CHAPTER - 3

CONTRIBUTION OF PUBLIC AND PRIVATE ORGANIZATION ON CSR

Business in a society consists very critical and active role to play.

The profit in corporate is earned by society. Therefore, the obligation of a corporate is to give back to the society. Therefore, the women empowerment, no discrimination in gender, promotion of education, eradication of extreme hunger and poverty, reducing child mortality and improving maternal health, combating, HIV, AIDS, Malaria and other diseases, environmental sustainability, the projects of social upliftment to control disaster management and employment enhancing vocational skills.

At the global level, now, integration of three responsibilities, i.e. ethical, social, and environmental responsibilities is considered long term success, profitability, competitiveness. The CSR not only helps to uplift the society but also assists to make better image of the organization.

The contribution to CSR by various public and private sector organization is being done. The advent of LPG (Liberalisation, Privatisation and globalization) era, has also shifted major responsibilities for socio-economic development.

The government of India has made CSR mandatory in the form of Companies Act
2013. This act will be applicable from 1 April 2014. Where the organizations which has 5 crore profit.

The contribution by various public and private corporate is mentioned below:

3.1 Amway Foundation

Past Projects:

Project Sunrise

Amway Opportunity Foundation has launched Project Sunrise in 2008 under the global initiative campaign i.e. One by One to support the poor and orphan children by assisting them clean drinking water, education and nutrition intervention which will have a considerable impact on their basic healthcare. Workshops are being organized in these orphanages where the Amway experts and ABOs have used innovative ways of teaching about health and nutrition

National Project For Visually Challenged

Amway Opportunity Foundation has been working for the cause from 1999 in association with the Delhi based All India Confederation of the Blind (AICB) and the Mumbai-based National Association of the Blind and since then 85000 school going visually impaired children have been benefitted by facilitating them with Braille textbooks. The foundation has established computer literacy vocational training center in small towns of Narendrapur, Guwahati, Jaipur, Mumbai and Thiruvananthapuram which will provide avenues to the newer employment facilities for the visually challenged. Established in 2008 the project is associated with AICB, and the AOF Centers of Excellence at Delhi which will provide 12 months training
module. Currently the foundation has successfully instituted 15 computer literacy centers in Delhi, Kolkatta, Jaipur, Chandigarh, Ahmedabad, Mumbai, Patna, Hyderabad, Pune, Trivandrum, Madurai, Gurgaon, Raipur, Guwahati and Ludhiana.

3.2 Anandana (Coca-Cola India Foundation)

Past Projects:

- Project Jyoti (A Solar Lantern Project, Rajasthan)
- Project Santushti (A Potable Water Project In, Rajasthan)
- Project Neerjal (A Water Sustainability Project In, Rajasthan)
- Project Ujala (A Solar Lighting Project, Rajasthan & Bihar)

3.3 DLF Foundation

Past Projects:

Community Development

- Rural Infrastructure Program

The villages of Palra, narsinghpur, mewka, nawada, fatehpur, naurangpur of Gurgaon district, in the previous year alone, more than 12.5 kilometer, roads have been constructed to provide connectivity to the Village main road and National Highway No. 8.

- Labour Welfare Initiative

More than, 20,000 construction workers from 21 sites have been assisted by better
living conditions like, housing, education and sanitation. Approximately more than Rs 18 crore has spent by DLF to make better facilities to the workers. These facilities are counted as best in the country.

Education

• Rural Education Programs

To enhance the education system in government schools, this initiative has assisted to various rural primary schools in various sphere. More than 44 DLF learning excellence centers have been established to enhance basic levels of Hindi English and Arithmatic. This endeavour will improve the level of education of government schools.

• School For Underprivileged

To provide the free education to underprivileged children various schools have been established. This effort is trying to improve the children of weaker sections of the society and those coming from below poverty line families. Approximately 1200 students have been assisted by providing uniforms of school, stationary, text books and free meals.

• Rural Mobile Libraries

In conformity with the saying that “A healthy reading habit can transform a person and access to books and reading material relevant to the target group can transform a community”, DLF Rural Mobile Libraries have been introduced in rural Haryana with the aim of promoting reading habits across a vast section of the rural population.
• **Scholarship Programmes**

Scholarships are provided for studies in the fields of Engineering, Medical, and Fine Arts and for excellence in Sports. A total of 125 Scholarships have been instituted for higher education within India. The maximum scholarship amount is Rs. 1,00,000/- for the complete academic course.

**Environment**

• **Green Business Practices**

Various initiative of DLF to make more ecofriendly environment have been started. Conservation efforts by installing natural based co-generation systems to save energy consumption, green buildings are designed. Other practices to make environment more ecofriendly tree plantation, green business practices of renewable energy have been operationalise to combat the challenges of future generation. DLF have been a pioneer in this field.

• **Renewable Energy**

Corporate Social Responsibility and Environment Management are key issues for a wide range of businesses as they seek to resolve long outstanding operational and competitive challenges using socially and environmentally friendly technologies and processes. DLF has been a pioneer in this field.

**Healthcare**

**Primary Health Centres**

• To make people more healthy various primary health centers have been
established by DLF. These centers provide free medical check up, free medicine and free diagnostics to a large rural community. To make more strong linkages between secondary and tertiary care centers have been created.

- These centers are equipped with well qualified two doctors and a medical specialist. For females a gynaecologist is assisted by required staff and lab assistant.

- Mobile Healthcare Vans

- Health Awareness Programs

3.4 Fortis Foundation

Past Projects

- Mother & Child Health Camps, Noida; Uttar Pradesh - December 2012

- Mother and Child Heath Camps in Chandigarh

- Breastfeeding and its Importance in August 2012

- Door to Door awareness on Mother & Child Health concerns; Village Mohna; Faridabad; July 2012

- Fortis Hospital Mohali conducts medical check-up for 100 mothers and their children at Roshni Institute, Colony No 5, and Chandigarh.

- Fortis Hospital Mohali conducts eye and health checkup up camps on the occasion of World Blindness Awareness Month
• Fortis La Femme in association with V care NGO conducts medical camp at Jehangirpuri

• Fortis Foundation in association with PVR Nest (philanthropic arm of PVR Ltd) conducts health camps

• Day-long Health Camp for 300 Commercial Sex Workers and their Children in Sultanpuri, Delhi; March 2012

• Community Outreach by Fortis Nurses

• Fortis Healthcare (India) Ltd. organized a Raffle to support Mother & Child.

