs financed by Upaz leads to increased output for farmers



Following the successful incubation of six EdTech startups in the SkillEd program through 2020-22, MUFG and CIIE.CO joined hands once again to select, incubate, and mentor startups, now in the Fintech space. This 2022-24 phase also enlists the active collaboration of IIMA. It seeks to identify innovative ideas for scalable, transformative solutions in financial inclusion. Four startup ideas are to be shortlisted over 18 months, supported with catalytic seed capital, mentored, provided access to industry experts and advisors, and facilitated with post-incubation follow-on funding.

India's Fintech industry is the third largest Fintech ecosystem in the world, yet large segments in the market remain underserved. High internet penetration, expanding middle-income households, and favorable government policies offer enormous growth potential for Fintech. The MUFG-CIIE.CO program supports early-stage Fintechs with limited but viable products and that are looking to scale up.



Doorstep delivery of agri-inputs by Upaz has especially empowered women farmers

The project announcement received 94 applications, and after rigorous evaluation and due diligence processes, two projects were selected. Jigyasa Rurban received ₹7.5 million in catalytic seed capital, and Upaz received ₹3.5 million. Both are being supported and mentored, while two more startups will be selected by the end of 2023.

Jigyasa Rurban (Jigyasa Rurban Distribution Services Pvt. Ltd.)

Jigyasa is building BNPL e-Grocery service for the 800 million low-income urban and rural Indians who are largely dependent on traditional retailers and have no access to formal credit for groceries. It uses the Joint Liability Group (JLG) model to aggregate demand at the household level along with credit offers and consolidates the monthly consumption. Consumers place their orders through their local offline presence, and these are processed at Jigyasa fulfillment centers and delivered to their doorsteps.

Upaz (GreyMatter Technologies Pvt. Ltd.)

Upaz is an agri-commerce platform that leverages group lending and partnerships with village panchayats to enable credit access for smallholder farmers. Usage of credit is controlled, primarily towards the purchase of agri-inputs, and with market linkages also built in to improve revenue realization and reduce repayment risk. ●

“The support we received from the CIIE.CO for MUFG Program has been overwhelming. Our startup not only received crucial financial support in a very time-bound manner, but they also helped us with important connections to their network. We are looking forward to their continued support.”

Dharmesh
Co-Founder, Jigyasa Rurban



SkillEd: Incubating EdTech Startups

COMPLETED IN AUG 2022



LOCATIONS



FUNDS DISBURSED

₹25 million

FUNDS UTILIZED

100%



IMPACT

110 Startup proposals received

6 Startups selected and mentored

>50,000 Cumulative students trained

>12,000 Students placed

₹18.9 MILLION

Revenues generated by startups

₹120 MILLION Follow on funding raised



Tech freshers mentored by industry professionals at a MyWays center



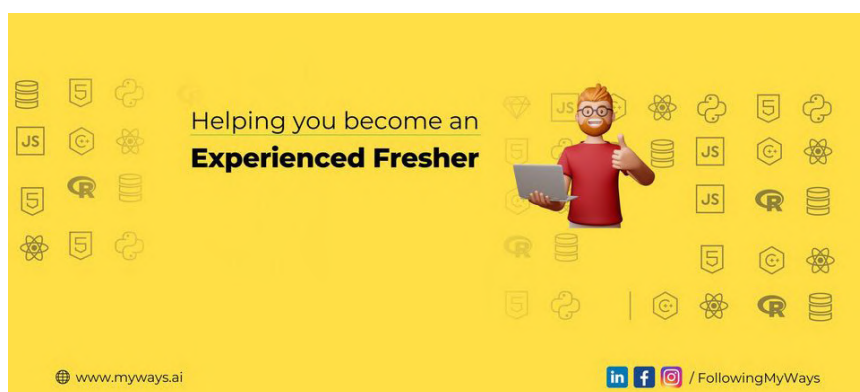
MUFG-CIIE.CO's innovative Tech startup incubation program debuted with SkillEd in the EdTech space in 2020-22. Over 110 applications were received from across the country on CIIE.CO's Accelerator App. After rigorous evaluations, presentations, and several rounds of interviews, the shortlisted teams pitched to the Internal Investment Committee represented by CIIE.CO and Sattva, and later the MUFG Board as well. Six startups were selected – Braingroom, MakerInMe, Geekster, Knowlens, MyWays, and Kaushal Circle. Each received ₹3.5 million as catalytic seed capital along with incubation support. Formal agreements were signed with these startups, and their milestones and MIS metrics were finalized through a series of Diagnostic Panels and Mentoring Clinics.



