



Corporate Social Responsibility Quarter 4 Update



BECAUSE OPPORTUNITY BELONGS TO ALL

Highlights Focus of the Quarter

ET-BFSI Excellence Awards, 17th February'23

- The CSR Team received the '**Best CSR Sustainability Award**' at the 4th Edition of the ET-BFSI Excellence Awards ceremony- a platform that highlights innovations to the evolution of BFSI Sector
- The award was received for **Shwetdhara - Dairy Farming** Program that **creates avenues for revenue generation for rural farmers**. IDFC FIRST Bank runs Shwetdhara **in partnership with Vrutti and End Poverty**
- Shwetdhara is operational in rural areas of **Madhya Pradesh, Rajasthan and Karnataka** to improve milk productivity of milch animals and increase income of small and marginal dairy farmers thereby providing them livelihood opportunities in a sustainable way



Ms. Rachana Iyer, Head – CSR, IDFC FIRST Bank & Mr. Ashish Singh, Head – Rural Banking receiving the award, Mumbai

Visit by Leadership, 28th February'23

- Mr. V. Vaidyanathan visited Lighthouse Communities Foundation, Pune to meet with beneficiaries of **Lighthouse skilling and entrepreneurship programs**
- Mr. V. Vaidyanathan **interacted with the youth and women** supported by the above programs and learnt about their stories of impact



Mr. V. Vaidyanathan interacting with entrepreneurs of Junoon Program, Pune



Mr. V. Vaidyanathan interacting with team of Lighthouse Communities Foundation, Pune

Uunchai Event, 4th March'23

- The CSR team organized a felicitation ceremony for all the **1051 graduates** of **Saksham Advanced Tailoring Program** in **Mumbai**
- The event celebrated success of all women graduates through **7 years** of partnership with **Animedh Charitable Trust**
- Mr. V. Vaidyanathan, MD & CEO of IDFC FIRST Bank along with Mr. Adrian Andrade, CHRO of IDFC FIRST Bank were the **Chief Guests of Honor** for the event that was attended by **130 women graduates**



CSR Team with Saksham Graduates at Uunchai Event, Mumbai



Mr. V. Vaidyanathan interacting with Saksham Graduate, Mumbai



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Programmatic Updates



Lend-A-Shoulder Volunteering Program

Volunteering Overview



*Bank's Volunteers at Sports Day
Indore, Madhya Pradesh*



Total Volunteers Activated: 6656



Hours Contributed: 8495.5 Hrs



Beneficiaries Impacted: 14503



Urban Locations: 13 States



Rural Locations: 15 States



“There is an inherent happiness in doing something for the larger community. Internally, volunteering programs helps break the hierarchy, build comraderies and represents teamwork. It is a great way to spread the word on our brand promise to promote trust”.

Mr. Sumit Madan
Head-Retail Liabilities & Branch Banking,
Mumbai



Mr. Sumit Madan volunteering for the beach clean up along with his team, Mumbai





“It’s very important to be out there, interact and engage. Volunteering is something that gives us that opportunity. That is something that really brings us closer to our soul.”

Mr. Sayantan Mukherji
Head-VMO & IT Procurement,
Mumbai



Mr. Sayantan Mukherji volunteering with school students along with his team, Mumbai





"I had an outstanding, humbling experience."

