NAINITAL BANK
THE NAINITAL BANK LTD.

स्पर्श

Nurturing Lives. Empowering Communities.

Nainital Bank's Commitment to Compassion and Social Responsibility










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HEAD OFFICE, NAINITAL

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Nurturing Lives. Empowering Communities.

As a bank with deep roots in the hilly region, The Nainital Bank recognizes that its responsibility extends beyond providing financial services. Supporting the well-being and development of the communities we serve is an integral part of our corporate social responsibility (CSR) vision. Through initiatives focused on healthcare, education, community development and social welfare, we strives to contribute towards creating stronger and more resilient communities. This initiative reflects the Bank's commitment to addressing community needs, strengthening grassroot engagement, and creating a meaningful and lasting impact on society.



Building a Future Where Everyone Can Thrive.

From the MD & CEO's Desk



It gives me immense pleasure to present our Corporate Social Responsibility (CSR) book, which reflects the values that lie at the heart of The Nainital Bank's commitment to society. For us CSR is not merely an obligation; it is a continuing promise to contribute to the well-being, dignity and aspirations of the communities we serve. As a financial institution, we understand that development is meaningful only when it is inclusive. True progress is measured not simply by economic growth, but by healthier communities, educated children, empowered women, opportunities for young people, a cleaner environment and a society where every individual has the opportunity to participate and prosper. Together, we remain committed to turning this vision into meaningful action by nurturing lives and creating a lasting impact. Our CSR journey continues with purpose, compassion and a shared commitment to empowering communities, fostering inclusive growth and creating a sustainable, positive impact on society.

Sushil Kumar Lal

From the Executive Director's Desk



It is a matter of great pride to be part of The Nainital Bank's journey towards building a more inclusive, responsible and sustainable society. Our Corporate Social Responsibility (CSR) book is a reflection of our belief that the true measure of an institution lies not only in its financial performance but also in the positive difference it makes in the lives of people and communities.

At The Nainital Bank, we recognise that meaningful progress goes beyond banking. It is about extending opportunities, nurturing aspirations and creating an environment where communities can grow with dignity and confidence. Through our various Corporate Social Responsibility initiatives, we endeavour to contribute towards accessible healthcare, quality education, environmental conservation, women empowerment and community development.

Every initiative featured in this CSR book represents a collective effort, a shared responsibility and our commitment to bringing meaningful change to society. We deeply value the dedication of our employees and community members who make these efforts possible.

Best Wishes

Kuldeep Singh

Her Education Her Future: The Cheli Bhuli Scholarship

The **Cheli Bhuli Scholarship Scheme,** a flagship initiative of the Bank, is dedicated to empowering girls through education and enabling them to pursue their dreams with confidence. The initiative goes beyond providing financial assistance—it seeks to remove barriers, create opportunities, and give deserving girls the encouragement they need to aspire higher and work towards their goals. Through this scholarship, girls pursuing higher education are receiving the support they need to continue their academic journeys and build a future of their choice. With the help of this program, intellectually gifted teenage girls from difficult backgrounds can finish their formal education from Higher Secondary School to graduation.

To help them develop agency and widen their perspective, it offers financial support, individualized mentoring, life skills training, with nearly 70% of the beneficiaries pursuing STEM education, the scheme is encouraging greater participation of girls in fields that shape innovation, technology, and the future workforce. Behind these numbers are stories of determination, resilience, and ambition—of girls who dared to dream, worked hard to turn those dreams into reality, and are now taking confident steps towards their aspirations. These success stories bring these journeys to life, highlighting the dreams, achievements, and aspirations of the young girl whose lives have been touched by the **Cheli Bhuli Scholarship Scheme.**

01



*"I am thankful to Nainital Bank for supporting my education through the **Cheli-Bhuli Scholarship.** This assistance has helped me in continuing my studies and achieving my educational goals. I am using this money to purchase educational equipment for my higher studies, I dream that one day I will become IAS."*

Shivika Kufara, Uttarkashi

02

"The scholarship provided to me by the Bank has significantly reduced the financial burden on my family and encouraged me to pursue the higher education I have always dreamed of. Coming from remote village Lohaghat, where resources and opportunities are limited, this support has given me the confidence to keep moving forward and never give up on my aspirations. I am determined to give my best in my studies and make the most of this opportunity. My dream is to build a meaningful career and, one day, contribute something valuable to my country. This scholarship has not only supported my education but has also strengthened my belief that, with determination and the right support, I can achieve my dreams."

