Building better lives & brighter futures for a better world.
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Building better lives & brighter futures for a better world

At DHFL, we are committed to enabling inclusive and equitable development with a triple bottom line approach, covering people, planet, and profits. We have extended our business ethos of ‘Changing Rules, Changing Lives’ to our Corporate Social Responsibility (CSR), to facilitate implementation of research-backed innovative solutions in the areas of national interest and aligned to the UN Sustainable Development Goals 2030 (SDGs).

Our CSR efforts are aimed at the sustainable socio-economic transformation of the underserved sections of the society. We endeavour to achieve this by creating an eco-system for better access to quality education, livelihood opportunities, nutrition, and healthcare. We strive to make an impact across the social, environmental, and financial needs of indigenous people through collaborations/partnerships and with the community at the forefront.

The DHFL CSR Report 2018 attempts to present our successes and learnings as we take forward our vision to actively engage in philanthropic programmes in an effort to promote the enrichment of the society. Driven by this commitment, we have set out to build better lives and brighter futures for a better world.
DHFL’s Business Vision

“To transform the lives of Indian households by enabling access to home ownership.”

Late Shri Rajesh Kumar Wadhawan
Founder Chairman, DHFL
DHFL at a Glance

DHFL, over the past 34 years, has been at the forefront of enabling homeownership amongst the Lower and Middle Income (LMI) segments in tier II and III towns across the country. We have evolved as one of India’s leading financial services institutions, scaling many milestones in our journey towards transforming the financial services landscape of the country.

DHFL has expanded the group’s foray beyond home loan offerings to include Life Insurance, Asset Management, General Insurance, Wealth Management, distributions, and other strategic investments. DHFL is rated “AAA” by domestic rating agencies i.e. CARE and Brickworks, underlining the strength of its processes and systems which signify the highest degree of safety regarding timely servicing of all financial obligations. Today, we stand strong as an institution that is committed to addressing financial requirements of customers across the social spectrum.

www.dhfl.com

Key Operational Highlights as on March 31, 2018

Assets Under Management:
INR 1,11,086 crore

Gross Revenues:
INR 10,464.5 crore

Net Worth:
INR 8795.64 crore

Our Reach

347 locations in India along with 2 overseas representative offices, in Dubai and London

Credit Rating

‘AAA’ by CARE and Brickworks, underlining the strength of processes and systems and signifying the highest degree of safety regarding timely servicing of all financial obligations

Recognition

Recognised as ‘The Best Performing Primary Lending Institution’ under CLSS for Middle Income Group (MIG) I & II by ‘My Liveable City’ and knowledge partner ‘National Housing Bank’ for highest number of credit subsidies under Pradhan Mantri Awas Yojana (PMAY)

About Wadhawan Global Capital

Wadhawan Global Capital (WGC) is a transnational conglomerate holding company with a focus on financial empowerment. With assets worth over USD 22 billion globally, WGC nurtures a portfolio of businesses across the financial ecosystem – from lending, protection, asset management and wealth management to peer-to-peer lending and employee financial well-being platforms. It is a trusted financial partner to over 10 million customers across India and UK, serving their financial needs across the multi-generational lifecycle.

WGC is the parent company for some of the leading brands in India such as Dewan Housing Finance Corporation Limited (DHFL), Aadhar Housing Finance Company, Avanse Financial Services, DHFL Pramerica Life Insurance Company, Arthveda Fund Management Pvt. Ltd., Wadhawan Wealth Managers, DHFL General Insurance, and DHFL Pramerica Asset Managers. The company has a London-based wholly-owned subsidiary Wadhawan Global Capital (UK) Ltd.

www.wgcworld.com
Mr. Kapil Wadhawan
Chairman & Managing Director

Mr. Kapil Wadhawan joined the Company in September 1996 as a Director and became the Chairman & Managing Director of the Company in July 2009. Mr. Kapil Wadhawan has led DHFL into becoming a world-class financial services Company. Under his leadership, the Company commenced its transformational journey, reaching out to customers across the length and breadth of the country.

He has been instrumental behind the Company setting up representative offices globally - at Dubai and London. He spearheaded the acquisition of the housing finance arm of ING Vysya Bank Ltd. i.e. DHFL Vysya Housing Finance Ltd. (presently known as Aadhar Housing Finance Limited) in 2003 and that of First Blue Home Finance Ltd. (erstwhile Deutsche Postbank Home Finance Ltd.) in 2011.

He also established India’s low income segment specific Company, the erstwhile Aadhar Housing Finance Ltd. (amalgamated with DHFL Vysya Housing Finance Ltd. and name of amalgamated entity was subsequently changed to Aadhar Housing Finance Ltd.) in association with International Finance Corporation, a member of the World Bank Group.

Mr. Kapil Wadhawan also led the foray into other financial services like education loans sector through Avanse Financial Services Limited in 2013, in life insurance through DHFL Pramerica Life Insurance Company Ltd. in 2014 and in asset management services through DHFL Pramerica Asset Managers Private Limited in 2015-16.

With the expanding presence across the financial services, Mr. Kapil Wadhawan set up “Wadhawan Global Capital Limited (formerly known as Wadhawan Global Capital Private Limited) (WGC)” and is its Chairman & Managing Director. WGC is the promoter/parent company for some of the top brands in the country such as DHFL, Aadhar Housing Finance Ltd. and Avanse Financial Services Ltd. to name a few. Mr. Kapil Wadhawan is an MBA in Finance from Edith Cowan University, Australia.

Mr. Dheeraj Wadhawan
Non-Executive Director

Mr. Dheeraj Wadhawan is the Promoter of the Company. He is the son of Late Shri Rajesh Kumar Wadhawan and brother of Mr. Kapil Wadhawan, Chairman & Managing Director. He has graduated in construction management from the University of London. He has over 17 years of experience in the real estate and construction industry. He joined the Board as a Non-Executive Director on May 12, 2008.
MR. HARSHIL MEHTA
Joint Managing Director & Chief Executive Officer

Mr. Harshil Mehta was the Chief Executive Officer (CEO) of the Company from January 17, 2015 and has been the Whole-time Director, designated as the Joint Managing Director & Chief Executive Officer of the Company w.e.f. September 1, 2017. He has spent over two decades in the financial services industry and his expertise spans diverse functions including credit appraisal, operations and service quality.

He was earlier MD and CEO of Aadhar Housing Finance Limited (amalgamated with DHFL Vysya Housing Finance Ltd.), a joint initiative of DHFL and International Finance Corporation (IFC) of the World Bank Group, aimed at enabling access to home finance, amongst low income group customers in the developing states of India. His earlier stints include prominent entities such as ICICI Bank, Transamerica Commercial Finance, Chicago, a Fortune 500 Company and leader in inventory financing and prior to that, Whirlpool India.

In his second stint with Transamerica’s Indian business, he set up its Indian subsidiary and launched the inventory finance programme that was subsequently acquired by ICICI Bank, where he worked in several capacities including Head of Home Loans, Head of Service Quality, Business Head – Real Estate (Property Services & Consulting) before being chosen to head ICICI Home Finance as the Managing Director & CEO. Mr. Harshil Mehta is an MSc from Mumbai University, and a MBA (Finance) from Graduate School of Business, Mississippi State University, USA.

MR. G. P. KOHLI
Independent Director

Mr. G. P. Kohli is the former Managing Director of Life Insurance Corporation of India ("LIC"). He has vast experience in the fields of insurance, housing, HRD and marketing. He has worked in various positions in LIC. He was the Chairman of Asset Management Company of LIC. He was a Vice Chairman of foreign business operations of LIC.

He holds Master’s Degree in English Literature – (MA Hons) and has acquired a Diploma in Labour Laws, Labour Welfare and Personnel Management.

He is alumnus of Indian Institute of Management – Ahmedabad. He was declared best communicator of the year in 1995. He was presented P. R. Person of the year award in 2000 by Public Relation Society of India. He was Member of the Core Committee for reorganisation of LIC. Mr. G. P. Kohli is on the Board of the Company as an Independent Director since May 23, 2001.

MR. VIJAY KUMAR CHOPRA
Independent Director

Mr. V. K. Chopra is a Fellow Member of the Institute of Chartered Accountants of India (FCA) by profession. Mr. Chopra has a long and illustrious career in banking, having served in the sector for over 38 years in different capacities. He was the Chairman & Managing Director of Corporation Bank and SIDBI and an Executive Director with Oriental Bank of Commerce for a long tenure. His last assignment was with the Securities and Exchange Board of India (SEBI) where he served as a whole-time member for two years until March 2008.

He is a Non-Executive and Independent Director on the Board of several listed companies. He joined the Board of the Company as an Independent Director on May 12, 2008.

MR. MANNIL VENUGOPALAN
Independent Director

Mr. M. Venugopalan is a wellknown Banker with a career spanning over four and half decades and touching diverse geographies in leadership positions - both in India and abroad. He had opportunities to be in leadership positions of the core teams of three Commercial Banks in the country. After earning his Bachelor’s degree in Commerce with Gold medal from the University of Kerala, he joined Bank of India as a probationary officer and rose to the position of its Chairman & Managing Director, after leading the Bank’s operations in Southern, Northern and Western regions in India, Japan and U.K. abroad.

He had a stint of 3 years as an Executive Director of Union Bank of India (2000-2003). After completion of his term as Chairman and Managing Director of Bank of India, he headed Federal Bank Ltd. as its Chairman and Chief Executive Officer for 5 years (2005-2010). He joined the Board of the Company as an Independent Director on February 25, 2013.

He is also on the boards of other listed companies.

MS. VIJAYA SAMPATH
Independent Director

Ms. Vijaya Sampath is a reputed senior legal professional with over 35 years of corporate and legal experience. She has worked both as a Partner in a law firm and as an in-house general counsel and Company Secretary for large Indian and multinational corporations such as the Bharti Group and Indian Aluminium Company Ltd. She currently serves as an independent director on the Boards of several companies in sectors such as power, renewable energy, and pharmaceuticals.

Ms. Sampath is a senior partner in the corporate law practice of M/s Lakshmikumaran & Sridharan, Advocates and is the Ombudsperson for the Bharti Group. She is also the chairperson of the corporate laws committee of FICCI.

Ms. Sampath holds degrees in Literature and Law and is a fellow member of the Institute of Company Secretaries of India. She has attended the Advanced Management Programme at Harvard Business School and the Strategic Alliances Programme at Wharton, USA.

She joined the Board of the Company as an Independent Director on August 26, 2014.
CSR Committee of the Board of Directors

The CSR Committee of the Board comprises the following Directors

Mr. G.P. Kohli - Chairman (Independent Director)
Mr. V. K. Chopra - Member (Independent Director)
Mr. Kapil Wadhawan - Member (Chairman & Managing Director)
Mr. Harshil Mehta* - Member (Joint Managing Director & Chief Executive Officer)

(*Appointed as a member w.e.f. October 16, 2017.)

CSR Policy

DHFL's Corporate Social Responsibility Policy formulated in October, 2012 has been revised to align with the newly introduced provisions for Corporate Social Responsibility under Section 135 of the Companies Act, 2013 read with Companies (Corporate Social Responsibility Policy) Rules, 2014 and Schedule VII of the Companies Act, 2013. The new Corporate Social Responsibility Policy of DHFL has been approved by the Company’s Board of Directors at its meeting held on 30th April, 2014.

To view the policy, please visit https://www.dhfl.com/docs/default-source/csr-docs/revised-csr-policy.pdf

Employee Volunteering Policy

DHFL Employee Volunteering Policy has been formulated in line with the Company’s Corporate Social Responsibility policy to encourage voluntary participation in social / developmental programmes. The Policy envisages creating and nurturing a sense of individual social responsibility towards people and planet. The policy further provides a framework to DHFL members to develop and strengthen its connect with communities by sharing of knowledge, skills and other resources for sustainable development.

To access the policy contact: csr@dhfl.com

Harshil Mehta-Joint MD & CEO, DHFL- addressing students of the DHFL Skill Development centre, Kolhapur, Maharashtra during their convocation ceremony.
CSR Investments for FY 2017-18

Total Investments (INR Lakh) 2381.00

Flagship Programmes

Early Childhood Care & Education 934.54
Financial Literacy 140.58
Village Transformation through Drought Mitigation (including livelihood support) 237.08
Skill Development 550.66

Other CSR Programmes

Access to Quality Education 259.54
Encouraging Sports 56.58
Livelihood through Music & Arts 15
Support to other Niche CSR Initiatives 91.02

Overhead Expenses 96.32
Sustainable Development Goals &
National Developmental Agendas
Our CSR Vision & Mission

“To actively engage in philanthropic programmes in an effort to promote the enrichment of society.”

Our CSR Philosophy

As an extension of our business motto - 'Changing Rules, Changing Lives', we are committed to implementing social programmes that promote education and create livelihood opportunities among the underserved segment of the society, in an endeavour to uplift their lives.

Our CSR Principles

Our CSR objectives and undertakings are based on four key principles:

- **Aligned**
  - Align to the core vision and mission of DHFL and its CSR policy – Changing Lives
  - Align to the needs of the community
  - Address issues of national interest and compliance to Government regulations

- **Impactful**
  - Impact-oriented and replicable projects
  - Rigorous monitoring and evaluation to achieve desired outcomes.

