



**ANNUAL CSR COMMITTEE
MEETING - 2020**

MUMBAI

24 MARCH 2020

You must be the change you wish to see in the world

- Mahatma Gandhi

THEMATIC AREAS OF WORK



Education





Sakhiyon Ki Baadi (SKB) is a community based learning centre for girls in the age group of 4 to 14 years to address the situation of *illiteracy* among girls in rural Rajasthan.



Place

SKB runs in a place allotted by the community *viz.* someone's house, veranda, community hall or a common open area.

Daksha

Is the learning facilitator who conducts the SKB, preferably a female from the same or the nearest village, willing to brave the challenge!



Functioning

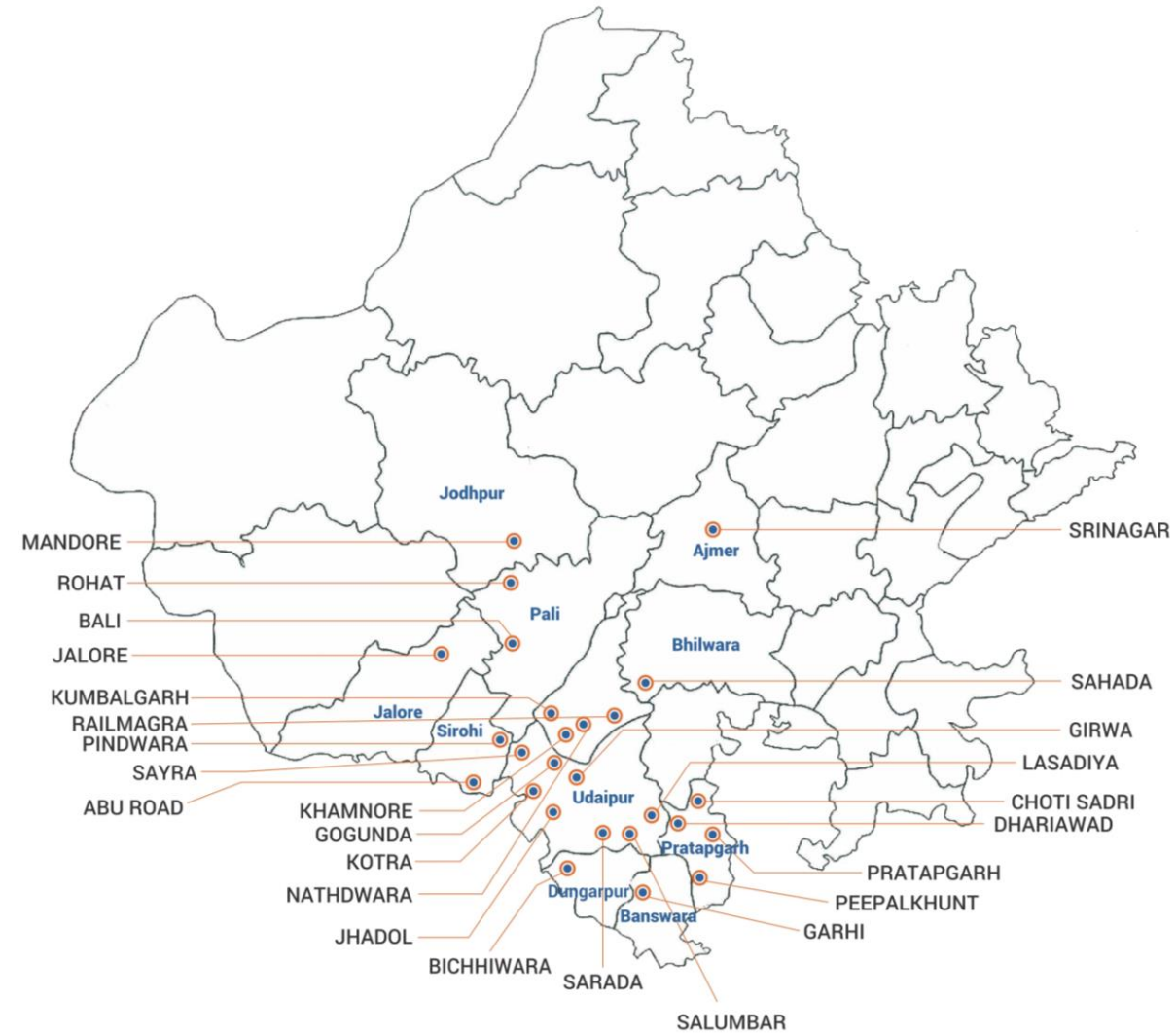
SKB operates for 4 hours a day and 6 days in a week. Its monitored by the Cluster Head & Block head supervising the field.