- Priya Bhatt

03



*"When I visited the Nainital bank Almora,I learned about the **Cheli Bhuli scholarship scheme** from the bank staff. At the time, I had just completed my 12th , and was planning to pursue higher education. I was feeling a little uncertain about my future because of money hardships, but this scholarship gave me hope. I plan to appear for competitive examinations and work towards building a successful career. The scholarship has made me believe that my limited resources do not have to limit my dreams. I have also encouraged my friends and other girls from my village to focus on their studies and explore this scholarship."*

–Mahak Farswan

04

"Hailing from a small and remotely accessible village in Champawat, resources and opportunities have always been limited. The scholarship has given me greater financial independence and allowed me to support my higher education on my own terms. I use the scholarship amount to purchase books and other essential study materials, helping me focus on my studies and work towards my future goals."



-Varda Joshi,
Class 12th student

05

"When I first joined college, I was hesitant to ask my parents for additional money for a mobile phone, especially considering the other expenses they were already managing. The scholarship provided by the Bank gave me the financial independence to purchase one and attend online lectures and coaching without adding to my family's burden. Today, I am preparing for competitive examinations with the dream of becoming a civil servant and serving this beautiful country. This scholarship has helped me take a meaningful step towards that dream."



Komal Jajariya,
Pitthoragarh



These are not merely the stories of a few girls, but the stories of many young women who share the same dream—to pursue higher education, build a better future, and create a life of their own choosing. Girls like Anjana, Laxmi, Khushi, Disha, Kanchana, Nikita, Deepa, Priya They dared to dream beyond the limitations around them, and with determination and the right support, they are turning those dreams into possibilities. Each journey is a reminder that when girls are given an opportunity to learn, aspire, and move forward, they can shape a brighter future for themselves, their families, and their communities.

Bridging the Digital Divide in Government Schools

In an increasingly digital world, access to technology and modern learning infrastructure has become an essential part of education. Recognizing that many government schools, particularly in underserved communities, continue to face gaps in digital infrastructure, Nainital Bank has contributed towards equipping schools with the resources needed to support technology- enabled learning.

By strengthening digital and educational infrastructure in these schools, the Bank has helped create more equitable learning opportunities for children who may otherwise have limited exposure to modern educational tools. The initiative reflects the Bank's commitment to bridging the digital divide and ensuring that no child is left behind simply because their school lacks the infrastructure to keep pace with the changing world.





Bridging Gaps Through Inclusive Education

Nainital Bank has transformed its commitment to community wellness into meaningful grassroots impact by partnering with The Mountain Children's Foundation to support special and remedial education for children in the remote terrains of Uttarakhand.

Through support for specialized teaching materials, village-based children's groups (Bal Sangathan), peer inclusion initiatives, and parent training, the programme has helped address educational barriers faced by children with special needs and those from underserved communities.



The initiative reached 3,895 students, comprising 1,978 boys and 1,917 girls, reflecting strong and inclusive participation across genders. By bringing learning support closer to remote communities, the programme has helped bridge geographical and financial barriers, enabling children to participate in education with greater confidence and dignity. The partnership demonstrates how focused interventions can foster social inclusion and help ensure that distance, disadvantage or geography does not stand in the way of a child's right to learn participate and thrive.



Gandhigram Children's Meeting



GGUP Khurbura - School Activity

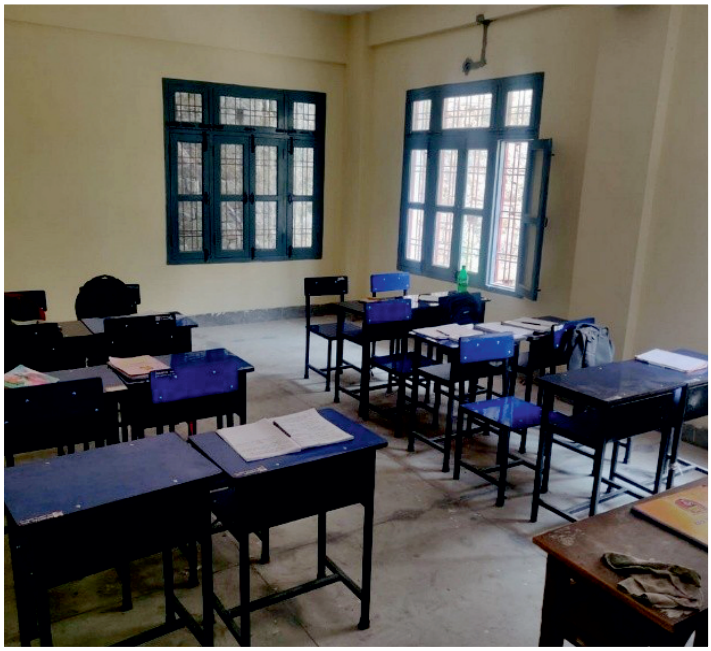
Education for All: Bridging Hurdles and Empowering learner

