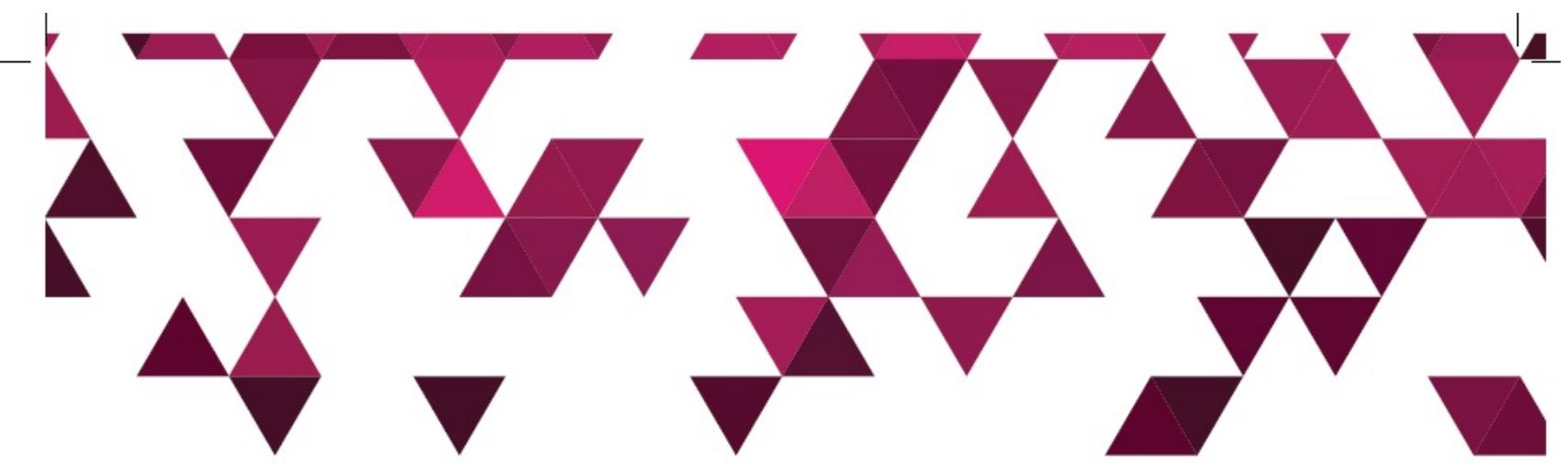




 **AXIS BANK FOUNDATION**  
ANNUAL REPORT 2014-15





 **ABF TEAM**



**Front row (from L to R) Jaison Jacob, Beenoxi Arora, K Anil Kumar - ET & CEO, Shubanjali Roye, Aziz Fidai**

**Back row (from L to R) Bruno Fernandes, Neelima D'silva Dalvi, Shenoj Thomas, Aditya Gaur, Sharukh Taraporewala, Dnyanada Karnad, Wilfred Barboza**

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**From the Desk of Managing Director  
and Chief Executive Officer of Axis Bank**



Ms. Shikha Sharma

It gives me immense pleasure to present the Axis Bank Foundation (ABF) Annual Report 2014-15, which highlights the impact of our programs and the commendable efforts of our implementing partners. A humble journey, which started in 2006, with a commitment to make meaningful interventions in socially relevant endeavours, has progressed far beyond our expectations. The impact of these interventions is multi-dimensional and specifically focused on the marginalised sections of society. As of March 31, 2015, Axis Bank Foundation supports programs across 239 districts in 26 states, with a presence in 75 most backward districts of the country, transforming the lives of 5,92,327 beneficiaries.

The Annual Report reflects the extensive focus of an outcome driven approach towards poverty alleviation and creating sustainable livelihoods, combined with an organizational commitment towards improved quality of life for all its beneficiaries. These programs are intrinsically oriented towards employability and income generation through vocational education, farm productivity and watershed management projects. The gender centric focus translates into 62% female beneficiaries through the vocational training initiatives. The direct gendered impact of reaching out to 4.3 lakh female beneficiaries includes financial inclusion, enhanced income generation, employability opportunities, social inclusion and social mobilisation. Apart from projects that have positively improved learning outcomes, ABF's education interventions for specially abled children from socially marginalized sections of the community are directed towards creating social equity. The Foundation will have a continued alignment with the broader development agendas of the country, the Millennium Development Goals (MDGs) and the recently drafted Sustainable Development Goals (SDGs).

