

MUFG India CSR Activities

REPORT 2024

Environmental Conservation



Enabling youth in sports



Skill Development



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RE's Message



MUFG Bank India redefined its CSR strategy to align more closely with our global sustainability and philanthropic vision, reinforcing our commitment to corporate social responsibility and a brighter future for the communities we serve.

Aligned with our purpose, "Committed to empowering a brighter future," our initiatives in India address key social and environmental needs. India's rapid growth presents unique opportunities and challenges, prompting us to focus on improving quality of life rather than just quantitative growth. As the country progresses shifts in lifestyle, healthcare, and leisure will occur. By understanding these changes, we aim to create a sustainable impact.

Since arriving in India, I have focused on translating our corporate purpose into actionable steps. Our mission is to understand our stakeholders' challenges and work together for a better future, particularly supporting marginalized communities through our CSR efforts. Our projects, such as Youth Training Programs, have proven effective, benefiting over 25,489 youth. This and other initiatives highlight our commitment to empowering youth and generating socio-economic benefits.

We are dedicated to supporting India's sustainable development and ESG goals.

MUFG's CSR vision in India focuses on sustainable impact by empowering youth and addressing climate change. We aim to ensure our initiatives contribute to long-term sustainable development.

I extend my gratitude to all partners, stakeholders, and MUFG staff for their support. Together, we will continue to build a more equitable, sustainable future, guided by our principle of empowering a brighter tomorrow.

Leadership



Takuya Senoo
Managing Director,
Regional Executive for India
and Sri Lanka



Shashank Joshi
Managing Director,
Deputy CEO,
Head of Global Corporate Banking



Hiroshi Takei
Managing Director,
Head of Regional
Executive office



Naoto Shimoda
Managing Director,
Head of Mumbai Branch/
Head of Operations & Systems



Sanjiv Nagar
Managing Director,
Chief Compliance Officer



Sanjeeva Ranjan
Managing Director,
Chief Risk Officer



Kenichiro Kawase
Managing Director,
Head of New Delhi Branch/
Head of Japanese Corporate Banking



Deepak Bhayana
Managing Director,
Head of Global Markets



Ashwini Shetye
Director,
Chief Finance Officer



Amit G Singh
Director,
Head of HR

Our Impact

Over the past five years, MUFG Bank's CSR portfolio has transitioned from a focus on child development to emphasizing youth employability.

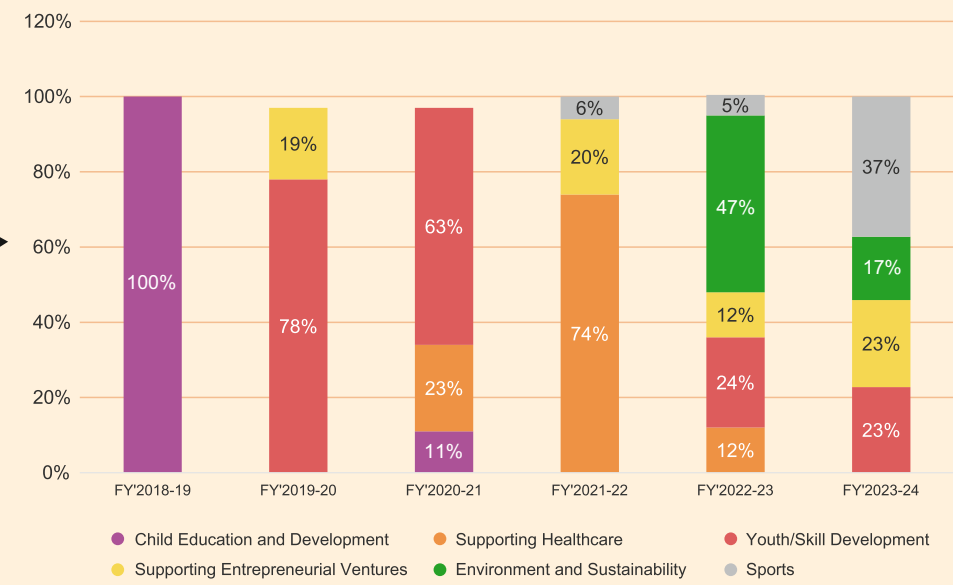
Our efforts have driven community transformation through a diverse range of programs, including mental health, vocational training, healthcare, environmental sustainability, sports, entrepreneurship, and child development.

These initiatives reflect our commitment to fostering holistic development and creating lasting positive impacts across various sectors.