- **Collaborative**
  - Encourage and facilitate synergies within group companies, partners, like-minded corporate entities and society at large
  - Engage employees and stakeholders

- **Sustainable**
  - Promote innovative solutions for community involvement
  - Factor in all aspects of social, human rights and environmental impact

**Introducing the DHFL Changing Lives Foundation**

The ‘DHFL Changing Lives Foundation’ was established in December 2017 to implement social programmes aimed at encouraging equal opportunities, maximising human development and the betterment of the society with a key focus on children, youth and women across vulnerable populations.

The DHFL Changing Lives Foundation is implementing the Early Childhood Care and Education (ECCE) as its flagship programme. The Foundation aims to bring ECCE to the centre-stage of national development by investing in programme-related infrastructure, scaling it to new geographies and fostering partnerships across government and non-government agencies.

**Board of Directors**

- **Mr. Kapil Wadhawan** - Director, DHFL Changing Lives Foundation
- **S. Govindan** - Director, DHFL Changing Lives Foundation
Energising potential for inclusive & equitable development

“We visualise a world where the disparity in income and opportunities are bridged in a meaningful, respectful and scientific manner.”
Dear Stakeholders,

Towards building an equitable society, enabling home ownership and financial inclusion have been at the cornerstone of our journey across the past three and half decades. Our resolve to stay focused on this course is reinforced by Government’s policies and programme towards home ownership and financial inclusion as a means for the socio-economic transformation of the underserved sections of the society.

Today, India is held in great respect in the world community as a progressive nation, backed by strong institutional structure and well defined policies and programmes - Right to Education Act, Housing for All, National Health Protection Scheme are just a few of them which are ensuring quality of growth beyond the GDP numbers. Resultantly, India is close to ‘universal enrolment’ for the age group of 6-14 years, with the percentage of children enrolled in the schools at 96 percent for six years and above. India has also progressed remarkably on reducing poverty. A consistent growth at 7-8% till 2030 will further the poverty elimination goal.

Comparable development is also taking place across global economies. With extreme poverty being reduced to half, gender equality promoted across education, employment and political positions, reduction in deaths due to malaria, tuberculosis as well as malnutrition has been complimenting the overall development. However, the last mile is critical; to resolve prevailing issues completely, and also address emerging issues inter-twined with differential root causes originating from the former.

At DHFL, our Corporate Social Responsibility (CSR) vision is built on the concept of delivering on impactful scale, sustainable socio-economic change in urban and rural communities - through programmes that help to uplift and empower the masses. Long-term impact with wider reach, capacity building at the ground level and collaborative knowledge exchange are the key to our efforts. DHFL under its CSR is committed to uplift the disadvantaged sections of Indian society. We visualise a world where the disparity in income and opportunities are bridged in a meaningful, respectful and scientific manner.

Laying the foundation for changing lives

Businesses need to collaborate, in spirit & action and with intensity & rigor, with the development sector to bring sustainable change with measurable outcome and a change process that can be institutionalised.

The need for investments in early education and care have been appreciated globally. Implications of non-investment in formative years linked to an altered/disadvantaged adulthood and stunted economy have been well established. Whereas, programmes aimed at Early Childhood Care & Education (ECCE) over years have been delivered in the context of responses to distressed post-war, post-epidemic/ endemic situations. There is an urgent need to build a continuing framework drawn on the local models for a robust delivery of early childhood care and education.

India has a well laid down policy and operational framework through Anganwadis, which we aim to develop further and strengthen as a part of our social responsibility. On 1st December 2017, we established the DHFL Changing Lives Foundation with a vision to bring early education as a mainstay developmental agenda, to address systemic issues of poverty, under-nutrition and development & growth of children.

The DHFL Changing Lives Foundation was established with a vision to bring early education as a mainstay developmental agenda, to address systemic issues of poverty, under-nutrition and development & growth of children.
to further this vision. We envisage bringing early education as a mainstay developmental agenda, alongside nutrition and health, to address systemic issues of poverty, under-nutrition, growth and development of children who are the universe of tomorrow’s population. As established by Nobel Laureate James Heckman, a dollar invested in ECCE for children from the disadvantaged communities’ results in a 13% annual return through increased productivity and reduced social costs. We are committed to creating sustainable need-based solutions to strengthen outcomes of ECCE for India. Thus, furthering the Integrated Child Development Services (ICDS) scheme, one of the world’s largest government-driven ECCE programmes.

Our endeavour remains towards strengthening the government’s resolve to ensure every child irrespective of her or his background can grow up to become an able and proud citizen, and contribute to India’s growth story from within and in the global arena

Empowering local communities for an equitable world

At DHFL, our CSR efforts strive to create a level playing field for equal opportunity, through grassroots leadership, community participation and financial empowerment. We envisage maximising human capital, with focus on women and youth from marginalised sections of the society. In ensuring lasting impact, we look for replicable, scalable, affordable and locally adaptable solutions in our programmes..

We are conscious of the urgent need for leveraging on our demographic dividend, by strengthening the Skill India Mission. Our CSR efforts in skilling are directed towards empowering youth and women through employable skills leading to life-long learning and financial sustainability. In this journey, we have built ‘centres of excellence’ for innovation and future skills predominantly in the Banking, Financial Services and Insurance (BFSI) sector and construction allied trades.

Our response to the droughts in the Marathwada region of India from 2016 have shaped up into a comprehensive Village Transformation programme in Aurangabad, Maharashtra. We have laid the foundation stones for a ‘Village Knowledge Centre’, to act as a repository of best practices in water-shed, allied agriculture, financial & welfare schemes and entrepreneurship and towards making the five villages tobacco free over the next three years.

As we increase our footprint in the financial services sector, we proudly shoulder the responsibility of nurturing ‘financial connectors’, ‘village level entrepreneurs’ or ‘social entrepreneurs’.
DHFL’s immense learning and experience has been instrumental in designing our economic empowerment programme, which additionally aids transition from informal to formal housing, supporting the Pradhan Mantri Awas Yojana.

Creating an eco-system of “change agents”

With knowledge and action as key levers, our CSR efforts are aimed at nurturing ‘change agents’ across disciplines, institutions, government and private entities, to create the much needed ‘multiplier effect’. We are building a platform for social innovation; furthering key causes through policy advocacy, best practices & research and pooling of resources, thus enabling a continuum of ‘change agents’ to converge for the common cause of social good.

Today we have partnered with few of the best institutions to strengthen our CSR efforts. NGOs, village and community leaders, government officials, Aanganwadi educators & care givers and volunteers together help us in driving our social impact causes. Our stakeholders and employees are equally engaged in our CSR programmes. We are able to deliver programmes with greater social focus, a key to making such efforts successful and impactful.

We remain consistent in our Triple Bottomline approach to conduct ourselves responsibly towards People, Profits and the Planet. The ability to uplift marginalised and neglected communities through empathy, welfare goals and galvanising the participation of development agencies and corporates are the biggest contributions that anyone, be it Individual or Institution can make towards building an equitable society in times to come.

Best wishes,
Kapil Wadhawan,
CMD-DHFL
Director-DHFL Changing Lives Foundation.
Bigger the success, Greater the responsibility.

I firmly believe, businesses that align and contribute to a larger cause for change and upliftment of the underserved segment will be able to grow in harmony with every stakeholder in society.
Dear Stakeholders,

FY18 has been a remarkable year, with DHFL crossing the INR 1 lakh crore Assets under Management (AUM) milestone; which brings with it bigger responsibilities. Our business goals aim towards creating an equitable society in a respectable and empowering way. Our Founder Chairman Late Shri Rajesh Kumar Wadhawan’s Vision of empowering households through home ownership and financial inclusion has also been the driving force for our Corporate Social Responsibility.

Today, our company’s CSR programmes are not another adjutant activity but have strategic inputs and involvement of the entire leadership team. I firmly believe, businesses that align and contribute to a larger cause for change and upliftment of the marginalised sections of the society grow in harmony with every stakeholder in society.

Starting from early childhood care & education, skills development for sustainable livelihoods, economic empowerment through financial literacy & inclusive growth, and village transformation with focus on drought mitigation, we aim to contribute to the nation’s quest for an equitable society. This year we partnered with Olympic Gold Quest, a Foundation that nurtures top sports talent and gives a boost to India’s chances of winning a gold at the Olympic Games. I feel, as a nation, such efforts will help us appreciate the spirit of sportsmanship and inculcate a sense of pride.

As quoted, “Goodness is the only investment that never fails” holds true even today. Our CSR spends during the year was INR 23.81 crore and we are looking at increasing this in the future. However, I want to state that alongside contributing financially, we are building significant partnerships, insights, and inherent CSR strengths within the DHFL eco-system by which we can create long-term social impact. I wish to thank everybody who has contributed in making DHFL’s CSR efforts a success.

Our NGO and local partners, central and state government officials and village and community members who have participated in our efforts deserve equal credit in this journey. Further, members of the DHFL family who volunteered for as many as 36 activities in full vigour and external volunteers from various reputed colleges and institutions who also put in equal hours and dedication for larger good.

Let us continue our march for creating a better world. We look forward to your continuous partnership and support in creating a planet where resources are available in a democratic and equal manner to every citizen.

Sincerely,

Harshil Mehta,
Joint MD & CEO
Early Childhood Care & Education: A mainstay investment for sustainable development

At the DHFL Changing Lives Foundation we aim to build India’s think-tank and knowledge repository for quality, early education and care.
Q1 What led to the creation of the DHFL Changing Lives Foundation as a separate trust under the DHFL CSR?

We have been working in four areas – Early Childhood Care and Education (ECCE), Village Transformation with focus on drought mitigation, Skills Development for sustainable livelihoods & Economic empowerment through financial literacy & inclusive growth – besides partnering not-for-profit organisations in the areas of education, livelihoods, sports and art & music. In all our activities, we intend to make a long-term impact rather than mere tokenism. Like any successful business, CSR initiatives can succeed and deliver lasting impact when we drive efficacy through streamlining processes, measuring return on value and importantly aligning a common vision for all stakeholders.

Identifying education as a mainstay for our CSR investments, we canvased all opportunities across the spectrum to realise that very little CSR investments are driven towards early education and capacity building. India, with a robust policy for Integrated Child Development Services (ICDS), also has a strong network of Anganwadis or courtyard centres which act as a hub for the delivery of the early childhood care & education programme.

Our ECCE programme with the Department of Women & Child Development progressed to deliver certain outcomes and learnings which compelled us to think about ‘scale’. Through the DHFL Changing Lives Foundation, we envisage fostering partnerships, pooling in resources, developing a knowledge base of best practices and learnings and bringing early education as a mainstay developmental agenda alongside nutrition & health.

Q2 Why did you choose ECCE as a focus area for DHFL Changing Lives Foundation?

Research findings show that investment in early education and childcare between 0-6 years gives the best dividends for any nation in terms of poverty alleviation, human development, and national productivity. We believe that we can impact the underserved sections of the society through ECCE interventions at an early stage. This can make a real and long-term difference because the socio-economic upliftment of an entire village happens through community-led ECCE.

Our ECCE programmes deliver self-sustainable improvement for local communities in a holistic manner starting from pre-natal care for expectant mothers and childbirth to building village infrastructure in health, nutrition, education and sanitation.

Secondly, the Indian government runs the world’s largest ECCE programme covering around 38 million children through a network of almost 1.4 million Anganwadi (mother and childcare) centres. We want to contribute to the government’s efforts in a meaningful manner that positively impacts the community. Our efforts will continue to be directed towards this movement that has been recognised nationally as a key measure to eradicate poverty. It will also help the nation progress towards global Sustainable Development Goals (SDGs) by 2030.

We work with partners in the areas of nutrition, immunisation, health & hygiene services and preschool education to ensure the physio and psycho-social development of children born in the poorest and underserved rural strata of Indian society. Through our ECCE programmes, we are also addressing surrounding social challenges like...
equal care for the girl child and respectful treatment of women. We want to ensure that an ‘at-risk’ child truly becomes a well nurtured child with full growth opportunities, even in the most disadvantaged environment. This is a long-term goal we want to pursue for a better tomorrow.

Q3 What is unique about DHFL’s Changing Lives Foundation’s ECCE programme?

- Research and evidence of impact across the globe proves that only nutritional input in ECCE has very little or insignificant impact on the child, whereas combined educational and nutritional input have a substantial long-term impact on the child’s development and growth. We have designed our programme after careful evaluation of evidence and best practices.

Our ECCE programme focuses on building the capacity of service providers and systems, empowering individuals, families and communities; and facilitating convergence of services will create an enabling environment for every child to explore his/her fullest potential. Our interventions are customized and contextualized to different geographies and we have incorporated a robust research framework to engage in continuous feedback learning from our projects.

Q4 What are your key achievements and future plans?

- Out of DHFL’s total CSR spend of INR 23.81 crore during the year, 40% was spent on our ECCE programmes. To elaborate, the year saw our education-led efforts in pre-schooling result in 68% children recognising all the letters of the alphabet.

We have laid emphasis on empowering service providers to deliver effective services by providing regular mentoring support through a cadre of grassroots facilitator cum leaders who have been identified from the community. These community leaders support the service providers, mobilize the community and create a common framework for integrated child development.