Chaupal Baithak

Participation & ownership of the SKB centre by the community members is ensured right from the onset of this program. After all, true change shall come only with change in mindset of the community.



Districts	No. of SKB	#Girls	#Boys
Udaipur	324	9,919	1,997
Rajsamand	256	7,308	28
Pratapgarh	230	6,875	693
Sirohi	160	4,821	151
Dungarpur	50	1,524	11
Ajmer	31	895	-
Jodhpur	30	880	-
Pali	57	1,544	-
Banswara	28	764	150
Jalore	28	759	-
Bhilwara	24	675	-
Total	1,218	35,964	3,030



During FY 2019-2020, **IIFL Foundation** expanded its operations with establishment of **30** new Sakhiyon Ki Baadi centres at **Pali** District.



District	Pali	Nos.
Blocks	Desuri	15
	Marwar Junction	15

Communities engaged with through this intervention

Bhils
Garasiya

Normadic Tribes
Kalbeliya
Rebari
Chokidaar



Learning in session at a new SKB center



Chaupal Baithak (Community meeting) at Desuri



Girls learning math at SKB – Dewadiyon ki Dhani

Daksha Training

Every Daksha plays a pivotal role to achieve the objective of the SKB program. Hence we have prepared support systems for her capacity building. Intensive training programs are conducted at quarterly intervals at each block.



Holistic Development

Our approach intends to bring a holistic development in life of each girl. Hence the learning is often taken beyond the classrooms to attend **panchayat meetings, visit police stations, primary health centers (PHC), panchayat office** and so on.



Learning Tools

Teaching – Learning Material (TLM) are handmade by the Dakshas. These tools are innovative and contextual in nature, to simplify the learning process for children.



Sakhion ki Badi

The name Sakhion ki Badi has been very carefully chosen with no reference to education, studies or school as the program is based on play & learn method of learning. We believe that given the challenges they face and given the other tasks they need to perform at home, education can only happen subtly and through fun based activities as this can be the only way to keep them motivated.





Creativity session in action as children learn to prepare 'masks'



Engaged in Sport activities for holistic development



Creativity Session in action as children learn to "draw"



The classic game of 'Tug of war' to test endurance and strength



The national game – Kabbadi held at Dhariawad block



'Wall painting' session with girls at Gogunda



A session on '**Self Defence Training for Women**' was introduced to our Dakshas (*Teachers*) from Sakhiyon ki Badi program, across Rajasthan. The Dakshas in return taught the techniques of self-protection to young girls at SKB centers.

Sessions - 28

A total participation 989 dakshas from 11 districts.



Conservation of Indigenous languages



4 out of 10 Indigenous languages are at **risk of disappearing** – states UN.

At SKB conversation starts with the child in their ‘mother tongue’, later its bridged to Hindi & English.

Local dialect as **Mewari, Vagri, Marwadi**, and so on are retained with pride as a part of retaining cultural roots.

Employment to 1220+ women

The SKB program has created a **source of livelihood** to approx. 1220 women, most of whom belong to the marginalised **Scheduled Caste & Scheduled Tribe** communities.

If not for SKB program, then an opportunity for steady income source is almost non-existent for these women.



Social Inclusion of Tribal communities



Communities have come closer through the SKB program.

Girls from tribal communities as – **Bhil, Meena, Kalbeliya, Banjara, Garasia** and so on, who otherwise don’t cross paths with girls from other tribes, are now having a dialogue with one another. There’s a rise in confidence and they are seen to participate in social acts.

Mainstreaming of girls at Govt. School

Over the course of past 2 years, almost **3200+ girls** have been prepared and enrolled at the nearest Govt. school, thus entering mainstream formal education. Our team conducts followup visits.



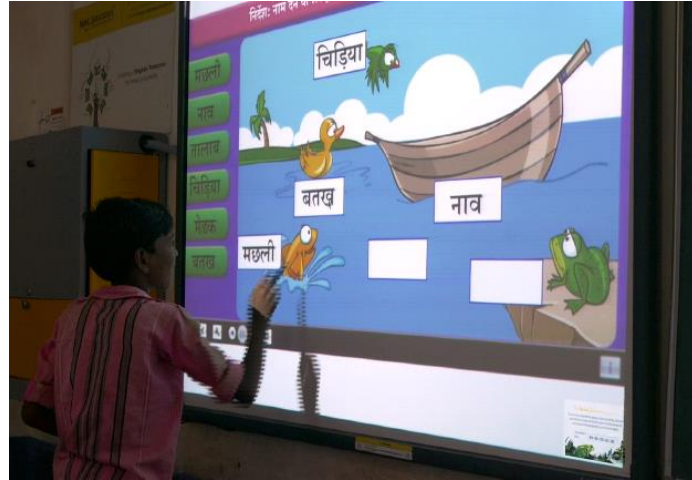
IIFL Foundation has supported Rajasthan Board of Secondary Education (**RBSE**) for development of rooms and a fully equipped **Science Laboratory at Residency Senior Secondary Girls School , Udaipur.**

Girls from **SC/ST communities** benefit from the hostel facility while pursuing secondary education.