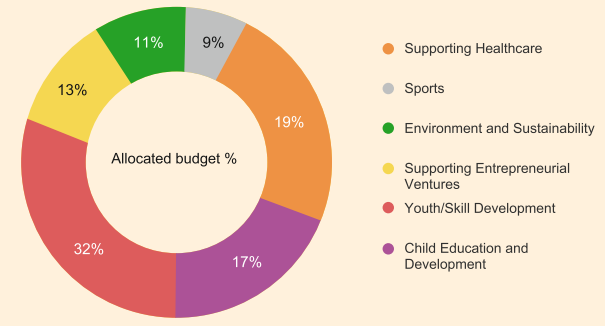
Geographic reach



MUFG Banks' CSR allocation sector wise per financial year



Cumulative budget by focus area



- Students trained for enhanced employability skills: **25,489**
- Students placed: **17,200**
- Avg increase in household income by **INR 15,000 to INR 35,000** per month
- 36,000** tribal students benefitted through sports infrastructure at Kalinga Institute of Social Sciences
- 6** start-ups in EdTech and **4** start-ups in FinTech Mentored and incubated successfully.
- 1,77,387** counselling sessions held for children
- 2,36,971** Beneficiaries reached through Health Programs
- 10,000** youth reached through mental health awareness program
- 958** Students reached through Environmental Education
- 2,150** Individuals impacted through solarized clean Drinking Water Schemes
- 42** Farmers impacted through solarized Lift Irrigation Schemes and insect traps

SBGS Unnati Foundation

Vocational Training Program



CLOSED PROJECT



LOCATIONS



PROJECT BUDGET
₹ 50,705,935

BUDGET UTILIZED 100%

4,804
Youth trained

2,319
Youth placed

565
Youth opting for higher education

625
Youth in one-year training programs



MUFG India partnered with SGBS Unnati in 2020-21 to establish 10 training centers aimed at equipping over 4,470 young candidates with employable skills. Despite challenges that led to the closure of centers in Hassan, Karnataka; Mira Road, Mumbai; and Redhills, Chennai, the organization added new centers in Kamothe, Mumbai, and Whitefield, Bangalore, successfully training 4,549 youth, surpassing the target. Out of these, 2,319 secured jobs, and 565 opted for higher studies. By August 2024, an additional 625 youth were made ready for employment, achieving a placement rate of 78%.

This initiative has transformed the lives of many underprivileged youths by providing valuable skills, increasing self-confidence, and securing stable employment, which improved their financial independence and uplifted their families and communities. For those pursuing higher studies, the training offered a strong foundation for academic excellence.

Critical components of the program this year included the BAC (Become a Changemaker) for trainers and placements. Outreach activities were supported by active engagement with over 9,000 alumni, helping Unnati understand student and industry expectations and driving referral traffic.

"I really appreciated the training's emphasis on speaking only English. The practical lessons on corporate behavior and professional skills were invaluable, even though we initially sought just a computer course."

– Suresh, Assistant Manager, Axis Bank.

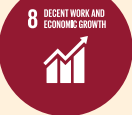


SBGS Unnati Foundation

Vocational Training Program



ONGOING



LOCATIONS



PROJECT BUDGET
₹ 16,300,000

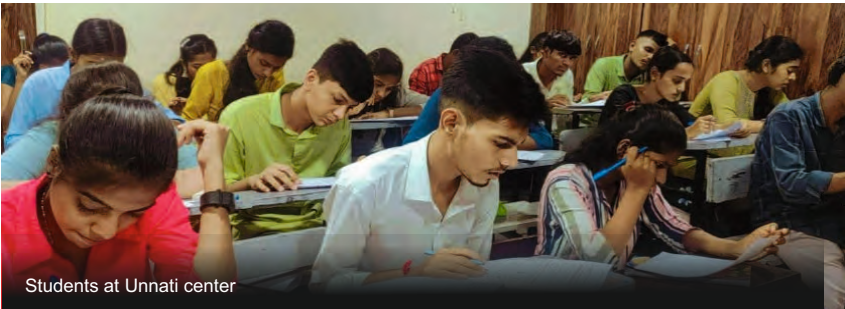
BUDGET UTILIZED 6.13%

108
Candidates trained in 2023-2024

67
Candidates placed

29
Candidates opting for higher education

4
Candidates in Self Employment



SGBS Unnati, in collaboration with MUFG Bank India, has established 11 Skills Training Centers: seven in Bengaluru, and one each in Chennai, Mumbai, and two in Delhi. This second vocational training program, initiated in FY 2022-2023, focuses on providing vocational training to underprivileged youth aged 18 to 25.

In 2023-2024, Unnati successfully trained 108 candidates. The program aims to train 1,800 youth for various sectors by March 2025. So far, 67 candidates have secured jobs, 29 have pursued higher education, and 4 have started their own businesses.

This initiative has profoundly impacted the lives of young individuals from disadvantaged backgrounds, offering opportunities previously out of reach. Our support and commitment to this initiative reflect our dedication to creating sustainable and transformative change. By investing in the potential of our youth, we are building a brighter and more inclusive future.

"This journey with Unnati has been transformative for me; it has helped me understand my abilities and enhance my skills. In my first interview after Unnati, I was selected in the first round. The life skills, English, and everything I learned from Unnati has immensely contributed to my success."

– Payal, Magic Bricks.



IIMA Ventures

Scaling Financial Technologies



CLOSED PROJECT



LOCATIONS



PROJECT BUDGET

₹ 27,336,999

BUDGET UTILIZED 100%



120+

Startup proposals received



80+

Startups evaluated (post filtering)



11

Startups shortlisted after internal evaluations



2

Startups selected and mentored (Round 1&2)



MUFG provided support to the startups.

