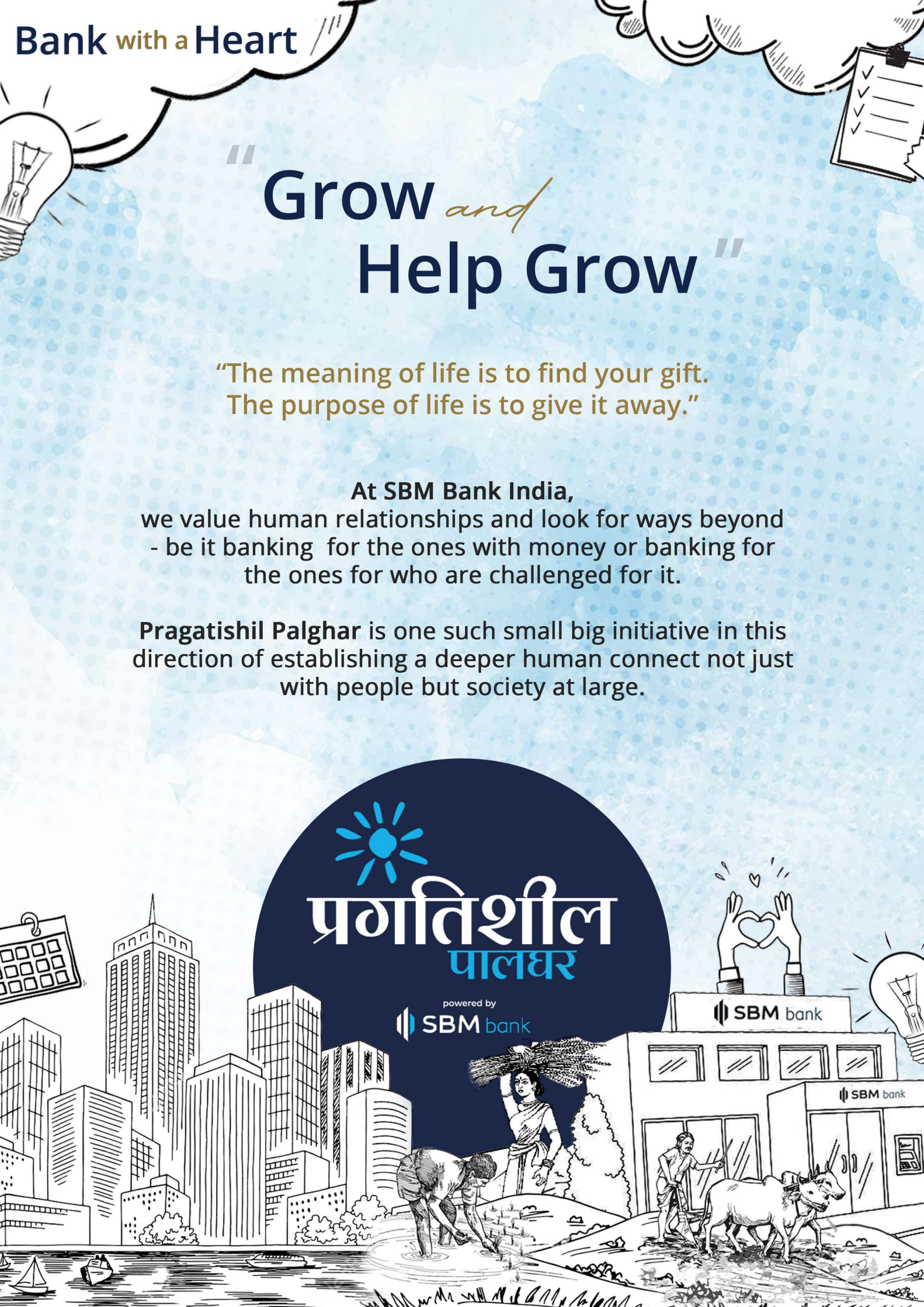




Bank **with a Heart**

"Grow *and* Help Grow"

"The meaning of life is to find your gift.
The purpose of life is to give it away."

At SBM Bank India,
we value human relationships and look for ways beyond
- be it banking for the ones with money or banking for
the ones for who are challenged for it.

Pragatishil Palghar is one such small big initiative in this
direction of establishing a deeper human connect not just
with people but society at large.

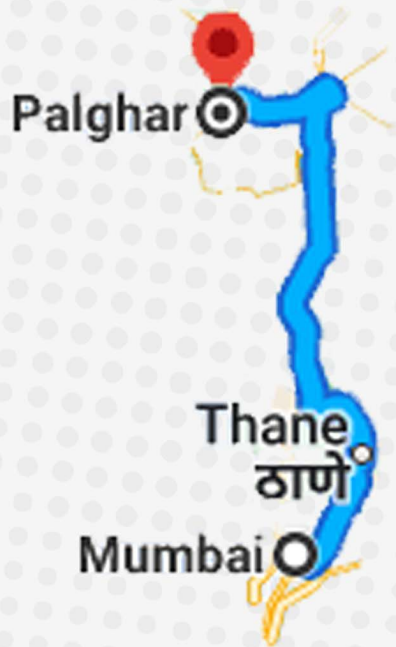

प्रगतिशील
पालघर

powered by
SBM bank

SBM bank

SBM bank

About *Palghar*



The district of Palghar is a sizeable municipality, just 100 kms away from Mumbai.

