MUFG Bank India Annual CSR Report

2025

Committed To
Empowering
A Brighter Future

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Message from the Regional Executive's Desk

Takuya Senoo
Regional Executive for India and Sri Lanka
MUFG Bank

Purpose-Driven Progress

At MUFG Bank India, our corporate social responsibility journey continues to be anchored in our purpose: “Committed to empowering a brighter future.” This guiding principle informs not only our business decisions but also our efforts to contribute meaningfully to the communities we serve.

Responding to India’s Transformation

India’s ongoing transformation presents both opportunities and responsibilities. As the nation progresses, institutions like ours are expected to play a proactive role—not merely as financial enablers, but as partners in building a resilient, inclusive, and sustainable society. We recognise that true progress is not measured solely by economic indicators, but by the quality of life we help foster through education, healthcare, environmental stewardship, and livelihood support.

Strategic Focus and Long-Term Impact

Over the past year, we have deepened our engagement with communities across India, focusing on long-term impact rather than short-term interventions. Our CSR strategy continues to evolve, aligning closely with India’s sustainability and ESG aspirations. Whether through empowering youth with future-ready skills, supporting climate-smart innovations, or strengthening access to healthcare, our initiatives reflect a shared vision of inclusive growth.

Collaboration and Community Engagement

We are proud of the partnerships we have built—with NGOs, government bodies, academic institutions, and our own employees—who have all played a vital role in amplifying our impact. These collaborations are a testament to what can be achieved when purpose and action come together.

Looking Ahead

As we look to the future, we remain steadfast in our belief that responsible business is not just about what we do—it is about how we do it. Guided by our values and driven by our purpose, we will continue to invest in initiatives that uplift lives, protect the planet, and build a brighter tomorrow for all.

I extend my sincere gratitude to our stakeholders and MUFG Bank colleagues for their unwavering support. Together, we will continue to shape a future that is equitable, sustainable, and full of promise.

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

Tomoyuki Kurata
Managing Director
Head of New Delhi Branch/ Head of Japanese Corporate Banking

Deepak Bhayana
Managing Director,
Head of Global Markets

Eijun Hoshiyama
Managing Director
Head of Mumbai Branch/ Head of Operations & Systems

Sanjiv Nagar
Managing Director
Chief Compliance Officer

Sanjeeva Ranjan
Managing Director
Chief Risk Officer

Ashwini Shetye
Director
Chief Finance Officer

Amit G Singh
Director
Head of HR

CSR Strategy

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

MUFG Bank's CSR initiatives are centered on three pivotal pillars:
1. Building Climate Smart Geographies
2. Enabling the youth to be career ready
3. Health and Disaster Relief

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

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

PILLAR 1 – Building climate smart geographies

- Incubating Startups: Promoting innovations for climate action
- Promoting innovations for climate action
- Research

PILLAR 2 – Enabling the youth to be career ready

- Skilling for traditional jobs
- Skilling for AI
- Sports

PILLAR 3 – Health and Disaster Relief

- Research
- Equipment and Patient care

MUFG Bank CSR Partners over the last 10 years's

Akshaya Patra – Unlimited food for education
unnati
IIMA Ventures
All India Institute of Local Self-Government
medha
Dr. Reddy's Foundation
Habitat for Humanity
KISS – Kalinga Institute of Social Sciences – Established 1993
Piramal Swasthya
St Jude India ChildCare Centres
CInI – An Initiative of Tata Trusts
Inspire Institute of Sport
United Way
Learning Links Foundation
Pahle India Foundation
Social Alpha
TNS India Foundation – Partners in Economic Transformation

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

Pillar 1: Building Climate Smart Geographies

Solar electrification of **131** households and **128** street lights installed

22,198 kgs amount Co2 sequestered

3,550 individuals have access to safe drinking water

Pillar 2: Enabling youth to be career ready

15,063 youth trained for employability skills

9,078 youth placed in jobs

5,257 children trained in Life Skills and physical fitness

9,204 students educated through E-learning tools

29 Judokas trained for international competitions

Pillar 3: Health and Disaster Relief

35,789 individuals benefitted from medical camps

81,977 vaccines administered and COVID care provided

Collectives for Integrated Livelihood Initiatives (CInI)

Clean energy for sustainable development

COMPLETED PROJECT

LOCATIONS

PROJECT BUDGET

₹ 4,91,48,500

100%
BUDGET UTILIZED

95
Rejuvenation of drinking water schemes

121
No. of Water User Group and Pani Samiti formed

221
Acres of land under Improved Climate smart agriculture

Solar enabled production cluster

Project Objective

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 were 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 socioeconomic 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

Project Outcome

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 Bank's support ensures sustainable water sources, reliable power supply, and community empowerment for maintenance, addressing key challenges in these schemes.