The school & hostel has total enrolment of **1000+ girls** studying in IX, X, XI & XII class.



We equipped **9** Govt. Secondary Schools across Rajasthan with a digital learning kit – **Smart Board**. The device empowers teachers with AV material to support topics & allows students to self-study.



Highlights

Interactive audio visual (AV) material developed for topics covered by RBSE syllabus for Std 1st to 10th benefiting 8,000 students.

Students can attempt inbuilt *Test Series* and find out their scores instantly.

Locations

- Jaipur
- Kota
- Jodhpur
- Bikaner
- Rajsamand (2)
- Gogunda (3)

The **Rebaris** – pastoral nomads from Sirohi district of Rajasthan **migrate** with their families and cattle for over **8 months** in a year.

The migration is done in search of new pasture lands for their cattle, along with the trade & livelihood offered by the cattle. *Formal literacy among the tribe is very low as they are not stationed at a location for more than a few weeks.*

IIFL Foundation's unique initiative **Rathshaala** helps educate the upcoming generation, with the thought – Those who cannot reach a school, we'll reach them with a school.

2 Rathshaala are in operation

Overall 200+ families are benefited through over novel initiative.



Mobile School

It's a mobile setup built on a cart and towed by a camel. Hence the school travels and halts with the community on its journey.



The learning sessions are conducted in 2 sessions each day, first session in the morning hours following which the children accompany their parents with chores and tasks. The 2nd session happens during late evenings post-dinner.

Adult Literacy

The adults were found to be very keen to learn, as we discovered them gathering around children as the sessions were in progression. They would take the slate and practice too.



Teacher

A member from within the community is trained to brave the task of teaching children. Learning material is facilitated during trainings.



Changing patterns

The tribe has been known for its nomad quality, however as the trade and exchange has evolved over past decades, the livelihood of these groups have been adversely affected and hence they're now looking ahead for their coming generations to be **literate**.

IIFL Foundation initiated a 'learning centre cum crèche' known as '*Chauras*' for **children of migrant construction labourers**.

Chauras is operational at a construction site in **Greater Noida (UP) & Kamshet (Maharashtra)**, between 9:00 am to 5:30 pm on weekdays.

The centre facilitates basic functional literacy & provides nutritional meals to the children.

Age group: 3 months old to 14 years accommodating 120 childs.



■ Greater Noida ■ Kamshet

Construction workers are immigrants of

Uttar Pradesh	Rajasthan
West Bengal	Karnataka
Odisha	Maharashtra
Andhra Pradesh	



'Chauras has eased out our turmoil by providing a place of safety along with a learning avenue to our children. Prior to chauras, our children would either accompany us at worksite or wander around the construction site, being exposed to heavy machinery. Now, we parents are relieved about our child's safety and moreover are happy that they getting education. We're illiterate and don't wish our children to be illiterate too, we're thankful to IIFL Foundation',

- Shanti devi, a labourer at construction site in Kamshet (Maharashtra).



Children playing outside chauras centre at Greater Noida



Cribs hanging inside the Chauras crèche facility



Doctor conducts a routine check-up of a child at chauras



Outdoor activities



Vaccination drive at Chauras



Children await their turn to receive fruit of the day

Financial Literacy



Gender gap for Financial literacy in India is alarming with 80% of women not being financially literate (*S&P Survey – 2015*). The government has offered numerous welfare schemes, credit options, insurances and SHG loans as a part of **Financial inclusion of women**, however a significant disconnect prevails.

IIFL Foundation's '**Financial Literacy Program for Women**' – Is an interactive 5 part training module that spans over 3 months bridging the disconnect.