Training session for entry-level tech employees by MyWays



Team MyWays: AI enabled for better hiring and training



MyWays: Improving performance and retention of entry-level tech employees

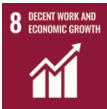
These startups have cumulatively trained more than 50,000 students in different domains like IT, STEM, and Management Skills, and placed over 12,000 youths. Together, they generated revenues of ₹18.9 million and raised ₹120 million as follow on funding. •

“SkillEd program enabled MyWays to get market exposure and recognition. The program helped us to connect with leaders in our space and get the right mentorship through them. The regular feedback helped us identify the right market and scale our product.”

Samyak Jain
Founder, Myways.AI

Employability Skills Training Centers

ONGOING



LOCATIONS



FUNDS DISBURSED

₹50.7 million

FUNDS UTILIZED

68%



IMPACT

1,384 Candidates trained in 2022-23

565 Candidates placed

84 Candidates opting for higher education

450 Candidates in one-year training programs (placement update by mid-August)

Eleven centers have been commissioned and were fully operational through 2022-23.



Orientation Day 1: Youth preparing their own ground rules



The MUFG-SGBS Unnati collaboration started in 2020-21 with a mandate to establish 10 Training Centers that would prepare 4,470 young candidates with employable skills. This continues to be a vital need gap to be addressed since industry surveys suggest that less than 50% of graduate candidates across disciplines possess the competencies and skills required for employment. Unnati Foundation's comprehensive program includes online and offline components, and proprietary Apps including an MUFG-sponsored multilingual psychometric assessment tool to measure attitudinal changes and training sessions for trainers.

Eleven centers have been commissioned and were fully operational through 2022-23, with the ones at Hassan in



Youth debating on various topics like gender equality and work-front ethics



Youth solving tally theory problems



Youth practicing tally theory problems on the systems

Karnataka and Mira Road in Mumbai being substituted by new ones at Whitefield in Bengaluru, and Kamothe in Mumbai, respectively.

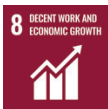
The centers have been able to train 2,959 candidates over three years till now, which includes 1,432 women candidates (48%). They have successfully placed 1,845 candidates (62%) in employment, or higher study programs. This year, 1,384 youths were trained across these centers, of which 565 have already been placed. Another 84 candidates opted for higher studies.

Critical components of the program that continued this year were the BAC (Become a Changemaker) training program for trainers and placements. The outreach activities are aided by active engagement with over 9,000 alumni that helps Unnati understand student and industry expectations and also helps drive referral traffic. ●

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GROW Employability Skills Training and Placement Program for Unemployed Youth

ONGOING



LOCATIONS



FUNDS DISBURSED
₹83.6 million

FUNDS UTILIZED
75%



IMPACT

2,063 Students enrolled
(cumulative 4,325)

2,020 Commenced training
(cumulative 3,852)

1,674 Candidates placed
(cumulative 2,515)

**GROW is a
2-month/290 hours
classroom-led
delivery model
focused on
domain-agnostic
employability skills.**



MUFG empowering community through volunteering and collaboration with Dr Reddy's Foundation



MUFG's partnership with Dr. Reddy's Foundation GROW program commenced in March 2021 with planned support for two years to train 4,560 young aspirants from low-income families and equip them with core employability skills to get started with entry-level jobs in good companies. The training is done at 12 facilities across Jaipur (2), Delhi (3), Chennai (2), Coimbatore (1), Bangalore (2), Pune (1), and Mumbai (1).

GROW is a 2-month/290 hours classroom-led delivery model focused on domain-agnostic employability skills such as Communication Skills, Communicative English, Digital Literacy, Soft Skills, Aptitude training, Digital Problem Solving, and Interview Skills. DRF's skill development programs over the last 24 years have already benefited over 4.75 lakh youth.



