INDEPENDENT CSR IMPACT ASSESSMENT REPORT

Schedule VII, Section 135 - Companies Act, 2013 | CSR Rules, 2014

CITY UNION BANK LIMITED

Corporate Social Responsibility Initiative – during the period FY 2024-25

SOCIAL IMPACT ASSESSMENT REPORT

Kalvi Sakthi Iyakkam & Vidya Shakti

APPEAL FROM

IIT, Chennai – Financial assistance to their Kalvi Sakthi Iyakkam

IMPLEMENTED BY

Open Mentor Trust

CONDUCTED BY

B BALAUMASUDHAN & CO

Chartered Accountants

Chennai & Kumbakonam

Report Overview

FY 2024–25 Reporting Period	**₹1 Crore** Total CSR Outlay
2 States Tamil Nadu & Uttar Pradesh	**3 Focus Areas** Education, Digital Skills & Women Empowerment

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1. Executive Summary

This report presents the findings of the independent Social Impact Assessment of two CSR projects — "Kalvi Sakthi Iyakkam" implemented in Tamil Nadu and "Vidya Shakti" implemented in Uttar Pradesh — during FY 2024-25. With a total CSR investment of ₹1 Crore, these technology-enabled interventions advanced educational access, digital inclusion, teacher capability, youth employability, and women's empowerment across rural and underserved communities.

Impact at a Glance

3 Lakhs	7,500	5,000-6,000	425
Students Reached	Teachers Trained	Youth Skilled	Digital Didis

Key Outcomes

- **Learning Gains:** Month-on-month MCQ score improvement demonstrated enhanced conceptual clarity.
- **Teacher Development:** 7,500 teachers adopted science simulations, Wordwall, and virtual classroom tools.
- **Employability:** 5,000-6,000 rural youth trained in Full Stack Development and Software Testing under Naan Mudhalvan. Three placed in TN Government High-Tech School Labs.
- **Women Empowerment:** 425 Digital Didis gained computer and ERP skills; two became "Lakhpati Didis".
- **Infrastructure:** 1,440 live online sessions delivered annually via 2,105 Rural Interaction Centres.

> The CSR investment delivered coaching to 3 lakhs+ rural beneficiaries at under ₹35 per student per year, compared to a market rate of ₹3,000+. The model is scalable, community-driven, and ready for 10× expansion in FY 2025-26.

2. Project Overview

The projects were implemented during FY 2024-25 to promote education, skill development, and digital empowerment in rural India, in alignment with Schedule VII of the Companies Act, 2013.

Key Project Components

- Live online academic coaching and mentoring for rural and underprivileged students in grades 6–12.
- Digital learning tools including virtual classes, concept-based teaching, MCQ assessments, and doubt-clearing sessions.
- Teacher capacity building through training in science simulations, Wordwall, and digital pedagogy.
- Youth skilling in Full Stack Development and Software Testing under the “Naan Mudhalvan” initiative.
- Digital Didis Programme: digital literacy, ERP operations, and community tech facilitation for rural women.
- 2,105 Rural Interaction Centres (RICs) serving as last-mile digital learning hubs.

CSR Regulatory Compliance

The projects fully comply with Section 135 of the Companies Act, 2013 and Schedule VII, covering:

- Promoting education, including vocational and employability skills.
- Promoting gender equality and empowering women.
- Livelihood enhancement projects.

This impact assessment was conducted independently in accordance with CSR Rules, 2014.

3. Methodology

The assessment employed a mixed qualitative and quantitative approach, ensuring a robust and comprehensive evaluation of programme outcomes.

Data Sources

- Programme records, MoUs, and ERP reports from the Vidya Shakti platform.
- Attendance data, MCQ assessment results, and training participation logs.
- Beneficiary testimonials, photographs, and field videos.
- Stakeholder consultations with the implementing agency and educational institutions.
- Review of Social Impact Assessment 2024-25 reports, field photographs, and comprehensive data sheets **(compiled in Annexures I through VI)**.

Assessment Areas

- Programme relevance and implementation effectiveness.
- Beneficiary outreach, participation, and engagement levels.
- Academic performance trends using aggregated MCQ and attendance data.
- Teacher digital competency enhancement and adoption rates.
- Youth employability, skill acquisition, and placement outcomes.
- Women's empowerment and livelihood generation through Digital Didis.
- Sustainability, scalability, and long-term social value created.