Driven by the core belief of "Education for All and Leaving No One Behind," the bank has launched key educational interventions to eliminate financial barriers for underprivileged students in remote regions. To ensure that basic infrastructure never becomes a hurdle to learning, the bank provides essential stationery kits—including notebooks, school bags, benches —directly to needy students facing structural hardships. Supplementing this grass-roots relief, the bank's flagship **Cheli Bhuli Scholarship Scheme** actively intervenes in remote, mountainous areas to support girl students who are at high risk of dropping out due to a lack of institutional funds. This sustained financial backing has enabled young women to excel past Class 12, allowing them to pursue higher education at premier institutes, with many now confidently aiming for prestigious careers like the Indian Administrative Service (IAS), Doctors, Engineering. By safeguarding both daily classroom essentials and long-term academic aspirations, the bank continues to transform rural education.



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Healthcare for All

At Nainital Bank, we believe that community well-being is integral to inclusive growth. Through our Healthcare for All initiative, we organise regular health camps, providing free medical screenings and essential healthcare services to underserved communities, making quality healthcare more accessible to those in need.

A Lifeline of Care

"I had been feeling unusually exhausted for some time but could not afford to seek medical advice. During a health camp organised by Nainital Bank under its Healthcare for All initiative, I went for a routine check-up. The doctors examined me and discovered that my blood pressure was dangerously high, something I was completely unaware of. I received free medication, valuable lifestyle advice and guidance for follow-up care. The timely intervention made a real difference to my well-being. I am truly grateful to Nainital Bank for bringing essential healthcare services closer to people like me. This initiative has shown me how much a thoughtful effort can mean to a community."



HEALTHCARE – A LIFELINE IN THE HILLS













HEALTHCARE – A LIFELINE IN THE HILLS











Care within reach

A Journey of Hope: For someone waiting for medical assistance, an ambulance is not merely a mode of transportation. It is time, reassurance and hope when they need it the most. With this initiative, The Nainital Bank Limited takes another step towards making essential healthcare more accessible to communities in need. Because sometimes, reaching someone in time can make all the difference.



Saved in the Golden Hour

Story of Mr. Ramesh Ram

On a treacherous stretch between Kausani and Bageshwar, local resident Ramesh Ram was travelling by motorcycle when his vehicle slipped on a remote hill road at 10:00 PM. Left stranded in the dark with severe injuries, his situation quickly escalated into a critical medical emergency. In the rugged geography of Uttarakhand, arranging immediate transport during late-night hours is traditionally a major challenge. The ambulance proved as the lifeline for him in the Golden-hour and he was timely transported to the hospital saving his life in the golden hour.

Midnight Rescue: Story of Mrs. Suman

In the dead of night, a life-saving intervention proved the critical value of community-focused health initiatives. At 1:30 AM, a pregnant woman in a remote pocket of Ranikhet went into labor and urgently required emergency medical transport. With no other emergency vehicles available in the rugged terrain, the Bank donated ambulance was immediately dispatched.

Recognizing the critical nature of the situation and the lack of specialized local facilities, the emergency team safely navigated the challenging roads to transport her to Haldwani Hospital. Thanks to the swift deployment of the donated vehicle and the timely transit, the mother received the advanced care she needed and safely delivered a healthy baby. This heartwarming story underscores the bank's commitment to providing vital healthcare lifelines to rural communities when needed.