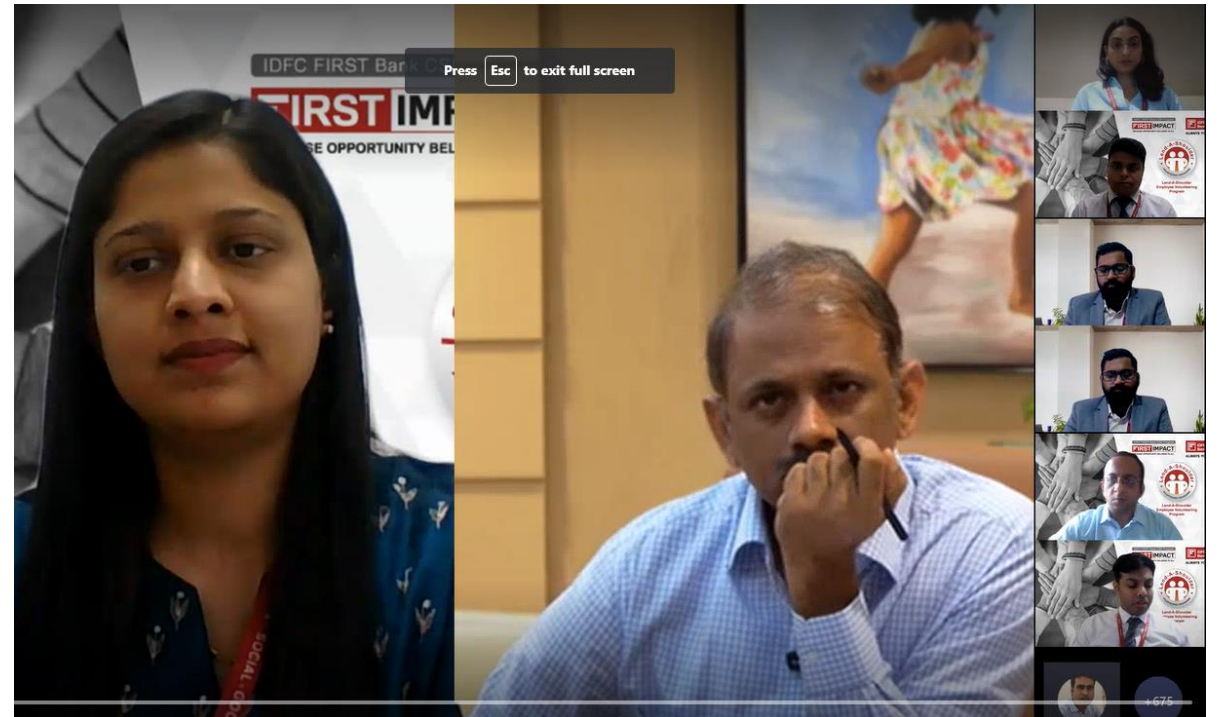
Ms. Shikha Hora Kamdar
Head-ESG & Consumer Lending,
Mumbai



Ms. Shikha Hora along with her team, teaching Financial Literacy to students, Mumbai



Champions of Social Good



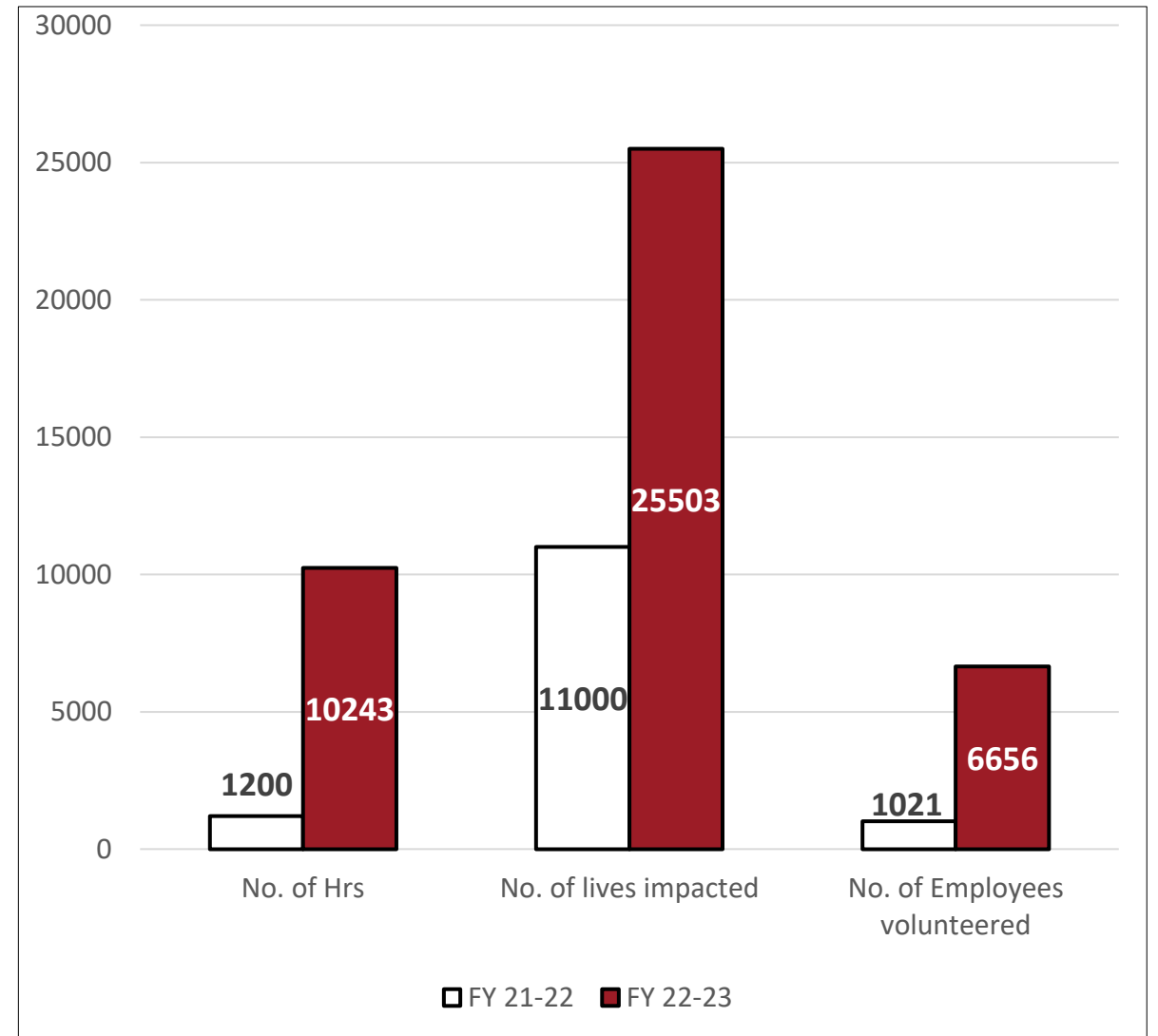
Mr. V. Vaidyanathan interacting with volunteers of Lend-A-Shoulder Program during annual felicitation ceremony that was attended by 1500 volunteers