All India Institute of Local Self Government (AIILSG)

Environment Life SEF (Environment Life Skills Education with Fun)

COMPLETED PROJECT

LOCATIONS

PROJECT BUDGET

₹ 1,62,65,637

100%
BUDGET UTILIZED

39
Environment Life Skills with Fun Centers

9890
Under-privileged Children and Youth benefitted

39
Bal Panchayats formed

- Empowering learners through improved access to quality education and enriched resources

MUFG Bank team with AIILSG Children

Project Outcomes

In partnership with AIILSG, MUFG Bank supported the establishment of 39 Environment Life Skills Education with Fun (SEF) Centers and libraries across underserved urban slums and tribal areas. These centers reached 9,890 children and youth, equipping them with essential life skills and environmental awareness. Local youth were empowered as Paryavaran Mitras, and 39 Bal Panchayats were formed to encourage child-led sustainability initiatives. Community Environment Committees with at least 50% women members further ensured inclusive grassroots leadership.

The initiative promoted sustainable land and water practices, involving tribal families in tree planting, vermi-composting, and rainwater harvesting. It also distributed cloth bags to 8,000 beneficiaries to replace plastic. Through horticulture, vegetable gardens, and skills in nursery techniques and grafting, the project boosted both environmental outcomes and local livelihoods. These efforts reflect MUFG Bank Bank Bank Bank Bank Bank Bank's commitment to climate resilience, education, and community empowerment.

Employee Volunteering with MUFG Bank

As part of MUFG Bank's Employee Volunteerism Program, a Diwali Stall Exhibition was hosted at the MUFG Bank Mumbai BKC office, showcasing eco-friendly products crafted by tribal communities and children engaged in the project. Items included hand-painted clay diyas, paper-based sky lanterns, and coffee mugs featuring children's artwork. The initiative saw enthusiastic participation, with 31 MUFG Bank employees contributing ₹13,520 through voluntary donations. These funds directly supported a pilot Off-grid Solar Electrification project iin Raigad

IIMA Ventures

India Climate Tech Initiative

COMPLETED PROJECT

LOCATIONS

PROJECT BUDGET

₹ 1,63,00,000

100%

BUDGET UTILIZED

Funded startups:

Climate Action Summit

Research Report

Project Objective

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

India Climate Tech Startup Landscape Report

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

Project Outcome

The IIMA Ventures Climate Tech Summit, held on September 19, 2024, was part of a broader collaboration to drive growth in climate tech through knowledge sharing, strategic networks, and capital access. The summit launched a landscape study on India's climate tech ecosystem and convened thought leaders, investors, and startups for panel discussions, startup pitches, and keynote addresses by MUFG Bank and IIMA Ventures leadership. Out of 95 applicants, 21 startups were shortlisted based on their value proposition, and 9 progressed to the final round. Four startups were showcased at the summit, with Uneverse Mobility and Terracarb jointly selected for MUFG Bank's support.

The India ClimateTech Initiative aimed 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 Bank and IIMA Ventures fostered a supportive ecosystem for tech-entrepreneurs and addressed urgent challenges posed by climate change.

Piramal Swasthya Management and Research Institute (PSMRI)

Portable X-ray for TB Detection (PXTB)

COMPLETED PROJECT

LOCATIONS

PROJECT BUDGET

₹ 1,63,32,776

100%

BUDGET UTILIZED

Contact Screening of 90% TB cases

Decrease in delay of testing and diagnosis of TB

Follow-up of NAAT results of TB presumptives identified in the project

Project Objective

Tuberculosis (TB) continues to pose a major public health challenge in India, particularly among tribal populations. In 2020, India reported 2.59 million TB cases, with tribal communities despite comprising only 8.6% of the population accounting for 10.4% of the burden. These communities often reside in remote, underserved areas with limited health infrastructure, making early diagnosis and treatment difficult. The TB prevalence in tribal regions stands at 703 per 100,000, nearly three times the national average. In line with WHO's emphasis on early detection and robust health systems, Piramal Swasthya, in collaboration with MUFG Bank, launched a targeted intervention under the Tribal Health Collaborative to improve TB care in 10 high-burden districts of Odisha.

Project Outcome

The project deployed handheld X-ray machines to enhance active case finding, screen close contacts of TB patients, and support the National TB Elimination Program (NTEP). Implementation involved identifying target geographies, procuring and deploying X-ray devices, training staff, and working closely with NTEP and NHM officials. As a result, contact screening was successfully conducted for 90% of known TB cases. The intervention also led to an increase in presumptive TB testing and TB notifications across the region. Importantly, the delay between symptom onset and diagnosis was significantly reduced, enabling earlier treatment and helping curb transmission. This initiative addressed critical diagnostic gaps and significantly improved access to TB care for vulnerable tribal communities.

SGBS Unnati Foundation

Vocational Training Program

unnati
LEARN | EARN | STAND TALL

COMPLETED PROJECT

LOCATIONS

PROJECT BUDGET
₹ 1,63,00,000/-

100%
BUDGET UTILIZED

1,867
Youth trained

1,339
Youth placed

244
Youth opting for higher education

475
Youth in one-year training programs

Skilling Building Session with MUFG Bank employees in Mumbai

Project Objective

MUFG Bank India established their partnership with SGBS Unnati in 2020 . In FY 2023-24 the program aimed to train 1,800 young individuals with core employability skills with the aim to have 70% retention rate.

