



Laxmi Sunrise

CORPORATE SOCIAL RESPONSIBILITY

IMPACT REPORT 2082/83



BEYOND BANKING, CLOSER TO COMMUNITIES.

OUR APPROACH TO IMPACT

BEYOND BANKING, INTO EVERYDAY LIVES

At Laxmi Sunrise, we believe our responsibility goes beyond banking. It extends to the communities we are part of and the everyday lives of the people we serve. Whether it is helping someone make more informed financial decisions, supporting a girl to continue her education, improving access to essential healthcare, or contributing to the protection of our environment, our CSR efforts are guided by a simple purpose-to create meaningful change where it matters.

Across Nepal, we continue to turn this commitment into action, with a particular focus on poverty alleviation, public welfare, disadvantaged communities and environmental responsibility. Our initiatives are guided by transparency, accountability and responsible practices, while contributing to the United Nations Sustainable Development Goals.

During 2082/83, our efforts focused on four key areas : Financial Literacy, Education, Environment Conservation, and Health & Sanitation. Through these areas, we aim not only to contribute resources, but to create opportunities, strengthen communities and support changes that can continue beyond a single programme or initiative.

Because impact is not only about what we contribute. It is about what that contribution makes possible.

MAJOR FOCUS



FINANCIAL LITERACY

KNOWLEDGE FOR BETTER FINANCIAL DECISIONS



Every financial decision begins with understanding. Knowing how to save, plan expenses, manage debt, set financial goals and use banking services can help people make better choices in their everyday lives. Financial literacy provides people with the knowledge they need to understand their options and approach financial decisions with greater confidence.

At Laxmi Sunrise, we work to make this practical financial knowledge more accessible to the communities we serve. During 2025/26, financial literacy programmes were conducted across all seven provinces, covering essential areas such as saving and investing, budgeting, debt management, financial goal setting, banking products and services, consumer awareness and digital banking. Through these initiatives, 17,343 people across Nepal were reached with financial knowledge that can support their day-to-day financial decisions and help them better understand the importance of saving and using digital banking services.

Our efforts also extended beyond financial awareness to practical skill development. During the year, 215 economically disadvantaged individuals received skill-based training designed to help them develop income-generating skills and create opportunities for self-employment.

By combining financial knowledge with practical skills, our initiatives aim to help people become better informed, more capable and better prepared to make decisions about their financial future.