Our endeavor is to learn from our field and disseminate our knowledge and experiences for wider impact. We, at DHFL Changing Lives Foundation, hope to become a knowledge repository for ECCE and bring together corporate partners, non-profits, and academia to mobilize investments in ECCE through ECCE coalition.

- We also ensured 92% institutional child deliveries in the villages that we operate in, which reduced mortality rates for both children and mothers significantly. The activation of village Mata Samitis (union of mothers in Indian villages) during the year is a testimony to self-awareness and self-regulation for the betterment of the community. Additionally, 54% of SAM (Severely Acute Malnutrition) children recovered through healthcare, nutrition and similar programmes during the year.

In FY18, we worked extensively in Maharashtra and Jharkhand. Our chosen areas are tribal districts and villages stuck in extreme poverty. Now, we are in the process of starting operations in Madhya Pradesh and Assam besides extending our projects in more districts and talukas in Maharashtra and Jharkhand where we have a presence.
During the year, our efforts enabled 1,20,000 children, girls and women across 7 talukas in Maharashtra and Jharkhand to access a more equitable life.

We certainly hope that in the coming years, these numbers will grow and lay a Foundation for Changing Lives in a Changing India.
Flagship Programmes

ECCE

Early Childhood Care & Education
Groundwork for a successful adulthood
Sustainable Livelihoods

Skills Development
Enhanced opportunities for better livelihood prospects

Rural Development

Village Transformation
Through drought mitigation

Economic Empowerment

Financial Literacy
Empowered monetary decision-making
Early Childhood Care & Education (ECCE)

Groundwork for a successful adulthood
## Key Highlights

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<th>FY17</th>
<th>FY18</th>
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<tbody>
<tr>
<td><strong>Our Reach</strong></td>
<td>1 State</td>
<td>2 Blocks</td>
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<tr>
<td></td>
<td>Palghar &amp; Vasai, Palghar district, Maharashtra</td>
<td>Palghar, Vasai, Dahanu, Talasari Palghar district, Maharashtra</td>
</tr>
<tr>
<td><strong>Anganwadis or courtyard centres</strong></td>
<td>996+</td>
<td>1886 Maharashtra</td>
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<tr>
<td><strong>Lives Impacted</strong></td>
<td>80,000+ children &amp; women</td>
<td>120000+ children &amp; women</td>
</tr>
<tr>
<td><strong>Anganwadi Workforce Engaged</strong></td>
<td>2012 ICDS staff members</td>
<td>6,486 ICDS staff members</td>
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<td><strong>Grassroots Leadership</strong></td>
<td>32 Facilitators</td>
<td>151 Facilitators</td>
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<td><strong>DHFL CSR spends</strong></td>
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<td>INR 934.54 Lakh</td>
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<td><strong>Implementation Partners</strong></td>
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<td>Grammangal, Aroehan, Op ASHA, Prajayatna</td>
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<td><strong>Facilitation Partner</strong></td>
<td>Samhita Social Ventures</td>
<td>Samhita Social Ventures</td>
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Preamble

DHFL Changing Lives Foundation

‘A strong foundation is quintessential for a robust tomorrow.’

-Mr. Kapil Wadhawan, Director, DHFL Changing Lives Foundation

The DHFL Changing Lives Foundation is inspired from DHFL’s ethos of ‘Changing Rules, Changing Lives’. The entity has been created to bring a distinct focus, expertise, and knowledge leadership on ECCE – Early Childhood Care & Education. A positive change in the lives of underserved communities in India in a sustainable and locally relevant manner is our key objective.

We believe enabling sustainable, scalable, and systemic changes through early education is fundamental to creating a more equal society. Children between 0-6 years and their surrounding environment are the focus of our efforts. Providing them with holistic care and education during their early childhood enables them to thrive in their school and adult life. Their success has a multiplier effect on the betterment of their families, their communities and by extension, the nation. This is the focal point of Project Sneh – our flagship ECCE programme.

Our three-pronged strategy is as follows:

**Impact Labs** – The Foundation will invest in implementing holistic ECCE intervention in select geographies and demonstrate models of excellence. These geographies will become field for the DHFL Changing Lives Foundation to pilot, implement, and evaluate models of ECCE contextualised for maximising impact.

**Technical Assistance** – The Foundation will offer technical assistance to like-minded organisations who wish to invest in ECCE. The assistance would involve sharing the learnings from our impact labs, designing interventions, and defining success parameters for the programme.

**Advocacy** – The Foundation wishes to bring like-minded organisations to channelise their work towards ECCE. The Foundation will invest in creation of knowledge and bespoke research to address key gaps in ECCE.

ECCE United

To facilitate collaboration among ECCE practitioners, academicians, and companies, the Foundation has set up ECCE coalition that brings together collective knowledge and experiences. To join the ECCE coalition: ECCE United or know more, write to csr@dhfl.com

CIN: U85320MH2017NP0302380
Registered office: 10th Floor, TCG Financial Centre, BKC, Bandra (East), Mumbai 400098
Email id: csr@dhfl.com
Board Members: Mr. Kapil Wadhawan and Mr. S. Govindan
Auditors for FY18: Deloitte Haskins & Sells LLP
Project SNEH
Strengthening the delivery of Early Childhood Care & Education through Anganwadis

An unequivocal need

India has 158.7 million children in the 0 – 6 years age group (Census 2011) which roughly constitutes 13.12% of the population. With a significant number of child population, our country has a unique opportunity to provide a nurturing environment to children and transform them into responsible citizens.

Decades of research provide unequivocal evidence that investment in quality ECCE is more effective and helps children from disadvantaged backgrounds to have an equally strong start in school and in life. Professor Heckman’s research emphasises that – “the best way to reduce deficits is to invest in quality early childhood development for disadvantaged children. It creates better education, health, social, and economic outcomes that increase revenue and reduce the need for costly social spending”.

Recognising the significance of ECCE, the Government of India introduced the National Early Childhood Care and Education (NECCE) Policy in 2013. Emphasising the criticality of school-preparedness, the policy commits to “universal access, equity and quality in ECCE and strengthening capacity.”

In India, Anganwadi centres or courtyard centres institutionalised under Integrated Child Development Services (ICDS) scheme are the focal points for implementation of effective Early Childhood Care and Education (ECCE). It encompasses integrated services for development of children below six years, expectant and nursing mothers and adolescent girls living in the most backward, rural, urban and tribal areas. At present there are 13.55 lakh Anganwadi centres operational in the country.

Sustainable Development Goals also recognises the importance of ECCE and Goal 4.2 states - By 2030 ensure that all girls and boys have access to quality early childhood development, care, and pre-primary education so that they are ready for primary education

It is against this strong empirical evidence and the window of opportunity, DHFL Changing Lives Foundation has been incorporated to facilitate multi-sectoral collaboration across government department, companies, non-profits and academic universities to strengthen ECCE initiatives in the country.
Programme overview

With quality ECCE, children become happier, confident, and school ready, and as a result achieve more and grow into successful lifelong learners. Our efforts are thus aimed at facilitating a child’s holistic development and growth, by capacitating educators and care givers, through scientific interventions in the areas of early education, nutrition & healthcare, infrastructure, and hygiene.

DHFL Changing Lives Foundation implements project Sneh to strengthen the delivery of quality Early Childhood Care and Education (ECCE) to children between 0 and 6 years of age. The programme is aimed at strengthening Anganwadis or courtyard centres as hubs for the socio-economic transformation of communities. Through a comprehensive capacity building approach, we aim to deliver child friendly models of Anganwadis under ‘Snehangans’.

In pursuit of the above objectives, DHFL Changing Lives Foundation has collaborated with the Department of Women & Child Development, the nodal agency at the state for implementation of the Integrated Child Development Scheme (ICDS) and District Administration in Maharashtra and Jharkhand, implementation partners, NGOs, social enterprises, and communities to drive the success at the grassroots level.

Project ‘Sneh’ has impacted the lives of over 1,20,000+ beneficiaries, including infants, children, adolescents, and women, across 7 blocks in the states of Maharashtra and Jharkhand.

Implementation model

Launched in 2016, Project Sneh follows ISA4C2 model of implementation for effective execution. ISA4C2 is a comprehensive capacity building approach to strengthen the delivery of ECCE services through Anganwadis involving ICDS Supervisors, Anganwadi Workers (AWW), Anganwadi Helpers (AWH), Auxiliary Nurse Midwives (ANM), Accredited Social Health Activists (ASHA), Child Development Project Officers (CDPO) and the Community. The programme further aims to strengthen Anganwadis as a hub for the socio-economic transformation of communities.

Theory of Change

Children in the age group of 0-6 with limited or no access to quality education, with special emphasis on nutrition to address issues of malnutrition.

- **Education**: Build capacity of anganwadi workers & helpers to deliver quality education.
- **Nutrition & Health**: Community based health & nutrition intervention for ASHA, ANM & Anganwadi workers.
- **Infrastructure, Hygiene & WaSH**: Create a model of a child-centric anganwadi centre with interesting teaching & learning aids for a quality anganwadi experience with emphasis on hygiene, water & sanitation.
- **Stakeholder Empowerment**: Creating a safety net for anganwadi workers through forward and backward linkages

With the Anganwadi as the hub, strengthen the delivery of the ICDS programme.

A robust ICDS platform and a well informed and responsive community.

Motivated well informed Anganwadi workers & helpers.

Well-nurtured children with full opportunities for growth & development.

Empowered communities that participate in India’s growth story.
Early Learning & Education

Creating a robust platform for pre-schoolers from underserved communities

Research indicates that early experiences provided in preschools have a great impact on a child’s brain development. These experiences lay the foundation for future learning, interaction, and health.

The early learning and education module of Project Sneh works on broadening the horizons of child development. Anganwadis are the first touch-points for early learning in villages. The DHFL Changing Lives Foundation aims to make them child-centric and child friendly – thereby encouraging a greater number of children to regularly attend Anganwadis, through a comprehensive capacity building approach.
Empowering Anganwadi Educators

To strengthen the delivery of quality education at Anganwadis, a combination of residential, onsite and, beat-level workshops and trainings are conducted for Anganwadi workers, Anganwadi helpers, ICDS Supervisors & Child Development Project Officers. An outcome of which is 4991 ICDS members in 4 blocks across Maharashtra and 1495 ICDS members in 3 blocks across Jharkhand trained to deliver quality early education to children between 3 & 6.

As a part of the workshops and trainings, emphasis is laid on constructive education, child-centred teaching, and pedagogy techniques to provide a conducive environment at Anganwadis. Daily mentoring support is provided to promote age appropriate teaching and learning practices for development of cognitive, social-aesthetic, gross & fine motor, language & literacy, and numerical skills, for school readiness and lifelong learning.

Visioning exercises and leadership programmes with ICDS Supervisors and CDPOs help design Anganwadi-level / beat-level solutions and engage with parents and community and build convergence for sustainability.

Through specialised trainings and workshops, Anganwadi helpers are now able to conduct education exercises independently. Further, exchange of best practices is facilitated at beat-level meetings and workshops.

6486 ICDS members trained to deliver quality early education
Teaching & Learning Aids & Techniques

To further strengthen Anganwadis as centres for education, contextualised teaching and learning materials (TLM) kits are provided to encourage participatory learning in Anganwadis. **As a result, 1886 Anganwadis across Palghar, Vasai, Dahanu, and Talasari villages benefitted.** Further emphasis is laid on encouraging educators to create TLMs using the locally available materials to facilitate a healthy student-teacher rapport by enabling age-wise grouping of Anganwadi pupils.

Whilst in year-I of the programme, ready to use TLMs were provided, in year-II & III emphasis is laid on developing TLMs using local implements. To do so, DIY kits were provided, which were developed by Anganwadi workers & helpers with the guidance of the ICDS Supervisors. **Over 50% Anganwadis are now able to develop TLMs with local implements.**
Providing Mentoring Support

To drive sustainability and community ownership for the programme, a cadre of independent supervisors is created from the community. These independent supervisors pay daily visits to Anganwadis to provide mentoring support and also gather feedback from the Anganwadi Worker and Helper as well as parents. This helps us improvise programme inputs and enhance outcomes.

Further, Anganwadi Level Monitoring and Support Committees (ALMSCs), and other village level communities are activated to ensure a lasting impact. Our community engagement activities have ensured a child-friendly, and vigilant environment at home, and in the community.

The education component of project Sneh in Palghar is implemented by Grammangal, in Bokaro by Prajayatna.
Innovations

Balnagaris - Making learning more fun and teaching more fulfilling

“Our children are no longer afraid of learning.”
- Participant, Balnagari event held at Palghar in 2017

Balnagaris are experimental and innovative education exhibitions conducted in collaboration with the village gram panchayats. Through these exhibitions, we aim to enhance collective learning and experience for children, teachers, and parents. The first series of the innovative Balnagari exhibitions was a great success, with the following key elements:

- Experiential Learning for Children, through which we facilitated learning opportunities with the help of various models, such as activity stalls and free-play with our primary focus on Science and Math.
- Local Community Ownership, where local communities where given an opportunity to own an event, and create awareness, thereby evoking a sense of pride and participation.
- Innovative Learning for Anganwadi caregivers, to enable them to adopt innovative, and agile teaching models.
- Concept Development, to let young children understand various concepts, and to explore and broaden their horizons through the trial and error method.