> Note: Government schools restrict sharing of individual student data. Analysis is based on aggregated ERP data, programme-level trends, and qualitative validation — ensuring privacy compliance while maintaining assessment credibility.

4. Beneficiary Profile

The projects primarily targeted rural, economically disadvantaged communities with limited access to quality education, digital infrastructure, and structured career guidance. Beneficiaries included first-generation learners, government school students, unemployed rural youth, and rural women.

Coverage Summary

Beneficiary Group	Coverage	Programme
Rural Students (Grades 8-12)	3 lakhs via 2,105 RICs	Kalvi Sakthi & Vidya Shakti
Teachers	7,500	Digital Pedagogy Training
Rural Youth	5,000-6,000	Naan Mudhalvan (Full Stack & Testing)
Women (Digital Didis)	425	Digital Literacy & ERP Programme

5. Key Findings: Outputs Delivered

Activity	Output Achieved
Live online sessions conducted	1,440 annually
Students reached	3 lakhs
MCQ assessments conducted	100
Teachers trained in advanced digital tools	7,500
Youth trained in Full Stack/Software Testing	5,000-6,000
Digital Didis trained	425

6. Outcome & Impact Findings

6.1 Education Impact

- Consistent month-on-month improvement in MCQ scores reflects better conceptual clarity and examination preparedness among rural students.
- Increased daily attendance at UP Rural Interaction Centres driven by engaging, structured digital content.
- Improved academic engagement, digital adoption, and learning confidence among first-generation rural learners.

6.2 Teacher Capacity Enhancement

- 7,500 teachers trained in science simulations, Wordwall, virtual classroom tools, and activity-based pedagogy.
- Significant improvement in teacher confidence and effectiveness in online and blended instruction.
- Large-scale adoption of Software Development Testing, digital teaching methodologies across 2 universities in Tamil Nadu and extensive RIC networks in Uttar Pradesh.

6.3 Youth Employability

- 5,000-6,000 rural youth trained in Full Stack Development and Software Testing under the Naan Mudhalvan initiative.
- 3 beneficiaries secured placements in Tamil Nadu Government-supported High-Tech School Laboratories.
- Measurable improvement in industry-oriented technical skills, digital proficiency, and career readiness among participants.

6.4 Women Empowerment

- 425 Digital Didis gained practical skills in computer usage, ERP operations, and digital facilitation.
- Two Digital Didis achieved “Lakhpati Didi” status, demonstrating significant income generation and leadership growth.
- Increased confidence, digital literacy, and community leadership among rural women participants.
- Digital Didis conducted grassroots English reading sessions and community learning activities, expanding programme reach.

6.5 Community Impact

- RIC Coordinators received monthly income support through the Open Mentor Trust, strengthening rural livelihoods.
- Greater parental and community acceptance of digital learning ecosystems.
- Improved access to quality academic coaching for students who could not afford private tuition.
- Strengthened community ownership and local leadership in programme implementation.

7. State-wise Comparative Analysis

Both Tamil Nadu and Uttar Pradesh delivered positive outcomes, with each state contributing distinct strengths to the overall programme impact.

Parameter	Tamil Nadu	Uttar Pradesh
Scale	139 RICs, 6,000 students	1,154 RICs, 3 lakhs students
Key Success	Naan Mudhalvan skilling & placements	High attendance & NMMS results
Teacher Training	Strong adoption in 2 universities	Large-scale reach via RICs
Challenge	Limited geographic coverage	Internet/power disruptions in remote RICs
Unique Contribution	Deep technical skilling & employment	Mass outreach & scholarship outcomes

Summary: Uttar Pradesh achieved exceptional scale with 3 lakhs students reached. Tamil Nadu demonstrated depth with technical skilling, placements, and industry-ready outcomes. Together, they validate the model's adaptability across different rural contexts.

8. Gender-wise Analysis

- Equal participation for boys and girls in all coaching, assessment, and digital learning programmes.
- Inclusive teacher training benefited both male and female educators without bias.
- The Digital Didis initiative directly empowered 425 rural women with digital literacy and livelihood capabilities.
- Women beneficiaries demonstrated increased confidence, income generation, and community leadership.
- Programme created visible female role models at the village level, inspiring broader participation.

