

Corporate Social Responsibility

**Creating impact
where people,
culture, and
sustainability
thrive together.**

PROJECT SBIF ARANYA - MANGROVE RESTORATION WITH SBI FOUNDATION

SBI Payments, in partnership with the SBI Foundation, implemented a climate change mitigation initiative to strengthen the resilience of coastal ecosystems and communities in South 24 Parganas, West Bengal. The initiative focused on large-scale, community-led restoration of mangroves, enabling widespread plantation and fostering local ownership of conservation efforts. Through this collaboration, significant emphasis was placed on building community awareness and capacity by educating residents, Panchayat representatives, and local groups on the ecological importance of mangroves, biodiversity conservation, and sustainable environmental practices.

The partnership also led to the creation of enabling infrastructure and long-term support systems to sustain these efforts. A Mangrove Resource Hub was established as a knowledge and demonstration centre, offering learning opportunities and promoting climate-resilient livelihoods alongside alternative



During the year, SBI Payments carried out its CSR initiatives in line with the identified themes of Environment and Culture, reflecting its commitment to sustainable and socially responsible growth.

Under the environmental theme, the Company supported initiatives focused on promoting sustainability and ecological balance, including tree plantation drives, waste management efforts, and awareness programs on resource conservation. These initiatives contributed to enhancing environmental awareness and encouraging sustainable practices across communities.

Under the cultural theme, the Company supported initiatives aimed at promoting and preserving India's rich cultural heritage. These efforts focused on fostering appreciation of Indian classical music, and traditional art forms among the youth, thereby strengthening cultural awareness and continuity, while encouraging engagement with the country's diverse artistic traditions.

The Company remains committed to delivering meaningful impact through its CSR initiatives by contributing towards environmental sustainability and the preservation of India's cultural legacy.





Before



After

income generation. Mangrove nurseries were developed to support plantation activities, while protected plantation areas ensured long-term survival of restored ecosystems. In addition, the initiative successfully strengthened community engagement

through awareness programs in villages and schools, contributing to enhanced environmental stewardship and improved resilience of both ecosystems and local communities.



PROJECT SBIF CONSERW: WASTE NO MORE IN VARANASI WITH SBI FOUNDATION



Together with our partners and communities, we are transforming challenges into opportunities for a greener future.



The initiative by SBI Payments in collaboration with SBI Foundation has made significant strides in transforming waste management practices in the Varanasi Cantonment Board by establishing a fully operational sanitation ecosystem. A key milestone was the successful completion and inauguration of the Sanitation Park, enabling scientific processing of both wet and dry waste and promoting sustainable waste treatment practices such as composting and recycling. The project has ensured comprehensive door-to-door waste collection across residential, commercial, and institutional areas, supported by efficient route planning and technology-driven monitoring systems. Waste segregation at source has improved considerably, alongside systematic processing into multiple categories and strong linkages with

recyclers, contributing to reduced landfill dependency and a strengthened circular economy approach.

Beyond infrastructure, the initiative has driven impactful behaviour change and community participation through sustained awareness campaigns, cleanliness drives, training programs, and stakeholder engagement activities. Residents, institutions, and sanitation workers have been actively involved and empowered through capacity building, health camps, and recognition of their contributions. Decentralized composting practices, zero-waste events, and continuous community outreach have encouraged responsible waste management at the grassroots level. Overall, the initiative has fostered environmental sustainability, improved operational efficiency, and advanced social inclusion by integrating waste

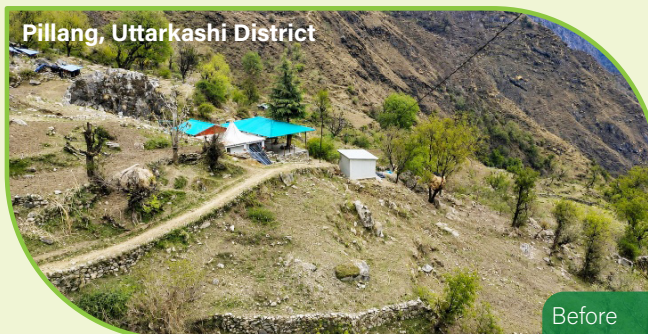
workers into formal systems while creating a cleaner and more resilient urban environment.

The partnership also led to the creation of enabling infrastructure and long-term support systems to sustain these efforts. A Mangrove Resource Hub was established as a knowledge and demonstration centre, offering learning opportunities and promoting climate-resilient livelihoods alongside alternative income generation. Mangrove nurseries were developed to support plantation activities, while protected plantation areas ensured long-term survival of restored ecosystems. In addition, the initiative successfully strengthened community engagement through awareness programs in villages and schools, contributing to enhanced environmental stewardship and improved resilience of both ecosystems and local communities.

SBIF COSERW: VIBHA - RENEWABLE ENERGY SOLUTIONS BY SBI FOUNDATION

SBI Payments in collaboration with SBI Foundation in Uttarkashi district has made strong progress in expanding clean and reliable energy access across the remote villages of Jadao and Pillang. Despite challenging terrain and weather conditions, critical equipment has been successfully transported to both locations, with civil and structural work largely completed in Pillang and significantly advanced in Jadao. Installation groundwork, including mounting structures and associated infrastructure, has been established, supported by close coordination with village leadership and community stakeholders to ensure smooth on-ground execution and local participation.

Key achievements of the initiative include the development of renewable energy systems intended to provide dependable electricity to households and essential community institutions such as schools, primary health centers, and digital access points across Jadao and Pillang in Uttarkashi. The project is enabling improved healthcare support, enhanced learning environments, and strengthened digital connectivity in these underserved areas. It has also laid an important foundation for long-term sustainability through community engagement and initial training efforts, helping prepare local residents to manage and maintain the systems while ensuring continued benefits for the region.



HAVE EVERY CHILD EXPERIENCE THE INSPIRATION AND MYSTICISM EMBODIED IN INDIAN & WORLD HERITAGE BY SPIC MACAY



SBI Payments partnered with SPIC MACAY to implement a large-scale cultural education initiative across the Mumbai Metropolitan Region and Pune, enabling the delivery of approximately 153 programmes that brought Indian classical music, dance, theatre, folk arts, and crafts directly to students and communities. Through a mix of 61 lecture-demonstrations and 84 workshop sessions, along with two

flagship public outreach events, the initiative engaged nearly 40,000 students across more than 60 institutions, including schools, colleges, and premier institutes such as IISER, COEP, and the Homi Bhabha Institute. Designed to reach students with limited exposure to the arts, particularly in semi-urban and rural settings, the programme aligned with the National Education Policy 2020 by promoting inclusive, experiential, and

interdisciplinary learning. By facilitating interactions with eminent artists from established traditions and ensuring widespread access to India's cultural heritage, this partnership not only strengthened cultural awareness but also bridged the gap between young learners and living artistic traditions, while providing SBI Payments with strong on-ground visibility and recognition as the principal CSR partner.

**From
conservation
to culture,
every initiative
creates a
stronger future.**