Outcomes

Our efforts towards early childhood education have made the Anganwadis a child-friendly space for young children to come, interact, and learn. This experience makes their transition to formal schooling much easier. Below are the results of our efforts during the last year:

- 28% increase in Anganwadi attendance
- 60% increase in time allotted for educational activities
- 53% Anganwadi workers developed teaching learning materials
- 68% children can recognise all the letters of the alphabet

(Data as on 31st March 2018, Palghar)
Hygiene, Health & Nutrition

Promoting health, nourishment & hygiene among rural children

At DHFL Changing Lives Foundation, the health and nutrition component of the ECCE programme aims to improve access and utilisation to better healthcare and nutrition services through Anganwadis and Public Health Centres (PHCs) and address the issue of under-nutrition. To attain these objectives and strengthen the delivery of these services, the programme closely works with Accredited Social Health Activists (ASHAs) and Auxiliary Nurse Midwifery (ANMs) alongside Anganwadi workers & helpers. Our intervention strategy, a comprehension of CMAM and 1000 days approach, is targeted towards the betterment of children, pregnant women, and lactating mothers.

100% of children took to good habits of hand-washing and drinking of safe water
To achieve the same, a “malnutrition-free villages” programme model is designed and implemented, that addresses the issue of morbid nutritional deficiency among children by creating awareness among families and communities in partnership with government health workers. Our frontline workers strived to ensure early identification and reporting of children suffering from Severe Acute Malnutrition (SAM) & Moderate Acute Malnutrition (MAM).

The programme is delivered as per the guidelines suggested by POSHAN for Community Based Events (CBE). Birthday celebrations of 364 six-month old infants were organised, where supplementary meals were provided to children. Further to create healthy villages, community managed acute child malnutrition programmes were conducted, to address child malnutrition and morbidity through improved access to health and nutrition services.

**424 Mata Samitis (mothers’ informal committees) and a Village Health Sanitation & Nutrition Committee (VHSNCs) have been activated. 707 Mata Baithaks (mothers’ group discussions) have been conducted in FY18.** Mata Samitis ensured that the food served at Anganwadis is healthy and palatable by maintaining taste registers.

1736 pregnant women were reached out to and were given improved access to government-sponsored maternity benefit schemes. We organised health and nutrition counselling sessions for pregnant women, lactating mothers, and families of SAM and MAM to promote food diversification and local micro-nutrient production and consumption at household level.

**Maternity benefit schemes were availed by 178 women and 155 women were enrolled under Dr. APJ Abdul Kalam Amrut Ahar Yojna, sponsored by the Maharashtra State Government.**

We imbibed appropriate behavioural changes in families regarding nutrition, and preventive healthcare management during pregnancy. 368 baby showers were organised to celebrate the newborn and the mother. 97% of the newborn babies have been immunised in the Palghar Block of Palghar district in FY18.

Lactating mothers are given improved guidance and access to basic maternal services. Our team of independent supervisors for the nutrition & health programme paid monthly visits to at least 1693 lactating mothers to ensure their safety and well-being during the year.

Awareness programmes were organised at the community level, keeping in mind the importance of health and hygiene in child growth. The awareness campaign comprised of building 52 Village Health and Sanitation Committees (VHNSC) across 236 revenue villages, 51 fully activated VHNSC, and 719 regular meeting sessions with adolescent girls.

DHFL Changing Lives Foundation also supported the installation of Ultrasound Machine at the Palghar Rural Hospital and Incubators at the neonatal ICU centre in Jawahar Cottage Hospital. **576 women have benefitted from the installation of the ultrasound machine.**

**An awareness, detection, and treatment programme to combat tuberculosis, in Vasai Taluka of Palghar District has been launched in FY18.**

Hygiene and sanitation are vital for the good health of the community. “Water, Sanitation & Hygiene” (WaSH) awareness programmes are launched to emphasise on hand-washing, waste water treatment, and safe drinking water practices. Adolescent health and menstrual hygiene including the significance of nutrition, negative effects of early pregnancy, and the importance of pursuing education is emphasised through the programme.
To support the government’s efforts on family planning, an infotainment programme through ‘nukkad natak’ was conducted with student volunteers from the College of Social Science, Nirmala Niketan, Mumbai.

The nutrition & health components of project Sneh in Palghar are implemented by Aroehan.

**Mata Samitis – Under mothers’ watch**

*DHFL Changing Lives Foundation, through training and motivation, re-energised Mata Samitis to oversee their child’s developmental activity at the Anganwadi level in villages.* From preventive healthcare for expectant mothers, to inspecting the quality of food being served at the Anganwadis, to giving feedback and suggestions for improving child learning techniques, the Mata Samiti is acting as an effective expert body.

While working on malnutrition intervention programme for Daandi, a village in Palghar district in Maharashtra, we came across a Mata Samiti that was formed over a year ago but had been inactive ever since. Our team members were able to organise a meeting of all pregnant, lactating, and child-rearing women from across the village. In the meeting, we succeeded in creating awareness about the benefits of Mata Samitis and their significance in preventing malnutrition, rearing healthy and happy children, and empowering motherhood.

With this intervention and encouragement, “Mata Samitis” were revived, and women involved started participating with vigour and enthusiasm towards the betterment of children and the community. They discussed and actuated a variety of initiatives which included food calendar for the village Anganwadi, implementation of hygiene practices for children at home and at Anganwadi centres, and regular observation of child care.

The Mata Samiti continues to make valuable contributions towards the welfare of Daandi. As more mothers join the network, the volunteering women have become increasingly committed to the cause.

Today, the formation of Mata Samitis in every Anganwadi enables an inherent self-check mechanism. *During the last year, we activated 424 Mata Samitis in the region. Mothers have started to increasingly participate to check the food quality and taste along with the timely availability of freshly cooked meals for children.*
Prenatal Care

Our efforts in prenatal care are directed at ensuring adequate care for expectant mothers. Regular interventions enable women and their families to prepare for the responsibility of pregnancy and parenting.

Anganwadi workers pay regular home visits to pregnant women to create awareness on importance of nutrition on the health of expectant mothers and the unborn child. They also render advice regarding pregnancy related medication, say consumption of iron and calcium supplements. The advantages of institutional deliveries were explained by the caregivers, which have resulted in 92% institutional deliveries in the region. The significance of exclusive breastfeeding in the initial six months of the child’s life was also emphasised upon by the Anganwadi workers.

An additional sonography machine was installed in one of the sonography centres of Palghar taluka. The Anganwadi workers stressed on the importance of prenatal scans at regular intervals. Free scanning services were provided to expectant mothers to tackle the issue of unaffordability. As on today, there are 10-15 women who avail the scanning services at the sonography centres every day.

92% institutional deliveries at the project locations.
Snehangan

Building a child-friendly Anganwadi Infrastructure

High-quality early childhood care, and education interventions are most successful in a facilitative environment. In fact, the availability of child-friendly infrastructure is one of the key factors in motivating both, students and teachers, to attend such centres of learning. However, Anganwadis have often had inadequate infrastructure – discouraging attendance.

At DHFL Changing Lives Foundation, we are committed to the creation of a good Anganwadi infrastructure to promote learning, health, and well-being. Our investments in infrastructure are aimed at upgrading the physical structure of Anganwadis through constructing sustainable and innovative models of Anganwadi centres from locally sourced materials.

Anganwadis are made more child-centric by inculcating best practices such as high levels of cleanliness and hygiene, suitable sized furniture, display of colourful, eye-catching charts on the walls at children’s eye level, infrastructure that ensures safety of premises, and well-maintained recreation facilities for children.

Design thinking for inspiring toddlers

DHFL Changing Lives Foundation designed a contest called ‘Design for Change Trophy 2018’ which was conducted in collaboration with the National Association of Students of Architecture (NASA, India). It required participants to design child-centric Anganwadis which facilitated better learning and interaction among stakeholders.

260 colleges participated in the event and collaborated to submit 34 entries. Out of seven finalists, three were declared winners. The winning entry was that of D.Y. Patil College of Architecture located in Pune. Their concept of ‘Snehangans’ focused on circular Anganwadis. The innovative design was inspired by the students at Anganwadis.

At the time of their research, the architects of Snehangans realised children’s affinity for circles. The goal of such a circular pattern of classrooms is to provide a natural environment to students and make them more flexible and stronger.

DHFL Changing Lives Foundation, aims to replicate this Anganwadi school design into reality and study its effectiveness on Indian children. In FY19, we will be implementing award-winning model across Anganwadis in each project location. We then hope to scale this model by taking it to the relevant government agencies.
Success Stories

First steps towards a brighter future

Samhida Prashant Patil belongs to a farmer family in the remote Embur village in the Palghar district of Maharashtra. One of the first ones to arrive at the Anganwadi, Samhida’s 2-year-old son tugs at her saree pulling her to the Anganwadi every day. “Drona loves coming to the Anganwadi. It is something he looks forward to every morning. He likes to eat here. He likes reciting rhymes, and picture-talk is one of his favourite activities. Seeing him describe objects in pictures confidently at such an early age gives me joy and pride.

Earlier we would gather in the Zilla Parishad school, until one of the village residents gave his outhouse land for constructing an Anganwadi. A healthy meal, exposure to learning aids, and interaction with other children in a structured environment is what the villagers appreciate. Often this is the only meal their children eat. The weekly meal plan ensures that they eat a balanced diet, rich in iron and protein. Drona regularly eats eggs and bananas here. Parents are also advised to follow a similar diet at home.

“Besides, Drona has formed the habit of washing his hands before and after every meal. The Anganwadi has helped me understand the importance of hygiene and nutrition for one’s good health. The difference is visible in Drona’s growth,” says Samhida — “He is an active and happy child.” In addition, she says, the Anganwadi workers are receptive to the feedback she shares as a part of the Mata Samiti. “As mothers we feel we are involved and can contribute to the future of our children”, says a relieved Samhida.

The result is visible in an increase in the number of students attending the Anganwadi — from 15 students, the number has more than doubled to 33 students in the last year. Moreover, students wait for the Anganwadi workers when they are late. Anganwadi worker Kalpana Prakash Wadkar is grateful for the two-year training programme she underwent as a part of the on-the-job teaching curriculum for Anganwadi workers.

Today, she is a lot more confident as a teacher, and aware of an array of engaging learning techniques for children. She can now tell stories, guide children to make things from bottle caps, empty containers, and bangles, and play games made from seeds and pebbles. “There are only a few things more fulfilling than motherhood; one of them is the joy of teaching young children,” she says.
Stakeholder Empowerment

Our stakeholders play an important role in identifying the objectives and assessing the progress of the projects undertaken by DHFL Changing Lives Foundation. Synchronisation of efforts helps translate the vision of the government into grassroots reality and strengthen Project Sneh.

The stakeholder empowerment component aims to encourage financial independence among Anganwadi workers and helpers by ensuring them means to sustainable livelihoods.

To further empower women in the community, we collaborated with leading non-government agencies such as UNDP, Anita Dongre CSR, Power Grid Corporation, ITDP, and District Administration towards improving their financial stability through formation of self-help groups which help them institutionalise savings and investments for the future. For FY18, we donated a generator for a garment training and manufacturing unit in Jawahar taluka of Palghar district in Maharashtra.

Bokaro Overview

Further, in FY18, we extended our reach to the Bokaro district in the state of Jharkhand covering 485 Anganwadis.

The baseline research which is a part of the pre-programme phase was administered with the support of VLEs (Village Level Entrepreneurs) and the findings from the study were used to further design the programme.

Capacity building workshops provide teaching and learning tools for early childhood education. The implementation of the nutrition and health part of the programme is done through our partnership with Child In Need Institute (CINI). We have also collaborated with the Jharkhand State Rural Livelihood Mission for the stakeholder empowerment component.

In FY19, we plan to extend the ECCE programme across the states of Madhya Pradesh, Assam and Chhattisgarh. Simultaneously, we are working towards penetrating deeper in the states of Jharkhand and Maharashtra.
A Changemaker in the Spotlight

Spreading good health and nutritional advice is this changemaker’s mission

Avin More couldn’t hold back the tears on the day of her wedding. Forced into marriage at a very tender age, Avni spent years confused and overwhelmed by her new reality. Her struggle over the years drove her to help other women in similar circumstances.

Avin is now one of the most proactive Community Health Facilitators (CHF) at DHFL’s Early Childhood Care and Education (ECCE) programme. With her grit and tenacity, she has not only won the admiration of villagers for her relentless will to help, but also the respect of her teammates. Avni’s contribution has helped save the lives of many pregnant and lactating women, children, and people struggling with critical illnesses.

Much of her work is focused on spreading awareness and helping women gain access to better nutrition for themselves and their children. Spearheading a group of Anganwadi workers and members of the local Mata Samiti, she organized a nutrition-promotion programme where workers educate mothers on the special nutritional needs of newborn babies, minimum requirements of lactating mothers and recipes for healthy dishes.

Avin believes that a lack of communication and information is the biggest challenge for our society’s well-being. “No one ever taught me these basic life skills when I was growing up. I struggled a lot,” she says, holding back tears. “Now that I’m better informed and aware, I believe it is my duty to help others.”
Skills Development

Towards Sustainable Livelihoods
Key Highlights

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<th>FY18</th>
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<td><strong>Average household income increase</strong></td>
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Preamble

A survey by Organisation of Economic Co-operation and Development (OECD) indicates that 30.83% of Indian youth (aged between 15 and 29 years) are neither in employment nor in education & training (NEET)^2.