In 2022, IIMA Ventures and MUFG launched the Scaling Financial Technology Startups initiative to drive innovation in India's FinTech sector. This program focuses on developing scalable, tech-driven models that promote financial inclusion and drive transformative impacts, targeting early-stage fintech startups with minimum viable products.

The initiative received over 120 applications from across India, ultimately selecting four promising startups. Each received catalytic seed capital, mentoring, industry expertise, and support for follow-on funding.

MUFG supported the following startups:

- **Jigyasa Rurban:** A Buy-Now-Pay-Later (BNPL) e-grocery service for low-income urban and rural Indians, using the Joint Liability Group (JLG) model.
- **Upaz:** An agri-commerce platform facilitating group-lending arrangements, extending credit to smallholder farmers, and establishing market linkages to enhance revenue and reduce repayment risks.
- **Tarrakki:** Provides fintech infrastructure for seamless investment and savings solutions through plug-and-play APIs, SDKs, and white-labeled solutions.
- **Kniru:** Offers AI-driven personalized financial advisory services, providing tailored insights and advice on financial management.

IIMA Ventures

India Climate Tech Initiative



ONGOING



LOCATIONS



PROJECT BUDGET

₹ 16,300,000

BUDGET UTILIZED 18.40%



Climate Action Summit



Research Report

In March 2023, MUFG and IIMA Ventures signed an agreement to create a sustainable future and support tech entrepreneurs. This partnership aims to develop innovative solutions and technologies to combat climate change. They offer catalytic assistance to bring these ideas to fruition. A significant milestone is the Landscape Report on Climate Tech Investment Opportunities in India, which will guide strategic investments in the climate tech sector.

The collaboration also includes the IIMA Ventures Climate Tech Summit on September 19, 2024. The summit will gather key stakeholders, including 80 attendees and 20 collaborators, to explore innovative climate tech solutions. It will showcase over four startups with impactful solutions for climate challenges. Post-summit, MUFG will support two selected innovators/entrepreneurs with funding, mentorship, networking opportunities, and technical expertise to accelerate their solutions.

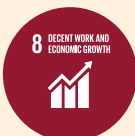
The India ClimateTech Initiative aims to develop market insights, identify gaps, opportunities, and challenges for entrepreneurs and investors, and prioritize high-potential areas for climate tech solutions. This partnership between MUFG and IIMA Ventures is crucial for fostering a supportive ecosystem for tech-entrepreneurs and addressing the urgent challenges posed by climate change.

Dr Reddy's Foundation (DRF)

Grow Training Program



CLOSED PROJECT



LOCATIONS



PROJECT BUDGET
₹ 83,572,060

BUDGET UTILIZED 100%

4830
Youth training

3745
Youth Placed



GROW is a transformative placement-linked skill development program designed to empower unemployed youth with core employability skills. Operating on a rigorous 2-month, 290-hour classroom-led model, GROW focuses on imparting domain-agnostic skills such as Communication, Digital Literacy, Soft Skills, Aptitude, and Interview Skills.

Initiated through a MoU signed on 20th March 2021 between MUFG Bank and Dr. Reddy's Foundation (DRF), GROW aimed to impact 4,560 youth from low-income families, facilitating their entry into quality entry-level jobs. Initially planned for 2 years across 12 centers, the partnership was extended at no cost until December 2023 due to pandemic-related delays.

DRF successfully completed the project, impacting 4,830 youth, surpassing the target of 4,560. Out of these, 3,745 have been placed in jobs, achieving a remarkable 78% placement rate, exceeding the initial target of 70%. The project also achieved 52% female participation, promoting gender inclusivity in the workforce. Key sectors for job placements include IT-ITES, BFSI, and Retail, with an average salary of ₹14,887 (₹15,847 in Delhi and Bengaluru). The placed candidates have seen a significant increase of 80-120% in their family income, highlighting the program's substantial socioeconomic impact.

GROW exemplifies our commitment to empowering youth from marginalized backgrounds, equipping them with the skills & opportunities needed to kick-start successful careers and foster economic growth in their communities.

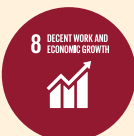


Dr Reddy's Foundation (DRF)

Grow Training Program 2



ONGOING



LOCATIONS



PROJECT BUDGET
₹ 16,297,200

BUDGET UTILIZED 12.27%

415
Students enrolled

379
Students trained

86
Students Placed



Over the course of one year, from March 1, 2024, to February 28, 2025, spanning across 4 states and 6 centers, the second project with Dr. Reddy's Foundation aims to impact 1,140 youth, out of which 930 would be supported by MUFG and 210 by DRF. These young individuals, either completing grade 12 or having graduated, will undergo comprehensive training in core employability skills. The goal is to empower them to secure quality entry-level jobs, with a targeted placement rate of at least 70%, thereby launching their professional careers.

Under the auspices of this partnership, DRF has enrolled 415 students within the first three months, out of which 45% are female participants from lower economic backgrounds. Of these, 71% of trained youth have already been placed in jobs, with placements ongoing. The average monthly salary for these placements stands at ₹14,878 (₹15,832 in Delhi and Bengaluru), underscoring the program's success in ensuring sustainable livelihoods and economic independence for its participants.

