



Shiksha se Rojgar: Creating economic empowerment through

We support India's underserved households in moving from informal to formal financial systems. This transition begins with access to knowledge, skills and basic well-being.

Our CSR philosophy, Shiksha se Rojgar, means "From Education to Employment." It reflects our belief that financial empowerment is a journey built on three essentials: education, employability, and health. When these foundations are strong, individuals and households are better prepared to participate in and benefit from the formal economy.

By investing in the pillars of Education, Employability, and Health, we aim to create a long-term impact in the communities where we operate. We have aligned our CSR investments to the geographies where SBFC has operational depth – ensuring we create deep, locally relevant impact in regions like Tier II and Tier III Maharashtra, Gujarat, Rajasthan, and Madhya Pradesh.

Our CSR is not peripheral to our business. It is a natural extension of it. We finance households, but we also invest in the conditions that enable them to thrive. Whether it's a girl stepping into a new classroom, a young trainee finding their first formal job, or accessing to medical support – every one of these experiences underscores our efforts to build a financially and socially resilient India.



616

Youths trained under SBFC Gurukul | 49% absorbed into SBFC.

200+ girls enrolled in Sirohi

90 new admissions in Ahmedabad

We believe that real financial empowerment begins with knowledge, skills and health.

6,927 patients screened

277 detected with refractive error

297

Villages served by Mobile Eye Care Unit



SBFC Shiksha (Education): Uplift of school infrastructure in aspirational districts



Shri Swaminarayan Vidyalaya, Manipura, Viramgam, Ahmedabad

In Gujarat, we enabled Shri Swaminarayan Vidyalaya to expand enrolment beyond Class 8, filling a critical education gap as government-provided schooling ends at this level.

Our support facilitated infrastructure upgrades that led to 90 new student admissions, including the introduction of Class 9 to 12.

The provision of separate washrooms helped improve inclusivity, with girl students now making up over 50% of the school's population.

This year, we also supported safe transportation so students can travel from neighbouring villages.

Government Upper Primary School Tankariya, Sirohi, Rajasthan

In Rajasthan's aspirational district of Sirohi, we focused on basic infrastructure and digital inclusion.

Our support enabled the development of four smart classrooms, a common area for mid-day meals, and separate toilets.

As a result, the school enrolled over 200 new girls, reinforcing our belief that access creates inclusion.



290

Over 290 new students
admitted across two schools
in Gujarat and Rajasthan.



SBFC Gurukul (Skill):
skilling for local employment



616

616 youths trained in various
roles like Credit Processing
Officer, Branch Sales
Manager, and Chief Valuer

191

191 trainees certified with
259 active participants in
FY2025

SBFC Gurukul builds aspiration, structure, and a pathway to formal employment

Each of our branches is embedded in the local economy. We finance local businesses and hire local talent who understand the language, context, and customer mindset. SBFC Gurukul, our flagship skilling programme, takes this localisation strategy further by equipping under-privileged youth with skills that are relevant to our business. Our model includes one-on-one counselling before enrolment, followed by structured induction, classroom sessions, on-the-job training, and buddy-based mentoring.

49%

49% of trainees absorbed into SBFC

47%

47% of beneficiaries from low-income households

35%

35% of beneficiaries who are female

41%

41% of beneficiaries from Tier II and Tier III cities





SBFC Arogya (Health):
Community healthcare for the underserved



We believe health is a precondition for economic participation. Through this pillar, we supported Cataract Screening healthcare initiatives in FY2025, focusing on regions where public health access remains limited.

Cataract Screening and Transport: Kale Village, Kolhapur

In Maharashtra, we extended our support to the Chaitanyam Ophthalmic Institute by providing a 26-seater vehicle, significantly enhancing access to essential eye care services in the remote regions of Kolhapur.

This dedicated vehicle has enabled the seamless transportation of children from under-resourced schools to facilities equipped for comprehensive eye screenings. The initiative has played a pivotal role in bridging the healthcare gap in rural areas, especially for school children of marginalised farming communities.

6,927
Total children screened

297
Villages served by
Mobile Eye Care Unit

277
Total children detected with
refractive error

Programme - Foster Inclusive Education

Name of the schools - Little Angels School
Year of introduction - 2019 onwards
Partners - Little Angels School
Program Details - There are students who can't afford to pay school dues due to their parent's financial condition, for such students we are sponsoring towards their educational expenditure. These students are having different disability which includes Autism, ADHD, Slow learner, Moderate Mental Retardation etc.
Skills - Academics, Life Enrichment Centre, Functional Academics & Vocational sections.