Highlights

Financial Literacy Centers - 8

States - 4

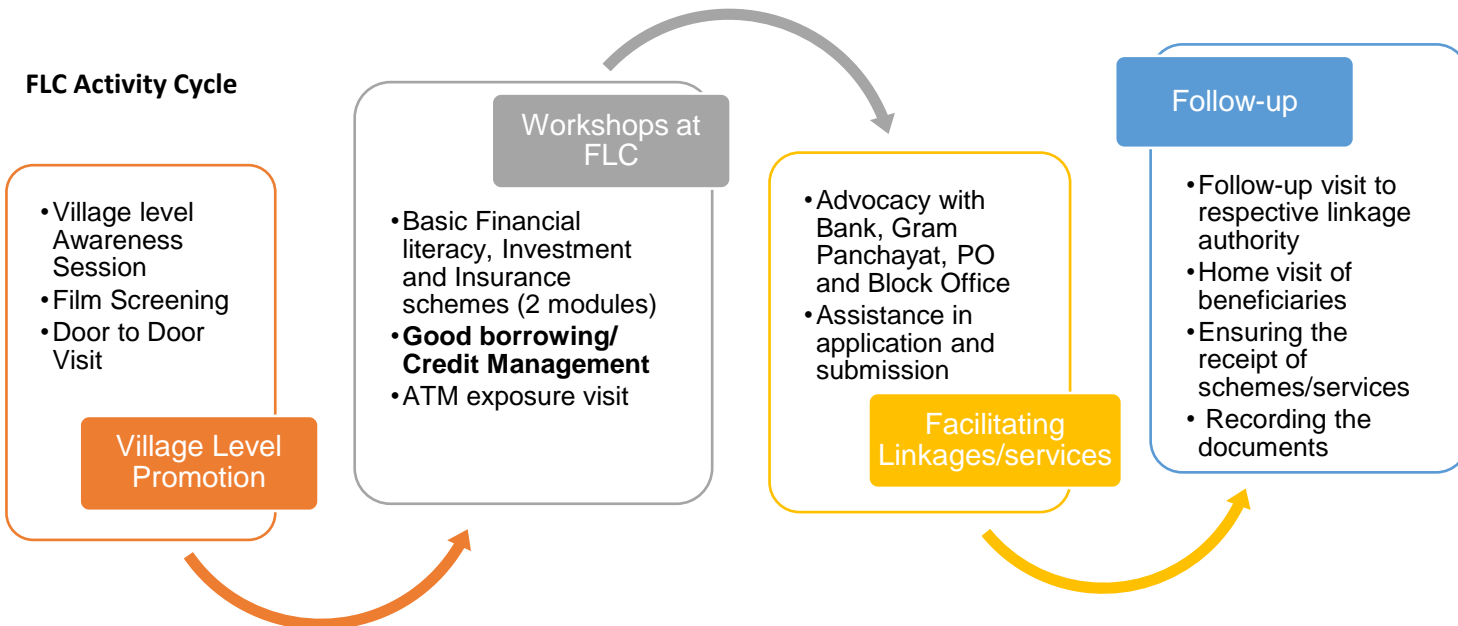
Villages – 79

Women Attended – 22,000

Targeted Population – 1,08,991

The trainings are delivered in *local language* with help of indigenous examples for ease of understanding.

FLC Activity Cycle



Gender gap for Financial literacy in India is alarming with **80% of women** not being financially literate (*S&P Survey – 2015*).



Women are encouraged and assisted to avail following Govt. offerings

- Pradhan Mantri Jan Dhan Yojana
- Sukanya Samridhi Yojana
- PM Jeevan Jyoti Bima Yojana
- PM Suraksha Bima Yojana
- Rashtriya Swasthya Bima yojana



Need for Financial Literacy for women

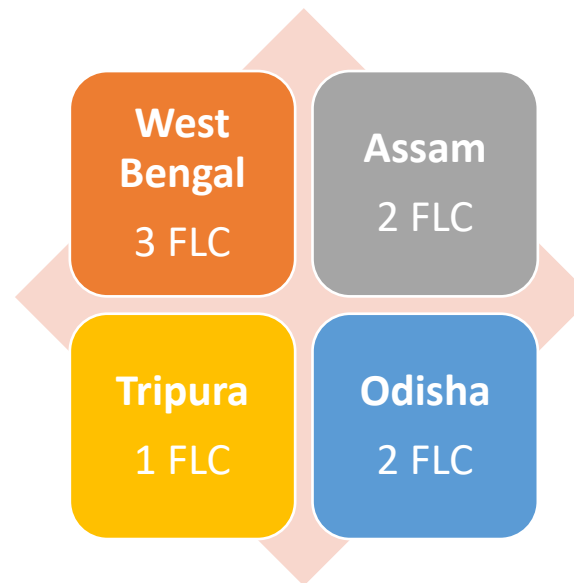
Lack of legal Identity

Lack of clarity – Saving / Investment / Insurance

Language Barrier

Geographical Remoteness

Falling prey to Ponzi schemes



“I have learnt a lot from the centre which was totally unknown to me and everyone speaks about saving money but not shown the right way for it but now I regularly go to bank for updating passbook and depositing money even for my husband and son”

Laxmi Halder, Purulia,
West Bengal.