This initiative exemplifies our commitment to nurturing talent and bridging the gap between education and employment, thereby fostering inclusive economic growth and prosperity in the communities we serve.



Piramal Swasthya Management and Research Institute (PSMRI)

Ramping up infrastructure for COVID-19 testing



CLOSED PROJECT



LOCATIONS



PROJECT BUDGET
₹ 13,293,156

BUDGET UTILIZED 100%



1182 awareness sessions held for Augmenting COVID Vaccination



24339 people who received COVID-19 vaccinations in Garhwa and Mayurbhanj



3418 community influencers who supported vaccination sessions



3329 frontline health workers present during awareness sessions



MUFG's CSR initiative addressed these challenges in Garhwa (Jharkhand) and Mayurbhanj (Odisha), where vaccination coverage was below 55%. The project included Mobile Vaccine Units (MVUs) to reach remote areas. Operated in partnership with Piramal Swasthya and district administrations, these units facilitated vaccination sessions in community centers. Over three months, 95,713 people were reached through campaigns, resulting in 24,339 vaccinations with the support of 3,418 community influencers and 3,329 frontline health workers.

The project also strengthened health systems by installing NAAT and digital X-ray machines in tribal and hard-to-reach areas, improving diagnostic services and patient care. NAAT machines were installed in CHC Mathili (Odisha) and CHC Dhumaria (Jharkhand), and digital X-ray machines in CHC Kalampur (Odisha) and Referral Hospital in Siasi (Jharkhand). Technicians were trained, and consumables were provided for three months to ensure smooth functioning.

This initiative significantly improved vaccination rates and health infrastructure in targeted tribal districts, addressing socio-cultural barriers and enhancing community resilience against the pandemic.



Piramal Swasthya Management and Research Institute (PSMRI)

Portable X-ray for TB Detection (PXTB)



ONGOING



LOCATIONS



PROJECT BUDGET
₹ 16,332,776

BUDGET UTILIZED 12.25%



Tuberculosis (TB) remains a significant health issue in India, especially among tribal populations. India, with the highest global TB burden, reported 2.59 million cases in 2020. The tribal areas, characterized by scattered habitations, poor health infrastructure, and high TB prevalence (703 per 100,000 compared to the national average of 256 per 100,000), face additional challenges such as poverty, illiteracy, and difficult terrain. Despite forming 8.6% of the population, tribal people account for 10.4% of all TB cases in India. The World Health Organization emphasizes the need for robust health systems for early TB detection and treatment.

Piramal Swasthya, in collaboration with MUFG Bank, aims to reduce TB morbidity and mortality under the Tribal Health Collaborative by deploying handheld X-ray machines in tribal areas to improve TB detection and care. The project objectives include enhancing TB case finding, screening close contacts of TB patients, and supporting the National TB Elimination Program (NTEP) with targeted active case finding using handheld X-rays. Key milestones involve identifying target geographies, procuring X-ray devices, recruiting and training staff, and establishing X-ray systems in collaboration with NTEP and NHM officials. The initiative focuses on 10 districts in Odisha, where tribal populations suffer from high TB rates despite existing detection and treatment efforts. The project aims to bridge diagnostic gaps and provide better TB care access to these vulnerable communities.



Collectives for Integrated Livelihood Initiatives (CInI)

Clean energy for sustainable development



Climate change significantly impacts smallholder farmers' food security and livelihoods, with small and marginal farmers being particularly vulnerable. To address this, Climate-Smart Agriculture (CSA) and solar-based solutions are being implemented to promote climate change adaptation and mitigation. These solar solutions provide reliable, cost-effective, and sustainable energy for decentralized irrigation and drinking water services, enhancing socio-economic development in communities.

In collaboration with MUFG Bank India for its CSR activities, CINI's program focuses on two key initiatives: Developing Solar Enabled Production Clusters (SEPC) and Enhancing Access to Safe and Clean Drinking Water. The SEPC integrates solar energy into production clusters, providing small and marginal tribal farmers with sustainable energy sources. This reduces dependence on unreliable power grids and expensive diesel generators, leading to significant cost savings and financial resilience. SEPCs ensure reliable power for crucial agricultural activities, improving productivity and reducing post-harvest losses. CInI, in partnership with the Gujarat state government, has implemented drinking water schemes in over 500 habitations. MUFG's support ensures sustainable water sources, reliable power supply, and community empowerment for maintenance, addressing key challenges in these schemes.