I wish to take this opportunity to thank all our stakeholders, especially our partner NGOs, for their selfless service and support. I am confident that the little steps we take together will go a long way in improving the lives of those less fortunate amongst us.

## Chairman's Note



**Mr. S. Ramadorai**

It has been a privilege being a part of Axis Bank Foundation's journey and mentoring the organisation in setting critical processes and selecting credible projects. The strategy of the Foundation to engage with grass root level organisations that have a strong bottom-up approach has been a key strength. This combined with the organisation's focus on outcomes is backed by a strong governance structure and monitoring mechanisms.

It has been insightful learning about the impact of these projects and observing the NGOs accomplish their set objectives in numerous spheres ranging from education for the specially-abled to skill development. A greater than 50% increase in income has been accomplished in the agriculture (farm and non-farm) related initiatives, which is another significant accomplishment. The Foundation has worked with partner organisations in a tireless manner to provide sustainable solutions to address the needs of the community, with a specific beneficiary focus on the backward and marginalised sections of the society. The sustainability of the projects is being ensured through formation of village-based organisations, endowment creation, dairy, poultry and agriculture cooperatives. I am glad to note that the Foundation is on course to achieve the target of one million livelihoods by the end of 2017.

Similarly, ABF's skill development initiatives have touched the lives of 57,666 beneficiaries with a focus on the service sector and entrepreneurship. These programs have a gendered focus and maximum enrolment of people from the BPL category. The success and sustainability of many vocational training projects was catalyzed through community engagement and buy-in. This aspect has widened the indirect impact of the project, widening choices on financial inclusion, employment and income generation, entrepreneurial aspirations, health access, education, nutrition, menstrual health and sanitation. The focus on women across programs has enhanced their skill sets and livelihood opportunities, which has increased their level of voice and participation at the family and societal level, displaying high levels of social inclusion.

The education projects for the specially-abled and children of sexually exploited women have improved the learning and adaptability levels of 1.35 lakh beneficiaries resulting in decreased dependability and enhanced levels of self-esteem, dignity and quality of their lives.

## **Executive Trustee & CEO's Report on ABF's Strategic Intent**



**Mr. K. Anil Kumar**

Since 2006, Axis Bank Foundation has made significant strides to meet organisational policy objectives in the education and sustainable livelihoods verticals. The Foundation's interventions have reached 5,92,327 beneficiaries with the education interventions shifting focus from supplementary education to programs for the specially-abled, tribal children and also children of sexually exploited women. The sustainable livelihoods vertical has aspirations of reaching 1 million livelihoods by 2017 through partnerships with credible implementing partners. The vertical has already provided vocational training and nurtured entrepreneurship for 57,666 beneficiaries. The Foundation's approach has involved developing inclusive platforms driven by technical and strategically conceptualized processes. This has resulted in direct impact in the quality of life of project beneficiaries and in the growth of our NGO partners. The recently conducted Partner Satisfaction Survey and dissemination of the Financial Management Manual as a part of a capacity building initiative, is evidence of this functional and inclusive ecosystem that has been nurtured by ABF. Apart from doubling or tripling of income levels, enhanced savings, increase in the number of household assets through the natural resource management interventions, the indirect outcomes and impact of the project is manifold. These changes are quantitative, cutting across aspects like social inclusion, social mobilization, community involvement, an engaged younger generation with opportunities for community level skill and knowledge transfer, change in aspiration levels and increased voice and participation. Similar outcomes have been observed in the vocational education initiatives with a change in income levels and employability avenues apart from handholding entrepreneurial aspirations. The education interventions, having impacted the lives of 1.35 lakh beneficiaries demonstrates the ability of policy instrumentation for a targeted beneficiary profile. These interventions have opened employment and income generating opportunities combined with programmes with a focus on learning outcomes.

The Foundation aspires to be a learning organization through the establishment of systemic learning platforms, stakeholder building and more evolved monitoring mechanisms. In addition, the Foundation will expand its focus to critical areas like environmental sustainability and sanitation with suitable policy instruments. The organisation also hopes to expand the scope of its interventions in the areas of skill development, natural resource management and special education, changing the lives of the most marginalized and backward sections of society.