Khordha – Odisha.



Financial Literacy Centre at Kamrup – Odisha.



Bankura – West Bengal.



A session on Financial Budgeting & preparing 'A Diary'



Assistance to avail Govt .Scheme at Purulia FLC



Activity to understand 'income' and 'expense'

Health



IIFL Foundation launched 'Arogya' a health initiative for medical check-up of 35,000 + girls engaged with our 'Sakhion ki Badi' centers, across 11 districts in Rajasthan.

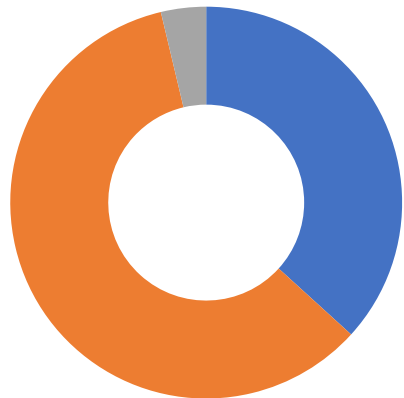
Girls in the age group of 4 to 14 yrs receive a physical check-up by trained medical professionals. The children identified to have any deficiency, ailments or illness are addressed accordingly.





IIFL Foundation supports 2 Annual Mega Medical Camps at **Pandharpur** (Maharashtra) & **Barsana** (Uttar Pradesh) reaching out to over 1,00,000 beneficiaries.

Over 300+ volunteers that include Doctors and Para-medical staff attends over 3,00,000 pilgrims at these 2 locations. An **OPD** and **IPD** facility is setup at the site that offers checkup, treatments and post-treatment care.



■ Cataract Operations

■ Dental Checkup

■ Dentures

Eye Checkup

- Screening for cataract
- **Cataract operations**
- Post care
- Medicines
- Follow-up
- Meals & Blankets

Dental Checkup

- Screening
- Extraction
- Scaling
- Filling
- **Dentures**
- Oral hygiene kit

Highlights

States - 2

Doctors & Volunteers – 300+

Cataract Operations – **5,860**

Dentures - 176

Beneficiaries – 2,77,038





Dental procedure at Barsana



Women receiving post cataract operation care advise at Barsana.



A happy beneficiary showing her set of 'Dentures'



Eye check-up by senior doctors at Barsana



Doctor tends a foot injury at Pandharpur



Patients collect free medicines at Pandharpur

With a view to creating an avenue for employees to contribute in a social cause, IIFL Foundation had organised a Blood Donation Drive at Mumbai – *Andheri & Thane*. IIFL Foundation organises multiple blood donation camps across the year in various locations, where our employees voluntarily donate blood to replenish blood bank stock. Join us in celebrating their efforts today.

The drive witnessed an overall participation from approx. 200 staff members.



Water Conservation



IIFL Foundation took up the charge to rejuvenate the main river and its tributaries in **Arvi taluka**, to improve existing groundwater conditions and to promote sustainable management of groundwater resources by artificial recharge methodology. The main river has a depth of 5 meters while the tributaries are 3 meters deep.



We have completed approx. 22 kms of river rejuvenation work for total project area that spans approximately 6,564 hectares, covering over 16 Villages.

- Harashi
- Hiwara
- Pachod
- Hiwara-Tanda
- Rajani
- Jamkhuta
- Thar(D),
- Titona(D)
- Jiwapur (D)
- Wadhona
- Bedhona
- Borkhedi (D)
- Nagzari(D)
- Tuljapur
- Gundmund
- Pimpalkhuta.

‘This is the very first time since independence of India, that someone has worked on this river. We felt that it will die a natural death but thanks to IIFL, the river is alive now and so are we. God bless you all’ – Eknath Helge.



Geographical Area	6,564 Hectare
Villages	16 Villages from Arvi Taluka (dist.) will draw direct benefits
Population	6,400 - People 3,531 – Livestock
Cultivated Land	3,436 Hectares
Irrigated Land	890 Hectares

ARVI WATER REJUVENATION



Disaster Relief



Cyclone Fani gave a massive blow to communities in Odisha. IIFL foundation connected with over 3,000 beneficiaries with a relief kit that comprised of the food resources and essentials at such time of crisis.