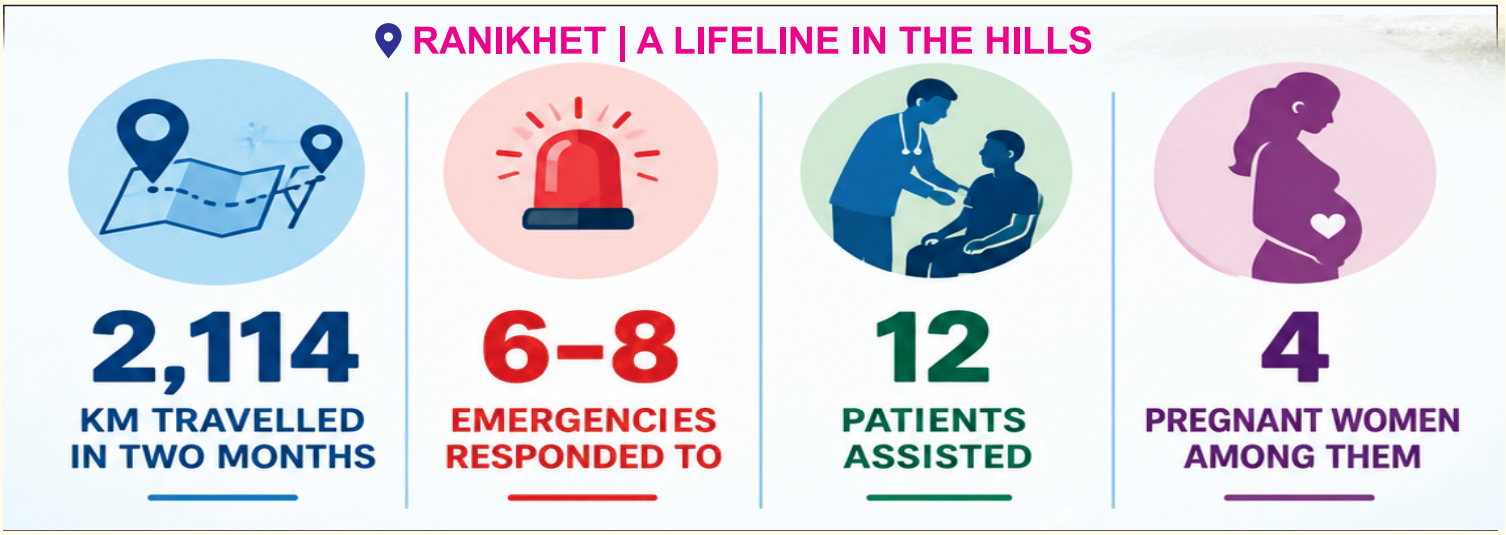
"In the dead of night, sudden pain brought overwhelming fear and panic. But a lifeline appeared through the emergency ambulance service provided by the Nainital bank. In an instant, terror turned to hope. Safe and supported, I joyfully welcomed my baby girl into the world. I am deeply grateful for this timely care when I needed it most."

-Mrs. Suman

A Lifeline On Wheels

For a 38-year-old man who met with a near-fatal road accident while driving, every minute mattered. In those critical moments, the ambulance proved to be nothing short of a lifeline on wheels. The timely availability of the ambulance helped provide crucial care during his golden hour and enabled his swift transportation from Someshwar to Medical college in Almora, where he could receive further medical treatment This life-saving journey highlights the vital role that a well-equipped and timely ambulance service can play in emergencies—especially for people living in remote areas.

HEALTHCARE – A LIFELINE IN THE HILLS



The ambulance is more than a vehicle—it is a lifeline that can bridge the critical gap between an emergency and life-saving medical care. The deployment by the bank in remote areas of Pithoragarh established a critical healthcare lifeline, ensuring Timely emergency medical transit for remote mountain communities.

"We are deeply thankful for this courteous donation, which has become a valuable resource for saving the lives of common people and providing timely emergency care"

— DR. KAMLESH JOSHI, CMO, ALMORA

WHAT THE SERVICE ENABLES

- **Maternal care:** facilitates safe, fast hospital transit for pregnant women, minimizing the risks of delayed deliveries.
- **Elderly support:** provides reliable emergency and routine medical transport for senior citizens in isolated areas.
- **Timely intervention:** optimizes travel times across rugged terrains, securing critical care during the "golden hour."

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Breaking the Silence: Championing Menstrual Health

Driven by a core commitment to female empowerment, The Nainital Bank has consistently worked to dismantle deeply entrenched social taboos surrounding menstrual health and mental wellness. By actively addressing these unspoken issues considered taboo in the common society, the bank has created a supportive environment that prioritizes the dignity of the girl child. To turn this advocacy into impactful, real-world change, the bank has spearheaded infrastructure interventions, including the distribution of eco-friendly, reusable sanitary napkins alongside the installation of modern incinerators for safe disposal. This dual approach not only tackles critical hygiene and environmental challenges in remote regions but also empowers young women to break free from traditional stereotypes, ensuring their health, education, and long- term well-being are never compromised by systemic silence.