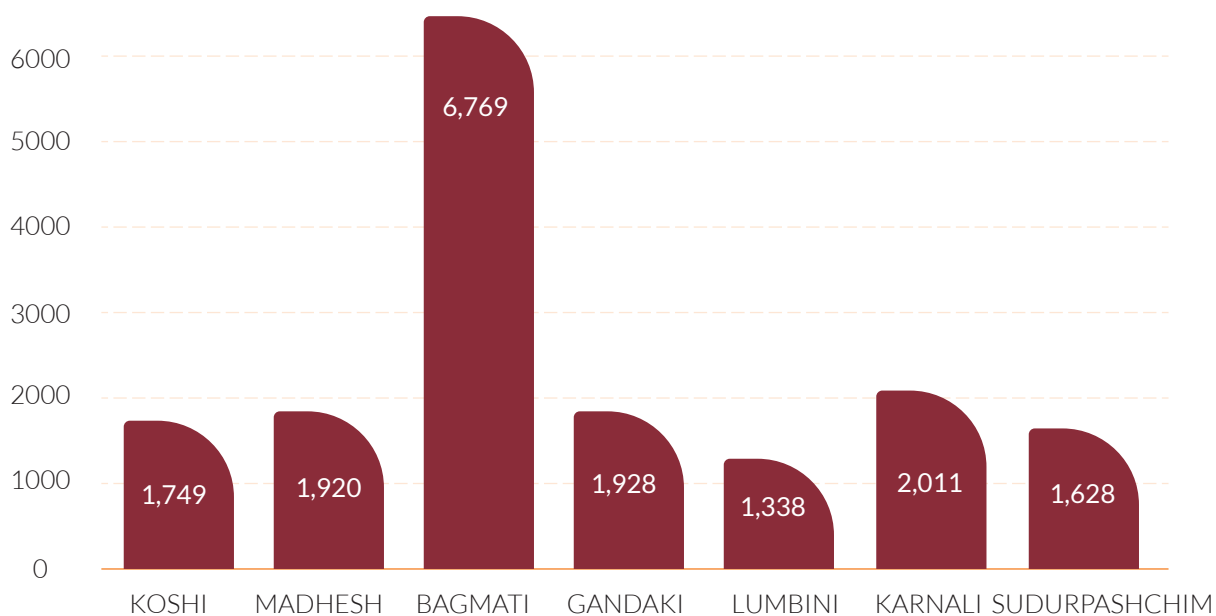


17,343

PEOPLE REACHED

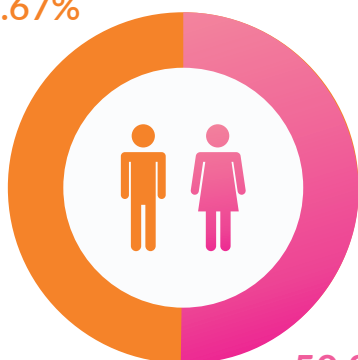
Financial literacy initiatives across all 7 provinces

PROVINCE WISE REACH



GENDER WISE REACH

49.67%



50.33%



215

The company provided skill based training to 215 individuals to help them to generate income and become self-employed.

SNAPSHOTS OF FINANCIAL LITERACY PROGRAMMES



EDUCATION

CREATING OPPORTUNITIES THROUGH EDUCATION

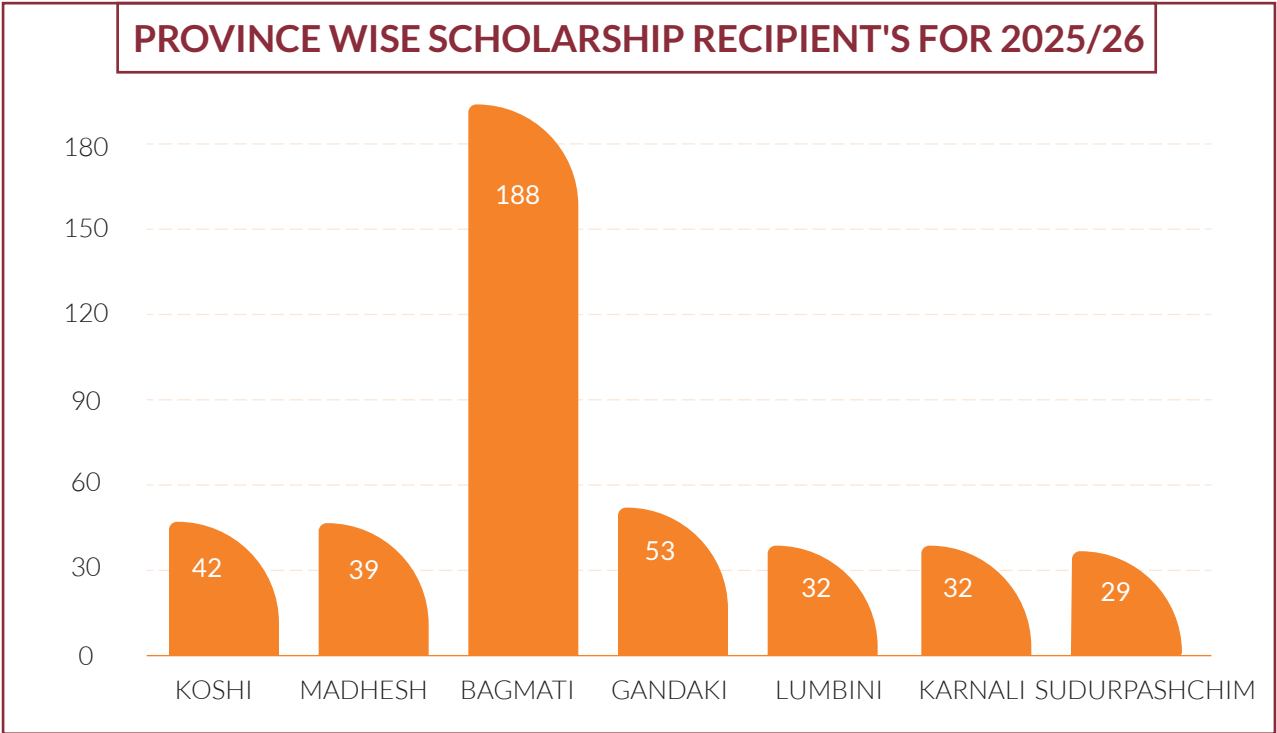


Education can open doors to opportunities that might otherwise remain out of reach. For a young girl, the opportunity to continue her studies can mean gaining the knowledge, skills and confidence to shape her own future. At Laxmi Sunrise, our education initiatives focus on helping girls and economically disadvantaged students continue their learning journey, from primary education to technical studies and higher education, including STEM programmes at universities.