"Implementation of the Solar Group LIS has given us the option of doing Trellis high value vegetable crops. We get a lot of support and guidance on agriculture from the technical staff of CInI & Community Resource Persons (CRPs) located in our village"

– Mrs. Baria Kantaben Satansinh, Farmer



ONGOING



LOCATIONS



PROJECT BUDGET
₹ 49,148,500

BUDGET UTILIZED 9.86%

- 03** Solarization of drinking water schemes
- 02** No. of Solar Powered Irrigation Units Established
- 25** No. of Solar Insect Trap Installed
- 05** Training of Water User Groups



All India Institute of Local Self Government (AIILSG)

Environment Life SEF (Environment Life Skills Education with Fun)



Our three-year partnership with AIILSG has successfully established 140 community-embedded learning centers, known as Shikshan Ranjan Kendras (SRK) or Children Resource Centers, within underprivileged urban communities. These centers have engaged students aged 6-14, improving their learning outcomes, health and hygiene behaviors, life skills, and holistic personality development. The project emphasized girls' education and involved parents and community members.

Key features included using innovative pedagogical methods like edutainment, activity-based learning, and creative mediums such as puppet shows and street plays for holistic personality development. "Bal-Panchayats" (Children's Organizations) were established to develop life skills among children. The project also promoted mental health through de-stressing and edutainment, especially during COVID-19, and imbibed gender equality messages in children from a young age. Additionally, it raised awareness and sensitized children on safety and protection, and implemented a self-assessment and planning toolkit to inculcate COVID-19 appropriate behavior during the pandemic.

MUFG employee volunteerism was crucial in building community resilience through the tree plantation activity, distribution of books and learning kids among children to facilitate continued education beyond the project period.

ONGOING



LOCATIONS



PROJECT BUDGET
₹ 16,265,637

BUDGET UTILIZED 12.30%

- 140** Shikshan Ranjan Kendras set up
- 8447** Under-privileged Children benefitted
- 140** Shikshan Mitras Trained
- Improved access to quality education and learning outcomes, enriched learning resources



CSR strategy

Aligns with MUFG Bank's global commitment to sustainability and philanthropy while addressing critical social and environmental needs in India.

MUFG's CSR initiatives are centered on two pivotal pillars: climate action and youth empowerment through technology and innovation. By focusing on these areas, we aim to foster sustainable development and create lasting, positive change. Our goal is to build resilient communities and equip the next generation with the skills and resources needed for a brighter future. Through this strategy, MUFG Bank India is dedicated to making a significant and meaningful impact.

**3
YEAR
OBJECTIVE**

PILLAR 1
Building climate smart geographies

MUFG's CSR objective going forward will be towards enabling a brighter future by prioritizing climate action and youth empowerment via tech and innovation focused interventions.

PILLAR 3
Contingency

Promoting water safety & accessibility
Empowering communities with access to safe, clean drinking water while fostering water conservation efforts

Promoting innovations for climate action
Supporting climate action incubators dedicated to advancing renewable energy technologies and solutions

PILLAR 2
Enabling the youth to be career ready

Career readiness & sports in schools
Promoting career readiness and sports among school going youth to make them ready for the future and for enhancing their physical & mental health

Disaster Coalition
Provide humanitarian support to disaster stricken vulnerable communities for disaster relief

Launching Five New Transformative Projects in FY'24

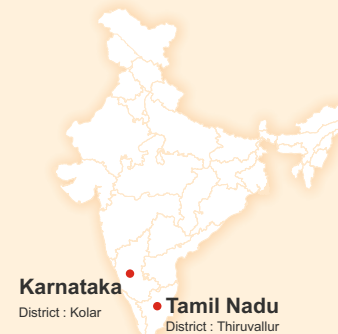
United Way Bengaluru

Rising Rural Tekal

ONGOING



LOCATIONS



PROJECT BUDGET
₹ 23,658,003

BUDGET UTILIZED 1.62%

20%
reduction in water borne diseases in the community

92,039 Kg/year
carbon sequestration through eco park and solar streetlights

50%
reduction in the energy cost for the local administration

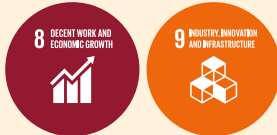
15%
increase in income for the farmers due to availability of more water / recharge of borewells



MUFG is proud to announce its partnership with United Way Bengaluru (UWB) for the Rising Rural Tekal project. This collaboration aims to address significant environmental challenges in Karnataka's Kolar district and Tamil Nadu's Minjur block in Thiruvallur District. Kolar, classified as semi-arid and dry, suffers from severe groundwater over-extraction, with 799 cubic meters extracted annually against a 399 cubic meter capacity, primarily for irrigation. The district also has limited green cover at 9.64% and low renewable energy adoption, with only 33 out of 351 villages using solar energy. Minjur faces high salinity in drinking water, irregular water access, and inadequate sanitation facilities, resulting in high rates of open defecation. There is a critical need to improve water and sanitation infrastructure to enhance health and hygiene in these areas.

The program aims to provide clean and safe drinking water to 3,000 direct beneficiaries, ensure 63,000 KG/year of carbon sequestration through eco parks, and produce 236,000 KG/year of oxygen by planting 3,000 saplings. Additionally, the program aims to reduce carbon emissions by 32.01 tons/year through the installation of 203 solar street lights. In Kolar, it will support soil and water conservation for over 100 farmers and rejuvenate local lakes. Renewable energy access will be ensured for a population of 5,684 in both Kolar and Thiruvallur districts. This program addresses critical environmental issues, promotes sustainable water management, increases green cover, and fosters renewable energy adoption.