The number is significantly high, and unemployment an even bigger issue given our country is known for its youth power. It is the lack of education, required skill sets, and resources that is the main reason for unemployment of youth.

Skill Development here plays an important role of being an essential ingredient to empower the youth with requisite knowledge, skills, and confidence and present an opportunity for sustainable livelihoods.

DHFL, under its Corporate Social Responsibility, implements a robust Skills Development programme with focus on sustainable livelihoods and empowerment. This programme is aligned with the Skill India Mission.
DHFL’s Skill Development Programme

It has often been reported that the demand-supply gap for skill sets remains one of the main factors responsible for unemployment. Through this programme we seek to bridge this gap by creating a connection between the ability, aspiration and requisite professional knowledge, skillsets, and employment demands.

DHFL’s Skill Development model is designed to include school/college dropouts and unemployed candidates from the under-resourced communities, by training them with employable skills and providing them with livelihood opportunities. The programme ensures the quality of skilling models through closed monitoring of service delivery to ensure a positive impact on teaching and learning experiences and outcome. The training curriculum includes three months of domain specific - Banking, Financial Services, and Insurance (BFSI) and Construction Industry Development Council (CIDC) trades along with hospitality, retail and automobile trades- theoretical and practical training as per the NSDC guidelines. The students are exposed to, and trained in soft skills, entrepreneurship, and financial literacy.

Upon completion of the three-month training programme, placement assistance is given after the assessment. Youth are tracked for a period of six months to provide assistance and guidance. Along with the stipulated course curriculum, emphasis is placed upon activity based and experiential learning. This practical exposure prepares trainees for future job prospects. Apart from the chosen trade training for employment, the youth are also encouraged and given guidance for entrepreneurship and upskill for their current job roles.

The training centres become skill-hubs within communities; for skilled professionals and linkages amongst educators, policy makers, industry, and other organisations to redefine the value and improve the attractiveness of skills. We believe that this strategy is essential to merge the underserved sections of the society with the mainstream and ensure equal progress for all stakeholders.

We have training centres spread across Maharashtra, Jharkhand, Assam, Meghalaya, and Madhya Pradesh. SEED CSR, Don Bosco Tech Society (DBTS) and TeamLease Skills University are our implementation partners, whereas Samhita Social Ventures is the facilitation partner.

Trade courses offered at our various centres:
- BFSI: Business Correspondence, Loan Approval Officer, Microfinance Executive
- Construction: Plumbing, Carpentry, Masonry, Electrician, Refrigeration, Air Conditioning, Maintenance and Welding
- Hospitality: F&B-Steward Service
- Automotive: Two /Three- wheeler repair technician
- Real Estate Sales

Innovating teaching material for Microfinance trainees
Our Work & Approach

DHFL’s Skill Development programme is implemented through different models which include own centres, satellite centres, leveraging existing centres under DBTS, upskilling, and placement cells.

The Year 2017-18 was a milestone year; extending the programme reach and outcomes.

During the year, we expanded the reach and scope of our programme offerings whilst empowering thousands of individuals with the skilling opportunity and confidence of economic independence. Our achievements during the year were as follows:

▶ Successfully trained more than 6145 beneficiaries across the five states, out of which 45% were women. 80% of the beneficiaries were placed with industries of their respective trades.

▶ The average salary earned is INR 15,000 per month, with highest salary coming up to INR 25,000 per month. The beneficiaries experienced an increase of 54% in the annual household incomes.

In addition to the BFSI and construction sector, there was an introduction of new courses and industries such as micro finance, hospitality, and automotive to our training modules. We designed our training programs to create hands on learning opportunities for youth to remain relevant for the future needs.

▶ To scale up the initiatives, in 2017, aligned with the experience of skilling in Maharashtra, DHFL partnered with DBTS to deepen the impact. Focus was to adopt and support some of the existing skills in demand and cover the emerging, or potential technical and generic skills that comprise intermediate work roles across the identified geographies. Hence, the DBTS organisation was partnered to leverage 21 training centres across four states of Madhya Pradesh, Assam, Jharkhand and Meghalaya.

The average salary earned is INR 15,000 per month, with highest salary coming up to INR 25,000 per month.
To upskill the on-site construction workers by providing them with one month of intensive training programme. Considering the issues faced by the construction sector, the training was designed to build competencies of workers, enhance their safety and behaviour elements and raise their economic bar. The programme benefitted both ways—workers with increased expertise & productivity and developers with reduced wastage of construction materials.

After mapping the geographies and aspirations of youth in the existing locations, the team realized that such skill trainings were not easily accessible to many of the willing and potential youth, as they practised farming or other informal trades, and were based out of remote areas. 33 satellite centres and 2 sub centres in Kotholi and Ballarshah were established in Maharashtra to enhance the reach of the programme to the neighbouring villages of our training centres in Kolhapur and Chandrapur.

In addition to the Kolhapur centre, one more centre was opened in Kagal district of Kolhapur, in collaboration with Raje Vikram Singh Ghatge Foundation. Plumber and Electrician courses were selected upon consulting and updating biennially the widespread Industrial Development Corporation in that area.

4 job fairs were conducted during the year, which created a plethora of opportunities for the newly graduated students for employment. These job fairs were attended by various prestigious institutions from BFSI sector, Production & Machinery sector, and Realty Developers.

Overall, the focus is on championing approaches to skilling that are more engaging, inclusive and innovative—to meet the diverse strengths, needs and interests of young people across geographies, particularly from underserved segments of the society.
Innovation: Satellite Centres

We have enhanced the reach of the Skill Development programme through satellite centres established in collaboration with the Gram Panchayat and Industrial Zones. We have a robust scale up plan to further enhance the programme in these locations through collaboration in a CAPEX-OPEX sharing model.

Kolhapur: Gigaon, Kushire, Porle, Pushire, Waghurde, Devale, Rakshi, Marli, Mithawadi, Malharpeth, Borivade, Gadmudshingi, Ichalkaranji, Kandalgaon, Mudshingi

Chandrapur: Ajaypur, Nagala, Gondsawari, Chichpalli, Ballarshah, Usegaon, Materdevi, Chall Bardi, Mseal, Kansa, Zena, Kodoli, Charli, Tirvanja, Kothi, Gondsawari, Gughus, Mursa

A Changemaker in the Spotlight

Helping 300 youth become breadwinners with skill training

It is not easy being the sole breadwinner. After her father retired, shouldering the responsibility of the family of five came on Amruta Malwade. Joining the DHFL Skill Development programme in Islampur, Kolhapur helped her gain new skills and make ends meet.

Now, as the programme’s Business Correspondent Trainer and one of our changemakers, she devotes her time to teaching other people these skills so that they can support their families. Since 2016, Amruta has helped young people with PowerPoint presentations, lectures, and Q&A sessions. Her mentoring has helped more than 300 trainees gain new skills, start a new career, and find jobs in India’s financial services sector.

"I know how important it is to be supported when you’re trying to support your family," she says. "I’m glad I get to help so many young people take their first step with confidence."
Community Live Projects

Community live projects is a novel concept to provide students with an opportunity to practise newly acquired skills and contribute to the betterment of social infrastructure in neighbourhoods. Community projects help sensitise youth and help them engage with community better.

Students of the construction trade in the DHFL Skill Development Centre in Kolhapur repaired existing toilets, and also constructed new ones for Nandure Vidya Mandir, a school located at a distance of 35 km from the centre. The raw materials for the same were provided by the gram panchayat and the school.

Income generating activities for youth

Those studying construction and allied trades are encouraged to take up small contracts of their respective expertise, where the other fellow trainees could be employed. The aim is to help students apply their classroom knowledge and get practical exposure of the skills they are trained in. This initiative presents a unique livelihood opportunity and allows the trainees and youth to earn, by taking up small contract works while still pursuing the course.

Recognitions

During the last year our efforts were recognised by various industry associations, where we were acknowledged as the:

- ‘Ideal Service Organisation’ by Kruti Foundation, Kolhapur
- ‘Best Institute for Innovation in Skills’ by ASSOCHAM
Manisha is a 32-year-old woman who lives with her husband and two children in Devale, Kolhapur. Her husband barely earns enough to make ends meet and is burdened with debts.

Manisha discontinued her studies after the eighth grade and began working as a daily-wage labourer. She was married off by the age of 18. Her husband worked as a mason and had a hand-to-mouth existence. Manisha learnt some masonry techniques so that she could earn some extra income. Together, they tried undertaking some masonry contracts but couldn’t fetch any.

One day while she was headed to work, a stall that was set up by DHFL caught her attention – the stall banner read “MASON”. She approached the DHFL team and got herself registered to learn advanced masonry techniques and seek placement support. She excelled all through the theoretical and practical sessions and emerged as one of the brightest students of her batch.

“Apart from teaching me masonry skills, the DHFL Skill Development centre has helped me hone my communication skills, thereby enhancing my employability and life at large.”

At one of the placement drives organized by the centre, Manisha got recruited by Vaibhav Welding & Constructions. She was designated as a “Centering Mistry” with a salary of INR 13,500 per month. With the help and support of the placement centre, Manisha and her husband started undertaking independent masonry contracts.

Manisha is an enterprising woman and has succeeded in improving her finances. She feels glad about her children being able to pursue education which once seemed like a distant dream.

“DHFL’s Skill Development programme came across as a silver lining in dark clouds. I’m grateful to the trainers for empowering me to support my family,” says a proud Manisha.

“This skill training has been a life changing experience for me. I realised that crying was not going to change anything, so I had to take charge of the situation myself and not depend on anyone.”
Village Transformation

Rural Development through drought mitigation
Key Highlights

<table>
<thead>
<tr>
<th></th>
<th>FY17</th>
<th>FY18</th>
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<tbody>
<tr>
<td>Our Reach</td>
<td>5 villages across Phulambri Taluka, Aurangabad</td>
<td>5 villages across Phulambri Taluka, Aurangabad</td>
</tr>
<tr>
<td>Lives Impacted</td>
<td>20,000 +</td>
<td>20,000 +</td>
</tr>
<tr>
<td>Investments</td>
<td>INR 239.49 Lakh</td>
<td>INR 209.88 Lakh</td>
</tr>
<tr>
<td>Watershed Area</td>
<td>591.51 Ha</td>
<td>831.19 Ha</td>
</tr>
<tr>
<td>Water Storage</td>
<td>35.3 crore litre</td>
<td>24.6 crore litre</td>
</tr>
</tbody>
</table>

Preamble

The correlation of water and socio-economic development is incontestable. Around 17-18 percent of our country’s GDP is linked to agriculture and more than 50 percent of total workforce in India is employed in the sector. However, errant rainfall and poor management of water resources adversely impacts sustainability of agriculture and livelihood of farmers and workers associated with it.

Phulambri block of district Aurangabad in the state of Maharashtra has been severely affected due to water scarcity; due to recurrent droughts with constant variation and prolonged gaps in rains. The average rainfall in these villages being very less, eventually resulted in groundwater depletion, leading to repeated failed crop cycle and migration of villagers.

Understanding the gravity of the situation, DHFL launched its holistic watershed development programme under its CSR in the year 2016 in 5 villages of Phulambri Taluka, in Aurangabad district of Marathwada region. The programme has now evolved as a Village Transformation programme over the past 2 years.

Our Village Transformation programme aims to address short and long-term measures to mitigate the cause and effects of drought and aims to boost the village development process in these villages.
Village Transformation Programme

Our goal is to enable sustainable development of villages through drought mitigation interventions and other village development activities aimed at livelihood generation, linkages with socio-economic schemes, environment protection, and education. The programme is implemented in five villages of the Phulambri block of Aurangabad, viz. Babhulgaon, Chincholi, Daregaon Dari, Nandra, and Waghola.

The rationale for selecting this region is lack of rains and consecutive droughts faced by these areas which led to an acute water scarcity for drinking and irrigation. Changes in soil temperature during drought can affect soil organic matter\(^4\).

Due to recurrent drought, organic carbon for agriculture soil in this region is only between 0.1% to 0.3% as against 0.5-0.75% for production of healthy crops\(^5\).

The objective of the programme is

- To increase groundwater recharge through systematic water and soil conservation measures
- To adopt vegetative measures to prevent soil erosion
- To improve livestock management in the villages
- To involve school children, adolescent girls in village development process
Our Work & Approach

The objective of this programme is achieved through a Six pillar approach comprising of Watershed activities, Water resource strengthening, Post watershed activities, Livestock development, and Human development activities.

**Watershed activities**

Watershed management is the process of implementing land and water-use practices to protect and improve the quality of water and other natural resources within a watershed by managing the use of those land and water resources in a comprehensive manner.

For watershed activities, Ridge to Valley method has been adopted to implement the water and soil conservation measures. In ridges, measures such as Continuous Contour Trenches, Water Absorption Trenches, Gully Plug, Earthen Gully Plug, Plantation, Grass seeding are being undertaken.

Treatments like Farm bunding, Dry land horticulture, Bamboo plantation are being undertaken in area level and Loose Boulder Structure, Gabion, Earthen Nala Bund, Cement Nala Bund are the treatments in drainage line.