Breaking Barriers





The Nainital Bank's Legacy : Where Dreams Take The Field

The Nainital Bank has proudly stepped forward as the sponsor of a historic youth football tournament dedicated to Under-18 boys and girls, creating a meaningful platform where sporting aspirations can translate into opportunities, confidence, and personal growth. This initiative reflects the Bank's longstanding commitment to nurturing young sporting talent and strengthening the foundation of football in the region. For more than three decades, The Nainital Bank has consistently supported the boys' tournament, beginning its association in 1993. This remarkable 33-year legacy stands as a testament to the Bank's enduring belief in the transformative power of sport and its ability to shape disciplined, confident, and responsible young individuals.



PLAY, PERFORM, PROGRESS



Over the years, the tournament has provided countless young footballers with an opportunity to compete, develop their skills, experience teamwork, and aspire to take their talent to higher levels Last year, however, marked a particularly significant milestone with the introduction of the highly anticipated Girls' Inaugural Cup. In a landmark step towards greater inclusivity in grassroots sports, the tournament opened a new chapter by providing young female footballers with a dedicated platform to demonstrate their talent, determination passion for the game. The inclusion of the girls' category represents an important effort to broaden participation and create more opportunities for young athletes to pursue football, irrespective of gender or background.

From the emerging talent showcased in the Under-13 category to the intensity and competitive spirit of the Under-18 matches, the tournament brings together young athletes at different stages of their sporting journey. With access to professional playing facilities, quality sporting kits, structured competition, and an enthusiastic community audience, participants are given an environment in which they can compete with confidence and experience the excitement of organized football.



More importantly, the initiative seeks to make sport accessible to children from diverse socioeconomic backgrounds. By creating a safe and supportive sporting environment, the tournament allows young players to develop not only their footballing abilities but also essential life skills such as discipline, teamwork, leadership, perseverance, and respect. It provides them with an opportunity to be seen, encouraged, and appreciated for their efforts while potentially opening pathways for further sporting development.



The introduction of the Girls' Inaugural Cup adds a new and meaningful dimension to the Bank's longstanding association with youth football. It represents a progressive step towards encouraging greater participation of girls in grassroots sports and ensuring that young female athletes have the same opportunity to experience competitive football, develop their abilities, and pursue their sporting ambitions. By combining its deep-rooted 33-year legacy of supporting youth football with a renewed focus on inclusivity and broader participation, The Nainital Bank is contributing to much more than the organization of a football tournament.



It is helping create an ecosystem in which young people can discover their potential, build self-belief, form lasting friendships, and learn values that extend far beyond the sports field. The tournament therefore stands as a celebration of talent, opportunity, equality, and community.

Every match, every goal, and every young player taking the field represents a step towards building a stronger sporting culture and healthier communities.

PLAY, PERFORM, PROGRESS

Through its continued support, The Nainital Bank is helping plant the seeds of ambition and empowerment in a new generation—seeds that have the potential to grow into sporting excellence, stronger communities, and a lasting legacy for generations to come.

Dressed in his school uniform and carrying the discipline of Sainik Vidyalaya, Karan, an Under-19 national-level football player, embodies the spirit of dedication and ambition. For him, football is more than a sport—it is a journey of discipline, teamwork, and perseverance.



PLAY, PERFORM, PROGRESS

01

"Football has taught me to stay focused, work hard, and never give up. Tournaments like this give young players like me the confidence to dream bigger and believe in themselves. One day I would represent India in FIFA."



Karan Kumar
(U-19 National Player) 01

The Nainital Bank proudly sponsored the inaugural Dreams of Football Cup, empowering young girls to pursue their passion. With this support, their dreams took flight as they progressed to the national level. A journey of courage, enthusiasm and sportsmanship.





02

"The Girls' Inaugural Cup gave me the confidence to believe that football could be more than just a passion—it could become a career. Along with five other girls. I later got the opportunity to compete at the national level. That experience inspired us to dream bigger and take our football journey further."

Babli Garhiya
(U-17 National Player)

03

"Playing in the Girls' Inaugural Cup was a turning point for me. It gave me exposure, confidence, and the belief that i could take football to the next level. My teams and i went on to participate in a national football tournament. Today, we can see sport not just as a game, but as a possible career and a future we can build for ourselves."

Simran
(U-17 National)










04

"This tournament turned my hopes into reality. It gave me the match experience to break through to the Nationals and showed every girl in our hills that our aspirations matter. I would like to thank Nainital bank for just providing that opportunity."