**HIGHLIGHTS**

**Annual achievements for FY 2014-15**

**Cumulative ABF overall achievements till March 2015**



Total beneficiaries reached

**1,96,340**

Total beneficiaries reached

**5,92,327**



No. of projects funded across the country in 2014-15

**43**

ABF presence across the country 26 states covering

**239 districts**

Including 75 most backward districts



No. of SHG women beneficiaries

**56,377**

SHGs formed across all projects

**17,172**

No. of women SHG members

**1,95,981**

Annual achievements for FY 2014-15

Cumulative ABF overall achievements till March 2015



Total households benefiting from agriculture related livelihood projects

**1,12,354**

Total households benefiting from agriculture related livelihood initiatives

**2,97,322**



Total individuals who received skills training

**41,275**

Total individuals who received skills training

**96,527**



Total beneficiaries of education related projects

**26,622**

Total beneficiaries of education related projects

**1,35,554**



Total no. of accident victims rescued and first responders trained

**5,971**

Total no. of accident victims rescued and first responders trained

**29,720**

## **Vision, Mission and Guiding Principles**

Founded in 2006, Axis Bank Foundation is committed towards building one million sustainable livelihoods through Special Education, Agriculture and Allied Interventions and Vocational Training, apart from a focus on Highway Trauma Care. These programs are oriented towards poverty alleviation and improving quality of life. The critical impact and outcomes of these CSR programs are presented in Axis Bank Foundation's Annual Report. These impacts and outcomes include encouraging concepts of advocacy, awareness, partnership building, increased levels of transparency and demonstrating the Foundation's construct as a learning organisation.

### **Vision Statement**

The vision of the organisation is to be the most respected corporate Foundation in the country excelling in project management and contributing significantly to create factors responsible for sustainable livelihoods.

### **About the Mission**

ABF's mission is based on the classical theory of development wherein sustainable livelihood is defined as the livelihood which can cope with and recover from stress and shocks, maintains or enhances capabilities and assets (social, physical and economic) and creates conditions that are suitable for better education, health and sanitation seeking behaviour and sustainable livelihood opportunities for the next generation.

It aims to support programs, projects and activities that focus on creating conditions suitable for sustainable livelihood. For this endeavour, ABF partners with civil society organizations and provides them with financial, technical and capacity development support to make positive contributions in the lives of the underprivileged and vulnerable communities.

## Guiding Principles

ABF is guided by the following principles towards achieving its key objectives:

- Strive to create meaningful socio-economic impact in the lives of the vulnerable and underprivileged sections of the society i.e. the differently abled, street children, destitute women, children of commercial sex workers, people suffering from natural disasters and poor disadvantaged families.
- Support projects and programs that are aligned with the national development priorities, needs of the communities that are aligned to the CSR objectives and policies of Axis Bank.
- Programs to be implemented in convergence with government programs, international development programs, schemes, infrastructures and other corporate foundations.
- Project management framework to be structured through a results based approach with focus on outputs, outcomes and impact enabled by strong inputs and processes.
- Endeavour to develop the capacities and capabilities of the staff members, partners and other stakeholders at the community level through exposure to new approaches, systems and technology.
- Be guided by the core values and ethics that govern operations namely transparency, team work and focus on community.
- Exposure limits of state, partner and theme level to be within predetermined limits.

## Board of Trustees

Axis Bank Foundation, since its inception, has inducted a strong governance structure through its Board of Trustees, with the directors displaying in-depth knowledge and experience across sectors. In addition, the core management and implementation team have also displayed great drive, determination coupled with principles on sensitive handling of NGO partnerships.



**Mr. S. Ramadorai**

(Chairman since 2010)

- Chairman- National Skill Development Agency (NSDA), National Skill Development Corporation (NSDC)
- Ex-Vice-Chairman and CEO- Tata Consultancy Services Ltd. Associated with the company for 42 years
- Chairman-Bombay Stock Exchange (BSE) and Air Asia (India) Pvt. Ltd.
- Independent Director-Boards of Hindustan Unilever Ltd. (HUL), Asian Paints Ltd. and Piramal Enterprises Ltd.
- Chairman-Council of Management at the National Institute of Advanced Studies (NIAS)
- Chairman-Governing Body, Tata Institute of Social Sciences (TISS)
- President-Society for Rehabilitation of Crippled Children (SRCC)
- Awarded Padma Bhushan in 2006



**Ms. Sheela Patel**

(Trustee since 2006)