Relief Kit

- Chuda, Chatua, Sugar, Suji, Soya chunks, Biscuits, Mosquito Net, Chappals

Locations

- Chandanpur
- Balakati
- Cuttuck
- Kakatpur
- Khurda
- Salepur



Animal Husbandry



IIFL Foundation has initiated **Livestock Development Program - Cattle Animal Husbandry center** to provide services / inputs at the doorstep of the cattle owners to encourage and maintain livestock rearing as a secondary source of income.

The main objective of livestock development activities is to upgrade the local indigenous low milk-yielding cows and buffaloes by breeding them through Animal Husbandry with the use of high pedigree frozen semen of indigenous/ exotic breeds. The resulting upgraded progeny with an improved genetic make-up will have a far better milk yielding capacity.

Locations – Ajmer(2 Centre) & Bangaluru (2 Centre)

No of Cows treated – 1683

Speculated Impact

- Improvement in productivity of the local cattle and buffalo
- With the dairy activity agriculture sector will also get benefitted
- Increase in production of milk products



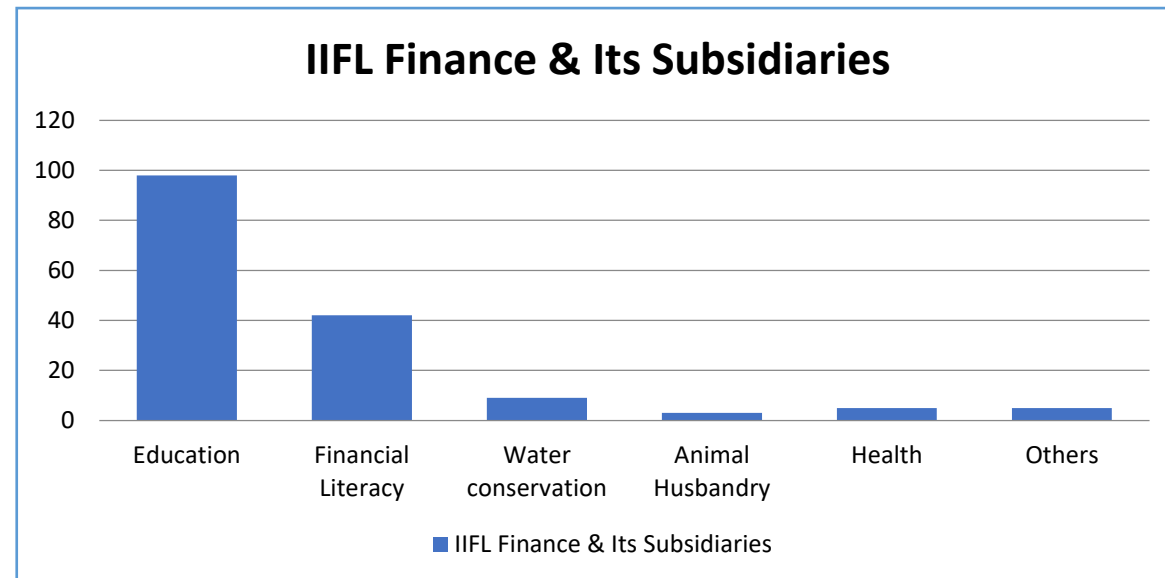
**CSR –
Liabilities &
Spend**

FY 2019-20 CSR Liabilities– IIFL Finance & Subsidiaries



No.	Company	CSR liability	Total Spent	Budgeted
1	IIFL Finance Limited	74,82,125	-	74,82,125
2	India Infoline Finance Limited	11,42,00,000	10,00,00,000	1,42,00,000
3	IIFL Home Finance Limited	6,31,56,000	5,86,50,000	45,06,000
4	Samasta Microfinance Limited	51,51,393	27,41,116	24,10,277
	Total	18,99,89,518	16,13,91,116	2,85,98,402

Projects	CSR Spend
Education	9,77,21,382
Financial Literacy	4,15,66,428
Water conservation	88,89,401
Animal Husbandry	31,42,999
Health	49,67,340
Others	51,03,566
Total	16,13,91,116