Despite its proximity to India's commercial capital, it is pre-dominantly tribal and has to yet experience many of the life's benefits that city dwellers take for granted - 24x7 electricity, drinking water, digital connectivity and banking access.

The region majorly survives on agriculture, farming and unskilled labour hence, for several years, the **GOVARDHAN RURAL DEVELOPMENT** team led by Sanath Kumar Prabhu has worked tirelessly to assist the local communities in becoming upwardly mobile.

This glaring contrast of a district that is so close to Mumbai but yet struggling with basics simply could not be overlooked.

Hence, was born this initiative
PRAGATISHIL PALGHAR

- an attempt that aims for the socio-economic upliftment of Palghar. An initiative above all that attempts to empower the inhabitants of Palghar.



Govardhan Rural
Development Program

Eco-friendly *Palghar*

It started off as just one branch in a rural area -

India's very first container branch

While our first Palghar branch located within the Govardhan Eco Village established our commitment, our second branch at Abitgarh just reaffirmed our promise of financial inclusion and thus upliftment.



India's 1st full circle branch inside a shipping container in Galtare, Palghar

Skilling & Uplifting the Inhabitants

of Palghar

SBM Bank India has signed an MOU with Sri Chaitanya Seva Trust (Govardhan Kaushal Vikas Kendra)

whereby the Bank will be extending financial support towards a computer skill development facility planned in the Govardhan Eco Village premises as well as women's self-help groups in remote and tribal areas of Palghar.



GOVARDHAN SKILL CENTRE (GSC)

SKILL TRAINING & EMPLOYMENT

FRANCHISED BANKING CENTRES
or as we call it
SMART BANKING KENDRAS



GOVARDHAN SKILL CENTRE (GSC)

A step toward livelihood creation and sustainability,
the GSC promotes functional and non-functional IT/ITES and Industrial manufacturing-related skills for the local youth and women.

An extension of Sri Chaitanya Seva Trust (SCST)
it strives to provide a culture of spiritual care, compassion and empathy. The aim is to nurture value-based leaders & create resilient human beings - able to earn a dignified livelihood and transform into change leaders of tomorrow. So far, we have donated more than 50 plus computer systems and supportive infrastructure to the facility.

SKILL TRAINING & EMPLOYMENT



As part of our skill development initiative, the on-campus residence programs will provide internship opportunities to trainees at SBM Bank India and partner sites. Additionally, to make the GSC self-sustainable, we are optimising the space for local branding opportunities towards more income.

Currently,

GSC is one of the largest skills centres in India,

with a massive 70,000 sq.ft of built-up space and 1,400-student capacity devoted to grassroots upliftment. 240+ students are registered for various courses since the campus' inauguration in Feb 2022.

Digital Revolution with SBM Bank & Vakrangee.



**FRANCHISED
BANKING CENTRES
OR SMART
BANKING KENDRAS**

**Spearheading a
ground-up revolution
with our #SmartPartner Vakrangee,**

we are spreading the reach of banking with one of the largest emerging rural-focused consumer service distribution platforms.

With the help of our #SmartPartners, we have more than **2000 micro-atm machines** powered by Rapipay, Vakrangee & Airpay. These Kendras are physical points of engagement that offer a bouquet of end-to-end financial and consumer services to the residents of Palghar who otherwise would have to travel far to access these services- thus not just eating away into their time but denting their daily earnings.

Empowerment by
actively supporting

Self help groups

TRIBAL WOMEN'S EMPOWERMENT



Empowering Tribal Women Groups

In addition to sourcing their wares like millet laddoos, we are enabling end-to-end skill development for local tribal women's groups by helping them package and market their wares. Just so that their enterprises become more sustainable and scalable.

Warli paintings presented to Private Wealth dignitaries



We are encouraging local Warli artists from Kala Kendra

- an initiative by Pragati Pratishthan an NGO that trains locals and thus aids employability. This initiative is geared toward helping conserve Warli - a form of beautiful folk art that is under threat of extinction. SBM Bank sources these Warli paintings as mementos in our outreach programs in India and abroad.

We also employ **eco-friendly packaging** across all items of sale - with the help of local self-help groups involved with tribal women's empowerment.

MARIGOLD SEEDS —

When customers open their accounts with us they get Marigold seeds as a part of their SBM welcome kit exemplifying the fact that these relationships are the start of something big, something sustainable and something that can be mutually enriching.

**From scalable to sustainable, we believe in doing what it takes
to create a revolution that will boost prosperity through**



Aaj. Kal Aur Hamesha