9. Social Value & SROI Assessment

The ₹1 Crore CSR investment generated substantial and measurable social value across multiple dimensions of rural development.

Key Value Creation Areas

Value Area	Impact Delivered
Education Equity	3 lakhs first-generation/rural learners accessed quality coaching otherwise unaffordable
Teacher Capability	7,500 teachers now digitally capable, strengthening the entire education system
Livelihoods	RIC Coordinators and Digital Didis earned income via Open Mentor Trust
Women Leadership	2 Lakhpati Didis created; 425 women gained digital skills and confidence
Community Shift	Increased parental and community acceptance of digital learning
Cost Efficiency	Coaching delivered at <₹35/student/year vs ₹3,000+ private market rate

While a formal monetized SROI calculation was not independently undertaken, the scale of outreach, learning gains, livelihoods created, and women empowered collectively indicate a strong and positive social return on the ₹1 Crore investment.

10. Sustainability Assessment

The projects have established a scalable, technology-enabled, and community-driven implementation model with strong institutional support and long-term expansion potential.

Sustainability Drivers

- Established infrastructure: 2,105 RICs, ERP monitoring systems, and Smart TVs institutionalized.
- Institutional buy-in: Continued support from schools, state governments, and MoU with TNSDC.
- Community ownership: Digital Didis, teachers, and RIC Coordinators driving local adoption.
- Scalability: Implementation model replicable across additional states with contextual customization.
- Future pipeline: Proposed expansion with AI-based monitoring and enhanced ERP analytics.
- Government alignment: MoUs with state education departments strengthening long-term sustainability.

11. Risks & Mitigation

Risk / Challenge	Mitigation Adopted
Internet and power supply disruptions in rural areas	RICs with Smart TVs and group learning model to minimize device dependency
Limited personal digital device access among beneficiaries	Centralized infrastructure at RICs solving last-mile connectivity
Digital literacy barriers among students and women	Multilingual support, simplified tools, and continuous handholding
Restrictions on individual student data from government schools	Used aggregated ERP data and programme-level trend analysis
Documentation burden on schools and stakeholders	Minimal data collection approach with focused, relevant metrics
Variations in community participation across geographies	Continuous stakeholder engagement and flexible scheduling mechanisms

12. Recommendations

Priority	Recommendation	Expected Impact
1	Strengthen RIC infrastructure with power backup and better connectivity	Reduce disruptions; increase learning continuity
2	Deploy AI tools for auto-attendance, MCQ grading, and impact dashboards	Cut operational costs; improve monitoring
3	Expand geography to 5 additional states with similar rural profiles	10x scale; reach 30L+ students
4	Add career counseling and corporate tie-ups for youth placement	Improve employment outcomes post-training
5	Develop Hindi vernacular content modules for grades 9–12	Improve comprehension and engagement
6	Quarterly refresher training for teachers and Digital Didis	Sustain and deepen capability gains
7	Build ERP predictive analytics for dropout risk and learning gaps	Enable proactive, data-driven interventions
8	Formalize MoUs with state education departments	Strengthen institutional support and programme longevity

13. Conclusion

The Social Impact Assessment confirms that the CSR investment of ₹1 Crore has delivered measurable, sustainable, and transformative impact across education, digital inclusion, employability, and women's empowerment in rural India.

The projects successfully:

- Bridged educational access gaps for 3 lakhs rural students across three states.
- Upskilled 7,500 teachers in digital pedagogy, improving classroom effectiveness system-wide.
- Created industry-ready technical careers for 5,000–6,000 rural youth.
- Enabled 425 rural women to become digital leaders, with two achieving "Lakhpati Didi" status.
- Established 2,105 Rural Interaction Centres as sustainable last-mile learning infrastructure.

The interventions demonstrate how technology-enabled CSR can deliver inclusive growth, advance national priorities in Education and Digital India, and empower women — all through a scalable, community-owned model that is ready for significant expansion.

> With established infrastructure, strong community ownership, and government alignment, this programme is positioned for long-term socio-economic transformation in rural India — and ready to scale 10× in future.