ONGOING



LOCATIONS



PROJECT BUDGET
₹ 32,602,152

BUDGET UTILIZED 2.43%

Empowering 6 tech-entrepreneurs to build and offer scalable game-changing solutions that promote environmental sustainability and contribute to economic growth. Creating long term climate change impact like:

0.5 Million Kg
Co2 emissions reduction

7 Million Liters
Water saved



India's ranking seventh on the Global Climate Risk Index 2021 poses a significant hurdle to its ambition of achieving a USD 5 trillion economy. In 2019 alone, floods and cyclones resulted in nearly USD 10 billion in economic losses. Without large-scale adaptation and mitigation efforts, climate change-induced natural disasters could further contract the country's per capita GDP.

Climate tech startups in India are still in their infancy and require greater mainstream investment. Between 2016 and 2020, only 9% of impact-oriented investments supported climate tech, primarily through small seed rounds. These startups are pioneering cutting-edge technologies crucial for creating a sustainable future and combating climate change.

An MoU between CIIE Initiatives and MUFG Bank India aims to catalyze investment in climate tech startups. The program's objectives include:

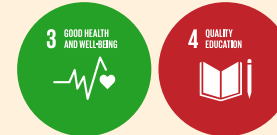
- Fostering innovative solutions to mitigate, adapt to, and build resilience against climate change.
- Empowering tech entrepreneurs to develop scalable solutions addressing environmental challenges like climate change, pollution, and resource depletion.
- Creating a supportive ecosystem to nurture tech entrepreneurship, fostering the emergence and scaling of businesses focused on climate tech.
- Generating new job opportunities and advancing knowledge in the climate tech sector.

In addition to funding, the program offers business progression support such as mentoring, networking, showcase opportunities, and tailored assistance. This initiative aims to leverage entrepreneurship and innovation to drive sustainable economic growth and environmental stewardship in India.

Learning Links Foundation (LLF)

Empowering the Future: Bridging Gaps with Sports and 21st Century Skills

ONGOING



LOCATIONS



PROJECT BUDGET
₹ 31,987,082

BUDGET UTILIZED 3.26%

50%
of students demonstrate the ability to analyze information critically, make informed decisions, and solve complex problems using logical reasoning.

50%
students demonstrate the ability to collaborate effectively with peers, utilizing various communication tools.

50%
of the students can effectively share and explain their ideas



Learning Links Foundations "MUFG Game Changers Program: Bridging Gaps with Sports and 21st Century Skills" signifies a transformative initiative aimed at empowering students across India. Recognizing the challenges and opportunities faced by today's youth, this program integrates the power of sports with essential 21st-century skills to nurture holistic development and prepare students for future success.

Amidst India's pursuit of becoming a USD 5 trillion economy, ranked seventh on the Global Climate Risk Index 2021, the program addresses crucial gaps exacerbated by climate change impacts. From economic losses due to natural disasters to the nascent stage of climate tech startups, the need for comprehensive solutions is evident.

The Game Changers Program focuses on enhancing physical fitness, socio-emotional well-being, and critical 21st-century skills among students. By leveraging sports and the Collaborative for Academic, Social, and Emotional Learning (CASEL) framework, the program aims to empower students from grades 6 and 7 in government schools across Mumbai, Chennai, and New Delhi.

The Program aims to impact 3,300 students, empower teachers through training, and garner parental support for socio-emotional well-being and physical fitness activities. It underscores our commitment to nurturing the next generation of leaders equipped to thrive in a rapidly evolving world. Through this initiative, we envision a future where every student can excel academically, develop critical life skills, and contribute positively to their communities and beyond.

Inspire Institute of Sport (IIS)

MUFG Judo Excellence Scholarship Program



ONGOING



LOCATIONS



PROJECT BUDGET
₹ 46,397,989

BUDGET UTILIZED 8.62%

- A 20% Y-On-Y increase in number of athletes selected in the state and national teams
- At least 1 athlete on the program will represent India at international competitions
- An improved performance of at least 5 athletes and results at competitions
- All of the Athletes in the Vijayanagar program equip themselves with at least 2 supplementary skills



JUDOKAS Pranshu & Vikas Dalal



JUDOKAS Sidharth Rawat & Aditya Solanki

MUFG is proud to collaborate with Inspire Institute of Sport (IIS), a cornerstone of India's athletic, excellence for the MUFG Juro Excellence Scholarship Program. The initiative addresses India's need for a robust sports ecosystem, providing top-tier facilities, infrastructure, qualified coaching, sports science, and educational support. The program not only aims to achieve podium success but also endeavors to develop well-rounded individuals prepared for life beyond sports.

The MUFG Judo Excellence Scholarship Program focuses on enhancing opportunities for Judo athletes by offering 100% sports scholarships to 10 high-potential Judo athletes, preparing them for global and national competitions. It also aims to provide comprehensive support including technical training, coaching, competition participation, sports science, mental health, personalized nutrition, and academic education. Additionally, the MUFG x IIS Grassroots Judo Program in Manipur aims to nurture over 150 young judokas in collaboration with local judo academies. This grassroots initiative seeks to build a robust talent pipeline, ensuring sustained growth and success in the sport. Through this partnership, MUFG reaffirms its commitment to nurturing sporting talent and fostering excellence in India, aiming not just for medals but also for the holistic development of future sports leaders.