Fostering growth through essential soft skills training



Reuniting spirits: Cherished moments at alumni meet



Strengthening bonds during center team training at Mumbai

DRF enrolled 2,063 candidates in FY 23 of which 50% were girls. After completion of training, 71% got placed with an average monthly salary of ₹14,526 (the average salary for Delhi and Bengaluru was ₹15,406). The impact of the program is evident from the fact that a good job leads to at least a 50-80% boost to the family income, resulting in greater financial stability and enhanced quality of life, not to mention greater self-confidence and social status of these young people. ●

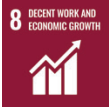
ENABLING TRANSFORMATION

GROW program transformed **Sayalee Masurkar**'s life. The eldest daughter, she was eager to support her family of six, but was unable to find a job due to her poor communication skills and English proficiency. After GROW training, she secured a job as a Sales Executive with P.C. Chandra Jewellers. Now her salary of ₹23,230 is more than triple their earlier average monthly family income of ₹10,000.

GROW program helped **Sushmita** find just rewards for her determination and hard work. Despite financial struggles, she stayed focused and undertook the GROW training program which equipped her with the requisite communication skills, industry knowledge, and confidence. This secured her a job with CROMA as a Customer Service Specialist at a monthly salary of ₹21,225, substantially enhancing her family's meager income of ₹12,000. She now aspires to become a store manager in a renowned retail company.

Skilling for Employment

COMPLETED IN MAR 2023



LOCATIONS



FUNDS DISBURSED
₹49.7 million
(in four tranches over
July 2020-March 2023)

FUNDS UTILIZED
100%



IMPACT
3,155 Registered
students in FY 23 (57%
women)
2,430 Already certified
43% of Certified students
have got placements/
Internships

**Medha prioritizes
feedback from
alumni to constantly
modify and improve
its programs.**



Certification ceremony 'Ankuran' for students in Varanasi



MUFG and Medha Learning Foundation successfully completed their three-year project to improve employment prospects for young people by enhancing their employability and life skills. Medha works with communities in Uttar Pradesh and Bihar where the school-to-work transition is particularly challenging. Their programs are focused on twenty-first-century employability skills. These are delivered through CAB (Career Advancement Bootcamp), LAB (Life-skills Advancement Bootcamp), and TAB (Technology Advancement Bootcamp) modules.

In addition to these boot camps, mainly for final-year students in colleges, Medha conducts a large number of related activities to provide a better understanding of career options and even exposure to workplaces. There were 145 activities like Industry talks on careers in arts, physiotherapy, agri-businesses, microfinance, and engineering, for instance- placement drives in campuses, and industry visits.



Industry talk for students by engineering expert from UPPCL in Bareilly to provide workplace exposure

Over the last year, 3,155 students registered (57% women), and 2,430 have already completed their program and been certified. A few batches are in the final stages of completion. As a result of the team's efforts, 703 students started internships to explore career interests or obtain workplace exposure, and 314 started full-time jobs with reputed companies like Larsen and Toubro, VVDN Technologies, Subros, and Yazaki India.



'Alumni Day-Out': Engaging with young women alumni of government girls polytechnic in Bareilly

Medha prioritizes feedback from alumni to constantly modify and improve its programs. One of its strengths has been a vibrantly active alumni network, and several activities like Alumni meets, Alumni Parichay, Hangouts, and an alumni podcast 'Weekends with Walter' are arranged over the year.

With the valuable experience garnered so far, Medha has embarked on a reorganization exercise to prepare itself to deliver on the vision of impacting one million young people. Several key senior management appointments, new teams and new goals have given them new energy for the journey ahead. ●

Medha has embarked on a reorganization exercise to prepare itself to deliver on the vision of impacting one million young people.

SAMARTH Free Mobile Health Services

COMPLETED IN FEB 2023



LOCATIONS



FUNDS DISBURSED

₹30.3 million

FUNDS UTILIZED

100%



IMPACT

1,011 Camps conducted

48,422 Total beneficiary consultations (includes 19,380 re-visits)

41,642 Patients diagnosed with health issues

274 COVID-19 awareness sessions conducted

The service addressed the critical health challenges faced by urban slum dwellers.