• Health Initiative of Fortis Foundation, Nov 2011

• Awareness camp for mothers on their nutritional needs at village Mauli Jagran, Mohali; September 2011

• Fortis Mohali observes World Breastfeeding Week, August 2011

• Solidarity Walk by the Fortis Nurses to raise awareness on importance of immunization to commemorate International Nurses Week, May 2011

**Awareness & Training**

• Fortis Foundation sponsors month long awareness drive of Can kids on Childhood Cancer; February 2013

• “Children Against Tobacco” Campaign; Mumbai, January 2013

• Fortis Foundation creates World Record for achieving the largest
number of Cervical Cancer Screenings in Mumbai; December 2012

- Understanding Adolescence; August 2012

- Saplings planted by pre-school kids to celebrate the birth of girl child and contribute to saving the environment, Mohali; July 2012

- Health Awareness session at village Mauli Jagran, Mohali; July 2012

- Over 100 underprivileged children attend special session on Child Sexual Abuse held by Fortis Hospital Mohali at Ashiana Children’s Home, Panchkula; June 2012

- Fortis Hospital Vashi (Navi Mumbai) launches ‘Clean Hands to Save Life’ community campaign; June 2012

- Fortis Hospital Kangra observes International Nurses Day; May 2012

- Fortis Foundation sponsors month long awareness drive of Cankids on Childhood Cancer; February 2012

- Awareness Camp on Personal and Environmental Hygiene at Rangpuri Pahari Slum, Delhi: August, 2011

- Staff of Fortis Hospital Mohali celebrates Christmas at Ashiana Orphanage; December 2011

- Brain Tumour Awareness March; October 2010

- HIV / AIDS Awareness Programmes

- Training on Basic Life Support Systems
• Health Talks and Lectures

• Sahayak - A Dialysis Support Initiative

• Saarthak - A Cancer Support Initiative

• Chiranjeevi (School Health Plan)

• Spandan

• Hamari Beti

• Nanhi Chhaan

**Health Camps & Medical Care**

• Free treatment to another Acid Attack victim from Punjab in March 2013

• Health Camp for differently-abled athletes of Special Olympics Bharat; Jaipur, February 2013

• Health Camp for the Hearing Impaired; Jaipur, February 2013

• Fortis Foundation commits free treatment to an acid attack victim, Inderjit Kaur of Morinda, Punjab in January 2013

• Health Camp for differently-abled athletes at Kangra, Himachal Pradesh; December 2012

• Health Camp for Hearing Impaired students; Jaipur, September 2012

• Fortis Foundation Joins Hands with Special Olympics Bharat as its Health
• Partner, August 2012

• Fortis Hospital Mohali conducts 10 free surgeries for the economically weaker sections of society; May 2012

• Cardiac Screening Camp by Fortis Escorts Hospital, Faridabad; April 2012

• Comprehensive medical camp and checkup for people with Multiple Sclerosis at Fortis Hospital Noida, Delhi; April 2012

• Fortis La Femme joins hands with the NGO Centre for Social Research to conduct a health camp for women in Sangam Vihar, Delhi; April 2012

• Free Cancer check-up camp at Fortis Hospital, Kangra, Himachal Pradesh; February 2012

• Health check up camps by Fortis O.P Jindal Hospital and Research Centre(FOPJHRC), Raigarh; February 2012

• Diabetes and hypertension screening camp in Chennai; October 2011

• Hypertension screening camp at Malligai Poo Nagar, an urban slum, Chennai; October 2011.

• Save a Life

• Rotary Heart line

• Rotary Gift of Life programme

• Health Camps
• Chetna

**Rural Outreach**

• Out-Reach OPDs

• Tele-medicine

• Health Camps in Rural Areas

• Awareness Programmes

• Gramin Swasthya Yojana

**The Little Hearts Program**

To eradicate the problems of congenital heart defects (CHD) for underprivileged children. The little heart program is a good initiative by the Fortis Foundation and Being Human Foundation. This warm program for poor children is a ray of hope to survive in this beautiful world. On 1 may 2013, The Little Heart Program was launched by Mr. Malvinder Mohan singh along with Mr. Shivinder Mohan Singh on behalf of the Fortis Foundation and Mr. Salman Khan, bollywood actors and founder of the Being Human Foundation. To assist the underprivileged children, this foundation has been set up.

Approximately 50 cases have been treated during the launching time of this program at Fortis hospital in Mulund, Mumbai and Fortis Memorial Research Institute (FMRI) Gurgaon. In the coming years the target to serve approximately 500 children of economically weaker sections of society, suffering from CHD.
Project Sewa

In Uttarakhand, a massive floods along with rain and cloudbursts in June 2013 was controlled and served under Project Sewa by this Foundation.

Due to severe floods, lacs of people of many villages and towns became homeless and lost their lives. The impact of this flood is till today. The Rehabilitation work in these towns and villages will take years to associate it with mainstream. To provide immediate relief to lakhs of people, affected due to severe flood, PROJECT SEWA was launched by Fortis Foundation in association with Fortis Hospital. This programme also assisted tourists and pilgrims due to these flash floods and to support the local administration in dealing with crisis. A base camp at dehradun was organized by volunteers along with Indian Army and Air Force, under the Project Sewa programme. The nine day mission of Project Sewa was successfully accomplished in Badrinath, Joshimath, Rudraprayag and Gauchar.

3.5 HCL Technologies Foundation

Past Projects:

Community Development

HCLT Youth Centers – Investing in Youth

To promote awareness amongst the lesser privileged youth about growth opportunities. All the below programmes are designed with an intent of reducing the gap between semi-urban and rural divide.
Empowering girl children and woman power of one

To promote consciousness the less privileged youth about the opportunities for growth available to them. All the below programs are designed with the intent of reducing the gap between semi-urban and rural divide.

Mentorship & Capacity Building

Facilitate programs to improve effectiveness of partner NGOs, including power-of-one mentoring by employees.

- 155 NGO’s staff were trained on capacity building
- CSC volunteers engaged to support for divyang people.
- Community Giving

Friend in Need – for HCL’s Extended Families

Focus: Supply chain community including housekeeping and security staff

- Grievance / Harassment reporting channels
- 949 members of HCL support staff were trained on how to combat sexual harassment.
- Cab Drivers program on Wellbeing; over 900+ covered during FY 13
- Yearly day of fun for the staff & families during the month of May
- Teach at Office (soft skills – motivational sessions -600 staff covered till now; 5 of them are pursuing higher education
• Life Skill Development (focus on adolescences issues, required life skills, relationships, nutrition and awareness on HIV/AIDS)

**Just Like Us – As Care Givers**

**Focus: Sections of society that require human care for betterment of their life**

• Grievance / Harassment reporting channels

• 3150 orphans, 350 senior citizens were covered under food security programs.

• Through Social recycling project, clothes donated to 33,000 beneficiaries

• 15000 liters of blood donated by HCLites; 5600 beneficiaries reached through health camps

• 220 mentally ill covered through various programs including Shelter homes

• Sangamam (Program for zero discrimination for HIV infected children) – Micro nutrition support for 455 children

• 750 differently abled benefitted through counseling

**Social Recycling**

An everyday collection of used clothes, stationary, books toys, etc. and supply them back to communities.

**Achievements**

Nearly 33,100 community members were benefited through social recycling in which
3.6 Hinduja Foundation

Past Projects:

Arts and Culture

Hinduja Foundation has taken initiatives to preserve art, culture and heritage:

- In 1994 Hinduja Foundation facilitated the commissioning of legendary Indian painter Maqbool Fida Hussain to create a series of paintings titled ‘Theorama’, on different faiths

- Support to the ISKCON Hinduja Glory of India Vedic Cultural Centre, New Delhi, India, which is a state-of-the-art experience-exhibition on Indian Vedic culture created in New Delhi

Preservation of ancient traditions and ancient Indian manuscripts.

Education

The foundation recognizes the pivotal role of education as a catalyst for progress and has started a number of schools, colleges and scholarships to implement education. Hinduja has established K PB Hinduja College of Commerce in Mumbai, and has 3900 students in State Grant Courses and 600 in Non Grant Courses. The foundation runs the scholarship programme through Dharma Hinduja Merit cum Means Scholarship that was launched in 1991 and covers 11 Indian States in Maharashtra, Gujarat, Rajasthan, Punjab, Haryana, Madhya Pradesh, Delhi, Uttar Pradesh, Assam, Odisha and Tamil Nadu. Other research and scholarships include Dharma Hinduja
Cambridge Trust Scholarship, Indic Research and providing monetary fund’s to the Duke of Edinburgh’s Award.