**Water resource strengthening activities**

Water resource strengthening has been carried out by desilting percolation tank and repairing K.T. Weir (Kolhapur type weir or low head dam). The removed silt is used by the farmers in their field, which helps in enriching the soil. Due to this activity, maximum wells get refilled in the monsoon.

Five Drinking water and rain water harvesting tanks have been constructed in the villages and schools for ensuring required storage facility. In the last two years, through these interventions, we have
been able to treat 1400 Ha of agricultural land and almost 60 crore litre of water storage potential has been created.

Post watershed activities

The watershed activities is a viable agricultural practice. This practice is promoted using three approaches. Micro irrigation techniques like drip irrigation and sprinkler irrigation, vermi composting to promote organic farming, and mulching to conserve soil moisture, improve fertility and health of the soil, and reduce weed growth to promote effective irrigation and fertigation.

In Chincholi Village, an approach road over a stretch of 2 kms was constructed to ensure easy accessibility of villagers to their farmlands and market.

Livestock development activities

Livestock management is one of the agri-allied activities which ensures livelihood for the villagers. To improve and make it a sustainable practice, during the year, regular animal health camps were conducted in 5 villages and training on livestock management were given to the villagers with the help of veterinary doctors and experts.

Farmers meet was conducted under Bio diversity programme in Phulambri district covering all the 5 villages. Apart from this, livestock counselling session was also conducted in Chincholi & Waghola villages on how to increase milk production of cattle. Azolla and BNH fodder has been introduced among the farmers for ensuring appropriate food for cattle.

Human development activities

Under Human development activities, to promote health and sanitation in the community, rally and competition are conducted among school children. Eye and Oral health camps have been conducted for the villagers.

Important developmental issues ranging from stress management during exams, other life skills, and menstrual hygiene were covered in the adolescent training programme given during the year.
Village Knowledge Centre

Repository for watershed management & agricultural practices.

As a part of the community development initiatives, DHFL aims to establish a village knowledge centre. Community centre at Waghola has been converted into a knowledge centre for village youth to study for competitive exams.

This initiative will further be strengthened in its suitability aspect through establishment of a Village Knowledge Centre for imparting skills and knowledge. The village youth will be trained in modules such as digital and financial literacy, watershed management, and agricultural practices in this VKC. In addition, they will be made aware of different government schemes that are beneficial to them. The objective of this programme is to offer them non-migratory livelihood opportunities.

Livelihood Activities

Since last year, DHFL has extended the scope of its CSR initiatives to undertake allied activities that promote rural development and livelihood opportunities for farmers. Goat rearing activity is a well-known sustainable livelihood practice followed all over the state, as it is easily acceptable by the community, easy to learn & with high rate of return, this activity is giving a great economic support to under-resourced rural community.

To provide an alternative income to farmer’s household during droughts, DHFL donated 6 goats (5 does & 1 buck) with feed to 50 families across five villages. Veterinary aid and insurance were also carried out for all the goats donated. The farmers were trained in goat rearing practices. Frequent health check-ups for these goats were arranged during the year. The goats that are donated can survive in tough drought and extreme conditions.
Tobacco free villages

Initiating a Tobacco Control Programme to promote tobacco-free villages, DHFL partnered with Salaam Mumbai Foundation for collaborating with educational institutions and community stakeholders to ban the usage of tobacco products in schools, colleges, and across the villages. Oral health check-up camps were conducted to assess the harm and criticality from tobacco usage.

As a community awareness initiative, community stakeholders and institutional agencies such as school children and Gram Sevaks of the Phulambri successfully participated in a rally against tobacco use across villages. As a positive response to the efforts taken and enthusiasm created during these awareness programmes, all five villages adopted under DHFL’s CSR programme have signed up to be tobacco-free.

A Changemaker in the Spotlight

Solving a water crisis with grit and determination

Three cows lay motionless on the barren land owing to heat exhaustion. The drought had finally swamped the village. Hukum Mehar, technical supervisor for the Village Transformation programme says he will never forget the look of despair he noticed on the faces of farmers that day.

As one of our changemakers, Hukum brought community members of Phulambari district’s Daregaon village together to study the changing climate and respond with solutions. He applied his 25 years of experience in the water sector repairing KT Weirs to reconstruct the percolation tank, help with farm bunding, and oversee the construction of the Cement Nala bund. His work has created livelihoods for over 105 families and had an impact on thousands of people in Daregaon Dari village.

“I was inspired by the way the whole village united to solve our problems. I’m humbled to be a part of the initiative,” says Hukum.
Success Stories

Making sustainable livelihoods a reality

For 45-year-old Sahebrao Jogdande of Chincholi village, moving to organic farming was a last straw of hope towards a better livelihood. His one-acre land was only partially cultivable. Owing to the dependence on rainfall, Sahebrao was able to utilise his meagre resources only during the kharif season. He was compelled to work as a daily-wage labourer during the off-season. Despite this, his income was barely enough to feed his family of five.

Sahebrao was among the first few farmers to approach DHFL to set up vermicomposting on his land. He was apprehensive about the results but nevertheless, excited about the promise of a better and more stable livelihood opportunity.

Upon installation of the vermicompost unit in his farmland, Sahebrao started growing organic tomatoes. He was also trained in production of organic manure through waste produced at his farm and home. Implementation of these best practices had a positive impact on the quality and quantity of his farm output.

The tomatoes cultivated by Sahebrao were earlier sold at INR 450/- per crate. Following DHFL's intervention, the yield fetches him INR 700/- per crate. Also, organic tomatoes have a short cultivation span. Thus, over a short duration, Sahebrao reported a 20% increase in crop productivity with an impressive 80% decrease in input costs. Further, his income levels increased by 45% and he no longer needs to depend on a secondary income during the off-season. His respite is visible through the smile and the twinkle in his eyes as he talks about his journey.

"Had it not been for DHFL's support and measures, I would have never acknowledged the wealth and worth of the waste in my backyard. After years of implementing non-optimal methods of cultivation, I decided to switch to vermicomposting which increased the income level and decreased my input costs. Not only do I now have increased income but also an elevated self-respect and peace as a farmer.

-Sahebrao Jogdande
Financial Literacy

Economic Empowerment
Key Highlights

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<th></th>
<th>FY17</th>
<th>FY18</th>
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<tbody>
<tr>
<td><strong>Our Reach</strong></td>
<td>Rajasthan and Uttar Pradesh</td>
<td>Rajasthan, Uttar Pradesh, Jharkhand, Chhattisgarh</td>
</tr>
<tr>
<td><strong>Households Impacted</strong></td>
<td>20,000</td>
<td>40,000 +</td>
</tr>
<tr>
<td><strong>Investments</strong></td>
<td>INR 70.00 Lakh</td>
<td>INR 140.58 Lakh</td>
</tr>
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Preamble

The ability to use financial knowledge to take effective personal finance decisions leads to financial stability and sustainability of the individual and his or her household.

As per a global survey, 76% of India's adult population does not understand basic financial concepts⁴. Financial illiteracy hampers the prospects of the nation's prosperity owing to unproductive investment decisions by people. This is due to the fact that financial know-how is not only essential for an individual but also for the entire economy since it plays a significant role in ensuring growth.

Financial planning, savings, availing a loan to own a home or to start one's own small-scale business is still an obscure concept to the economically weaker sections and lower income groups in the country. The lack of knowledge limits the scope of their socio-economic growth. DHFL's Financial Literacy programme is aimed at deciphering finance and making it easier and more approachable for this segment of consumers to promote inclusive growth and encourage equality.
DHFL’s Financial Literacy Programme

Leveraging the vast knowledge amassed over the past three decades, DHFL launched its Financial Literacy Programme to provide the means to economic empowerment through financial literacy and growth. The programme is designed to meet the needs of households belonging to the economically weaker sections (EWS) and lower income groups (LIGs) in tier II and tier III cities across India.

The programme ‘Sharmaji ke Sawal. Vinodji ke Jawab.’ was launched in Maharashtra in March 2016, in Jaipur, Rajasthan, in August 2017, in Varanasi, Uttar Pradesh in March 2017, in Ranchi, Jharkhand in January 2018 and in Raipur, Chhattisgarh in April 2018. The programme modules are designed to include a series of engaging ‘nukkad natak’ or street plays to drive awareness on the significance of formal housing. Issues such as teenage addiction, health & hygiene, social security, and financial independence are covered to seed the thought of transiting to formal affordable housing.

Additionally, the programme envisages creating a ‘shared value asset’ under the title for a lasting impact through grassroots leadership.

The core objectives of the programme are to,

- Partner households in the underserved communities in their journey from financial illiteracy to achieving financial sustainability
- Aid transition from informal to formal housing and support the Pradhan Mantri Awas Yojana (PMAY)
- Skill Development; in line with the Skill India Mission
- Livelihood Enhancement; through Microfinance & support
- Linkages to Government welfare schemes like Bhamasha, Mudra Loans etc...

Saath Livelihoods is our implementation partner for Rajasthan, Uttar Pradesh, and Jharkhand, while Samerth Charitable Trust implements it in Chhattisgarh with technical support from Saath Livelihoods.
Theory of Change

A theory of change was developed based on an understanding that low-income households face three key problems in the journey to financial sustainability and home ownership:

**Understanding, education and confidence in managing finances, and utilising formal financial products and services.**

**Gaining access to financial products and services and navigating the required formalities.**

**Understanding and navigating the process and formalities of transitioning from rented, informal housing into formal, affordable housing.**

### Objective

**Inputs**

- Living in informal or rented housing

**Outputs**

- Need
  - Financial education around financial literacy for formal home ownership
  - Assistance and education on finances, and the complex paperwork and formalities

- Outputs
  - Awareness and education drive within informal housing area
  - Facilitation programme to support households throughout the process

**Outcomes**

- Need
  - Financial Stability and transition from informal to formal housing

- Impact
  - More financially sustainable, safer, and healthier future

Overlay with skill development, livelihood linkages & linkages to Government welfare schemes as per household or individual needs to drive the financial journey.
Programme Modules

Setting Infrastructure:
Financial Literacy & Advisory Centres are set up in the slum settlements to assist households with their needs for documentation, including Aadhar card, PAN card etc., also to enable linkages with Government welfare schemes like Mudra loans, Bhamasha, PMAY etc. These Centres also guide youth to accredited NSDC training partners for developing skill sets as per their interests and expertise which presents an opportunity for employment and livelihood.

Involving Partners:
Weekly workshops on financial literacy are delivered by authorities from the region, viz. from Jaipur Development Authority (JDA), Rajasthan Urban Drinking Water, Sewerage & Infrastructure Corporation (RUDISCO), & Varanasi Development Authority (VDA), and financial experts from Micro Housing Finance, Aadhar Housing Finance, etc.

Creating Sustainable Support:
The programme identifies and nurtures local field officers from each community, and equips them by handholding for twelve months, to lead and function as Independent Financial Advisors or DSAs or Channel Partners or Referral Partners or Real Estate Brokers. This creates a lasting and sustainable legacy within the community.

Leveraging Media:
To further the reach and reinforce messaging, an infotainment series on All India Radio (A.I.R) comprising of 26 episodes attempting to cover 26 core topics around financial and welfare schemes is developed. The programme is currently being aired in Jaipur, Varanasi, and 7 other substations in Rajasthan. Also since the programme was seeded through a digital consumer education initiative in 2016, a repository of 2 min animated films is available in 6 regional languages.

Aligning with ‘Housing for All’ mission:
The programme supports the Government’s affordable housing mission, “Housing for All 2022”, which aims to see 20 million Indian families in a pukka house by 2022, thereby setting low-income households on a path to financial sustainability.
Bridging the financial literacy gap

During the last year, we enhanced our efforts to reach a large number of households and created awareness regarding financial illiteracy and financial sustainability. As a result, the reach of our programme increased to **two more states of Jharkhand & Chhattisgarh** besides Rajasthan and Uttar Pradesh.

In Jaipur-Rajasthan, the initiative is successfully running for the second year – it is now a partly funded and partly self-sustained programme. To sustain operational revenues, we have set up Financial Literacy & Advisory Centres. In Jaipur, the focus of our programme has mainly been on transition from informal to formal housing as the target group is the EWS population residing in rented properties and are without any clarity on land tenure. The programme module identifies the inventory in affordable housing units under the Government scheme and helps the individuals to create linkage with Government welfare & affordable housing schemes. With our intervention, 100 households have successfully completed the transition from informal to formal housing and have purchased their own house.

In Varanasi-Uttar Pradesh, Ranchi-Jharkhand & Raipur-Chhattisgarh, the financial literacy programme is being executed in collaboration with Aadhar Housing Finance. The programme has satisfactorily helped thousands of households by making them aware of means to build their financial capabilities.

Varanasi and Ranchi were found to be different geographies in terms of house affordability & ownership and availability of affordable housing. Scaling up, the need-based assessment shifted the focus on entrepreneurship and self-built constructions for these locations. With help of financial inclusion through street plays, workshops, and advisory centres, entrepreneurs were identified, motivated, and guided through the Pradhan Mantri Mudra Yojna for micro business development with saving and credit components.

Through the programme, thousands of households were made aware of various housing-related Government welfare schemes. Self-built construction was encouraged under Pradhan Mantri Awas Yojna. We extended our service and shared the knowledge of construction, helping and guiding the house builders through architectural knowledge of viable and appropriate construction material, safe structure, lighting & ventilation, and quality environment.
Impact & Outlook

The programme has reached out to 2 lakh people since inception; with direct benefits to over 40,000 households. Importantly, community workers are on their career growth trajectory and ready to operate as Direct Sales Agents (DSAs) or Channel Partners or Real Estate Brokers or Social Entrepreneurs making the programme sustainable.