ANNEXURE

Social Impact Assessment Report – FY 2024–25

Kalvi Sakthi Iyakkam (Tamil Nadu) & Vidya Shakti (Uttar Pradesh)

CSR Outlay: ₹1 Crore | Implemented under Schedule VII, Companies Act 2013

This Annexure consolidates all supporting data and evidence documents forming part of the Social Impact Assessment (SIA) for the CSR projects — Kalvi Sakthi Iyakkam (Tamil Nadu) and Vidya Shakti (Uttar Pradesh) — implemented during FY 2024-25 with a total CSR outlay of ₹1 Crore.

The annexures serve as supporting reference material for validating the implementation processes, programme outreach, beneficiary participation, and overall impact findings discussed in the main SIA report. The data contained herein is sourced from Project MIS, ERP platforms, beneficiary records, and field-level monitoring maintained by the implementing agency.

Annexure I – Beneficiary Data Sheet: Uttar Pradesh

Vidya Shakti Project – Varanasi District, Uttar Pradesh | FY 2024–25

The Vidya Shakti Project was implemented across nine administrative blocks of Varanasi District, Uttar Pradesh, covering government schools and benefiting students from rural and economically disadvantaged communities. The block-wise distribution of schools covered and student beneficiaries is presented below.

S.No.	Block	Schools Covered	Student Beneficiaries
1	Arajiline	51	7,263
2	Baragaon	37	6,568
3	Chiraigaon	46	7,661
4	Cholapur	38	6,494
5	Harhua	40	5 420
6	Kashi Vidyapeeth	30	5 022
7	Nagar Nigam	25	7 031
8	Pindra	48	8,153
9	Sewapuri	37	6,088
	Total – 9 Blocks	**352**	**59,700**

Key Highlights:

- 59,700 students benefited across 352 government schools during FY 2024-25.
- Coverage extended across all nine administrative blocks of Varanasi District.
- Pindra Block recorded the highest number of beneficiaries (8,153 students).
- The intervention strengthened access to quality educational support through digital learning and academic assistance.

Source: Project MIS and beneficiary records maintained by the implementing agency.

Annexure II – Beneficiary Data Sheet: Tamil Nadu

Kalvi Sakthi Iyakkam – Phase II | Tamil Nadu | FY 2024–25

The Kalvi Sakthi Iyakkam was implemented across 32 districts of Tamil Nadu through digital learning centres established in government schools and community locations. During FY 2024-25, the programme benefited approximately 3,000 students through 139 active centres.

S.No.	District	No. of Centres Installed
1	Chengalpattu	6
2	Chennai	9
3	Coimbatore	3
4	Cuddalore	41
5	Dharmapuri	1
6	Dindigul	4
7	Erode	1
8	Kallakurichi	1
9	Kancheepuram	5
10	Kanyakumari	1
11	Karur	1
12	Krishnagiri	3
13	Madurai	3
14	Mayiladuthurai	3
15	Nagapattinam	1
16	Namakkal	4
17	Pudukkottai	2
18	Ramanathapuram	2
19	Ranipet	3
20	Salem	4
21	Tenkasi	5
22	Thiruvallur	4
23	Thiruvarur	3
24	Thoothukudi	3
25	Tiruchirappalli	1
26	Tirunelveli	3
27	Tirupathur	2

28	Tiruppur	5
29	Tiruvannamalai	5
30	The Nilgiris	6
31	Vellore	2
32	Virudhunagar	2
	Total – 32 Districts	**139**

Key Highlights:

- Approximately 3,000 students reached through 139 active learning centres across Tamil Nadu during FY 2024-25.
- Broad geographic outreach covering 32 districts, including rural and semi-urban areas.
- Cuddalore District recorded the highest concentration (41 centres), followed by Chennai (9 centres).
- Centres served as hubs for digital learning, academic support, and skill enhancement activities.

Source: Project MIS, centre-wise deployment records, and beneficiary database maintained by the implementing agency.

Annexure III – Average Daily Attendance: Uttar Pradesh

UP Data – 354 Schools | Grades 6, 7 & 8 | Aug 2024 – Apr 2025

The table below captures the average daily attendance figures recorded across 354 schools in Uttar Pradesh for students in Grades 6, 7, and 8, from August 2024 to April 2025. The data reflects sustained and growing engagement over the programme period, with peak attendance observed in February 2025.