**HealthCare**

- Established ASCI- Hinduja Institute of Healthcare Management which offer post graduate courses in Healthcare Management for training hospital and health scheme administrators in association with the renowned Administrative Staff

- College of India (ASCI), Hyderabad.

- In association with the American Association of Physician of Indian Origin assisted to upgrade health facilities in India by bringing well experience and qualified doctors from USA to India in Hinduja Hospital assisted quality medical care and health services. The aim was to render better quality from the existing one.

- Established PD Hinduja Sindhi Charitable Hospital in 1967 run by Sindhi Youth Association, Bangalore with upgraded medical facilities

- Established PD Hinduja National Hospital and Medical Research Center in Mumbai also known as Hinduja Hospital which is a 351 bed ultra modern and most innovative techniques, multi speciality tertiary care center and offer service which is comprehensive, covering investigation and a decision to diagnose and find out need for surgical intervention, surgery and post-operative care.
Social Welfare

• Support to “Drinking Water for the Millions Programme” in 1988 in five India

• States- Madhya Pradesh, Uttar Pradesh, Rajasthan, and Maharashtra

• Support to ISKON’s “Food for Life Programme”

• Assisted to the disaster relief In Gujarat (1991) earthquake, Orissa Cyclone (1991)

• Charity to the Leprosy Mission to open Regional Vocational Training Center for Rehabilitation of Leprosy affected in Vadathorasalur, Tamil Nadu, and India.

• Generated funds to purchase polio vaccine for oral consumption to one million Indian children in weaker section of Mumbai, Delhi, Chennai, Bangalore, Hyderabad, Hinduja, Haridwar, Rishikesh and Jwalapur during the National Immunisation Campaign from 2nd December 2001 to 20th January 2002

• Donation for the launch of 'India 2020 Centre for Societal Transformation' to Mata Amritanandamayi Math

Sports

Hinduja Foundation has created a tennis training facility from 1993-2000 in association with the All India Lawn Tennis Association, in New Delhi to harness the skills of a number of emerging tennis players. In 1986, to motivate and to support
Indian medal winners at international games for the last six to eight years, emerging sportspersons is sponsored. In 1992-2000 the foundation has inspired Indian women Weightlifters and contributing specifically in their training.

3.7 Hyundai Motor India Foundation

Past Projects: Educational and Vocational Training Program

HMIL, under the aegis of HMIF is committed to the task of improving conditions in local schools around Sriperumbudur as well as nationally. At regular intervals it offers tables, chairs and computers to the schools to enhance the better environment for educating children. Till date, over 20,000 school students have prosperous through this program. HMIF has adopted ITI's in Assam and Ulundurpet to equip them with latest infrastructure facilities and also provides employment opportunities to students who graduate from here.

Happy Move

Hyundai Motor India Foundation (HMIF), in its Corporate Social Responsibility program recently organizes the 'Happy Move Global Youth Volunteers camp'. As part of the initiative, students from India and Korea are work together towards a common cause of community development. The activities in the camp are focused on education and renovation activities. The 'Happy Move Global Youth Volunteers Camp' is also supported by Field Services and Intercultural Learning (FSL), an Indian NGO India, and International Work camp Organization (IWO), an NGO from Korea.
**Hyundai Traffic Squad**

Students Traffic Volunteer Scholarship Scheme is an initiative by HMIF to sponsor the 'economically backward' college students and also help in regulating traffic better. The local traffic police trained some group of chosen students to work as traffic marshals at busy intersections in conjunction with the traffic police to regulate and execute traffic. The trained students were paid a stipend for their efforts and this scheme is successfully running in the cities of New Delhi, Chennai and Kolkata. HMIL will further expand the scheme to other cities of India.

**Medical Camps for Neighbourhoods**

HMIF conducts various free Medical Camps. Apart from this, the Foundation has also signed a memorandum with Sri Ramachandra Medical University for operating a Mobile Health Clinic in villages between Poonamalee and Kanchipuram. The mobile clinic will have a Medical Officer, Pharmacist, Nurse, Attendant ensure the required medicines. The van has a Satellite link which enables it to be in direct contact with the hospital and get assistance and advice even in the remotest of villages.

**Hyundai Driving School**

As part of skill development, driving school was started by HMIF to train unemployed youth in Kancheepuram & Thiruvallur District - Three batches (100) had been trained during 2009 and this will be an ongoing program.
3.8 IDFC Foundation

Community Engagement

IDFC Foundation's community engagement programme called I-Care, which was launched in FY 2012, focuses on substantively improving the effectiveness of "not-for-profit, non government entities (NGOs)" in the areas of Youth, Inclusion and Environment. I-Care uses the skill sets of employees of IDFC/IDFC Foundation to help these NGOs develop internal capabilities, systems, management practices and preparedness for scale. Over 10% of IDFC's professional staff is actively engaged through the I-Care initiative. This capacity building effort combined with philanthropic grants bring important changes significant impact in these areas.

Government Advisory & Program Support Services

Numerous central and state governments has suggested IDFC over the years, in the matter of framing of policy frameworks, transparent procurement processes, and equitable concession documents, and through transaction advisory services for specific Public-Private Partnership (PPP) projects across various sectors. To implement various programs effectively this IDFC Foundation assists the government agencies, that creates some changes and deliver better services to citizens, optimally utilising existing resources within government.

Policy Research and Advocacy

This foundation is involved in research activity. The research suggests various changes in policy framework and themes. This would also helps to lead and implement suggestions in various infrastructure sectors. Quarterly research notes, different theme papers, index of the infrastructure, the annual India Infrastructure
Report (IIR) and India Rural Development Report a new annual publication are published by research finding.

3.9 Indiabulls Foundation

Past Projects:

Anganwadi for Site Labourers

We have ensured that the workers who have migrated should get potable drinking water. The waste water management system should also be installed at the labour colony. We have also ensured that day care facilities through Anganwadi have been provided to migrant worker’s children. Medical camps and medical facilities at these sites focussed on primary health services.

Cleft Surgeries

Indiabulls Foundation associated with Smile Train has undertaken an endeavour to help 600 children of migrant worker’s cleft surgeries or palate deformities in the regions of Nasik, Amravati and Mumbai. To inculcate confidence and sense of belongingness among the children these surgeries help to change face structure and assists to come back in normal life or mainstream. To enhance and to create good growth in higher education to intelligent students from weaker sections of the societies and to assist students to achieve careers.

IBF Scholarships

Due to financial constraints, various meritorious students are unable to get higher education. Therefore, Indiabulls foundation provides scholarships to meritorious students to take higher education after 12th standard and launch a sustainable career
in the field of Engineering, Medicine, Law, IT, IIT, ITI, Management courses or any other stream of the student’s choice.

**Free Medical Clinic**

Indiabulls Foundation the CSR arm of Indiabulls group inaugurated a medical clinic at Ganpatrao Kadam Marg, Lower Parel, to provide free primary health care in the area. A mobile medical van was also launched under Jan Swasthya Kalyan Vahika program a community centric project with an objective to provide free primary health care services to the needy up to the 20 to 30 kms from the clinic.