To help make education more accessible, Laxmi Sunrise has established endowment funds at reputed educational institutions and universities, with an annual commitment of more than NPR 6 million. This commitment is complemented by initiatives such as the Shikshit Laxmi Abhiyan and the One Branch, One Girl Child Scholarship Initiative, extending educational support to girls across the communities where we operate.

Our support also reaches young people for whom education can become a pathway to livelihood. In collaboration with Karnali Technical School, scholarships are provided to economically disadvantaged students pursuing CTEVT courses. Through technical education and practical skills, the initiative aims to help young people become productive and self-employed, while creating opportunities for them to use their skills in their own communities.

During 2025/26, Laxmi Sunrise provided scholarships across all seven provinces, continuing our effort to make education a source of opportunity, independence and a stronger future.



6+ Million

EDUCATION FOR EQUALITY
Annual endowment commitment



ONE BRANCH, ONE GIRL CHILD SCHOLARSHIP INITIATIVE.

Laxmi Sunrise feels proud to introduce Shikshit Laxmi Abhiyan and introduce One Branch, One Girl Child Scholarship Initiative.

SNAPSHOTS OF EDUCATION INITIATIVE



ENVIRONMENT CONSERVATION

GROWING TODAY, PROTECTING TOMORROW



Protecting the environment starts with the choices we make today. At Laxmi Sunrise, we are committed to reducing our environmental impact while supporting initiatives that promote conservation in the communities we serve.

Within our operations, we continue to adopt responsible practices through energy-efficient technologies, eco-friendly office supplies, and digital tools that help reduce paper use. Beyond our workplaces, our CSR initiatives extend this commitment into communities through activities that encourage participation in protecting and restoring the natural environment.

During 2025/26, Laxmi Sunrise planted 9,855 trees across Nepal through CSR initiatives. Each tree represents an investment in the future and reflects our ongoing commitment to environmental conservation.

Our approach combines sustainable internal practices with community action, working toward a greener and more sustainable tomorrow.



TREES
PLANTED 9,855

SNAPSHOTS OF ENVIRONMENTAL CONSERVATION INITIATIVES



HEALTH AND SANITATION

BRINGING CARE CLOSER TO COMMUNITIES



Access to essential healthcare can make a meaningful difference in people's lives, especially for those living in underserved and remote communities. At Laxmi Sunrise, health and sanitation remain an important area of our CSR efforts, with initiatives focused on extending care and support to people who need it most.

Our support includes free health check-up camps, eye check-ups and cataract surgeries, along with the distribution of sanitary pad vending machines and support for the establishment of Cath Lab day-care facilities. We have also partnered with organizations working in public health to extend healthcare programmes to remote areas of Nepal.

During 2025/26, our CSR initiatives supported 359 cataract surgeries for economically disadvantaged people across the provinces. In collaboration with different eye hospitals, more than 2,800 people received eye check-ups, helping identify eye-related conditions and connecting people with the care they needed.

Through these initiatives, we continue to bring essential healthcare closer to communities and support better access to health and sanitation services across Nepal.



359 CATARACT SURGERIES



2800 EYE CHECK-UPS

SNAPSHOTS OF HEALTH AND SANITATION INITIATIVES



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CSR EXPENSES FOR 2025/26

HEADING WISE EXPENSES		
HEADING	AMOUNT IN NPR	PERCENTAGE
EDUCATION	10,900,853	41.01%
HEALTH	6,965,266	26.20%
HUMANITARIAN AND ASSISTANCE RELIEF	1,461,774	5.50%
ENVIRONMENT	1,481,600	5.57%
FINANCIAL LITERACY	4,020,692	15.13%
SDG, 2016-2030	1,455,262	5.47%
OTHERS	294,868	1.11%
TOTAL	26,580,315	100%