Project Outcome

The project has closed after training 1,867 youth over the project period. Of these, 1,339 were offered job placements, with 762 currently employed, 244 pursuing higher education, and 169 having started their own enterprises. Additionally, 475 youth are enrolled in a one-year training program, with placements scheduled for September–October 2025.

Impact on Youth Empowerment

This initiative has empowered underprivileged youth by providing practical skills, boosting self-confidence, and enabling stable employment leading to financial independence and improved family well-being. For those pursuing higher education, it offered a strong foundation for continued growth. The program also encouraged entrepreneurship, with many youth starting their own ventures and contributing to their communities, creating a ripple effect of positive change.

The program's core activities - the BAC for trainers, placements, and outreach, were carried out as scheduled.

Dr Reddy's Foundation (DRF)

GROW Training Program

DR. REDDY'S FOUNDATION

COMPLETED PROJECT

LOCATIONS

PROJECT BUDGET
₹ 1,62,97,200

100%
BUDGET UTILIZED

930
Candidates trained in 2023-2024

658
Candidates placed

6
Operational Centers

MUFG Bank CSR Team with candidates undergoing training

Project Objective

Dr Reddy's Foundation and MUFG Bank India has been in partnership since 2021. Over the course of one year, from March 1, 2024, to February 28, 2025, spanning across 4 states and 6 centers, MUFG Bank Bank Bank Bank Bank India, in partnership with Dr. Reddy's Foundation (DRF), launched the GROW Better Skills, Better Jobs initiative to empower 1,140 unemployed youth with critical employability skills.

Project Outcome

The project was designed to train 930 youth through the MUFG Bank grant and 210 through the DRF grant, with a minimum placement rate target of 70% within a 12-month period from March 2024 to February 2025. Training sessions were conducted across key cities in India, including Pune, Chennai, Bangalore, and Delhi.

Impact on Youth Empowerment

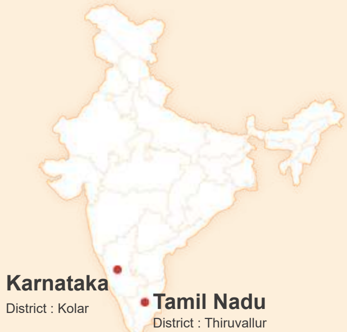
As of FY 2023-24, the program has enrolled 1,163 youth, with 1,144 aspirants successfully inducted into training batches. 806 placements have already been secured, with placements still in progress. Of the 930 youth supported by the MUFG Bank grant, 658 have successfully completed training and secured job placements. Key sectors driving placements include IT-ITES, Telecom, BFSI, Retail, and Healthcare, with an average salary of ₹17,982 in Delhi and ₹19,130 in Bengaluru. This initiative has played a pivotal role in not only improving the employability of youth but also boosting their self-confidence and promoting financial independence.

United Way Bengaluru

Rising Rural Tekal

ONGOING

LOCATIONS



PROJECT BUDGET

₹ 2,36,58,003

69.5%
BUDGET UTILIZED

22,192 kg
Amount of CO2 sequestrated through various environmental initiatives

3550
Number of people got access to safe drinking water

128
Number of solar street lights installed: Non-Conventional energy

1000
Number of Saplings Planted

Meeting with Yeldur Gram Panchayat

Lake Discussion with Community

Projective Objective

MUFG Bank is proud to have partnered with United Way Bengaluru (UWB) for the Rising Rural Tekal project, aimed at addressing critical environmental and infrastructure challenges in Karnataka's Kolar district and Tamil Nadu's Minjur block in Thiruvallur District. Kolar, a semi-arid and drought-prone region, faced alarming groundwater over-extraction, 799 cubic meters annually against a recharge capacity of only 399 cubic meters mainly for irrigation. The district also suffered from limited green cover (9.64%) and poor adoption of renewable energy, with only 33 out of 351 villages previously using solar power. In Minjur, residents struggled with high salinity in drinking water, irregular supply, and inadequate sanitation infrastructure, resulting in widespread open defecation and related health risks

Project Outcomes

In the first year of implementation of the Rising Rural Tekal project, several impactful environmental and social outcomes were achieved. A total of 22,192 kg of CO_2 was sequestered annually through various environmental initiatives. 128 solar streetlights were installed to promote the use of non-conventional energy. Access to safe drinking water was provided to 3,550 beneficiaries, while 1,000 saplings were planted to enhance green cover. In addition, 42 farmers directly benefited from lake restoration activities, improving their access to water for agriculture. Altogether, the project positively impacted 13,703 beneficiaries, improving environmental sustainability, access to basic services, and quality of life across the two regions.