- Director-Society for Promotion of Area Resource Centers (SPARC)
- Chair-Slum/Shack Dwellers International (SDI)
- Founder and Coordinator of national and international organizations
- Schwab Foundation Social Entrepreneur
- Technical Advisor- Jawaharlal Nehru National Urban Renewal Mission (JNNURM)
- Chairperson, Society for Participatory Research in Asia
- Council Member, Water and Sanitation Program, World Bank
- Advisor, United Nations Development Program (UNDP) Commission
- TISS Alumni-Masters in Social Sciences



**Mr. Som Mittal**

(Trustee since 2015)

- Former President and Chairman, National Association of Software and Services Companies (NASSCOM)
- Advisor to Govt. of New Zealand
- Extensive industry experience in the IT, engineering, manufacturing and automotive industries
- Former member of the Prime Minister's Committee of National E-Governance
- Governing board member of several educational and social organisations including Indian Institute of Technology (IIT), National Institute of Information Technology (NIIT)
- B. Tech from IIT Kanpur and MBA from Indian Institute of Management (IIM) Ahmedabad



**Mr. Rajesh Kumar Dahiya**

(Trustee since 2015)

- Group Executive, Axis Bank Ltd.
- Responsible for Compliance, Corporate Communication, Company Secretary, Human Resources Management and Administration at Axis Bank
- Engineer and Masters in Human Resource Management



**Mr. K. Anil Kumar**

(Executive Trustee & CEO since 2015)

- Structured the Financial Institution Business and Trade Services Business for Axis Bank
- Banking Industry expertise for over 30 years in Retail Banking
- Co-founder of an education-related Non-governmental Organization (NGO)

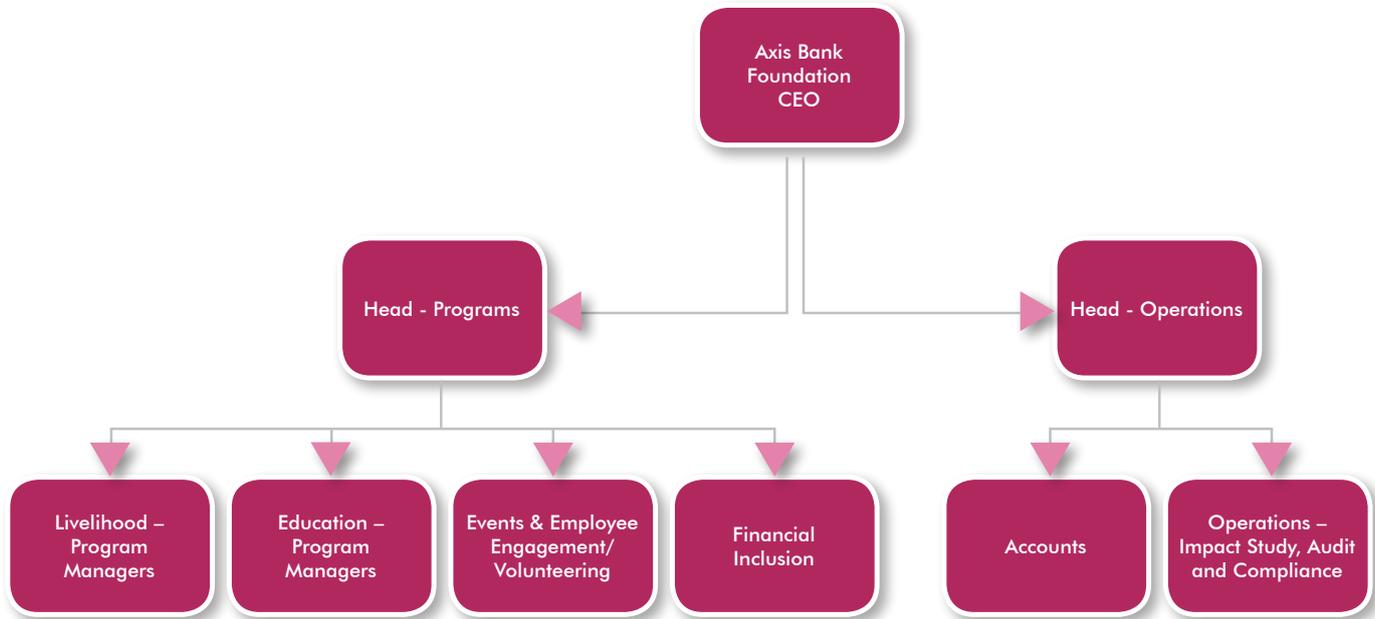


**Mr. Srinivasan Varadarajan**

(Trustee since 2015)