1912 households were assisted with mandatory documentation facilitating easier access to government-related schemes. 192 beneficiaries were assisted with access to home finance. 78 beneficiaries were assisted with placements in skill development programmes. 129 households were linked to livelihood benefit schemes. 2301 households were linked to government-related schemes.

Expansion & Scaling Up:

DHFL envisages taking the programme to newer locations, depending on the economic & poverty index, with focus on need for housing & State Government affordable housing under the Smart Cities project of GoI.

The programme can identify cities with considerable inventory in affordable housing units and can thrust on development of affordable housing schemes for demonstration as the project success is directly proportionate to availability of affordable housing projects.

Scale can be achieved through collaborations or partnerships with local NGOs, local developers or builders, financial institutions, and social enterprises. Presence of DHFL, other financial services institutions, to be able to serve beneficiaries in the long-term, will be an important factor to the success of this project.

A prototype of ‘affordable rental housing scheme’ can also be explored through these locations for launch under PMAY.

A Changemaker in the Spotlight

“Can’t believe I helped someone buy a house!”

Bablu’s life-changing experience with the program convinced him to join as a field officer to help others and become one of our changemakers. Since May 2017, he has helped over a hundred people register their PAN cards, open bank accounts, and file their income tax returns. Through the Pradhan Mantri Awas Yojana, Bablu has helped more than 50 people buy a house, of which 20 have already made their first instalment.

The extent of his impact on the village seems to surprise him. “I can’t believe I helped someone buy a house, let alone 50!” he says.
Success Stories

Creating a financial identity to realise the dream of home ownership

Janki Devi, a 45-year-old lady, has been living in the chawl of Pahariya all her life. She’s a mother to five children. They earn a livelihood of Rs.15,000 per month by making garlands and selling them. She strives to provide a clean environment to her children to ensure their health and well-being. The family came to know about the financial literacy programme while selling garlands door to door.

They were keen on applying for a PAN card and getting their IT returns filed, on having understood the significance of these identity documents to avail a home loan. After having attended the Financial Literacy Workshop, Janki Devi and her husband submitted their application for a PAN Card, which they received within the stipulated period.

They were also facilitated with gas and electricity connections. Under PMAY scheme, they’ve received the eligibility certificate to seek subsidy. Janki Devi has now received the first installment of the loan and the construction of her new house has started.
Sports & Athlete Support

Encouraging Sports

The Sports and Athletics programme at DHFL aims to support and encourage budding sportspersons across the country. As a part of this programme, in 2018, we sponsored a few initiatives of reputed non-government organisations:

Olympic Gold Quest Programme

The ‘Olympic Gold Quest’ (OGQ) programme is run by the Foundation for the Promotion of Sports and Games. It provides Indian athletes with a level-playing field to compete successfully at the highest level of sport such as the Olympics and other international tournaments. The OGQ endeavours to prepare young athletes by sponsoring their participation in international top-level competitions which are not funded by the Sports Ministry or Sports Authority of India or the concerned National Sports Federation. This helps the players get crucial exposure needed to compete internationally.

DHFL extended its support to this initiative by sponsoring world-class equipment, high quality training, medical, nutrition, and physiological care among other facilities. Additionally, our support was directed at creating a group of coaches to nurture the capabilities of 24 national level sportspersons from across the country. Last year, DHFL was among the sponsors of India’s participation in the Gold Coast Commonwealth Games 2018 held in Australia. Team India garnered 19 medals during this event.

Our support is now focused on Tokyo Olympics 2020.

Other Support

During the year, DHFL supported ‘Just for Kicks’, a not-for-profit organisation that uses football as a medium to develop life skills among children from families belonging to the marginalised sections of society. DHFL has channelised its participation in this programme through Pune-based Pragatee Foundation. Further, we also sponsored Teraflex Synthetic Floors to cover 12 table tennis boards in the new campus facility of YMCA in Alappuzha, Kerala.
Education Scholarships

Empowerment through Education
At DHFL, we believe access to education can create a multiplier effect in shaping opportunities for the future. Yet, education remains elusive to a large section of marginalised communities across the world. Through our scholarships, we endeavour to help underresourced students pursue their education and create opportunities for sustainable livelihoods.

R K Wadhawan Scholarship

During the year, we collaborated with Sasakawa India Leprosy Foundation to sponsor scholarships for 60 nursing students from leprosy-afflicted communities across India. These scholarships provide the students an opportunity to join mainstream employment and overcome the stigma related to the disease. The scholarships will be awarded over a period of seven years - between 2017 and 2024.

TISS Fellowship for Social Sciences

We also sponsored scholarships at the Tata Institute of Social Science (TISS), India’s premier institution for humanitarian studies. Our support encourages students belonging to economically needy sections of the society to pursue higher studies in the field of social sciences.

Sports Scholarship

Our sports scholarships aim to provide youth and children, an opportunity to pursue sports professionally and participate in championships conducted at the state level and above. Our sponsorship caters to their training, nutrition, and other needs.
Support to Other Initiatives

Lending a Helping Hand

In FY18, we supported several NGOs as a part of our CSR initiatives. Our investments were focused on empowering the most marginalised sections of the society through access to quality education, livelihood opportunities, and healthcare facilities.

Access to Quality Education

Akshaya Patra Foundation
The Akshaya Patra Foundation is world’s largest mid-day meal programme with a larger aim of ensuring nutrition and attendance in schools. In FY18, our collaboration helped provide nutritious meals to 17,000 students across 339 schools in the states of Assam and Guwahati. We also donated three new food vans towards the efficient implementation of the programme in these states.

AIM for SEVA
The AIM for Seva Foundation provides tribal children with shelter, nutrition, health facilities, value education, life skills, IT skills, and extra-curricular activities. During the last fiscal, our investments enabled the foundation to reach out to 93 children belonging to tribal and marginalised communities. We also donated 25 bunker beds and two library shelves to the free hostel run by the Foundation in the states of Andhra Pradesh and Tamil Nadu.

ConnectED
Our collaboration with ConnectED Technologies aims to integrate technology in the rural classroom, thereby facilitating a ‘smart’ experience. During the last year, our investments facilitated 120 smart classrooms in 24 schools in the Palghar district of Maharashtra. We also provided solar power support to these institutions to ensure the availability of these tools during the frequent power cuts that are common in the area.

Yusuf Meherally Centre
Our support to the Yusuf Meherally Centre provides education and shelter to children of tribal communities in the remote villages of the Raigad district of Maharashtra. In FY18, our aid enabled the centre to support three schools and one girls hostel, reaching out to 800 children, 14 teachers, and 9 non-teaching staff.

Livelihood through Music and Arts
Our donations to the Fine Arts Society enabled the institution to develop infrastructure for the accommodation of students in Mumbai, Maharashtra.

Healthcare
During the last year, we sponsored health and nutrition training workshops in Palghar. Our donations also supported ambulance facilities in the region.

Other Programmes
Apart from the flagship programmes and other CSR programmes, DHFL also extended support to select NGOs with a focus on education, sports, environment and livelihoods.
Awards & Recognitions

Our ECCE programme is recognised as a best practice in the Department of Women and Child Development, Government of Maharashtra's mobile app.
Employee Engagement & Contribution

Empowering employees to make a difference

At DHFL, our employees play an important role in driving the success of our CSR initiatives. The opportunity to give back to the society in a meaningful manner gives them a sense of pride and fulfilment. During the last year, DHFL employees across the country provided their support to various CSR initiatives.

The year saw 3045 hours of volunteering by our employees in 36 cities across 14 states. A total of 847 employees participated in 36 initiatives organised by DHFL. They were assisted by 95 external volunteers who contributed about 1349 hours towards these initiatives.

Apart from the CSR flagship programmes, DHFL employees volunteered enthusiastically with various NGOs including AIM for SEVA, The Akshay Patra Foundation, BHNS etc., across the country.

125 employees, across 8 locations, volunteered to visit Akshaya Patra foundation and distributed Mid-day meal, conduct activities and interact with children through School Visit.

DHFL employees raised Rs. 2,89,751/- to support 6 NGOs across 9 locations for Gyan Utsav- Wish Tree initiative where Educational need and wishes for under privileged children were met with.

During the year, branch members of our offices at Kolhapur and Chandrapur regularly participated in various functions organised by the Skill Development training centres. The employees also contributed by coming as guest lecturers to these locations and sharing with trainees their knowledge and expertise in housing finance sector.

Doing their own bit for the environment, the employees planted 400 saplings under a tree plantation drive in the cities of Bangalore and Jaipur.

DHFL Aurangabad office employees participated in Tobacco Rally and accompanied the Sensitization and Anti Tobacco Oath taking ceremony organised by Salaam Mumbai foundation under DHFL Rural Development programme.

Notwithstanding the hectic work schedules, our employees have been whole heartedly participating and making remarkable contributions to our CSR initiatives.

We truly appreciate our employees’ enthusiasm to participate and create more sustainable communities.
Our Partners

Samhita Social Ventures

Samhita Social Ventures is a social sector consultancy that provides solutions for companies and foundations to implement impactful initiatives, leveraging the strengths of diverse stakeholders.

Since its inception, Samhita has been involved in a wide range of initiatives in healthcare and sanitation, education, community empowerment, vocational training, rural livelihoods, and financial literacy amongst others.

Grammangal

Grammangal was established in 1926 and is a pioneer in Early Childhood Education. The founders have been awarded Padmabhushan and Padmashri for their efforts.

Grammangal has developed indigenous educational kits for children and have a residential training facility to conduct trainings at scale. They have closely worked with government bodies and international agencies such as UNICEF among others.

Aroehan

Aroehan is a non-profit organisation which aims to bring about sustainable change among tribal communities in the Jawhar-Mokhada blocks of the Palghar district of Maharashtra.

The organisation adopts an integrated approach to development in the areas of health, education, livelihood, and good governance.

Prajayatna

Prajayatna is a development initiative working to improve the quality of education in public schools. It collaborates with local communities, teachers, local elected representatives, Panchayati Raj structures, and the Education Bureau in pursuit of its objectives.

Seed CSR

SEED CSR specialises in implementing a wide range of CSR projects and activities in the areas of rural development, education, healthcare, sanitation, infrastructure development, skill development, women empowerment, agriculture development and environment sustainability.

Don Bosco Tech Society

Don Bosco Tech Society attempts to bridge the widening divide between those who have access to opportunities and those who are increasingly being marginalized from the ‘new economy’ jobs.

TeamLease Skills University

TeamLease Skills University is focused on Putting India to Work by offering employment-oriented programmes and creating a career path for non-graduate employees through its unique programme for working professionals.

Dilasa Janvikas Pratishthan

Dilasa Janvikas Pratishthan has worked on watershed management projects across 2,524 villages in the backward regions of Marathwada, Vidarbha, Northern
Akshaya Patra

Akshaya Patra is the world’s largest NGO-run mid-day meal programme. It serves well-balanced, nutritious lunch to over 1.71 million children studying in 14,173 schools across 12 states in India. The programme aims to eradicate malnutrition and simultaneously bring an increasing number of children to schools.

AIM for SEVA

All India Movement (AIM) for Seva provides free, value-based education to tribal and rural children across India. It aims at facilitating easy access to quality education & tuitions, life skills development and a pro-learning environment, including boarding & lodging facilities, for marginalised students.

Saath Livelihoods

Established in 2007, Saath Livelihoods aims to improve the quality of life of vulnerable populations through enhanced livelihood options. It focuses on creating opportunities through sustainable business models for youth, women, differently-abled persons and artisans belonging to urban and rural sections of the society.

ConnectedEd Technologies

ConnectedEd Technologies aims to enable India’s rural youth by providing them with technology-backed educational and vocational training content. The programme capitalises on India’s rapidly growing internet penetration to create an adaptive learning environment for youth belonging to the marginalised masses.

Arts Become Therapy (ABT)

Arts become Therapy (ABT) is a model that uses multiple forms of art such as music, drama, visual arts etc. in the therapy of special needs groups.

The concept was developed by World Centre for Creative Learning Foundation (WCCL) and is inspired by Nalanda traditions and Bodhisattva ideals.

Yusuf Meherally Centre

The Yusuf Meherally Centre is engaged in providing a replicable model of rural development. The various elements of its model include development of village industries, creating awareness of ecological balance, promotion of health and educational activities, and facilitating youth and women development through self-help groups.

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Media Coverage
CSR Audit Report

REF: AAD/VLP/3428/20180807

Corporate Social Responsibility Committee
Dewan Housing Finance Corporation Limited
10th floor, TCG Financial Centre,
Bandra Kurla Complex, BKC Road,
Bandra East, Mumbai - 400098

INDEPENDENT AUDITORS’ REPORT ON CORPORATE SOCIAL RESPONSIBILITY ACTIVITIES CARRIED OUT DURING THE YEAR 2017-18.

1. This report is issued in accordance with the terms of our engagement letter reference no.: AAD/VLP/3428/20180713 dated 19th July, 2018.