Overview of Activities

Activity Category
Art & Craft
Career Enhancement
Digital Literacy
Education
Entrepreneurship
Financial Literacy
Health & fitness
Banking Awareness
Outdoor (Clean Up Drives)
Eye Camp

Lend-A-Shoulder Growth Journey






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Education

School Mental Health Program



Program Overview

Focus	Building social and emotional competencies in school going children
Location	Mumbai, Maharashtra
Beneficiary Count FY 2022-23	32 students from 4 th – 7 th Grade
Beneficiary Count till date	32
Implementing Agency	ApniShala Foundation
Beneficiary Profile	Children of drivers, construction workers, domestic help, daily wage earners with family income less than 1.44 Lakhs p.a.

Field Visits

CSR team conducted **2 field visits** in FY '22-23

Purpose of the visits

- The CSR team met the founders and staff of ApniShala to **understand their intervention model**


Outcome of the visits

- The CSR team **attended a two-hour facilitator-led social emotional learning (SEL) session** for students of the Marathi medium section of the school
- The teams **discussed:**
 - **possibilities of partnership** for Karma FIRST Donation Program and Lend-A-Shoulder Program
 - **feedback** on ways to improve session delivery



CSR Team observing a facilitator led SEL session at a school in Mumbai

Psychosocial Disability Support Program



Program Overview

Focus	Facilitating Trauma Informed Care & Livelihoods for people with Mental Illness
Location	Mumbai, Maharashtra
Beneficiary Count FY 2022-23	1085
Beneficiary Count till date	1533
Implementing Agency	Banyan Academy of Leadership in Mental Health
Beneficiary Profile	Homeless people with mental illness

Reach Out Reach Within (RORW):

Building resilience for the self and at the workplace

CSR Team in partnership with Centre for Trauma Studies & Innovation at BALM organized a series of workshops to equip **66 NGO staff and founders** with tools and tips to **build resilience at work-place**.

Outcome of the workshops

- The workshops helped the participants to learn and develop **Mental health awareness and vocabulary** that included basics on mental wellbeing, risk and precipitating factors
- It also helped the participants understand **common mental health conditions** - signs and symptoms, tips for help seeking behaviour and how to apply this awareness at workplace
- As a result of the workshops NGOs like SAMPARC expressed their wish to **develop and build mental health awareness as part of their curriculum for students and teachers**



Field Visit

CSR team conducted **1 field visit** in FY '22-23

Purpose of the visit

- To **meet with beneficiaries** of Centre for Social Needs & Livelihoods

Outcome of the visit

- The visit resulted in **identifying entrepreneurship development programs** for SHG members and BALM staff that lacked business knowledge



CSR team with founders & program staff of BALM during a brainstorming session, Chennai

Impact Story

About Beneficiary

37 year old Ms.J, was homeless and accessed BALMs Outpatient services in the year 2008. She completely started accessing the Home Again services from 2019 and started coming to the facility looking for employment opportunities.