**Jan Swasthya Kalyan Vahika**

Indiabulls Foundation on the 27th May 2014 launched 2 Mobile Medical Vans known as Jan Swasthaya Kalyan Vahika in Amravati block of Amravati district, Maharashtra.

**Jan Swasthya Kalyan Vahika Project**

Indiabulls Foundation on the 6th May 2014 launched 2 Mobile Medical Vans known as Jan Swasthaya Kalyan Vahika in Sinnar block of Nashik district, Maharashtra.

**Provision of Street Lights**

Wagholi Village approached the Indiabulls for Street light arrangement in their village. As Wagholi village is more prone to animal attack in night so it’s become necessary to arrangement of street lights in Wagholi. Population wise Wagholi is second largest area in Project affected area. Population of Wagholi is Approx 1800. So taking into consideration the Population of area and requirement, fixing of
street light was approved and work of street light work completed in a reasonable time and it benefited all the villagers of Wagholi.

3.10 **IndusInd Foundation**

**Past Projects:**

**Education**

- To create awareness among children, Indusind Schools branches have been opened to enhance quality education and to imbibe Indus Valley Culture within it.

- Not only this, Indusind also set up Indusind computer training center which will provide qualitative training in computer technology to school students and to the computer professionals.

- IndusInd has Educational Schemes which issues scholarships, that varies from Rs.600/- to Rs. 2200/- p.m. for every students. This scholarship is distributed every year to needy and meritorious students for college education at degree level.

- Set up IndusInd Libraries with rare Sindhi books for research and references

- Set up Book banks to make engineering and medical textbook available to needy students

**Literature**

- IndusInd Foundation has provided monetary benefit of Rs 1 lakh to the writers each year to assist to get published their books by co-sponsoring
literary seminars organized by different organization to promote literature and language.

3.11 ING Vysya Foundation

Past Projects:

Employee engagement campaign

This program is aimed at encouraging employees to associated with the Foundation's activities. Volunteers can play an important role to change the society. They can help to create new skills in the society, to imbibe the self confidence and also assists to enhance self esteem. They also help to develop important new contacts and may bring change in the life of the various people in the society. ING VYASA foundation believes that every one has strength and weaknesses. The utilization of strength can help to mould the non profit sector and can assist the any areas for the benefit of the society.

Funding support to like-minded organizations

Without the support of finance, nothing can be achieved. Therefore, to provide better education in the society to marginalised children, This foundation assists monetary benefits. With the help of thirteen, non profit organization, it is trying to accomplish the mission of this foundation.

Launch of 'Learning on Wheels'

ING Vysya Foundation has partnered with IIMPACT to execute a project titled 'Learning on wheel'. This project is a replication of the Mobile Lab, a science lab on wheels program that Agastya Foundation has pioneered in.
3.12 Max India Foundation

Past Projects:

Healthcare for underprivileged children

Pinky, a bubbly young girl was afflicted with a rare heart disorder. The girl father was a poor sweeper. He was not in a condition to bear the expenditure of INR 2000,000/ for this operation. However, by the assistance of MAX INDIA FOUNDATION, no charge was taken for this operation. Now the pinky is healthy and fit. She has the golden future ahead..Her smiles are our reward.

A helping hand, a caring attitude

The poor and marginalized children can not access even the basic and primary health benefits. However, this foundation has an attitude of caring, nurturing, and installing a lot of confidence among these children.

To cater the requirements of poor and marginalized people a health center is running by MAX INDIA FOUNDATION in association with CHINMAYA MISSION, in New Delhi sunlight colony.

Free Artificial Limbs for Underprivileged

By cooperation with Manav Sewa Sannidhi, Max India Foundation is assisting to distribute artificial limbs free of cost and disabled people is also getting the benefit of polio calipers. By this programme, handicap people are getting every kind of support, i.e. emotional and psychological. To imbibe the confidence and to enhance self esteem, these kind of programmes ensures popularity and success.
Pan India Immunization

The association between Pan India Immunization, Max India Foundation and Max Life Insurance Co. Ltd. Along with local ngo’s to serve weaker sections of the society even in distant ares. These are providing vaccinations to children between 0-12 years of age for deadly diseases like Hepatitis B, DPT, MMR, and Measles. It’s a special initiative where in employees from Max Life Insurance Co. Ltd. along with an empanelled doctor volunteer for the program.

The program was launched on 12th July 2008. To date we have covered 17397, 36042 shots through 286 camps in 81 locations. MIF has also made a small film on Oral Health and Hygiene awareness. It is screened at the camps for the patients awaiting their turn to be checked.

Blood Donation camps - Through our Max Life Insurance Co. Ltd. offices we encourage employees to pledge and donate blood to ensure that no life is lost for the reason where we can be of some help

Day care for street children- JAMGHAT - Started on 23 May 08 with partner NGO, “JAMGHAT - a group of street children” in the Jama Masjid Area. 50 children benefitted. A Doctor from Max Health Care visits the centre once a week for a Health Check up of the children and gives free medicines. Apart from this meals are given to children every day. On various occasions we donate clothes and items for sanitation and hygiene. We have also conducted Immunization of children.
3.13 Moser Baer Trust

Past Projects:

Education

Digital Literacy Program

The awareness and knowledge of computers is the most important threat to finding employment, especially for rural people living in outskirt areas of urban.

Computers applications have opened new vistas for employment and offer a wide knowledge base that ensures brighter career prospects. A knowledge deficit in computers is the biggest challenge in achieving gainful employment.

Taleem

Taleem as the name suggests is education in a very holistic sense. It is an attempt to address the issues plaguing education like lack of quality mainstream primary and secondary education, lack of participation of concerned stakeholders in the development of the child. This is done by providing appropriate services in the community, advocacy strategies and capacity enhancement of multiple stakeholders.

Livelihood

Disha

A joint venture of Moserbaer Trust (MBT), CAP Foundation and USAID India, DISHA was initiated in September 2007. The project aimed at developing skilled
workforce among the disadvantaged youth of the society, especially in Noida and Greater Noida, to meet the emerging demands of various corporates.

**Safal**

To integrate the relationship between families along with natural resources is highlighted in rural India by this programme. The interventions are designed keeping in mind the kind of basic challenges that an average family in the area faces in ensuring a dignified livelihood, more so in the case of smallholders.

**Health**

**Pahal**

By taking into consideration for livelihood of poor families in rural areas, Project PAHAL (Promotion and Advancement of Health and Livelihood) have been started. This is a mutual partnership-based programme in association with NABARD. The best part of this programme lies in its approach which addresses the intervention of rural women and their health needs.

**Aarogya**

The Aarogya Program envisages addressing the gaps in the intervention of individual, the community and the domain of public health (which includes the health services, important stakeholders such as the local health deptt etc).

**Aakar**

The project assists to the marginalized women of communities to earn their livelihood by enhancing various skills related with employment.
Youth Development

Cine Art

The focus of this program is to create awareness about environment to upgrade the skills of youth and to achieve sustainability. It also manifests a direct link with our core business activities entertainment and cinema, as a medium for social change.

Yudai

In order to fulfill the gap of global market the focus is on recruiting the workforce with the right kind of skills-sets who can keep up pace with new technological developments. Due to lack of requisite skills, the growing competitive market is witnessing a deficit in the demand and supply of skilled workforce. Therefore in order to cater the needs of global market, requisite training is provided under YUV programme run by this organisation. This programme will enhance the employment among youth and make the journey happy for dignified livelihoods. Youth from disadvantaged communities residing in the outskirt of cities are identified and then trained to get a better footing in today’s world.