Month	Grade 6	Grade 7	Grade 8
Aug-2024	4,739	5,261	7,009
Sep-2024	6,486	6,195	5,417
Oct-2024	8,491	11,338	10,644
Nov-2024	6,979	10,539	8,207
Dec-2024	9,859	9,718	11,596
Jan-2025	7,719	6,746	7,623
Feb-2025	13,437	12,982	9,322
Mar-2025	11,647	9,415	9,206
Apr-2025	11,691	9,932	8,695

Key Observations:

- Average daily attendance increased significantly from August 2024 to February 2025, demonstrating growing student engagement.
- Grade 6 recorded its highest attendance in February 2025 (13,437), indicating strong programme uptake.
- Consistent participation across all three grades reflects effective mobilisation and community acceptance of digital learning.

Source: ERP-generated attendance data from the Vidya Shakti platform

Annexure IV – MCQ Score Distribution: Tamil Nadu

Quality Improvement in Tamil Nadu | 3,000 Students | Jul 2024 – Mar 2025

The table below presents the monthly distribution of MCQ scores (on a 10-mark scale) for approximately 3,000 students enrolled under the Kalvi Sakthi Iyakkam in Tamil Nadu. The data tracks the proportion of students scoring each mark band from 1 to 10, measured monthly from July 2024 to March 2025. Columns highlighted in green (8M–10M) indicate higher-scoring segments.

Note: M = Marks out of 10. Green-highlighted columns (8M–10M) represent the high-scoring cohort.

Month	1M	2M	3M	4M	5M	6M	7M	8M	9M	10M
Jul-2024	1%	2%	4%	7%	14%	15%	18%	22%	14%	4%
Aug-2024	0%	1%	2%	3%	9%	19%	20%	25%	17%	5%
Sep-2024	0%	0%	1%	2%	12%	18%	24%	28%	12%	2%
Oct-2024	0%	0%	1%	6%	10%	16%	21%	27%	14%	4%
Nov-2024	0%	0%	0%	1%	9%	15%	18%	30%	20%	8%
Dec-2024	0%	0%	2%	4%	13%	15%	14%	26%	20%	6%
Jan-2025	0%	1%	1%	4%	11%	16%	18%	25%	15%	9%
Feb-2025	0%	0%	1%	2%	10%	15%	17%	26%	23%	6%
Mar-2025	0%	1%	1%	2%	7%	13%	13%	36%	22%	6%

Key Observations:

- A consistent upward shift in students scoring 8 marks and above is evident over the programme period.
- The proportion scoring 8/10 rose from 22% in July 2024 to 36% in March 2025, reflecting meaningful learning gains.
- Low scores (1-4 marks) declined sharply, from 14% in July 2024 to approximately 4% by March 2025.
- The trend indicates a measurable improvement in conceptual clarity and examination preparedness among programme beneficiaries.

Source: MCQ assessment data from the Vidya Shakti ERP platform. Based on approximately 3,000 student records over 1 year.

Annexure V – MCQ Score Distribution: Uttar Pradesh

Quality Improvement in Uttar Pradesh | 20,000 Students | Jul 2024 – May 2025

The table below presents the monthly MCQ score distribution for approximately 20,000 students in the Vidya Shakti programme across Varanasi District, Uttar Pradesh. Data spans July 2024 to May 2025 and tracks the share of students in each mark band from 1 to 10. Green-highlighted columns (8M-10M) indicate higher-scoring cohorts.

Note: M = Marks out of 10. Green-highlighted columns (8M–10M) represent the high-scoring cohort.