IIMA Ventures

Bharat Climate Tech Initiative

ONGOING

LOCATIONS

PROJECT BUDGET

₹ 3,26,02,152

52.6%
BUDGET UTILIZED

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:

Shortlisted startups:

Project Objective

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.

The Bharat Climate Tech Initiative (which is an extention of the India Climate Tech Initiative) is a collaborative effort by IIMA Ventures and MUFG Bank, aimed at empowering the next generation of climate-tech innovators in India. Through this program, we support six high-potential tech entrepreneurs who are building scalable, game-changing solutions that drive environmental sustainability while contributing to inclusive economic growth. The initiative offers catalytic support, enabling startups to move from innovation to impact by providing access to capital, mentorship, networks, and strategic partnerships. By nurturing breakthrough technologies and bold entrepreneurial visions, the Bharat Climate Tech Initiative seeks to accelerate India's transition to a green economy.

Project Oucome

Four startups were collaboratively selected for funding under this initiative. The 4 startups are:

1. ***Peakamp:*** Full-stack solution for End-of-Life Battery Management**. (INR 35 Lakhs)**
2. ***Onnes Cryogenics***: Developing Carbon Fibre Reinforced Plastic (CFRP) cylinders as an advanced solution for hydrogen gas storage, addressing key challenges in the clean energy sector **(INR 42 Lakhs)**
3. ***Maini Renewables:*** Advancing renewable energy turbines with a patented blade design, delivering superior electricity generation in small hydro and small wind segments. **(INR 25 Lakhs)**
4. ***Chara Technologies:*** Chara is developing next-generation motor technologies that eliminate the need for rare earth magnets. Their intelligent motor system, iintegrated with software and controllers, enables dynamic motor control through real-time cloud-based updates. **(INR 18 Lakhs)**

Learning Links Foundation (LLF)

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

ONGOING

LOCATIONS

PROJECT BUDGET
₹ 3,19,87,082

52%
BUDGET UTILIZED

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

MUFG Bank employees with LLF students in Nehru Science Museum

Project Objective

Learning Links Foundations "MUFG Bank 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.

At its core, the MUFG Bank Game Changers Program seeks to cultivate holistic development in these young individuals.
The Program embraces a multifaceted approach that aligns perfectly with the National Education Policy's emphasis on holistic learning. The program seamlessly integrates classroom-based interventions with engaging experiential and physical activities.

Project Outcomes

The 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.

In its first year the program impacted 5,257 students across all locations. It underscores our commitment to nurturing the next generation of leaders equipped to thrive in a rapidly evolving world.

As part of the Employee Volunteering Program, MUFG Bank employees along with LLF conducted a Science Museum visit across all locations with a volunteer participation of 49 employees.

Inspire Institute of Sport (IIS)

MUFG Bank Bank Bank Bank Bank Bank
Judo Excellence Scholarship Program

ONGOING

LOCATIONS

PROJECT BUDGET
₹ 4,63,97,989

8.62%
BUDGET UTILIZED

29
Judokas showed improvement in skills and performance

8
athletes represented India at international competitions

29
Medals won in national competitions and
1 medal in international competitions

Glimpses from the Ground

Project Objective

MUFG Bank is proud to partner with Inspire Institute of Sport (IIS) for the Judo Excellence Scholarship Program, supporting India's need for a strong sports ecosystem.

Project Achievements

In FY 2024–25, the MUFG Bank Judo Talent Development Program made remarkable strides in nurturing elite and grassroots judokas across India. At the Inspire Institute of Sport (IIS) in Vijayanagar, 29 athletes underwent over 900 hours of technical training and benefited from robust recovery, nutrition, and mental health support. Through grassroots efforts in Manipur, over 150 young judokas were introduced to structured training, with several earning the opportunity to transition to elite pathways. Notable milestones included a first-of-its-kind masterclass by triple Olympic medallist Lasha Shavdatuashvili and the relocation of promising athletes to Georgia and Austria for high-performance exposure and eight athletes represented India in International competitions. A training camp in Japan, guided by top global coaches, further enhanced the readiness of athletes for upcoming global events like the Tokyo Grand Slam.

Project Outcomes

The Program's judokas achieved significant competitive success, participating in 12 major tournaments, winning 29 medals (19 gold), and earning selections for the World University Games and Asian Senior Championships. The institute also demonstrated leadership in domestic judo by organizing the Sangai and Rajdhani Cups and hosting national coaching and refereeing workshops. The Program's commitment to holistic athlete development was evident in educational initiatives, including sessions on mental health, financial literacy, and sustainability. The International Judo Federation recognized IIS as a High-Performance Judo Centre, affirming its rising influence

Pahle India Foundation

Research Project

PAHLE INDIA FOUNDATION
PUTTING INDIA FIRST TO MAKE INDIA FIRST

ONGOING

LOCATIONS

PROJECT BUDGET
₹ 93,00,000

Project 1 Objective

MUFG Bank is proud to support Pahle India Foundation through two significant research projects aimed at driving sustainable development in India. The first, Bridging Technologies: Facilitating Japanese Investment in India's ICT and Clean Energy Landscape, focuses on identifying investment opportunities for Japanese intellectual property rights (IPR) and patents in the ICT hardware and clean energy sectors, particularly in Gujarat and Karnataka. This project seeks to map emerging markets for Japanese technology in India, promote technology and knowledge transfer between Japanese and Indian firms, and boost domestic manufacturing. Additionally, it aims to forge partnerships across industry, government, and academia to foster Indo-Japan industrial collaboration, while assessing skill gaps and recommending policies to support sustainable investment.