3.14 Muthoot Group Foundation

Past Projects: Environment Initiatives

- Muthoot Haathi Mera Saathi's "Seeding the Future Campaign" was initiated in January 2013 urging users to assist the group plant trees.

- SEED (Student Empowerment for Environmental Development) quiz for school students of over 5000 schools across 38 educational districts of Kerala to create awareness for environment protection
• Solar Water Heater & Water Purifying System for govt schools.

• "Ente Adukkalathottam" (My kitchen garden) seminar at Trivandrum, Kochi and Calicut which has explained the benefits of in-house cultivation and motivated.

• IT initiatives for paperless organizations.

**Healthcare**

• Muthoot Haathi Mera Saathi healthcare camp at Lucknow, Empowering U.P. Police Force 2013’

• Donated ambulance to Ernakulum General Hospital, Kerala

• Camp on Hip and Knee replacement at Muthoot Medical Centre, Kozhencherry

• Thyroid Camp at Muthoot Medical Centre, Kozhencherry

• Mini Marathon on the eve of World Cancer Day to raise funds for Cancer and Palliative Care patients at General Hospital Ernakulum

**Socio Economic Development**

• Providing financial assistance to support marriage of girls.

• Muthoot M George Excellence awards and Cash prizes for Govt schools in Kerala.

• Cash awards and citation to toppers from 200 govt schools in 7 districts.
• Examination Counselling to combat exam phobia.

• Distributed Heavy Duty Electric Sewing Machine to physically challenged person in Edakkara, Calicut, Kerala

• Financial assistance to economically backward for treatment of serious illness

• Food distribution to all the patients of general hospital Ernakulum.

• Notebook and School Uniform Distribution to economically backward societies

• Established Paul George Memorial Tournament a sports platform for free cricket training and educational scholarships.

3.15 PNB Farmers’ Welfare Trust

Past Projects:

Health Clinics at FTCs

FTC Sacha Khera, Vidisha, Saifai and Labhandi have started health check up facility for ladies, children and also the trainees during 2010-11. This facility is made available one time in a week at FTC complex. Upto March, 2014, a sum of 34104 persons has been benefitted by the facility.

Kisan Melas

FTCs conduct Kisan Melas and Credit Camps. Reputed agricultural machinery manufacturers, fertilizers, seeds and pesticides dealers, as also other vendors/input suppliers connected with rural industry participate and display their products in the
Melas. Items produced by the trainees of the FTC, Self-Help Groups have been organized by the FTCs which evinced lot of interest among farmers of respective areas.

**Women Empowerment**

To inculcate the confidence and to make them employable in agriculture sectors, women are trained. They also have been provided the computer related education, Cutting & Tailoring, Embroidery etc. Till March, 2014 FTCs, 120153 women participated in 5366 programmes. FTCs also conduct exclusive programmes for women. Since inception 1262 such programmes were conducted upto March, 2104 from which 32980 women derived benefit.

**Kisan Bandhus at the Door Steps of Farmers**

- PNBFWT implemented a scheme of KISAN BANDHUS whereby local youths have been inducted and trained at each of the FTCs for achieving Financial Inclusion.

- The Kisan Bandhus repeatedly visit the villages for involving the financially excluded families in the process of economic growth by the financial counseling, and helping them in their saving/credit linkage with the banks.

- The Kisan Bandhus also arrange to form Farmers’ Clubs/SHGs and hold Kisan Goshties for popularizing the phenomenon of financial inclusion among the villagers.
3.16 Ranbaxy Science Foundation

Past Projects:

- Honors Indian Scientists for Outstanding Research Work
- Organize Scientific Symposia in Frontline Areas of Research
- Ranbaxy Science Scholar Awards for Young Scientists
- Special Awards for Outstanding Contributions in Public Health
- Round Table Conferences on Topics of National Public Health Concern
- Publication of the Proceedings of the Symposia and Round Table Conferences

Ranbaxy - Daiichi Sankyo Initiative:

Ranbaxy joined hands with Daiichi Sankyo to introduce a social initiative in District Dewas, Madhya Pradesh, India to serve the rural population in the area. The key objective of this programme seeks to:

- Contribute towards the achievement of the UN Millennium Development Goals
- Reduce child mortality, improve maternal health and combat HIV/AIDS and malaria, among other diseases.
- Equip mobile healthcare vans which provide medical facilities in rural areas.
3.17 Reliance Foundation

Past Projects: Health

- Health Outreach Programme - to provide primary and preventive medical care to the vulnerable sections of the society
- Menstrual Hygiene Programme
- RF Drishti Programme – Support the visually impaired
- Sir HN Reliance Foundation Hospital & Research Centre – Developing a world class medical facility

Rural Transformation

- RF Bharat India Jodo Programme (RF BIJ) – Creating sustainable livelihoods in rural India
- RF Information Services (RF IS) – Connecting knowledge seekers with knowledge providers in areas of agriculture, fisheries and livestock breeding

Education

- Dhirubhai Ambani Scholarship
- Reliance Foundation Schools
- Reliance University
Art, Culture and Heritage

- Reliance Foundation is making an endeavour to preserve and protect India’s culture for the younger generation. India is known because of diversity in religion, language and culture. RF’s to make it memorable, financed various concert for youth generation. Abba ji, a concert in the memory of maestro ustad Allah Rakha is done by ustad Zakir Hussain were also assisted by this foundation.

- Reliance Foundation in partnership with BP has brought to India the internationally acclaimed exhibition ‘Mummy: The inside Story’. This unique exhibition gave the viewers a look at the 3,000-year coffin of an old priest, while explaining the mummification process and the life and history of Egypt through an immersive 3D film. The three-month exhibition increased the footfall of the Chhatrapati Shivaji Maharaj Vastu Sangrahalaya to over 450,000 visitors, of which over 100,000 were students from nearly 300 schools.

- Reliance Foundation partnered with A R Rahman, Academy Award winner musician, to promote the message of love and brotherhood by creating the musical album ‘Infinite Love’. This unique global music initiative captures the spirit of a borderless world.

- Reliance Foundation was also the lead sponsor for the Elephanta Festival. This festival, held annually at the Elephanta Island, adjacent to the Elephanta Cave, a World Heritage Site, commemorates the heritage of dance, art and sculpture in India. Thousands of people attended the festival this year.
3.18 Tata Chemicals Society for Rural Development

Past Projects:

Community Development

- Okhai initiative has been incorporated which will market the local and rural handicrafts and garments in retail stores and on internet in Mithapur.

- In Babrala local Karjobi embroidery and Animal Husbandry was initiated to provide information and training in different areas to reduce animal mortality and help increase milk yields

- In Haldia programmes have been taken in Ariakhalli, Jhikurkhalii and Kumarchak villages for the pilot project which will foster the better pond ecology management techniques and will cover 23 villages

Environment Conservation

Tata Chemicals Limited has taken measures to preserve the endangered species:

- Whale Shark Project is initiated through which the funds generated by the corporate will focus on the endangered whale shark, marine turtle, mangrove habitat and coral reef of Gujarat Coastline for their conservation

- Implemented Biodiversity Reserve Plantation Project through employee participation which will create a botanical reserve that will be a stronghold for endangered plant species and a seed bank for the mass regeneration of the species and also creating a nesting platform for Caspian Terns. Under this project 90 acres were afforested with 12 native species of vegetation and
about 15 acres will be added to this plantation every year.