Himani Garhiya
(U-17 National Player.

05

"We watched the boys play here for years, but having our own tournament gave us wings. This platform proved that if you give girls a chance just as Nainital bank provided, we can reach the national stage."

Uma Bora
(U-14)

What makes this initiative truly extraordinary is that it unfolds on the very grounds that have inspired generations of local champions. Hailing from a small, rugged hilly district of the subcontinent. These young athletes have already defied the odds—stepping off these pitches to represent their region in prestigious arenas like Nehru cup and khel Mahakumbh providing a structured, high-caliber platform in such a challenging terrain is a monumental turning point for these students. By beautifully blending its deep rooted 33-year legacy of youth sports development with this fresh chapter of gender inclusivity, The Nainital Bank has done far more than just fund a local tournament; it has successfully breathed life into the hopes, dreams and self belief of hundreds of young boys and girls, planting the seeds for healthy communities, teamwork and lasting empowerment that will resonate across generations to come.



A Step Forward Towards Net Zero Emission

For banking institutions, success is traditionally measured in financial charts, asset growth, and quarterly yields. At Nainital Bank however, we believe that true corporate leadership requires a broader return on investment—one that secures the future of our communities and our planet. What began as a localized effort to step outside our branches and give back to nature has blossomed into a full-scale, structured environmental movement. The bank like other industries also generates environment footprint. Activities like logistics, resource utilization, and daily energy use drive land degradation and rise carbon emissions. Because mitigating global warming is one of today's most critical challenges, we are eager to take meaningful, decisive action to offset our ecological impact.



Tree plantation provides a practical, scalable, and enduring remedy. By absorbing carbon dioxide, releasing oxygen, and anchoring local biodiversity, trees actively restore ecosystems and improve air quality.

Embedding reforestation into Corporate Social Responsibility (CSR) strategies allows us to shrink our carbon footprint, reclaim damaged landscapes, and showcase genuine environmental leadership.

TOWARDS GREENER FUTURE



The trees serves as living legacy , a constant reminder of the long term commitment of the bank towards the environment and sustainability.

Guided by it's vision towards a net zero-emission future, the bank remains committed to ecological restoration and environment sustainability. it's green initiatives continue to evolve, creating a meaningful and lasting impact.







TOWARDS GREENER FUTURE





TOWARDS GREENER FUTURE

From Carbon Footprints to Green Pathways

EMPOWERING HILLS WITH SOLAR ENERGY

Recognizing that the total dependence on conventional electric street lights was causing direct damage to the fragile Himalayan environment, the bank stepped in to install self-recharging solar street lights across the Ramgarh and Almora areas. This clean energy initiative successfully replaced the old power-grid infrastructure, mitigating ecological strain while providing autonomous public lighting to remote mountain paths. While local communities were initially hesitant about the change, the project has successfully shifted mindsets toward active environmental stewardship.





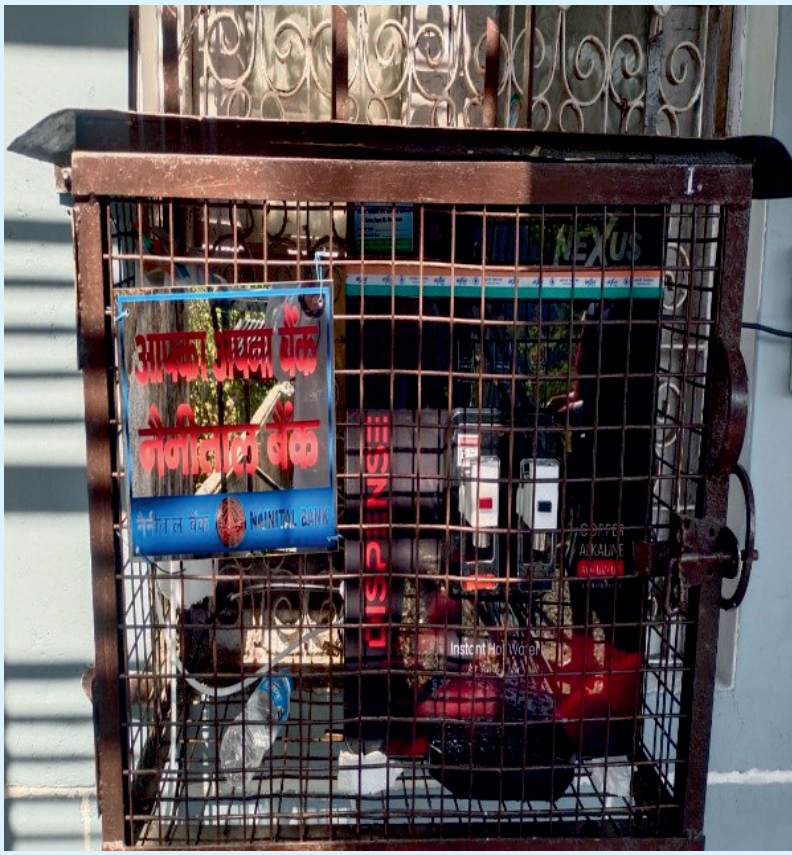
"I was initially skeptical as I had heard that these lights need a lot of maintenance, but now I'm happy with doing my part for the environment. We collectively care and maintain for this light donated by the bank."