Kalinga Institute of Social Sciences (KISS)

Setting up a Warmup Swimming Pool



CLOSED PROJECT



LOCATIONS



PROJECT BUDGET
₹ 6,000,000

BUDGET UTILIZED 100%

- Enhanced competition readiness of over 6,000 students at KISS
- Ensuring optimal preparation participation of 6,000 students in events hosted at the main swimming pool.
- Increasing participation KISS students in local and national competitions



Warm up swimming pool

MUFG Bank joined a consortium of Mitsubishi entities to establish a sprawling Sports Complex at the Kalinga Institute of Social Sciences (KISS) in Bhubaneswar, Odisha. Founded by social entrepreneur Dr. Achyuta Samanta in 1993, KISS began as a school for tribal children and has since evolved into a deemed university offering courses up to the doctoral level. Currently, over 30,000 tribal students benefit from its residential and outreach programs.

KISS is unique in its commitment to providing high-quality education to Odisha's indigenous communities, who are often socio-economically disadvantaged. The institute also emphasizes nurturing the cultural and sporting talents of its students, offering excellent facilities across 29 sports disciplines.

MUFG's contribution specifically supported the construction of a warm-up swimming pool, enhancing the competition readiness of KISS students. While the pool itself is now operational, the surrounding areas are still under construction. This initiative underscores MUFG's dedication to fostering educational and athletic opportunities for marginalized communities, helping KISS students to excel both academically and athletically.



Annexure 2

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:

- I. Supporting skill development and livelihood program
- II. Promoting innovative youth-centric initiatives
- III. Leveraging Japanese culture (where possible) to create maximum social impact
- IV. 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	2	2
2	Mr. Shashank Joshi	Head of Global Corporate Banking	2	1
3	Mr. Hiroshi Takei	Head of Regional Executive's Office	2	1
4	Mr. Kenichiro Kawase	Head of New Delhi Branch, Head of Japanese Corporate Banking	2	2
5	Mr. Naoto Shimoda	Head of Mumbai Branch, Head of System & Corporation	2	1
6	Mr. Deepak Bhayana	Head of Global Markets	2	0
7	Mr. Sanjeeva Ranjan	Chief Risk Officer	2	1
8	Mr. Sanjiv Nagar	Chief Compliance Officer	2	1
9	Mr. Amit G Singh	Head of Human Resources	2	2
10	Ms. Ashwini Shetye	Director, Chief Financial Officer	2	1
11	Mr. Yoshinori Kasa	Director, Strategic Planning Department	2	2

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.

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

Impact Assessment Methodology

1. The Assessment followed a four-phased approach consisting of Design, Data Collection, Analysis & Reporting
2. Sattva based the research indicators and areas of inquiry on the Organization for Economic Cooperation and Development (OECD DAC) Framework
3. The Framework focused on assessing the Relevance, Effectiveness, and Impact of the intervention

Executive Summary for Project 1 - Habitat for Humanity's Hospital Infrastructure-COVID 19 Project

- Relevance: 82% of respondents emphasized that there was a need for the provided medical equipments before the intervention
- Effectiveness: 89% of respondents mentioned operational manual and warranty cards were provided thereby adhering to a streamlined process in place, hence the staff was trained to use the equipments provided under this intervention
- Impact: 95% of respondents reported that the capacity to cater to the patients increased after the equipments were provided.

Executive Summary for Project 2 - United Way Bangalore's Vaccination Drive Project

- Relevance: 93% of respondents faced difficulties in accessing the COVID-19 vaccines before the project was initiated
- Effectiveness: 73% of respondents mentioned that the vaccination centers were well-organized and accessible under this intervention
- Impact: 63% of respondents reported improvements in their quality of life since receiving the vaccination under this intervention

Executive Summary for Project 3 - Piramal Swathya's Project Samarth

- Relevance: More than 60% of the beneficiaries faced difficulties in accessing primary healthcare services before the intervention and emphasized the importance of medical assistance to help them afford treatment.
- Effectiveness: 95% of beneficiaries were satisfied with the healthcare services provided by the mobile vans under this intervention
- Impact: 45% of beneficiaries reported improvement in quality of life since receiving healthcare services from the mobile units under this intervention

- 5.
- a. Average net profit of the company as per sub-section (5) of section 135.
- i. INR 743,27,25,215
- b. Two percent of average net profit of the company as per sub-section (5) of section 135.
- i. INR 14,86,54,505
- c. Surplus arising out of the CSR Projects or programmes or activities of the previous financial years.
- i. None
- d. Amount required to be set-off for the financial year, if any.
- i. None
- e. Total CSR obligation for the financial year [(b)+(c)-(d)].
- i. INR 14,86,54,505
- 6.
- a. Amount spent on CSR Projects (both Ongoing Project and other than Ongoing Project).
- i. INR 1,70,81,364
- b. Amount spent in Administrative Overheads.
- i. INR 5,13,760
- c. Amount spent on Impact Assessment, if applicable.
- i. INR 26,30,022
- d. Total amount spent for the Financial Year [(a)+(b)+(c)].
- i. INR 2,02,25,146