3.19 Tech Mahindra Foundation

Past Projects: Disability

- Tech Mahindra Foundation encourages the approach of ‘Ability in Disability’ and support organizations which runs programmes in physiotherapy, speech therapy and vision therapy for children with multiple disabilities, special training for caretakers, development and printing of Braille books, job fairs for people with special needs, supporting websites for the visually impaired and scholarships and counseling for the disabled.

- Vision For India (VFI) an online national advocacy forum brings together visually impaired and organisations working for them for sharing of experience and expertise.

Education

- Tech Mahindra Foundation runs education programmes in three ways which are support interventions, flagship programmes and public private partnership (PPP) programmes:

  - All Round Improvement in School Education (ARISE) to promote development of learning and infrastructural resources by adopting schools and supporting NGOs pan India.

  - In-service Teacher Education Institute (ITEI) through which foundation takes teachers under its wing and trainsm in ICT services and English.
• Shikshak Samman Awards to encourage the excellence and efficiency of MCD school teachers.

**Vocational Training**

• Support the cause of ‘Education to Employment’ and trains the youth in various sectors which includes Information Technology (IT), Tally, hospitality, Business Process Outsourcing (BPO), retail and sales, nurse aids, personal grooming services and tailoring

• SMART (Skills-for-Market Training) and YUVA are the landmark programme run by foundation

**Volunteering**

• Volunteers are involved to teach children in municipal schools, mentoring teenagers preparing for competitive exams, organizing blood donation drives, participating in sport meets, sponsoring exhibitions, sales, summer camps and marathons, celebrating special days with beneficiaries of partner organizations, etc.

**3.20 Yes Foundation**

**Past Projects:**

**Yes! I am the Change**

The potential of media and the untapped energy of India’s youth, Yes Bank motivated young people to use the medium of film is used for social transformation through its program, YES! I am the CHANGE.
Yes Scale Up

To encourage the participation of social sector in society is provided the finance to Not-for-Profits through building expertise in functions like finance, communication, legal. This program increase the various skills in different sector to make employable people of the society through the not for profits NGO’s

Innovative Women’s Entrepreneurship

YES Foundation tries to create awareness among women for women entrepreneurship promotion(WEP) programe to increase impact on sustainability and inclusive growth.

Sports for Development

Sport is transformative. No other activity enjoys more popularity and influence amongst youth, therefore making it a common denominator cutting across barriers of culture, class, gender and geography. To inculcate the team and sports spirit in students and youth, the programmes is designed specifically to learn them the skills of life and to enhance school attendance and learning level.

BANKING SECTOR

3.21 State Bank of India

CSR Projects in FY 2013-14 Supporting Education:

To support school education and provide relief from heat to millions of school children specially the under privileged children, Bank has provided 1,40,000 electric fans to 14,000 schools across the country during 2013-14.
Infrastructure support by way of furniture, computers and other educational accessories and donation of large number of school buses/vans to the physically/visually challenged children and children belonging to economically weaker section of society.

Supporting Healthcare:

Bank donated 210 medical vans/ambulances with an expenditure of INR 18.38 Crores during the year. Approximately more than 90 centers have been equipped for medical purpose the worth INR 8.87 Crores.

Bank installed more than 30,000 water purifiers in schools ensuring clean & safe drinking water for millions of school going children.

Assistance during natural calamities:

During the current fiscal the Bank has donated INR 6.00 Crores to the Chief Minister’s Relief Fund of three states.

3.22 HDFC Bank

CSR Projects in FY 2013-14

In FY 2013-14, the bank has spent 0.83% of profit after tax (for the year ending 31 March 2014) towards these initiatives and approximately 1.34% of its average profit after tax for the last three financial years. Few majors CSR projects/initiatives of the bank are mentioned below.

Community Engagement Initiatives

The bank takes up a vast range of community interventions across all the regions.
In each of the bank’s interventions, it ensures proper impact assessment of its initiatives. The programmes are time-bound and the strategy lists a phase-out plan to achieve sustainability of the project.

**Health and Blood Donation**

Over a number of years, the bank has been proactively setting up health camps as a part of its “Live Healthy Programme” to conduct free health checkups in rural areas. Five blood storage centers have been set up in various states across India.

**Education**

The bank’s programs aim at strengthening the quality of education and in order to meet these objectives they have initiated a multitude of programs reaching out to approximately 5,500 students.

- **Integration of out-of-school children:** In the year 2013-14, the bank has been able to enroll over 1,000 first time learners into mainstream education through pre-primaries within the community.

- **TO INCULCATE THE LEARNING AND READING HABITS:** Through programs such as 'Grow with Books' initiated in 7 Municipal Schools in Pune and the 'Library Projects' in 10 schools in the Kharu block of Leh, the bank aims to improve the reading and learning ability of the child. Another project aimed to stimulate the cognitive abilities of children exposes them to practical scientific experiences through a 'Mobile Science Lab'.

- **Rehabilitation of children with special needs:** The bank supports
mainstreaming/rehabilitation of differently-abled children with special needs such as physiotherapy treatment, speech therapy etc

- **Educational assistance:** The bank sponsors the educational expenses of disadvantaged or destitute children in institutional care, schools, colleges and professional courses. Currently close to 1,000 students receive educational assistance through direct or institutional support.

- **Special educational sponsorships:** Under bank’s Educational Crisis Scholarship Support (ECSS), 338 students in schools (standards 6 – 12) and colleges pursuing undergraduate/ postgraduate degrees or diplomas in the year 2013-2014 were supported to complete their education.

**Rural Development**

The bank assisted a few need-based projects within the community to make a difference to more than 4,941 lives. These have ranged from infrastructural support to community-based campaigns. To remove the water crisis in Maharashtra, the bank sponsored the constructing of rain water harvesting structures in three villages in Mahar.

**Disaster Relief**

During times of crisis, HDFC Bank has extended its support to provide relief to victims of such disasters and support the rehabilitation efforts of the state.

During the landslide and flash floods in Uttarakhand and Orissa, the bank’s employees donated towards relief efforts and the amounts were matched by us. The bank’s employees joined relief teams in Uttarakhand to distribute solar lamps
to 22 villages. Having identified lack of health facilities as a major need, the bank tied up with an NGO to set up and support the cost of running a primary healthcare center at Kedar Ghati which will serve the primary and the secondary healthcare needs of 50 villages.

3.23 ICICI Bank

CSR projects in FY 2013-14

- The Bank makes contributions to the corpus of the ICICI Foundation for Inclusive Growth which focuses primarily on elementary education, healthcare and sustainable livelihoods. The Foundation’s work includes projects with State Governments to increase the awareness of education in State-run schools and a pilot project to provide insured outpatient healthcare to individuals from below the poverty line.

- During fiscal 2014, ICICI Foundation set up the ICICI Academy for Skills which focuses on providing skill training to the youth. Nine centres were opened in the whole country with around 1,015 students completing their training during the year. The Bank assisted donations, grants and concessional financial assistance to other entities working on financial inclusion and other areas.

- The Bank, through its various financial inclusion initiatives mentioned in this report, is expanding its outreach to rural and semi-urban markets and providing financial solutions to customers in this market.

- With regard to ICICI Foundation for Inclusive Growth, community
development forms the core of all its initiatives. The programmes are designed to reflect the requirements of each target population. ICICI Foundation encourages the active engagement of key stakeholders such as the Governments, NGOs, Panchayati Raj Institutions (PRIs), communities and other local institutions in the project planning and implementation to facilitate developing and building community ownership while ensuring the sustainability of the programmes.