स्वच्छ जल, स्वस्थ कल

Clean Water, Healthier Communities

In remote communities, local water sources have traditionally been the primary means of water for daily living. Over time, pollution and declining water quality made many of these sources less suitable for safe drinking water. Recognising the importance of clean water for community well-being, the Bank supported the installation of RO purification systems in remote areas of Tapovan, Tehri Garwal, Pauri, Almora bringing access to treated drinking water closer to the people who need it most.

The initiative has helped reduce dependence on deteriorating local water sources while promoting awareness and access to safer drinking water.







"Earlier, we were dependent on the water available around the village. Now, having access to purified water nearby has given our families a safer and more reliable source for drinking."

— Lali Devi :Community beneficiary

Preserving Himalayan Heritage

Recognizing the critical need to safeguard regional history, The Nainital Bank stepped forward to support the vital restoration of the Lok Sanskriti Sangrahalaya. This invaluable folk culture museum—built entirely through the lifetime savings and dedicated hard work of Padma Shri Yashodhar Mathpal—had fallen into severe disrepair, presenting a conservation challenge far too immense for a single individual's resources to sustain. In a respectful collaboration with the legendary archaeologist himself, the bank intervened to fund and execute essential structural repair work, including renovating the main entrance, applying protective wall putty, and restoring the fading infrastructure.

By stepping in to revive this collapsing treasure trove, the bank has ensured that Uttarakhand's rich artistic legacy and unique cultural heritage are preserved for generations to come.

True heritage conservation transcends museum walls by actively restoring historic landmarks and reviving traditional arts. By empowering local communities and safeguarding living cultures, these initiatives turn historical preservation into a dynamic engine for local development.

CONSERVING A LEGACY





Stitching Self-Reliance



For the members of Naini Mahila Jagriti Sanstha—a grassroot collective built for women, by women— economic empowerment was once limited by a lack of infrastructure and market access. While the inborn talent for craftsmanship existed, the community lacked the tools to scale their efforts into a viable business. Recognising the gap between traditional skills and sustainable livelihoods, the Bank provided **high-quality sewing machines** to women from a Self-Help Group, along with **training in marketing, pricing, consumer demand and market access.**

This holistic support enabled the women to transform their tailoring skills into sustainable businesses. Today, they are not just homemakers but confident entrepreneurs, earning incomes, supporting their families and contributing to their community. Their success has also earned wider recognition, with one of the women Mrs. Janki being honoured with the **prestigious Uttarakhand Shilp Ratna Award** by Uttarakhand Chief Minister Shri Pushkar Singh Dhami for her contribution to traditional crafts.

What began with a sewing machine became a journey of empowerment, entrepreneurship and recognition—demonstrating the Bank's commitment to creating sustainable livelihoods and enabling women to become architects of their own financial future.

Every child deserves to Shine: Celebrating the Spirit of Togetherness

Our Endeavour is not limited to observing Disability Day as a calendar occasion. It is about nurturing a culture of inclusion throughout a year. Whether through education, healthcare, sports, community events or recognition of talent, we seek to create opportunities where children with disabilities can participate with dignity and confidence.

Every child has a place in the circle-

Every child has a talent. Every child has a dream. Every child deserves to hear that they can achieve something meaningful in life. There are moments that stay with us long after an event is over. Sometimes, it is not the grandeur of the program or the applause for a celebrated achievement that leaves the deepest impression, but the quiet smile of a child who, perhaps for the first time, feels truly seen and valued. At Nanital Bank, our commitment to inclusion is rooted in this very belief that every child deserves an opportunity to participate, to be encouraged and to feel that they belong. On the occasion of the International Day of Persons with Disability, this belief takes on an even deeper meaning.