Intervention

- Trained as a PA in Home Again
- Received guidance and skills training support to explore her passion of cooking by being recruited in ECRC Kitchen

Outcome

- Ms. J is employed in BALMs cafe since March 2022 and earns Rs 1,08,000 p.a.
- She leads the cafe team and encourages her colleagues to actively participate in the work.

Kamyaab Scholarship Program



Program Overview

Focus	Scholarship for early intervention & livelihoods training for students with Autism
Location	Bangalore, Maharashtra
Beneficiary Count FY 2022-23	32
Total Beneficiary Count till date	144
Implementing Agency	Biswa Gouri Charitable Trust
Beneficiary Profile	Children of daily wage earners, auto rickshaw drivers, single parent etc. with average family income of less than 3 lakhs p.a.

Field Visit

CSR team conducted **1 field visit** in FY '22-23

Purpose of the visit

- To **meet with** parents of Kamyab Scholarship students
- **Ensure right profiles** were selected for the scholarship

Outcome of the visit

- The visit helped in **understanding challenges** that parents and guardians faced
- Enabled CSR team in **understanding the impact** of the scholarship



CSR Team with parents of Kamyab Scholars, Bangalore


Impact Story

About Beneficiary	Mr B, aged 13 at present, was diagnosed with Autism and joined Bubbles in November 2019. He lives with his mother, who is the sole earning member of the family and sustains by working on daily wages and earned less than Rs 2,00,000 p.a.
Pre- Intervention	Due to lack of awareness, Joshua was treated as a neurotypical child for the initial years. However, the behavioral, language and social challenges started emerging.
Intervention	He responded well to the interventions given in school for academics, ADL, social and communication skills, and showed good progress. He also managed to develop skills to function independently during the pandemic when his mother had to go to work. He joined a few online sessions. Through Avaz, he received a platform to express himself.
Outcome	<ul style="list-style-type: none">- Through regular exposure to structured materials, his dependence on approval or a prompt from the teacher reduced.- His work skills have improved significantly. Constantly looking out for others, he busts the myth that autistic individuals lack empathy.- Mr B will be graduating from Bubbles to Pragati to hone his work skills.



Ek Prayaas Program

**previously known as Aadhar program*



Program Overview

Focus	Early intervention for children with Autism in rural areas
Location	West Bengal and Karnataka
Beneficiary Count FY 2022-23	210
Total Beneficiary Count till date	379
Implementing Agency	Biswa Gouri Charitable Trust

Field Visits

CSR team conducted **6 field visits** in FY '22-23

Purpose of the visits

- **Monitoring** of all 5 centers across Karnataka & West Bengal

Outcome of the visit

- Parent Interaction helped **understand challenges and plug the gaps** in the new program plan for FY'24
- The CSR Team conducted an **envisioning and Theory of Change training** for the NGO staff




CSR Teams visit to the center at Gadag, Karnataka

Impact Story

About Beneficiary	Mr A is a 4- year old boy with multiple disabilities and hypo glycaemia. He also has an auditory problem. His father has a shoe shop and earns Rs 80,000 annually.
Pre- Intervention	Due to the lack of awareness, Mr A's parents had consulted with multiple doctors but he could not be diagnosed. Mr A expressed through severe head banging, self harm and incessant crying. He was unable to chew food and was on a semi- solid diet. He also had low sugar levels.
Intervention	Mr A was enrolled into the BGCT Ek Prayas program in December 2022. He received intervention focused on tactile and musical learning.
Outcome	He now attends classes and eats on his own. A considerable decrease in his crying, head banging and self harm has been observed and he is relatively attentive in class and also goes out to play.