Doctor checking a child at camp location at Dahisar, Mumbai (Mobile Medical Unit - MMU)



MUFG Bank's support for Piramal Swasthya's SAMARTH project concluded following the successful implementation of the Free Mobile Health Clinic service in Mumbai and Pune. The service addressed the critical health challenges faced by urban slum dwellers in Maharashtra's top two cities who have little access to quality health care. The devastating effects of COVID-19 made the situation even more dire.

The SAMARTH free Mobile Health Clinic service in the cities of Mumbai and Pune had four well-equipped vans visiting identified slums on a monthly itinerary providing free health check-ups, doctor consultations, lab tests, medicines, and referrals to the nearby health facility where required. An electronic record of beneficiaries was maintained, enabling follow-up treatment and analysis.



Doctor prescribing treatment for child at camp location at Dahisar, Mumbai (MMU)



Nurse taking lab tests & doctor prescribing the medicine to beneficiary at camp location in Pune (MMU)



Community mobilizer creating health awareness for World Diabetic Day in Malad, Mumbai (MMU)

The objectives of these Outreach Health Camps were:

1. Population-based screening of NCD patients' diabetes and hypertension
2. Reproductive, maternal, new-born, pediatric, and adolescent health and treatment
3. COVID-19 pandemic management – public awareness about the COVID-19 vaccine, building vaccine acceptance and tackling hesitancy, referral of suspected COVID-19 cases to the closest healthcare facility
4. Telemedicine facility – connecting to specialist doctors via video conferencing
5. Maintaining electronic health record of each beneficiary via 'AMRIT' Accessible Medical Records

This service brought much-needed health facilities to the doorsteps of underprivileged communities during the critical COVID-19 pandemic period.

This service brought much-needed health facilities to the doorsteps of underprivileged communities during the critical COVID-19 pandemic period. •



Strengthening Health Systems: Infrastructure for COVID-19 Testing

ONGOING



LOCATIONS



FUNDS DISBURSED

₹13.3 million

FUNDS UTILIZED

100%



IMPACT

1,182 COVID-19 vaccination awareness sessions

95,713 Number of people reached with COVID-19 messages

2 NAAT diagnostic machines installed

5 X-ray machines installed

24,339 Number vaccinated in 2 districts



Community awareness, registration & COVID-19 vaccination campaign at ward level



MUFG has partnered with Piramal Swasthya in another health project, this time in the tribal areas of Jharkhand and Odisha. These areas have poor accessibility and inadequate health infrastructure, which turned critical during the COVID-19 pandemic. Besides COVID-19 vaccine hesitancy, even serious communicable diseases like TB were getting neglected and had to be attended to immediately.

NAAT and Digital X-ray machines were installed under the Tribal TB Initiative to screen and diagnose presumptive TB cases in tribal districts alongside the vaccination drive. COVID-19 testing was increased by installing two NAAT machines, and vaccination coverage, especially for the second dose, was enhanced by supporting government vaccination drives with technical, personnel, and infrastructural assistance. The activities



Flag off of COVID-19 vaccination campaign by the civil surgeon at district health society office, Garhwa (Jharkhand)



State minister going through the digital X-ray machine process & use at CHC Kuchai, Saraikela facility (Jharkhand)



Digital X-ray machine & equipment installed at CHC Sisai, Gumla (Jharkhand)



Inauguration of digital X-ray machine by Sri Sudarshan Bhagat, Hon. M.P cum Cabinet Minister, GOI

were concentrated in 10 blocks in the tribal districts of Garhwa in Jharkhand and Mayurbhanj in Odisha. Since these districts have a high incidence of TB, the COVID-19 vaccination advocacy teams were also tasked with identifying TB-positive cases. The installation of five Digital X-ray machines helped health professionals attend to that threat as well.

Piramal Swasthya arranged Mobile Vaccine Units to enable the district administration and Piramal teams to serve remote and inaccessible areas. They undertook community mobilization and orientation sessions to address vaccine hesitancy, registration of potential beneficiaries, and organizing of outreach camps. •

Piramal Swasthya arranged Mobile Vaccine Units to enable the district administration and Piramal teams to serve remote and inaccessible areas.

Developing Sports Complex: Warm-up Track and Velodrome

COMPLETED IN MAR 2023



LOCATIONS



FUNDS DISBURSED

₹16.2 million

FUNDS UTILIZED

100%



IMPACT

Ready to Use

Warm-up track construction

Ready by October

2023 Velodrome construction

More than 30,000 tribal students study in KISS facilities, including residential and outreach programs.