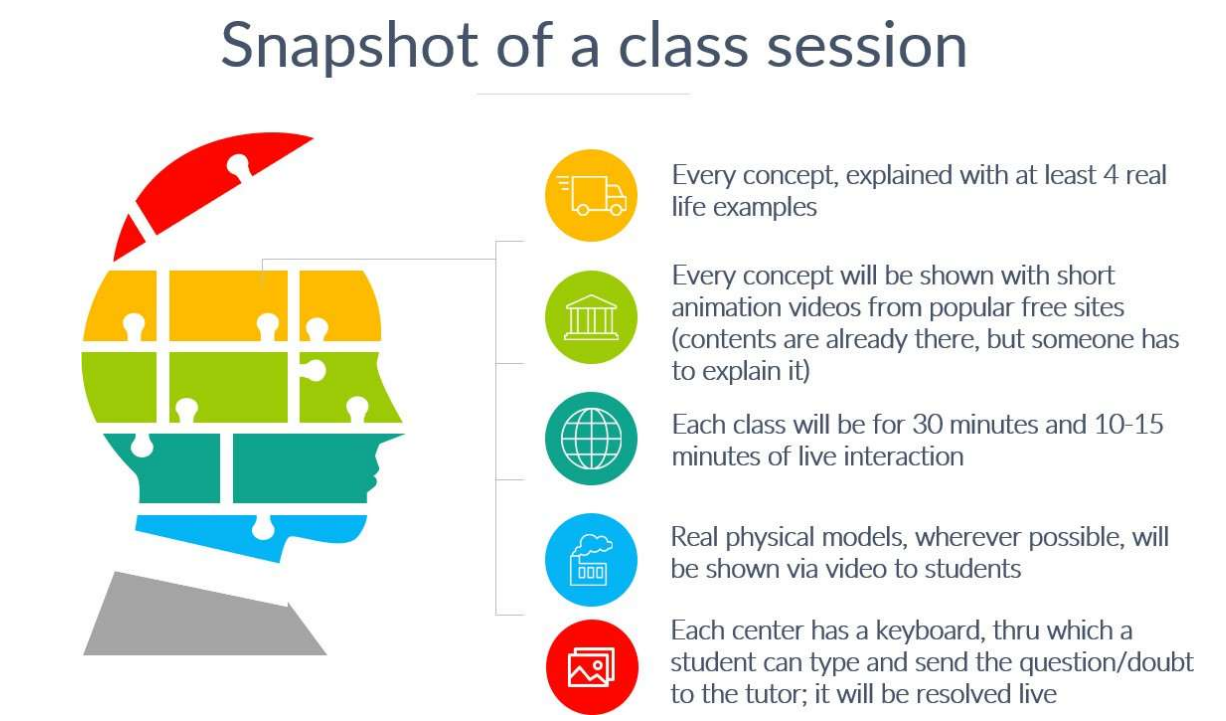
Month	1M	2M	3M	4M	5M	6M	7M	8M	9M	10M
Jul-2024	1%	4%	5%	6%	14%	16%	12%	19%	13%	10%
Aug-2024	1%	3%	3%	5%	12%	17%	13%	19%	16%	12%
Sep-2024	1%	3%	5%	5%	13%	16%	13%	19%	15%	9%
Oct-2024	1%	3%	4%	5%	13%	16%	13%	19%	15%	11%
Nov-2024	1%	3%	4%	5%	12%	16%	14%	20%	16%	10%
Dec-2024	1%	3%	4%	5%	12%	14%	14%	21%	16%	11%
Jan-2025	1%	3%	4%	5%	12%	14%	14%	23%	16%	9%
Feb-2025	1%	2%	3%	5%	11%	14%	14%	23%	17%	11%
Mar-2025	1%	2%	3%	5%	12%	15%	13%	21%	16%	13%
Apr-2025	1%	3%	3%	5%	13%	15%	14%	21%	15%	11%
May-2025	1%	3%	3%	5%	13%	13%	12%	22%	17%	12%

Key Observations:

- Students scoring 8/10 and above showed a sustained upward trend across the 11-month monitoring period.
- The combined share of students scoring 8, 9, and 10 marks increased progressively, indicating improving conceptual mastery at scale.
- The distribution at the lower end (1-4 marks) remained consistently low, suggesting effective remediation and teaching quality.
- 88 students from Varanasi successfully cleared the NMMS (National Means-cum-Merit Scholarship) examination, reflecting outcome-level academic achievement.

Source: MCQ assessment data from the Vidya Shakti ERP platform. Based on approximately 20,000 student records across Varanasi District, Uttar Pradesh.

Annexure VI - Photo Evidence & Field Documentation

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Certification & Source Note

All data and information presented in this report have been sourced from programme records, ERP-generated reports, beneficiary databases, and field documentation maintained by the implementing agency. The annexures are submitted as supporting evidence to the Social Impact Assessment Report for FY 2024-25.

Declaration:

This report is compiled in support of the Independent Social Impact Assessment and is submitted as part of the CSR compliance documentation under Section 135 and Schedule VII of the Companies Act, 2013, and CSR Rules, 2014.

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Partner

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UDIN: 26220319QHJGPI9540

Place: Chennai

Date: 15.06.2026

End of Report

Conducted independently as per CSR Rules, 2014 | Companies Act, 2013 — Schedule VII, Section 135