2. The accompanying Statement of the amounts spent during the year ended 31st March, 2018 by Dewan Housing Finance Corporation Limited (the Company) on Corporate Social Responsibility ("CSR") activities as per the requirement of Section 135 read with Schedule VII of the Companies Act, 2013 ("the Statement") is prepared by the Company for inclusion in Corporate Social Responsibility Report, which we have initialed for identification purpose only.

Management’s Responsibility for the Statement

3. The preparation of the Statement is the responsibility of the Management of the Company, including the preparation and maintenance of all accounting and other relevant supporting records and documents. This responsibility includes the design, implementation and maintenance of internal control relevant to the preparation and presentation of the Statement and applying an appropriate basis of preparation; and making estimates that are reasonable in the circumstances.

4. The Management of the Company is also responsible for ensuring compliance with the requirement of the relevant provisions of the Companies Act, 2013 as regards Corporate Social Responsibility related activities.

Auditors’ Responsibility

5. Our responsibility is to provide a reasonable assurance whether the particulars in respect of financial year ended 31st March, 2018 contained in the aforesaid Statement are in agreement with the audited books of account and relevant records and documents maintained by the Company for the year ended 31st March, 2018.

6. We conducted our examination of the Statement in accordance with the Guidance Note on Reports or Certificates for Special Purposes issued by the Institute of Chartered Accountants of India and the Standards on Auditing specified under Section 143(10) of the Companies Act, 2013. This Guidance Note requires that we comply with the ethical requirements of the Code of Ethics issued by the ICAI.

7. We have complied with the relevant applicable requirements of the Standard on Quality Control (SQC) 1, Quality Control for Firms that Perform Audits and Review Historical Financial Information, and Other Assurance and Related Services Engagements.

Opinion

8. Based on our examination, as above, and according to the information and explanations provided to us by the Management of the Company, we are of the opinion, that particulars in respect of financial year ended 31st March, 2018 contained in the accompanying Statement, has been correctly extracted from the above stated audited books of account, other relevant records and documents maintained by the Company.

Restriction on Use

9. This report is addressed to and provided to the Corporate Social Responsibility Committee of the Board of Directors of the Company for the purpose of inclusion in Corporate Social Responsibility Report and should not be used for any other purpose without our prior written consent. Accordingly, we do not accept or assume any liability or any duty of care for any other purpose or to any other person to whom this report is shown or into whose hands it may come without our prior consent in writing.

For DELOITTE HASKINS & Sells LLP
Chartered Accountants
(Firm’s Registration No. 117366W/W-100018)

Abhijit A. Damle
Partner
(Membership No. 102912)

Mumbai, dated: 13th August, 2018
### Manner in which the amount spent during the financial year is detailed below:

<table>
<thead>
<tr>
<th>Sr No.</th>
<th>CSR project or activity identified along with the details therein</th>
<th>Sector in which the Project is covered</th>
<th>Projects or Programmes</th>
<th>Amount outlay (budget) project or programmes wise (₹)</th>
<th>Amount spent on the projects or programmes in FY17-18 (₹)</th>
<th>Cumulative expenditure upto the reporting period ending March 31, 2018 (₹)</th>
<th>Amount spent: Direct or through implementing agency</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Early Childhood Care and Education (ECCE)</td>
<td>Early Childhood</td>
<td>Local Area Maharashtra</td>
<td>9.34 crore</td>
<td>9.34 crore</td>
<td>11.90 crore</td>
<td>Implementation Partner: Grammangal, Aroehan, Operation Asha, DHFL Changing Lives Foundation, CORO for Literacy</td>
</tr>
<tr>
<td></td>
<td>- A system strengthening programme to build the capacity of frontline workers to deliver effective services for children, pregnant mothers, lactating mothers and adolescent girls in the community.</td>
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<tr>
<td>2</td>
<td>Skill Development</td>
<td>Skill Development</td>
<td>Local Area Maharashtra-Kolhapur and Chandrapur Assam - Tinsukia, Golaghat, Silchar, Sonapur, Barnihat Jharkhand - Ranchi, Dumka, Ghatsila, Lalganj Madhya Pradesh - Sagar, Bina, Khandwa, Macrmony, Bhopal Meghalaya - Shillong, Tura</td>
<td>5.57 crore</td>
<td>5.51 crore</td>
<td>8.54 crore</td>
<td>Implementation Partner: SEED CSR, DB Tech, Edubridge, Teamlease, DEED</td>
</tr>
<tr>
<td></td>
<td>- The program trains and empowers youth from under resourced communities across diverse job roles in BFSI, Construction, Automotive and Hospitality.</td>
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<tr>
<td>3</td>
<td>Village Transformation</td>
<td>Rural Development</td>
<td>Maharashtra - Aurangabad</td>
<td>1.94 crore</td>
<td>1.93 crore</td>
<td>4.31 crore</td>
<td>Partner: Dilasa Jhanavikas, Pratishthan, Salaam Bombay, Projects</td>
</tr>
<tr>
<td></td>
<td>This program is a holistic intervention towards alleviating poverty and implementing a comprehensive rural development program, covering:</td>
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<td></td>
<td>Soil and water conservation</td>
<td></td>
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<tr>
<td></td>
<td>Livestock Management</td>
<td></td>
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<tr>
<td></td>
<td>Sustainable Agriculture Practices</td>
<td></td>
<td></td>
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<td></td>
<td></td>
<td></td>
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<tr>
<td></td>
<td>Sustainable community groups</td>
<td></td>
<td></td>
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<td></td>
<td>– Self Help Groups, Farmer Producing Organisations etc.</td>
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<tr>
<td></td>
<td>Health and Sanitation in community</td>
<td></td>
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<tr>
<td>4</td>
<td>Livelihood support</td>
<td>Rural Development</td>
<td>Maharashtra - Aurangabad</td>
<td>0.44 crore</td>
<td>0.44 crore</td>
<td>0.44 crore</td>
<td>Partner: Dilasa</td>
</tr>
<tr>
<td></td>
<td>Goat rearing activity including distribution of goats to distressed farmers in the five villages was introduced to provide alternate source of livelihoods in the drought situation.</td>
<td></td>
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<tr>
<td>5</td>
<td>Financial Literacy &amp; Inclusive</td>
<td>Slum Development</td>
<td>Rajasthan - Jaipur, Rajasthan, Uttar Pradesh - Varanasi, Jharkhand - Ranchi, Chhattisgarh - Raipur</td>
<td>1.57 crore</td>
<td>1.41 crore</td>
<td>2.22 crore</td>
<td>Partner: Saath Livelihood, FM Production, Haqdarshaq</td>
</tr>
<tr>
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<td>CSR project or activity identified along with the details therein</td>
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<tr>
<td>6</td>
<td>R K Wadhawan – Sasakawa India Leporosy Foundation</td>
<td>Education Local Area</td>
<td>Uttar Pradesh, Madhya Pradesh, West Bengal, Chattisgarh, Delhi, Bihar, Maharashtra, Tamil Nadu</td>
<td>0.38 crore</td>
<td>0.38 crore</td>
<td>0.38 crore</td>
<td>Implementation Partner: Sasakawa India Leporosy Foundation</td>
</tr>
<tr>
<td>7</td>
<td>Akshay Patra Foundation</td>
<td>Education Local Area</td>
<td>Assam – Guwahati</td>
<td>1.90 crore</td>
<td>1.90 crore</td>
<td>4.90 crore</td>
<td>Implementation Partner: Akshay Patra Foundation</td>
</tr>
<tr>
<td>8</td>
<td>AIM for Seva</td>
<td>Education Local Area</td>
<td>Nandayal in Andhra Pradesh and Anaikatti-Coimbatore in Tamil Nadu</td>
<td>0.02 crore</td>
<td>0.02 crore</td>
<td>0.64 crore</td>
<td>Implementation Partner: AIM for Seva</td>
</tr>
<tr>
<td>9</td>
<td>Yusuf Meherally Centre</td>
<td>Education Local Area</td>
<td>Maharashtra - Raigad</td>
<td>0.20 crore</td>
<td>0.20 crore</td>
<td>0.52 crore</td>
<td>Implementation Partner: Yusuf Meherally Centre</td>
</tr>
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<tr>
<td>10</td>
<td>Connect Ed <em>Smart Classroom</em> solution which makes use of portable projectors and surround-sound systems to introduce impactful audio-visual content into rural classrooms thereby enriching the learning experience in rural classrooms.</td>
<td>Education</td>
<td>Local Area</td>
<td>Maharashtra – Palghar</td>
<td>0.09 crore</td>
<td>0.09 crore</td>
<td>0.91 crore</td>
</tr>
<tr>
<td>11</td>
<td>Olympic Gold Quest *Encouraged talent in individual sports to represent India &amp; win Gold at the Olympics &amp; other International Tournaments Support would be provided to the mission for a period of four years till the Tokyo Olympics 2020. Created a pool of sports talent &amp; coaches who would further deliver trainings to 25 national level athletes/ sportsmen pan-India.</td>
<td>Sports</td>
<td>Local area</td>
<td>Pan India</td>
<td>0.50 crore</td>
<td>0.50 crore</td>
<td>0.50 crore</td>
</tr>
<tr>
<td>12</td>
<td>YMCA <em>Supported for Teraflex synthetic floor to cover 12 Table Tennis tables in the new campus facility of YMCA Alappuzha</em></td>
<td>Sports</td>
<td>Local Area</td>
<td>Kerala – Alappuzha</td>
<td>0.07 crore</td>
<td>0.07 crore</td>
<td>0.07 crore</td>
</tr>
<tr>
<td>13</td>
<td>Pragatee Foundation ‘Just for Kicks’ <em>Support to 2 teams, one boys’ and one girls’ team, which would be provided to train for football. Students were from marginalised communities from outskirts in Pune.</em></td>
<td>Sports</td>
<td>Local Area</td>
<td>Maharashtra - Pune</td>
<td>0.01 crore</td>
<td>0.01 crore</td>
<td>0.01 crore</td>
</tr>
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<tr>
<td>14</td>
<td>Fine Arts Centre Supported to develop infrastructure – artist/student accommodation at the Fine Arts Centre, Mumbai</td>
<td>Art and Culture Local Area Maharashtra - Mumbai</td>
<td></td>
<td>0.15 crore</td>
<td>0.15 crore</td>
<td>0.20 crore</td>
<td>Implementation</td>
</tr>
<tr>
<td>15</td>
<td>Annamitra Food for Life Provision of mid-day meals for school children in Palghar</td>
<td>Education Local Area Maharashtra - Palghar</td>
<td></td>
<td>0.05 crore</td>
<td>0.05 crore</td>
<td>0.05 crore</td>
<td>Implementation</td>
</tr>
<tr>
<td>16</td>
<td>Other Education initiatives Promoting education through awareness initiatives, forums and scholarships</td>
<td>Education Local Area Maharashtra – Mumbai, Rajasthan – Jodhpur</td>
<td></td>
<td>0.57 crore</td>
<td>0.57 crore</td>
<td>0.57 crore</td>
<td>Implementation</td>
</tr>
<tr>
<td>17</td>
<td>Environment Awareness and Protection Creation of bio diversity gardens and awareness campaigns on environment</td>
<td>Environment Local Area Maharashtra - Mumbai</td>
<td></td>
<td>0.02 crore</td>
<td>0.02 crore</td>
<td>0.38 crore</td>
<td>Implementation</td>
</tr>
<tr>
<td>18</td>
<td>Health &amp; Medicine Health &amp; Nutrition training/workshops in Palghar - Support through ambulance</td>
<td>Health &amp; Medicine Local area Maharashtra – Palghar &amp; Delhi</td>
<td></td>
<td>0.26 crore</td>
<td>0.26 crore</td>
<td>0.73 crore</td>
<td>Collective Good</td>
</tr>
</tbody>
</table>

Partner: Fine Arts Centre, Annamitra Food for Life, AVPN, Save the Children, Acquakraft, United Way of Mumbai, Padmarshali Shikshan Sanstha, Basant Education Society, Roshni Trust, Light of life Trust, SKVMS NMIMS, Bespoke.
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<th>Projects or Programmes Specified in the State and District where projects or programmes were undertaken</th>
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<tbody>
<tr>
<td>19</td>
<td>CSR management expenses</td>
<td>CSR Overheads</td>
<td>Fees payable based on approved cost structure for activities viz Programme identification, project evaluation, dedicated resources committed for site work and monitoring and evaluation reports, creative and printing of CSR Reports</td>
<td>0.96 crore</td>
<td>0.96 crore</td>
<td>1.42 crore</td>
<td>Samhita Social Ventures, B. Suhandani, Merging Layers, SAGA, Bhawani Sharma &amp; Co., Rite Knowledge, Parksons</td>
</tr>
</tbody>
</table>

Total spent and commitments as at the end of March 2018 24.04 crore 23.81 crore 38.69 crore

The Company during FY 2017-18 has spent ₹ 23.81 crore on its flagship/identified CSR programmes as against ₹ 22.98 crore, the prescribed CSR expenditure, as per the Companies Act, 2013 for FY 2017-18.
Social media


#CSRinAction

DHFL: Changing Lives : Grand Challenge Trophy in association with National Association of Students of Architecture, India

#designforchange

#CSRinAction

#education #opportunities #health #healthcare

#nonprofit #cause #giveback #change #dogood #philanthropy #charity #changemakers #humanrights