Completed warm-up track at KISS sports complex (Bhubaneswar)



KALINGA INSTITUTE OF SOCIAL SCIENCES

DEEMED TO BE UNIVERSITY | U/S 3 OF UGC ACT 1956

MUGF joined a consortium of Mitsubishi entities that contributed to the setting up of a sprawling Sports Complex in the Kalinga Institute of Social Sciences (KISS) in Bhubaneswar, Odisha. KISS is a pioneering effort of the social entrepreneur Dr. Achyuta Samanta which started out as a school for tribal children in 1993 and has now grown into a deemed university offering a wide range of courses all the way up to doctoral programs. More than 30,000 tribal students study in its facilities, including residential and outreach programs.

The uniqueness of this institution is its focus on providing high-quality education to indigenous communities since Odisha has a large tribal population that is socio-economically deprived. Besides academics, KISS seeks to give wings to its students'



Completed warm-up track at KISS sports complex (Bhubaneswar)



Concrete work being carried out during construction of the cycling velodrome



Earthwork being carried out for cycling velodrome (excavation)



Reinforced Cement Concrete (RCC) work being carried out during the construction of the cycling velodrome

cultural and sporting talents. It offers excellent sports facilities across 29 disciplines.

MUFG's contribution has been utilized for the laying of a warm-up track for athletes, and towards the construction of a cycling velodrome. While the track was ready by October 2022, construction of the velodrome is expected to be completed by October 2023 after finishing the roofing and interiors. ●

The uniqueness of this institution is its focus on providing high-quality education to indigenous communities since Odisha has a large tribal population that is socio-economically deprived.

Annexure

1. Brief outline on CSR Policy of the Company

At MUFG, we have envisaged our CSR vision as 'Empowering the youth to create a sustainable impact on India's future'.

Our CSR activities will primarily focus on the development of youth by catering to their needs and enhancing their employability skills to become future-ready. This objective is aimed to be met through interventions in the following areas:

- Supporting skill development and livelihood program
- Promoting innovative youth-centric initiatives
- Leveraging Japanese culture (where possible) to create maximum social impact
- Ensuring environmental sustainability.

2. Composition of CSR Committee

Sl. No.	Name of Director	Designation/Nature of Directorship	Number of meetings of CSR Committee held during the year	Number of meetings of CSR Committee attended during the year
1.	Mr. Takuya Senoo	Regional Executive for India & Sri Lanka (March 10, 2023 onwards)	3	1
2.	Mr. Atsushi Deguchi	Former, Regional Executive for India & Sri Lanka (up to March 10, 2023 onwards)	3	2
3.	Mr. Shashank Joshi	Head of Global Corporate Banking	3	2
4.	Mr. Yusuke Kobayashi	Head of Regional Executive's Office	3	3
5.	Mr. Kenichiro Kawase	Managing Director, New Delhi Branch	3	3
6.	Mr. Naoto Shimoda	Managing Director, Mumbai Branch	3	3
7.	Mr. Yukihiro Takeda	Managing Director, Chennai Branch	3	2
8.	Mr. Katanori Otsuji	Former, Managing Director, Bengaluru Branch	3	2
9.	Mr. Deepak Bhayana	Head of Global Markets	3	2
10.	Mr. Sanjeeva Ranjan	Chief Risk Officer	3	3
11.	Mr. Sanjiv Nagar	Chief Compliance Officer	3	3
12.	Mr. Amit G Singh	Head of Human Resources	3	3

Annexure

13.	Ms. Ashwini Shetye	Director, Chief Financial Officer	3	2
14.	Mr. Hiroshi Takei	Director, Strategic Planning Department	3	3

3. Provide the web-link(s) where Composition of CSR Committee, CSR Policy and CSR Projects approved by the board are disclosed on the website of the company.

https://www.bk.mufg.jp/global/globalnetwork/asiaoceania/pdf/csr_policy_for_india_branches.pdf

4. Provide the executive summary along with web-link(s) of Impact Assessment of CSR Projects carried out in pursuance of sub-rule (3) of rule 8, if applicable.