3.24 Axis Bank

CSR Projects in FY 2013-14 Livelihoods:

**ABHA**-Providing ultra-poor single woman with livelihood assets

**PRADAN**-Formation of women self help groups and providing sustainable livelihoods opportunities

**SAKSHAM**- mainstreaming the sex workers by providing sustainable livelihoods opportunities

**Education:**

Axis Bank Foundation supports *aganwadis* and government schools in improving quality of primary education.

Supporting girl child education is another key initiative. Education support is extended to children of sex worker.

ABF also provides vocational skills and training support to mentally and physically challenged individuals to enhance livelihoods opportunities.
**Healthcare**

The bank has partnered with Lifeline Foundation to provide trauma care and first-aid for road accident victims.

**3.25 Kotak Mahindra Bank**

KEF provides holistic education and livelihood support to youth in Mumbai, Thane and Raigad regions, particularly those belonging to Below Poverty Line (BPL) families. The initiatives cater to over 20,000 students from 17 schools in this segment.

**Kotak Udaan:**

The scholarship programme to support poor and marginalized students to continue their education. This intervention is uniquely designed to support the students not only with financial assistance, but also monitor their progress and guide them to achieve intended results.

The target is to achieve on academic achievements of the students by enrolling them in community-based coaching classes and conducting individual and group academic sessions to reinforce learning. Regular follow-ups and counseling for students and parents is conducted to make education a priority and create conducive environment for students at home as well. The efforts are supplemented by personality development interventions for holistic development of the students.

Exposure visits are conducted to widen the horizon of students beyond school and home. Workshops to improve, communication skills, time and money management, etc. are conducted. Talent shows and camps during festivites like
Kotak Unnati:

Kotak Unnati is the livelihood programme which focuses on imparting employable skills to youth for opportunities in hospitality and retail sectors. The 3-month programme is run in batches across 8 centres across Mumbai. Due to an additional demand of this programme, an additional batch was introduced this year compared to 3 batches in the previous year. In FY 2013-14, 936 aspirants have been enrolled in 4 batches and 74% of the aspirants come from BPL families. The programme includes 2 weeks on-the-job training, and provides assistance in job placements. KEF has taken various initiatives during the year to make the course more interesting for aspirants to reduce drop-outs and further align it to industry needs for better placements opportunities.

Kotak In Search of Excellence (KISE):

KISE is a scholarship programme for 10th and 11th standard students. KEF selects up to 5 students each from 17 partner schools for the scholarship. Students selected for scholarship are from BPL families and have demonstrated academic acumen. Apart from monetary assistance for two years through monthly scholarship, the students are provided with mentoring and counselling, academic coaching and career guidance. On a selective basis, the fee for college is also supported through a grant programme. In FY 2013-14, 112 students were supported under the KISE programme.

Health and Sanitation:

KEF undertakes numerous health and sanitation programmes to improve the health of children.
19 eye surgeries were conducted by K. B. H. Bachooali Charitable Ophthalmic & E.N.T Hospital for students needing surgical interventions.

**Kishori Sehat Abhiyan** is a drive to assess malnutrition in adolescent girls and boys, and arrest anemia by providing nutritional support, awareness on nutrition and hygiene, sensitization sessions for parents and teachers, and conducting talks by medical experts.

**Parvarish programme** is following to address malnutrition among younger children of pre-primary and primary standards. The programme targets 601 students from two schools.

**Kotak Mahindra Group CSR Initiatives:**

KMB extends support to other NGOs by contributions, employee engagement and volunteering initiatives. The Bank sponsored employees to participate in Habitat for Humanity’s ‘Volunteer Build’ at Tadwadi Village (near Karjat). Employees worked with prospective homeowners, assisting them with bricklaying and painting work.

KMBL continues to support underprivileged child cancer patients by funds raised through donation of old newspapers and magazines to Dhanwantari Medical Trust (DMT). Funds generated from the sale of old newspapers are utilised by the trust to help and support cancer-affected children for medicines and nutritional food required along with the treatment. The Bank organised ‘giving collection drives’ during Diwali and Christmas in association with the NGO Goonj.

In FY 2013-14, the Bank initiated community engagement initiatives in few villages to support infrastructure for education. Three villages in Niphad Tahsil of
Nasik District were identified for this initiative. The three villages – Dixi, Shivare, Kothure –are primarily agrarian based villages with more than 80% of population relying on agriculture and allied activities for their livelihoods. Nearly 40% of their population belongs to economically and socially weaker sections of society, such as small & marginal farmers and agriculture labourers.

3.26 Punjab National Bank

CSR Projects in FY 2013-14

PNB Centenary Rural Development Trust (PNB CRDT):

The Bank had established PNB CRDT in 1993 with an objective of assisting rural youth for taking up gainful employment and rural development. Two units under the Trust are working, viz., Soil Testing & Artificial Insemination Centre at Village Matki Jharoli (UP) and Training Centre for Rural Youth for Self Employment at village Dhudike (Punjab). Under the aegis of PNB Centenary Rural Development Trust, 47 PNB Rural Self Employment Training Institutes (PNBRSETIs) have been established. These institutes are providing training to the Rural BPL youth and women so that they can engage themselves in productive self employment activities and raise their income level.

Financial Literacy Centres (FLC):

The Financial Literacy Centres were introduced to impart financial education. As per the RBI guidelines, each Lead Bank is expected to open an FLC in every district where it has lead responsibility. PNB has lead bank responsibility in 63 districts and has opened FLCs in 59 lead districts.
The Bank has a separate division for CSR activities and it works through an internal team as well as in partnership with NGOs and Government Institutions.

**PNB Vikas:**

The Bank’s contribution to community development program has been through PNB Vikas, a village adoption scheme. The basic object of “PNB VIKAS” is to develop the adopted village/s in an integrated manner, which includes Human Development, Economic Development & other Infrastructure Development e.g. sanitation, drinking water supply, education, electricity, health, etc in coordination with the other stake holders (the villagers, the Govt. authorities, local bodies etc). This is in addition to providing credit to villagers. Under the Scheme; bank has adopted 126 villages (60 in lead districts and 66 in non lead districts) in different Circles.

**3.27 IndusInd Bank**

**CSR Projects in FY 2013-14**

a. **Financial Inclusion:**

Continued focus on Financial Inclusion, opening of branches in rural and unbanked centres and increase in Priority Sector Lending.

b. **Environment:**

Focus on environment as a major focus of sustainable growth. The Bank has spent on Green IT, Renewable Energy, environment-friendly paper and equipments and practices that reduce consumption of energy and thereby contribute to a better environment.
Financial inclusion is considered imperative in order to create a strong and healthy ecosystem of financial services for the poor. As a first step, the Bank has tied up with select Microfinance Institutions (MFIs) as reliable intermediaries for extending its products and services.

In order to drill Sustainability into the DNA of the Bank, the Bank has adopted several sustainable practices encouraging employees to participate in collection of waste paper for recycling, identifying and collecting E-waste to dispose through Government authorized vendors, celebrating Sustainability Week within departments, observing awareness days like World Environment Day, E-statement Day, E-waste Drive and completing E-learning module on environment.