MBA Scholarship Program



Program Overview

Focus	Scholarship for MBA students
Location	Pan India
Beneficiary Count FY 2022-23	351
Total Beneficiary Count till date	1154
Implementing Agency	Direct Implementation
Beneficiary Profile	Individuals below 35 years of age and from families having gross income < Rs 6 lakhs



Overview

- **4000 applications received** and **351 scholars awarded**
- Male : Female scholar ratio is 1:1
- **2%** of the scholars are **People with Disability**
- **Parental Occupation** – Farmer, Construction Site worker, Auto rickshaw driver, Watchman etc.
- **Received scholarship refunds** from **10 previous year(s) batch scholars** since they received another scholarship and as per the terms of the availed scholarship, the students were eligible to avail of only one scholarship

Impact Story

About Beneficiary	Ms S. belongs to an orthodox rural set-up where higher education is still a luxury for girls. However, her family has been morally supportive of her education. Her father was left bedridden after a dreadful accident. Her mother works as a Cashier in a hospital and is the sole earning member of the family earning Rs 5 lakhs annually.
Pre- Intervention	Ms S'. parents used all their savings to support her graduation. She was unable to enroll to an MBA college even after securing a seat in Christ College, Bangalore.
Intervention	Ms S. secured the IDFC FIRST Bank's MBA Scholarship for 2022- 2024 and was able to pay her annual college fees of Rs 8 Lakhs.
Outcome	Ms S. was able to continue her education despite poor financial conditions at home.

"My parents feel extremely proud of me as I am the only girl in my family to pursue higher education, and that too, an MBA. After receiving this scholarship, I was able to cover a significant portion of my college fees. I am now looking forward to using my knowledge to uplift other scholars who are facing challenges similar to what I have overcome."

Ms S.

Livelihoods

Junoon Program



Program Overview

Focus	Entrepreneurship Development Program for first generation entrepreneurs from slum communities
Location	Pune, Maharashtra
Beneficiary Count FY 2022-23	66
Beneficiary Count till date	85
Implementing Agency	Lighthouse Communities Foundation
Beneficiary Profile	First generation entrepreneurs from slum communities with average family income of less than 3 lakhs p.a.

Field Visits

CSR team conducted **4 field visits** in FY '22-23

Purpose of the visits

- The CSR team visited Lighthouse Communities Foundation for **launch of new cohort** and to **observe business basics skills training** by Dheya Foundation

Outcome of the visits

- The visits helped **identify gaps** in current training and **suggest improvements in delivery** of training and **selection criteria of entrepreneurs**
- The team also decided to **cobrand the merchandise** to bring visibility to the program
- The visits resulted in **standardizing various stages** of program and **creating an SOP** to ensure standardization as we scale the program



CSR Team observing business basics training, Pune



CSR Team during Junoon cohort launch, Pune

Impact Story


About Beneficiary	Rashmi, a 35-year-old business woman and a single mother who lives with 2 daughters in Pune. She has completed her education till the 12th grade. Her goal is to provide her children a decent education and equip them with the skills they'll need to succeed in life.
Pre- Intervention	Rashmi had established her food & catering business in 2021 to finance her children's schooling. However, she was struggling with subject matter expertise and expanding her scope of service.
Intervention	Through the Junoon program she was able to learn business basic skills and create a plan for scaling up her venture.
Outcome	After finishing a course with the Lighthouse Pimpri, she registered her venture with the name of "Rashmi Foods and Cakes and Food Products".
	<ul style="list-style-type: none">- Her annual income increased from Rs 1,32,000 to Rs 2,04,000- Customers increased by 66%- She expanded her scope of service from 2kms to 10kms.

"After joining the Junoon program, I registered my business under FSSAI & Udyam Aadhar. With the support of Junoon program and mentors assigned I was able to clear my concepts regarding costing and also received marketing support:

Ms Rashmi,

Founder- Rashmi Foods and Cakes and Food Products, Pimpri, Pune

Women Rehabilitation Program



Program Overview

Focus	Stipend program for women with intellectual disability
Location	Mumbai, Maharashtra
Beneficiary Count FY 2022- 23	50
Beneficiary Count till date	255
Implementing Agency	Om Creations Trust
Beneficiary Profile	Women with down syndrome within the age group of 23- 71 yrs. and with an average family income of less than Rs. 5 lakhs p.a.