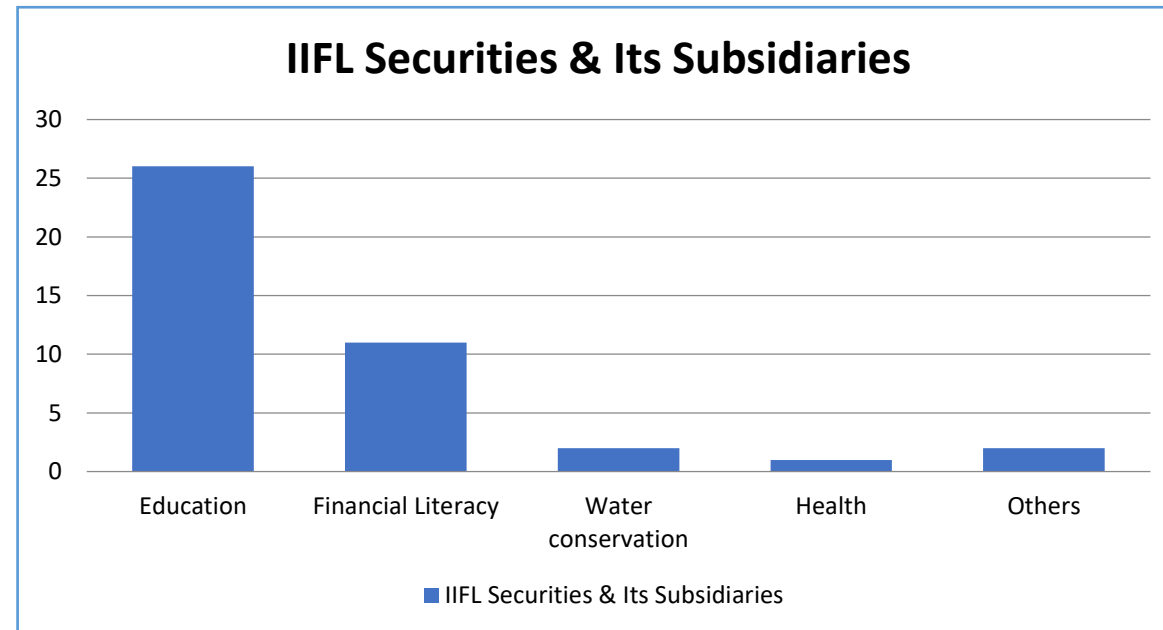


FY 2019-20 CSR Liabilities – IIFL Securities & Subsidiaries



No.	Company	CSR liability	Total Spent	Budgeted
1	IIFL Securities Limited	3,48,27,224	3,48,27,224	-
2	IIFL Insurance Brokers Limited	37,21,056	37,21,056	-
3	IIFL Facilities Services Limited	26,94,135	26,94,135	-
4	IIFL Commodities Limited	5,94,613	5,94,613	-
5	IIFL Management Services Limited	5,41,087	5,41,087	-
	Total	4,23,78,115	4,23,78,115	-

Projects	CSR Spend
Education	2,56,59,702
Financial Literacy	1,09,14,522
Water conservation	23,34,180
Health	13,04,325
Others	21,65,384
Total	4,23,78,115



Awards & Recognition

IIFL Foundation’s work was recognised and appreciated at CSR Summit and Awards 2019, with 2 awards –
Best Innovative CSR Project Award for Financial Literacy Centre project in Eastern and North-Eastern India
Best CSR Impact Award for Wadhona Nullah recharge in Maharashtra.





Ms. Madhu Jain awarded as the '**Women CSR Leader**' as a recognition for efforts on Girl Child literacy, Water Conservation, Health and many other verticals touched by IIFL Foundation.

IIFL Foundation's flagship girl child education initiative 'Sakhion Ki Badi' received ET Now World CSR Award for '*Support and improvement in quality of education*'.



IIFL Foundation launches Arogya initiative for 35000 school girls

IIFL Foundation has recently launched 'Arogya' - a unique health initiative benefiting 35000 school girls in Rajasthan. IIFL Foundation runs 'Sakhion Ki Badi', one of the largest girl child literacy initiatives in India. The foundation brings out school girls into the education fold across 1164 Sakhion Ki Badi community schools in Rajasthan. The Arogya health initiative is launched across the community schools to ensure health of the girl students along with education.

Madhu Jain, director, IIFL Foundation said, "This is the first phase of early intervention where our team of qualified doctors will detect any issues like malnutrition, eyesight, dental or other health issues. In the second phase doctors will



analyse and refer one for appropriate treatment and IIFL will try to ensure the best medical treatment. Since the Rajasthan government has recently announced Nirog Rajasthan initiative, we would be happy to partner with the government, and would want to strive for bringing best health and education for our girl children to ensure prosperity of the society. We believe prosperity of a society is not possible if we don't strive for it."

"It's time to change the thought that we will be prosperous only if the government takes any initiative. Rather we should take initiatives and partner with government and support them in their initiatives so that it becomes a win-win for everyone," she added.