C. Employee Volunteering

The IndusInd ‘Green Champion’ (GC) Programme has been pursued since 2009, with initiatives taken at various branches / offices of the Bank. The GC programme is driven by a group of 35 employee volunteers working hand-in hand with CSR Department. A Green Champion must execute 2 activities in a year, which will include but would not be limited to:

a. ‘Adopt a Plant’ campaign

b. E-waste collection drive

c. Energy conservation drive

d. ‘WOW’ recycling initiative

e. E-learning module
Further to the Green Champion Programme’s success and increase in employee participation, in order to accommodate larger employee participation, the Green Champion Programme has an offshoot called ‘Green Commandos’, where employees contribute their time to Bank-initiated CSR Initiatives monitored and managed by the Green Champions. The programmes / projects / initiatives are undertaken through in-house team, business correspondent, NGO and environment advisors.

3.28 Yes Bank

CSR Projects in FY 2013-14

The Bank’s Food and Agribusiness Research Management (FARM) is a Business Unit that has several projects, products and services that cater to the base of the country’s economic pyramid, providing services to the under-banked and unbanked population.

YES FOUNDATION was founded as the Bank’s social development arm with a vision to build an ‘empowered and equitable India’. These organizations worked closely with their partners, which included business service providers, NGOs and others, to deliver on the ground.

The Bank partnered with community organizations and NGOs to deliver create impact on the ground. The Bank also supported the promotion of sports, arts, culture, literature, education and entrepreneurship through YES COMMUNITY and other events.
3.29 Bank of India

CSR Projects in FY 2013-14

Star Swarojgar Prashikshan Sansthan (RSETIs)

With the aim of mitigating the unemployment problem among the rural youth, the Bank took initiative to form a dedicated trust named “STAR SWAROJGAR PRASHIKSHAN SANSTHAN (SSPS)” in 2005. Two SSPS (RSETIs) were established at Bhopal and Kolhapur immediately after formation of the trust. Ministry of Rural Development, Government of India found value in the initiative and proposed to support establishment of such Institute in each district of the country to tap the rural BPL youth.

Bank was allotted 43 centres to establish institutes. Bank has established 43 such institutes in the state of Jharkhand, Orissa, Uttar Pradesh, Madhya Pradesh, Maharashtra and West Bengal. 57,676 participants have been trained and 25,308 have been provided with credit inputs from these centres till date.

Financial literacy and Credit Counseling Centres (ABHAY)

Bank has recognized the need for financial education to appreciate the complexities of financial dealings with various intermediaries on matters relating to personal finances on a day to day basis. Further, those who suffer from financial problems due to unmanageable debts also need credit counseling to come out of their repayment obligations. It is in this background that Bank has opened 5 (five) Credit counseling centres named ABHAY at Mumbai, Wardha, Gumla, Kolkata and Chennai and they are manned by senior and experienced bankers.
Extending the concept of ABHAY further, Bank has now opened 54 Financial Literacy Centres as per the guidelines of Reserve Bank of India and NABARD.

In addition to remedial counseling on case to case basis for the distressed borrowers, preventive counseling through media, workshops and seminars are also given. So far 206357 cases of counseling were taken up and disposed of quickly bringing smile on the faces of the distressed people.

3.30 IDBI Bank

CSR Projects in FY 2013-14

The Bank ramped up its funding and activity meter in the CSR area during the current financial year, both directly and in association with accredited organisations, to make a greater impact on the targeted strata of society. These included, but were not limited to, collaborative long-term funding for projects designed to promote income-generating activities for tribal groups and the underprivileged, particularly women, across various states, infrastructure support to schools and youth training centres, rural electrification through solar street lights, financial- aid for socio-economic empowerment of the blind, disabled and other under-privileged sections of society.

The Bank, in association with UNICEF, is undertaking a project aimed at improving the Water, Sanitation and Hygiene (WASH) facilities for 80,000 students from 400 schools in Uttar Pradesh and Maharashtra over a period of two years. Recently, the Bank has partnered with Cancer Institute, Adyar, Chennai to fund a facility for Day Care Chemotherapy patients.
3.31 ING Vysya Bank

CSR Projects in FY 2013-14

The ING Vysya Foundation (IVF) was established as a Public Charitable Trust in October 2004. Through the foundation the Bank aims towards making a positive social difference by promoting and providing primary education to children from a disadvantaged socio-economic background. During FY13-14, the Bank participated with 16 NGOs partners across India who are engaged in:

- Enrolling children (never been to school and out of school - back to school)
- Preparing children through bridge schools and pre-primary schools for enrollment in formal schools
- Retaining and continuing education of children who are already enrolled.

The Bank’s programs provide equal opportunities for girls, promote gender equality for women’s work, encourage education of girls in remote villages, reduce drop-out rates in schools and foster social empowerment. Over the last year FY13-14, in concert with its NGO partners, the bank have worked across 6 Indian States covering over ten thousand children, of which about 70% are girls. As local needs differ, IVF adopts different approaches to cater to various groups of children:

Community learning program helps slum children attain age-appropriate learning skills. Residential program provides drug addicted children and child laborers living on the streets an opportunity to continue with their education.
Learning centre models cater to children living in slums or rural areas and children from red-light districts as a bridge course prior to enrolling them into the mainstream schooling system.

Key Programs undertaken during last financial year across India are:

- Community Library program and preschool program
- Community Learning centre for children living in slums and children living in red-light areas
- Formal schooling for children living in slums, Higher education for visually impaired youth
- Secondary education for girls from minority communities
- Residential program for former child laborers
- Rehabilitation of drug addicted street children and children from migrant communities
- Chances for Children program and building temporary shelters for communities affected floods
- Employee volunteering and Payroll giving: IVF provides opportunities for employees to volunteer on meaningful projects and impart their knowledge and skills, where possible.
3.32 Allahabad Bank

CSR Projects in FY 2013-14

The Bank made donations to various charitable instaurations/fund as detailed below:

a. Uttarakhand Chief Minister’s Relief Fund (INR 5.00 Crore)

b. Bhagwan Mahaveer Viklang Sahataya Samiti, Jaipur (INR 0.05 Crore)

The initiatives under CSR were mainly directed at the rural populace. The Bank has extended financial support to various organizations and activities during F.Y.13-14 in varied sectors as mentioned below:

• Contribution was made towards repairing /renovation of Girls Hostel of Sabarmati Harijan Ashram Trust, Ahmedabad

• An Integrated Centre of Excellence and a Training cum Production Lab – Apparel & Textile were set up at Centurion University of Technology & Management, Odisha

• Support was extended through granting of fellowship to two girls to cover their education expenses for the next five years;

• A Cancer Awareness Programme was sponsored in Kolkata.

• Contribution was made to Saroj Gupta Centre & Research Institute, Kolkata for the purchase of a defibrillator machine for the Children’s Cancer Ward;

Water purifiers were provided to schools & sewing machines were provided to needy women in the North East
3.33 Andhra Bank

CSR Projects in FY 2013-14

• 120 solar street lights were installed in 15 remote service area villages of Andhra Bank branches situated in Eluru, Kakinada and Berhampur Zones.

• In Flouride affected village in Srikakulam District, protected water supply was provided.

• To assist the Philin Cyclone affected people, bank distributed kits worth `10.00 Lakhs to cyclone victims in Odisha state.

Thus, from the above study we can conclude that organizations are doing well for the social development. However, to what extent these organizations are following the Companies Act 2013. But the journey has been start for socio-economic development. In the coming years we can expect more from these organizations to contribute for social environmental and ethical responsibilities in to the governance of business.