Field Visit

CSR team conducted **1 field visit** in FY '22-23

Purpose of the visit

- **Surprise visit** to Om Creations Trust as part of the Monitoring & Evaluation plan

Outcome of the visit

- The visit was helpful in **training NGO staff** on reporting, documentation & donor management practices



NGO staff working on CSR reporting structure, Mumbai

Impact Story

About Beneficiary	Ms. M., is a 39 years old woman with Down Syndrome. She graduated in Visual Arts & Crafts. Ms. M lives in a joint family with an annual income of Rs 1,50,000. Her father is a retired professional and mother is a home- maker. Ms. M. is receiving training to create boxes and craft materials at Om Creations Trust (OCT).
Pre- Intervention	Ms. M's uncle who was the sole earning member of the family passed away to COVID in 2022. Ms. M contracted TB during this time and was hospitalized and an expense of more than a lakh was added on the family.
Intervention	Due to her health issues, she was unable to come to the center. OCT helped the family by making arrangements for Ms. M. to Work from Home so that she could receive her stipend. She received a monthly stipend of Rs 5800.
Outcome	The regular inflow of her stipend amounting to Rs 60,000 P.A. had a huge impact on the family's sustenance by meeting their daily primary needs. The engagement in work also helped Ms. M. in coping with the grief of her uncle's death.



Shwetdhara Program



Program Overview

Focus	Generating Livelihoods For Dairy Farmers by promoting Productivity Enhancement Services
Location	Madhya Pradesh, Rajasthan & Karnataka
Beneficiary Count FY 2022-23	19,956 Households
Beneficiary Count till date	91,340 Households
Implementing Agency	End Poverty – Rajasthan Vrutti – MP & Karnataka
Beneficiary Profile	Small & Marginal Dairy Farmers (owns <5 animals), First Gen Women Entrepreneurs

Field Visits

CSR team was on the field for **139 days** in FY '22-23

Purpose of the visits

- **Strengthen Economic Viability** of PVKs and FPC
- Build and deliver **Training Modules** and awareness around **Productivity Enhancement Activities**
- Establishing strong **Governance structure** for accountability and sustainability
- To **understand routine activities** and ensure **smooth functioning of operations** by developing SOPs and policies
- **Streamlining** the key activities around Procurement, HR, Finance etc.



Training program for Board of Directors on Governance and Basic Finance, Pipariya, MP



FPC training program on customer value proposition by Rachana Iyer, Renwal, Rajasthan

Field Visits

Outcome of the visits

- Increased focus on quality issues and **quality regulations**
- Created policies and activities geared towards **enhancing dairy farming activity**, and enhanced **governance** of producer companies
- Initiated **Impact Assessment** for Madhya Pradesh and Rajasthan and **Financial Audits** for all 3 states.
- Delivered **Training programs** (technical courses, soft skills, POSH Act, financial/digital literacy, development program on FPC etc)
- Started to **restructure** the **Shwetdhara model** across 3 states by mapping PVKs under FPC
- Identified **gaps** in adherence to compliances
- Introducing **Leaderboard** activities to increase efficiency of deliverables



*Residential training for 61 Gram Sakhis,
Davangere, Karnataka*



*Community meeting on
Best Practices of Shed Management and AI ,
Ratlam, M.P.*

Impact Story


About Beneficiary	Mrs. Geeta Patel hails from Paraswada Village in the Narmadapuram district of Madhya Pradesh. She is 8 th pass and is a mother of 3.
Pre- Intervention	Geeta always had the interest to work but low on self confidence she thought that she could not handle anything beyond home responsibilities. She is from an agricultural family and was a home-maker.
Intervention	She received training on various modules on Animal Husbandry and Productivity Enhancement Practices. She was also trained on communication skills to deliver trainings and sell the Shwethdara products and generate income.
Outcome	<ul style="list-style-type: none"> - Geeta sold 127 cattle feed bags and delivered 15 different trainings for members of Shwethdara. She is also interested to conduct various trainings on Board related activities and was made Chairperson for the FPC in MP. - She earned approx Rs. 15,000 during FY 2022-23 as incentives by selling the products. - She is the SPOC for SRLM activities in her village now.