Project 2 Objective

The second project, Natural Farming: Is it the Way Forward for Agriculture in India?, looks at the potential of natural farming across various agro-climatic zones in India through a one-year empirical study. The research aims to provide insights into the long-term viability and environmental benefits of natural farming, promoting more sustainable agricultural practices. Both projects align with MUFG Bank's commitment to fostering innovation, sustainable growth, and international collaboration between India and Japan.

MUFG SATTVA

Social Alpha

Incubating Clean Energy

ONGOING

LOCATIONS

PROJECT BUDGET

₹ 1,75,00,000

Transitioning 5 start-ups from TRL 3 (POC) to TRL 6 (Demonstration ready) stage.

Project Objective

MUFG Bank is pleased to collaborate with the Foundation For Innovation And Social Entrepreneurship (FISE) under its Incubating Clean Energy and Climate Tech Start-ups program, aimed at fostering innovation in the areas of climate, health, and livelihoods. Through this partnership, FISE identified and shortlisted four start-ups from its ecosystem, with active involvement from the MUFG Bank ESG Team (Singapore) and the Ganesha Team in the selection process. The selected start-ups include Apratima Biosolutions, which is advancing sustainable PET recycling; Microbeworks Scientific, which is pioneering eco-friendly, microbial-based textile dyes; Hrimtron Energy, which is developing innovative waste heat recovery systems to generate electrical power; and Adsys Medtech, which is creating a portable, AI-powered CBC analyzer for rapid blood testing

Expected Outcome:

Through our collaboration with FISE, MUFG Bank is investing in cutting-edge solutions that address critical global challenges. By supporting these forward-thinking start-ups, we are contributing to environmental sustainability, health innovation, and energy efficiency, reinforcing our commitment to a sustainable future. These efforts are part of MUFG Bank's broader strategy to promote Environmental, Social, and Governance (ESG) goals, ensuring that we play an active role in driving positive change for communities and the planet.

Collectives for Integrated Livelihoods Initiative (CInI)

Enhancing Livelihoods of Smallholder Farmers through Integrated Water Resource Management & PURE

ONGOING

LOCATIONS

PROJECT BUDGET

₹ 1,75,00,000

Project Objective

MUFG Bank, in collaboration with CINI (Collectives for Integrated Livelihood Initiatives), has launched Phase 2 of its transformative project, building on the success of the initial phase. This phase aims to improve agricultural productivity by transitioning from rainfed to irrigated agriculture for 1,500 households, with a broader target of benefiting 3,000 tribal households across 40 villages in the Banaskantha and Dahod blocks of Gujarat. The project focuses on integrating decentralized renewable energy solutions to address irrigation needs, empowering small farmers and enhancing their agricultural output. Through this initiative, the project strives to create sustainable improvements in farming practices, providing a boost to the incomes of tribal communities, with nearly 70% of households in the targeted areas expected to benefit directly.

Expected Outcomes

The initiative highlights the use of PURE (Pumps for Renewable Energy) systems, which address energy shortages and assist small farmers in creating scalable agricultural production clusters, in addition to encouraging the adoption of renewable energy technology. By using a demand-based strategy, the project also aims to link local communities with larger markets, guaranteeing that farmers may take advantage of fair trade opportunities and boosting their financial security. This strategic focus on sustainable production and market linkages aims to drive long-term economic growth, improve livelihoods, and promote environmental sustainability across the region.

All India Institute of Local Self Government (AIILSG)

Innovations for Climate Action

ONGOING

LOCATIONS

PROJECT BUDGET

₹ 1,75,00,000

131
Households with solar electrification

5
Solar Enable Drinking water

Project Objective

The AIILSG initiative is designed to empower rural communities by ensuring sustained access to safe and clean drinking water, while also fostering local water quality monitoring capabilities. In alignment with broader climate action goals, the program integrates water conservation through the Dharti SaJaU initiative, which emphasizes combined water and soil conservation measures. To enhance climate resilience, it supports the adoption of renewable solar energy solutions within communities. The program also implements comprehensive Information, Education, and Communication (IEC) campaigns to raise awareness on water quality issues, prevention of waterborne diseases, good hygiene practices, and safe water storage helping to build healthier, more informed communities.

Expected Outcomes

Targeting over 26,000 beneficiaries across 29 villages in Maharashtra and Karnataka, the initiative has achieved significant milestones in the first quarter. Solar electrification of 131 households and one community space has been completed, while construction is underway for five solar-enabled drinking water schemes. In parallel, development of knowledge products, including IEC materials, has been initiated to drive community awareness and engagement in sustainable water and energy practices.