आईआईएफएल फाउंडेशन ने 'आरोग्य' पहल शुरू की

जयपुर, (कासं.)। आईआईएफएल फाउंडेशन ने राजस्थान में 35,000 स्कूलों लड़कियों के लिए एक अनूठी स्वास्थ्य पहल - 'आरोग्य' शुरू की है। आईआईएफएल फाउंडेशन भारत के सबसे बड़े बालिका शिक्षा कार्यक्रम 'सखियों की बाड़ी' को राजस्थान के 1100 से अधिक सामुदायिक स्कूलों में चलाता है। जहाँ पर बालिकाओं को नि शुल्क शिक्षा प्रदान की जाती है। इस प्रोग्राम में वह लड़कियाँ शामिल हैं जो कि किसी कारणवश गवर्नमेंट स्कूल नहीं जा पाती हैं, अशिक्षित हैं और स्कूल से ड्रॉपआउट हो गई हैं इसी प्रोग्राम के अंतर्गत हमने एक नया अभियान चालू किया है जिसे आरोग्य नाम दिया गया है। इस अभियान के अंतर्गत हमारे सेंटर पर पढ़ने वाली सभी बालिकाओं का स्वास्थ्य निरीक्षण किया जाएगा। मिस मधु जैन, डायरेक्टर, आईआईएफएल फाउंडेशन ने बताया कि यह अभियान का पहला चरण है और इसका मकसद जल्द हस्तक्षेप है और इसमें हमें पता चलेगा कि कौन बालिका कुपोषित है, किसे आँखों की बीमारी है और किसे दाँतों की समस्या है। फिर दूसरे चरण में हम इन्हें डॉक्टर से मिलवाएंगे और उसका क्या संभव ट्रीटमेंट हो सकता है उसके बारे में चर्चा की जाएगी और उसे दूर करने के लिए आईआईएफएल फाउंडेशन की तरफ से हरसंभव प्रयास किए जाएंगे। सुश्री जैन ने कहा कि हाल ही में राजस्थान गवर्नमेंट ने भी निरोग राजस्थान अभियान की शुरुआत करने का ऐलान किया है।

गांव का स्कूल होगा स्मार्ट

उदयपुर. एमपीयूएटी के गोद लिए कडेखावास गांव के माध्यमिक विद्यालय



के भवन विस्तार का उद्घाटन सांसद अर्जुन लाल मीणा ने सोमवार को किया। आईआईएफएल की सीईओ सारिका कुलकर्णी ने अतिथियों का स्वागत किया। उन्होंने बताया कि फाउंडेशन ने विद्यालय परिसर विस्तार

में सहयोग दिया है। इसी क्लास रूम में मॉडर्न फर्नीचर और पांच कम्प्यूटर लगाएंगे। विधायक प्रतापलाल भील, कुलपति उमाशंकर शर्मा, मधु निर्मल जैन, डॉ. आईजी माथुर, नरेश डांगी, डॉ. सुभाष भार्गव, इन्दु हाड़ा आदि मौजूद थे। संचालन प्रधानाध्यापक महेन्द्र सिंह ने किया।

सक्षिप्त खबरें...

आई आई एफ एल फाउंडेशन द्वारा स्वेटर, जूते एवं मौजे बांटे



प्रतापगढ़ 11 जनवरी । प्रतापगढ़ जिले में चल रही आईआईएफएल फाउंडेशन सखियों की बाँड़ी प्रतापगढ़ जिले में 30 केंद्र सखियों की बाँड़ी चलाए जा रहे हैं अंतर्गत तीन केंद्र सखियों की बाँड़ी बोर पल्ल बड़ी लाख पीपली खेड़ा कच्ची बस्ती प्रतापगढ़ बच्चों के प्रोत्साहन हेतु बालिकाओं को भामाशाह द्वारा स्वेटर ड्रेस जूते मौजे वितरित किए गए भामाशाह बड़ी लाज से जगदीश प्रतापगढ़ से अंकित चिपड जम्मू लाल जैन छगन लाल पीपली खेड़ा से बोरला से होली राम द्वारा बच्चों को स्वेटर वितरण किए गए। आई आई एफ एल फाउंडेशन से प्रवीण जी पानेरी प्रशांत श्रीमाली सुलोचना जैन रोशन सिंह भाटी राजेंद्र सिंह ने भाग लिया प्रवीण द्वारा बच्चों का एसएस मेंट किया गया इस अवसर पर डिस्ट्रिक्ट मैनेजर श्रीमती सुलोचना जैन द्वारा सभी का आभार प्रकट किया सभी भामाशाह का आभार प्रकट किया गया। यह जानकारी सुलोचना जैन आई आई एफ एल फाउंडेशन प्रतापगढ़ ने दी।

Thank You