At various events and community programmes, the Bank makes a conscious effort to include and felicitate children with disabilities. These young children may have travelled different journeys, faced different challenges and discovered their own unique ways of overcoming them, but they share the same dreams, aspirations and desire to be appreciated as every other child.

When they are invited onto the stage, presented with a certificate, a memento or a small token of appreciation, the moment often becomes much bigger than the award itself. It becomes a message of acceptance – a simple but powerful assurance that they are an important part of the community and that their

achievements matter. The applause of an audience can replace hesitation with confidence, a word of encouragement can turn self-doubt into hope and recognition can inspire a child to believe a little more strongly in his or her own abilities.

The Nainital Bank will continue to cherish and support this spirit of inclusion because we believe that no child should ever be left behind, no talent left unnoticed and no child should be limited by disability. Sometimes all it takes to change someone's world is “Come, it's your celebration”.









Colours of Creativity: Nurturing Young Artistic Talents

Through its annual On spot painting competition, Nainital Bank provides a vibrant platform for young minds to express their creativity, imagination and artistic potential. With the participation of over 1000 children every year, the initiative celebrates young talent while encouraging Confindence, originality and Self-expression.



More than just a competition, it is an opportunity for Children to let their imagination take shape on Canvas, discover their creative abilities and experience the joy of artistic expression.

Through this initiative, the Bank continues to nurture creativity and inspire the next generation, reaffirming its commitment to holistic community development.







OUR COMMITMENT TO SUSTAINABLE DEVELOPMENT GOALS

Good Health and Well-being

03

Ambulance access, golden-hour transport, preventive health camps and menstrual health interventions support care and well-being.

Quality Education

04

Stationery, school infrastructure, digital learning, remedial education and the Cheli Bhuli Scholarship broaden access to learning.

Gender Equality

05

Girls' scholarships, women's livelihood support, menstrual health work and a dedicated girls Inaugral Cup advance participation and agency

Clean Water and Sanitation

06

RO purification in remote areas And communities.

Reduced Inequalities

10

Support for remote communities, children with special needs, women and underserved learners keeps inclusion at the centre of the programme.

Climate Action

13

Solar street lights, tree plantation and restoration of ecological landscapes connect local action with environmental





Sustainable Development Goals in Action

MAJOR INITIATIVE / THEME	RELEVANT SDGS
Ambulance service & health camps	3, 10
Cheli Bhuli Scholarship & education support	4, 5, 10
Women's livelihoods & menstrual health	3, 5, 10
Clean drinking water in remote communities	3, 6
Inclusive and remedial education	4, 10
Youth football & Girls' Inaugural Cup	3, 5, 10
Solar street lights & tree plantation	13
Himalayan heritage conservation	10

Together, We Create Change

"As we bring this our CSR magazine to a close" we are reminded that meaningful change is built through collective action, compassion, and a shared commitment to creating a better tomorrow.

Our CSR journey goes beyond numbers and initiatives—it is about touching lives, strengthening communities, empowering individuals, and creating opportunities that can transform generations. Every project, partnership, and contribution reflects our belief that responsible banking is not only about financial growth, but also about social progress.

We sincerely thank our employees, partners, community members, and stakeholders who continue to support and strengthen these efforts. Their dedication inspires us to keep moving forward with purpose.

The journey continues, and so does our commitment—to build stronger communities, nurture sustainable development, and make a lasting difference, one initiative at a time.



Behind the Stories

Every story of impact begins with an effort. Thoughtful documentation gives these efforts a voice, bringing to light the people, initiatives and milestones that shape our journey.



Mr. Rajender Singh
CSR Coordination

For spearheading and coordinating the Bank's CSR initiatives, translating its commitment to community welfare into meaningful action.



Ms. Tanya Bhangalia
Compilation & Editorial

For curating, compiling and bringing together the stories, photographs and milestones that capture the Bank's CSR journey.

Special Acknowledgement

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Nurturing Lives. Empowering Communities.

Nainital Bank's Journey of Compassion and Social Impact



Our CSR Journey

- Good Health and Well-being
- Quality Education
- Gender Equality
- Clean Water and Sanitation
- Reduced Inequalities
- Climate Action

3 Good Health & Well-Being | 4 Quality Education | 5 Gender Equality | 6 Clean Water & Sanitation | 10 Reduced Inequalities | 13 Climate Action

Community. Commitment. Change.