TNS India

Skilling in AI

ONGOING

LOCATIONS

PROJECT BUDGET

₹ 1,75,00,000

Project Objective

MUFG Bank collaborated with TNS India Foundation to implement the Campus to Technical Career (C2TC) – High-Powered AI Skilling Program, aimed at enabling economically disadvantaged (EWS) youth from engineering colleges to transition into advanced, future-ready careers. The program will onboard select engineering institutions across Mumbai, Bangalore, and Jaipur, engaging final-year students in a structured pathway that blends technical skill development with employability enhancement. With a target of 500 beneficiaries, the initiative focuses on building advanced AI capabilities alongside essential workplace competencies, equipping participants to compete for high-quality roles in the corporate and formal sectors.

Expected Outcomes

By integrating mobilization, technical instruction, and career preparedness within a single program, C2TC seeks to bridge the gap between academic learning and the rapidly evolving demands of the job market. Beneficiaries are expected to achieve a 70% placement rate with average starting salaries between ₹30,000–₹33,000 per month, while gaining access to curated, high-growth career opportunities. The initiative not only advances MUFG Bank's commitment to skills development and employability but also contributes to fostering inclusive economic growth by empowering underrepresented youth in India's technology sector.

Inspire Institute of Sport (IIS)

Judo Training Camp

ONGOING

LOCATIONS

PROJECT BUDGET

₹ 1,75,00,000

Since 2023, the MUFG Bank Judo Program in partnership with the Inspire Institute of Sport (IIS) is dedicated to identifying and nurturing India's top judo talent through fully funded, high-performance training. The Initial program supported over 150 grassroots judokas in Manipur and 29 elite athletes at IIS, Vijayanagar, combining talent identification with advanced athlete development.

Project Objective

The project objective was to improve athletic skills and physical conditioning among 44 young male and female judokas, while simultaneously strengthening partnerships and collaboration. This included fostering effective partnerships through enhanced collaboration with Japanese judokas and local organizations, building stronger networks and resource-sharing mechanisms, and increasing stakeholder engagement with greater involvement and commitment from partners, including MUFG Bank Head Office teams.

Expected Outcomes

In 2025, the Program expanded with the Judo Training Camp to Japan, a high-performance initiative offering international exposure to 25–35 elite judokas aged 12–22. Conducted in partnership with MUFG Bank, the four-week immersive training takes place at premier institutions such as Kodokan and Tsukuba University, strengthening technical and tactical expertise in preparation for major competitions. Athletes are selected through a rigorous, merit-based assessment process, ensuring only the most promising talent benefits from this opportunity. Supported through MUFG Bank's CSR grant, the initiative reinforces Indo–Japanese collaboration and underscores MUFG Bank's commitment to promoting Olympic sports and building India's competitive excellence on the global stage.

SGBS Unnati Foundation

Vocational Training Program

LEARN | EARN | STAND TALL

ONGOING

LOCATIONS

PROJECT BUDGET

₹ 1,73,18,688

Project Objective

In FY 2024–25, MUFG Bank renewed its long-standing partnership with the SGBS Unnati Foundation, furthering its commitment to youth empowerment and sustainable livelihoods. The program's long-term impact is visible across multiple levels. On a personal level, it builds confidence, positive values, and leadership qualities, while economically it ensures sustained access to food, healthcare, and education. Socially, trained youth emerge as role models in their communities, contributing to crime reduction, social inclusion, and healthier living. For employers, the program delivers a skilled, motivated, and career-oriented workforce, driving efficiency, performance, and job satisfaction.

Expected Outcomes

During the year, 1,760 young people between the ages of 18 and 25, largely from economically disadvantaged backgrounds, will complete Unnati's 300-hour training program. The initiative enabled them to secure employment in the corporate sector with starting salaries in the range of ₹15,000–₹20,000 per month. This immediate outcome has provided financial stability to participants and their families. Collectively, these outcomes highlight the strength and sustainability of MUFG Bank's partnership with the Unnati Foundation, and its role in enabling youth to achieve lasting economic independence.

Sri Ranganatha Paduka Vidyalaya Trust

Empowering Future Leaders: Scholarship Program for Underprivileged Students

ONGOING

LOCATIONS

PROJECT BUDGET

₹ 93,00,000

Project Objective

MUFG Bank is committed to creating pathways for inclusive growth by enabling access to education for deserving students from underserved communities. Through the Scholarship Program, in partnership with Sri Ranganatha Paduka Vidualaya Trust, MUFG Bank provides financial support to students, particularly from rural areas who demonstrate strong academic potential but lack the resources to pursue higher education.

The Program is designed to enhance the gross enrolment ratio of rural youth in higher education and to encourage first-generation learners to aspire and achieve. Recognising that financial assistance alone is not enough, MUFG Bank also supports free transportation services, ensuring that students can attend classes regularly without the risk of dropping out due to commuting challenges.