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
INR 2,02,25,146	INR 12,84,29,359	29 April, 2024	N/A	0	N/A

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

- i. None

Sl. No.	Particular	Amount (in Rs.)
(1)	(2)	(3)
I	Two percent of average net profit of the company as per sub-section (5) of section 135	INR 14,86,54,505
ii	Total amount spent for the Financial Year	INR 2,02,25,146
iii	Excess amount spent for the Financial Year [(ii)-(i)]	0
iv	Surplus arising out of the CSR projects or programmes or activities of the previous Financial Years, if any	0
v	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:

1	2	3	4	5	6	7	8
S. No	Preceding 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)	Deficiency, if any
					Amount (in Rs) Date of transfer		
1	FY-20-21	₹10,33,51,734	₹2,08,92,060	₹2,08,92,060	0 N/A	₹0	0
2	FY-21-22	₹6,27,61,210.24	₹1,91,36,250.24	₹1,91,36,250	0 N/A	₹0.24	0
3	FY-22-23	₹13,06,44,113	₹13,06,44,113	₹1,48,45,000	0 N/A	₹11,57,99,113	0

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:

S. 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		
1	2	3	4	5	6		
					CSR Registration Number, if applicable	Name	Registered address
	Construction of a warm-up swimming pool and pavilion	751024	March 2024	INR 60,00,000	CSR00000319	Kalinga Institute of Social Sciences (KISS)	KISS Campus-3, PO-KIIT, Bhubaneswar, Odisha - 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.

a. N/A

Impact Assessment Summary

Summary of Impact Assessment done for MUFG Bank's Hospital Infrastructure-COVID 19 Project

Program Locations: Delhi, Jaipur, Bengaluru, Thane and Sriperumbudur

MUFG Bank India funded Habitat For Humanity for supporting communities build resilience amidst the global outbreak of COVID-19, as part of their CSR. The project became eligible for Impact Assessment under the CSR Companies (CSR Policy) Rules, 2014 in January 2023. The assessment of the project revealed significant quantitative data regarding the impact and sustainability of providing medical equipment during the pandemic. For instance, 95% of respondents reported an increase in the capacity to cater to patients after receiving the equipment. Additionally, 82% highlighted improved access to medical equipment post-procurement. The data indicated that approximately 4930 patients benefited monthly during the peak COVID period. Furthermore, 100% of medical respondents confirmed that the equipment is still in use, benefiting

around 1,40,000 patients to date. These quantitative insights underscore the effectiveness and long-term sustainability of the project in supporting healthcare facilities amidst the challenges posed by the COVID-19 crisis.

Summary of Impact Assessment done for MUFG Bank's Vaccination Drive Project

Program Locations: Pune, Bangalore, and Delhi NCR

MUFG Bank India funded United Way Bangalore to support vaccination scale-up in marginalized, at-risk populations communities and build resilience amidst the global outbreak of COVID-19, as part of their CSR. The project became eligible for Impact Assessment under the CSR Companies (CSR Policy) Rules, 2014 in March 2023. The study focuses on relevance, effectiveness, impact, and sustainability, revealing significant insights. Post-vaccination, 63% of respondents reported improved quality of life, and 80% felt safer from COVID-19. Despite initial access barriers, 73% found vaccination centers well-organized. Employment opportunities increased as vaccination certificates facilitated job access for daily wage earners. The project benefited approximately 52,630 patients, with a 56% decrease in COVID-19 cases in their communities. Sustainability was achieved through continued government coverage, boosting confidence for daily activities. The intervention effectively improved community health, safety, and employment prospects, although challenges in vaccine affordability and access for economically disadvantaged individuals persisted. Overall, the project had a successful and positive impact on the targeted populations.

Summary of Impact Assessment done for MUFG Bank's Project Samarth

Program Locations: Pune, Bangalore, and Delhi NCR

The "Project Samarth" initiative, a collaboration between MUFG and Piramal Swasthya, launched in March 2021, aimed to deliver primary healthcare services via mobile health units in Mumbai and Pune. The impact assessment, conducted using the OECD DAC framework, evaluated relevance, effectiveness, impact, and sustainability. Over the project period, 84,203 patients benefited from comprehensive healthcare services. Key findings include a 45% improvement in beneficiaries' quality of life and 50% increased community awareness of diseases. Notably, 50% of beneficiaries expressed high satisfaction with the healthcare services provided. Challenges such as patient recall and inaccurate contact information were mitigated through streamlined questionnaires and expanded sample sizes. The project addressed the heightened healthcare needs during the COVID-19 pandemic, particularly in underserved urban areas. Sustainable healthcare delivery was ensured through efficient resource management and community engagement, reflecting positive health outcomes and increased confidence among beneficiaries.



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