"My family members have started to make me part in all major household decision. With my income I started helping my husband in household expenses. Villagers have started to recognize me as their go-to doctor"

Mrs. Geeta Patel, Paraswada, Narmadapuram, MP

Rural Vocational Training Program



Program Overview

Focus	ITI training for youth from low-income communities
Location	Lonavala, Maharashtra
Beneficiary Count FY 2022-23	59
Beneficiary Count till date	306
Implementing Agency	SAMPARC
Beneficiary Profile	Orphans, Children of farmers, masons , gardener, single parents with family income less than Rs. 2.50 Lakhs p.a.

Field Visits

CSR team conducted **2 field visits** in FY '22-23

Purpose of the visit

- To **identify needs** of the students and staff of the program

Outcome of the visit

- The visit helped in **mapping extra support required** by the students



CSR Teams visit to SAMPARC ITI and interaction with students during a class, Lonavala, Maharashtra

Impact Story


About Beneficiary	Mr. M. is from Waksai, Lonavla, Pune. His father works as helper in a bungalow. Mr. M. lives with his father, mother and younger brother. Mr. M. is the eldest son of the family and has passed 10th std.
Pre- Intervention	Mr. M. father being the sole earning member of the family earns Rs 1,10,000 annually and was struggling to make their ends meet.
Intervention	Mr. M. received a 2 year technical training in ITI Electrician in SAMPARC Industrial Training Institute. He was passionate about starting a business and was mentored by the SAMPARC Instructor to start his own business.
Outcome	<ul style="list-style-type: none">- After completion of the ITI Electrician Course he started his own business with the name M Electricals at Lonavala.- He is supporting his family through his income.- He is currently earning about Rs. 1,80,000/- p.a.

"I am very thankful to SAMPARC & IDFC FIRST Bank for helping me complete the ITI Electrician course and providing us with good infrastructure which helped students like me to learn more efficiently".

Mr. M.
Founder- M Electricals
Lonavala

Health & Sanitation

Swachh Worli Koliwada Program



Program Overview

Focus	Create awareness among the resident about waste management.
Location	Mumbai – Worli Koliwada
HH Count FY 2022-23	9,690
HH Count till date	9,690
Implementing Agency	Stree Mukti Sanghatana
Beneficiary Profile	Residents of Worli Koliwada and local small-scale vendors operating in the community

Field Visits

CSR team conducted **16 field visits** in FY '22-23

Purpose of the visits

- **Monitoring** of end-to-end waste management activities of waste management
- **Strategizing exit plan.**

Outcome of the visits

- Field team **conducted 5394 Door to Door** awareness sessions which impacted **6565 households** who have started segregating waste
- Assisted MCGM in **designing the exit strategy** and discussed training for SMC members on waste management for sustainability



Monitoring visit to SWK program and understanding end to end process of compost making, Mumbai



Meeting with MCGM staff on discussing exit strategy of SWK program, Mumbai

Impact Story


About Beneficiary	Mr. Sunil Kanekar is a resident of Pakhari Lane in Worli Koliwada since 40 years. His is a family of four living in a 4x4 room.
Pre- Intervention	The family disposed garbage by dumping it in the MCGM Truck or in the sea.
Intervention	Mr Kanekars family initially resisted attending the awareness sessions but with continuous follow up visits they began attending the sessions. They now dispose mixed waste as per process.
Outcome	He and his family encourage others to segregate waste. His family regularly gives segregated waste to workers. The family was awarded with the Zero- Waste sticker and a Certificate for their actions.



*Mr. Sunil Kanekar,
A resident of Worli Koliwada,
Mumbai with his Zero Waste
certificate*

Environment

Greater Greener Noida Program



Program Overview

Focus	Landscaping & Horticulture
Location	Noida, Uttar Pradesh
Partner	Greater Noida Industrial Development Authority
Implementing Agency	Direct Implementation

Overview

(Greater Greener Noida)

- Regular **landscape maintenance** – Grass cutting, Tree branches trimming, removal of weeds, watering existing trees and shrubs was major actions practiced for the first month in Sept'22
- All **three rotaries were lit up with lightings during Diwali** festival in Oct'22
- **Bank branding signages** installed in Dec'22
- **Flagpole was installed** for Republic Day celebration on 26th Jan'23.
- Designs for Graphic painting on pillars is under approval

Area Scope



Area under Landscaping & Development



Workers working outside GNIDA HQ



Bank Branding on site

Field Visits

CSR team conducted **4 field visits** in FY '22-23



*CSR Team interacting with workers on site,
Noida, Uttar Pradesh*



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Thank You