Expected Outcomes

To date, scholarships have been disbursed to 758 students, of whom 25% are girls and over 65% are first-generation learners from rural backgrounds. By breaking barriers of access, the Program is nurturing a generation of empowered individuals who will go on to become future leaders and change-makers in their communities.

Tata Memorial Centre Advanced Centre for Treatment, Research and Education in Cancer (TMC ACTREC)

Equipment and Patient Treatment Care

ONGOING

LOCATIONS

PROJECT BUDGET

₹ 71,85,948/-

Project 1 : Procurement of Equipment

MUFG Bank entered a new partnership under its third CSR pillar of Health and Disaster Relief with Tata Memorial Centre – ACTREC, aimed at strengthening advanced healthcare infrastructure and improving patient outcomes. As part of this initiative, MUFG Bank is supporting the procurement of a Rigid Bronchoscope and accessories, an essential addition that will enhance patient safety and emergency airway management. The new equipment will improve efficiency in diagnosing and treating lung disorders, expand capabilities in pediatric and complex surgical cases, and strengthen the hospital's bronchoscopy infrastructure. This investment ensures that patients receive timely, accurate, and high-quality care in critical situations.

Project 2 : Patient Care

In addition, MUFG Bank is extending support for complex surgical procedures at ACTREC, enabling greater access to lifesaving treatments for patients from economically disadvantaged backgrounds. This initiative not only improves access to high-quality surgical care but also enhances treatment outcomes through advanced interventions. Together, these efforts reflect MUFG Bank's continued commitment to its health and disaster relief pillar, addressing critical gaps in healthcare access and making a meaningful difference in the lives of vulnerable patients.

Tata Memorial Centre Advanced Centre for Treatment, Research and Education in Cancer (TMC ACTREC)

Cancer Research

ONGOING

LOCATIONS

PROJECT BUDGET
₹ 1,00,00,000

For the first time, MUFG Bank has extended its CSR commitment into the field of medical research, marking an important step under its third pillar of Health and Disaster Relief. The partnership supports advanced cancer research through two pathbreaking projects that aim to improve treatment outcomes and strengthen the future of oncology care.

Project 1 Objective
Focuses on MUC1-Mediated Immune Escape in Acute Myeloid Leukemia (AML) by enhancing Cytokine Induced Memory-Like Natural Killer (CIML NK) cell therapy. The study seeks to understand how AML evades immune responses and to develop a more effective NK cell-based therapy that overcomes current treatment limitations. By validating new combination approaches and generating strong preclinical data, this project is designed to accelerate the pathway toward clinical trials and open possibilities for more effective therapies against leukemia.

Project 2 Objective
Directed at improving treatment outcomes for HPV-negative oral cancers by studying predictive clinical features and molecular markers for tumor response after Neoadjuvant Chemotherapy (NACT). The project aims to identify biomarkers that will enable doctors to tailor treatments more precisely, ultimately improving survival rates and contributing to the advancement of personalized medicine in cancer care. Taken together, these initiatives reflect MUFG Bank's dedication to supporting innovation in healthcare, enabling access to new therapies, and making a meaningful contribution to the long-term fight against cancer.

Annexure 2

1. Brief outline on CSR Policy of the Company:
At MUFG Bank 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 environment sustainability and development of youth by catering to their needs and enhancing their employability skills to become future-ready. This year we took a step towards supporting research and innovation. This objective is aimed to be met through interventions in the following areas:

I. Building climate smart geographies
II.Enabling the youth to be career-ready
III. Health and disaster relief

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	Deputy CEO and Head of Global Corporate Banking	2	2
3	Mr. Hiroshi Takei	Head of Regional Executive's Office	2	1
4	Mr. Tomoyuki Kurata	Head of New Delhi Branch, Head of Japanese Corporate Banking	2	2
4	Mr. Naoto Shimodo	Former Head of Mumbai Branch, Head of Operations & Systems	2	1
6	Mr. Eijun Hoshiyama	Head of Mumbai Branch, Head of Operations & Systems	2	1
7	Mr. Deepak Bhayana	Head of Global Markets	2	1
8	Mr. Sanjeeva Ranjan	Chief Risk Officer	2	2
9	Mr. Sanjiv Nagar	Chief Compliance Officer	2	2
10	Mr. Amit G Singh	Head of Human Resources	2	2
11	Ms. Ashwini Shetye	Director, Chief Financial Officer	2	2
12	Mr. Yoshinori Kasa	Former Director, Strategic Planning Department	2	2
13	Mr. Yuta Suenaga	Director, Strategic Planning Department	2	1

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.