3 projects are eligible for Impact Assessment (IA), the same will be conducted in 2023-24 as per the requirement for IA to be conducted at least 1 year after completion of a program

5. Details of CSR obligation for the financial year.

a. Average net profit of the company as per sub-section (5) of section 135.

₹722,31,15,400

b. Two percent of average net profit of the company as per sub-section (5) of section 135.

₹14,44,62,308

c. Surplus arising out of the CSR Projects or programmes or activities of the previous financial years.

None

d. Amount required to be set-off for the financial year, if any.

None

e. Total CSR obligation for the financial year [(b)+(c)-(d)].

₹14,44,62,308

6. Details of CSR amount spent or unspent, and excess amount for set-off (if any), for the financial year.

a. Amount spent on CSR Projects (both Ongoing Project and other than Ongoing Project).

₹1,32,68,195

b. Amount spent in Administrative Overheads.

₹5,50,000

c. Amount spent on Impact Assessment, if applicable.

0

d. Total amount spent for the Financial Year [(a)+(b)+(c)].

₹1,38,18,195

Annexure

e. CSR amount spent or unspent for the Financial Year:

Total Amount Spent for the Financial Year (in Rs.)	Amount Unspent (in Rs.)				
	Total Amount transferred to Unspent CSR Account as per sub-section (6) of section 135		Amount transferred to any fund specified under Schedule VII as per second proviso to sub-section (5) of section 135		
	Amount	Date of transfer	Name of the Fund	Amount	Date of Transfer
₹1,38,18,195	₹13,06,44,113	28 April, 2023	N/A	0	N/A

f. Excess amount for set-off, if any:

None

Sl. No.	Particular	Amount (in Rs.)
1.	Two percent of average net profit of the company as per sub-section (5) of section 135	₹14,44,62,308
2.	Total amount spent for the Financial Year	₹1,38,18,195
3.	Excess amount spent for the Financial Year [(ii)-(i)]	0
4.	Surplus arising out of the CSR projects or programmes or activities of the previous Financial Years, if any	0
5.	Amount available for set off in succeeding Financial Years [(iii)-(iv)]	0

7. Details of Unspent Corporate Social Responsibility amount for the preceding three Financial Years:

Sl. No.	Pre- ceding Financial Year(s)	Amount transferred to Unspent CSR Account under sub-section (6) of section 135 (in Rs.)	Balance Amount in Unspent CSR Account under sub- section (6) of section 135 (in Rs.)	Amount Spent in the Financial Year (in Rs.)	Amount transferred to a Fund as specified under Schedule VII as per second proviso to sub-section (5) of section 135, if any		Amount remaining to be spent in succeeding Financial Years (in Rs.)	Defi- ciency, if any
					Amount (in Rs.)	Date of transfer		
1.	FY-19-20	₹7,78,73,229	₹47,121,282	₹31,090,016	0	N/A	₹16,031,266	0
2.	FY-20-21	₹10,33,51,734	₹66,437,780	₹45,545,720	0	N/A	₹20,892,060	0
3.	FY-21-22	₹62,761,210	₹62,761,210	₹43,624,960	0	N/A	₹19,136,250	0

Annexure

8. Whether any capital assets have been created or acquired through Corporate Social Responsibility amount spent in the Financial Year:

Yes

If Yes, enter the number of Capital assets created/ acquired

1.

Furnish the details relating to such asset(s) so created or acquired through Corporate Social Responsibility amount spent in the Financial Year:

Sl. No.	Short particulars of the property of asset(s) [including complete address and location of the property]	Pincode of the property or asset(s)	Date of creation	Amount of CSR amount spent	Details of entity/authority/beneficiary of the registered owner		
					CSR Registration Number, if applicable	Name	Registered address
	Construction of Velodrome-KISS	751024	March 2023	₹74,92,300	CSR00000319	Kalinga institute of Social Sciences (KISS)	KISS, Bhubaneswar-751024

(All the fields should be captured as appearing in the revenue record, flat no, house no, Municipal Office/Municipal Corporation/Gram panchayat are to be specified and also the area of the immovable property as well as boundaries)

9. Specify the reason(s), if the company has failed to spend two per cent of the average net profit as per sub- section (5) of section 135.

N/A



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