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

i. INR 783,68,58,157

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

i. INR 15,67,37,164

c. Surplus arising out of the CSR Projects or Programs 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 15,67,37,164

5.

a. Amount spent on CSR Projects (both Ongoing Project and other than Ongoing Project).
   i. INR 9,303,122
b. Amount spent in Administrative Overheads and Travel.
   i. INR 6,832,528
c. Amount spent on Impact Assessment, if applicable.
   i. None
d. Total amount spent for the Financial Year [(a)+(b)+(c)].
   i. INR 1,61,35,650

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

Total Amount Spent for the Financial Year (in Rs crore)	Amount Unspent (in Rs Crore.)				
	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 1,61,35,650	INR 14,06,01,514	28 March, 2025	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 15,67,37,164
ii	Total amount spent for the Financial Year	INR 1,61,35,650
iii	Excess amount spent for the Financial Year [(ii)-(i)]	0
iv	Surplus arising out of the CSR projects or Programs or activities of the previous Financial Years, if any	0
v	Amount available for set off in succeeding Financial Years [(iii)-(iv)]	0

6. 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 21-22	6,27,61,210.24	0.24	0.24	0	N/A	`0	0
2	FY 22-23	13,06,44,113	115,799,113	115,799,113	0	N/A	0	0
3	FY 23-24	128,429,359	128,429,359	71,519,023	0	N/A	56,910,336.50	0

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

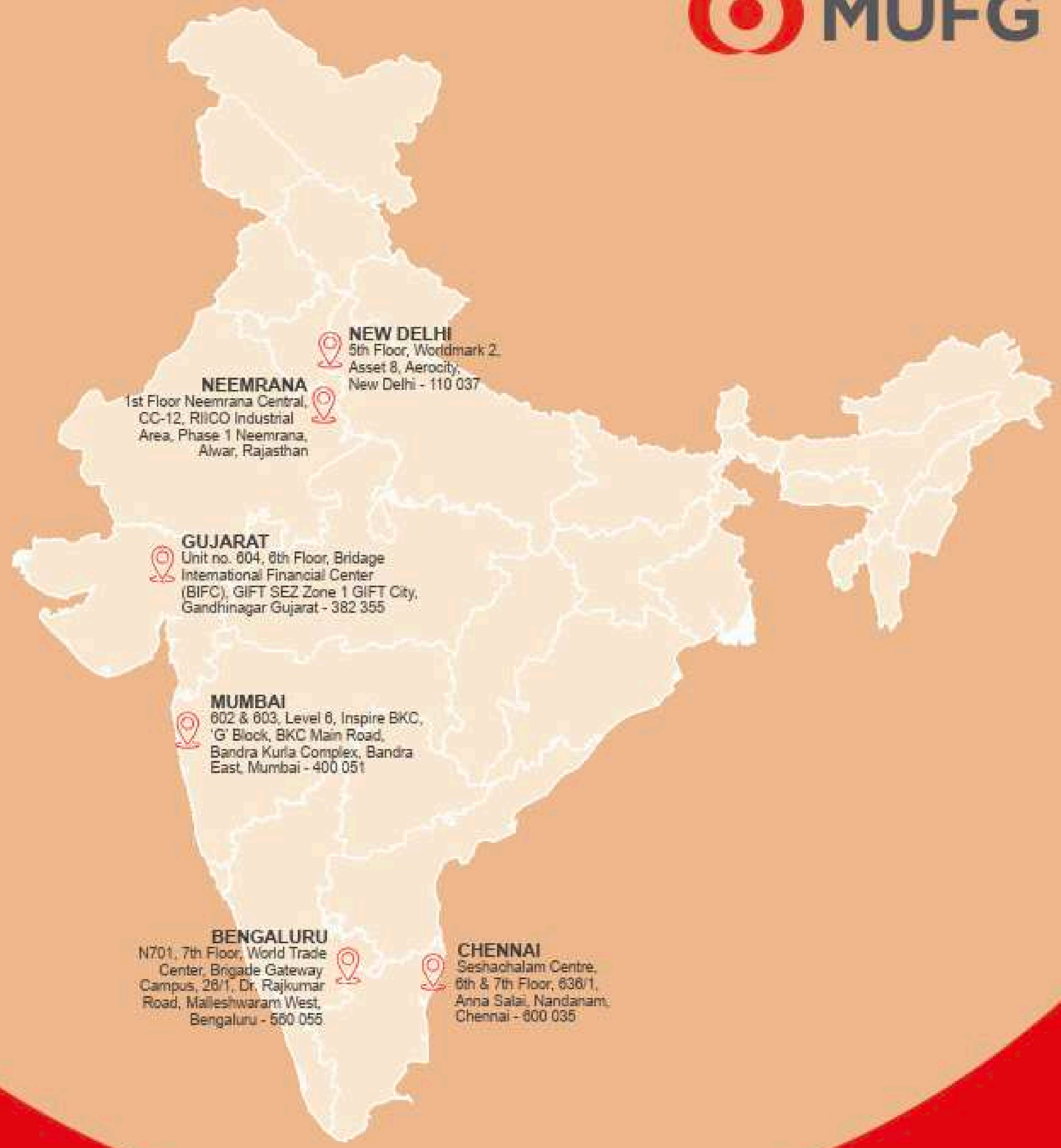
No

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

0

8. 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



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