- Director on the Board of Axis Bank since 2012 onwards
- Former Managing Director and Head of Markets at J.P Morgan, India
- Engineering degree from Anna University and MBA from IIM Kolkata

## Organisational Structure and ABF Team



### ABF Team

#### **K Anil Kumar, Executive Trustee & CEO**

Beenoxi Arora, Head - Programs

Aziz Fidai, Head - Operations

#### **Livelihoods Team:**

Jaison Jacob, Program Manager - Livelihoods

Shubhanjali Roye, Program Manager - Livelihoods

Wilfred Barboza, Program Manager - Livelihoods

Sharukh Taraporewala, Program Manager - Livelihoods

#### **Education Team:**

Dnyanada Karnad, Program Manager - Education

Neelima D'silva Dalvi, Program Manager - Education

#### **Events Team:**

Vibha Krishnamurthi, Head - Events

Bruno Fernandes, Manager - Events

#### **Operations & Financial Inclusion Team:**

Shenoj Thomas, Manager - Financial Inclusion

Aditya Gaur, Assistant Manager

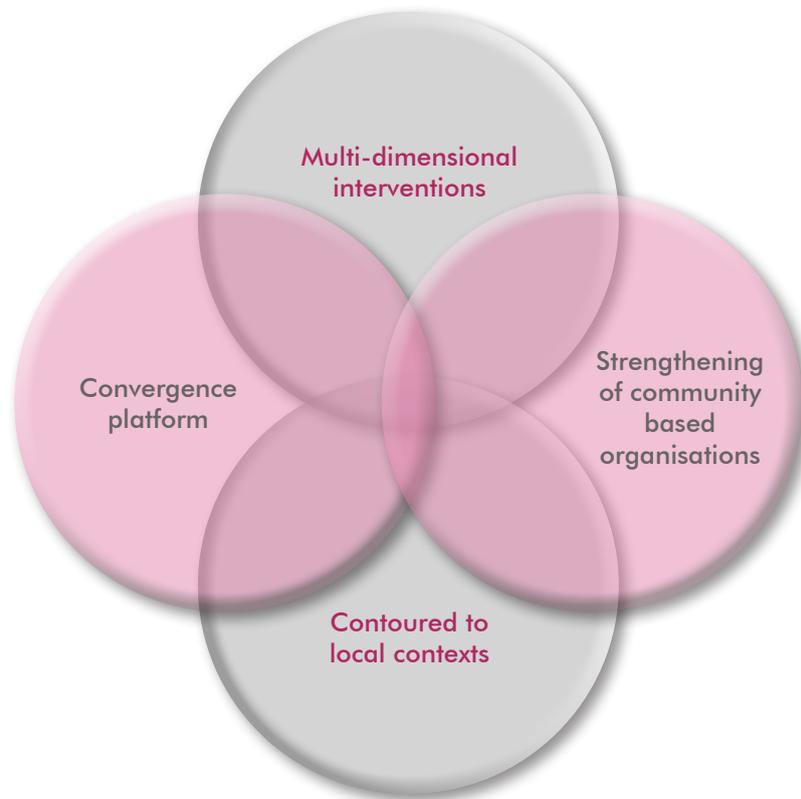
Deepti Sane, Executive Assistant

## **ABF Approach towards Poverty Alleviation**

### **Approach and Framework**

During the British rule, the policies resulted in feudalism and fragmentation of land ownership. Post-independence, commercialisation and the shift from producing food crops to cash crops made agricultural practices more resource intensive. The manifestations of the agrarian distress include large decline in agriculture growth in rain fed areas, decrease in production of food grains with a threat to food security, farmers with small land holding of less than four hectares experiencing higher levels of expenditure than income due to the increased cost of agricultural inputs. Other signs of crisis include uncertain prices and increasing indebtedness with the limited access to credit. The role of the middlemen, moneylenders and intermediaries increased the woes of those dependent on agriculture and allied activities, creating a vicious cycle of debt and poverty. This has resulted in increased farmer suicides, emanating from psychological, economic and social duress from being trapped in an inescapable debt cycle. According to the Ministry of Agriculture, in the last three years, 3,313 farmer suicides have been recorded predominantly across the states of Maharashtra, Telangana, Karnataka, Andhra Pradesh and Kerala. In addition, the agricultural share in the national income declined from 29% in 1990-91 to 17% in 2010-11 while it still employs 48% of the population. The compounded effect of the livelihood crisis on the marginalized sections of the community included limited access and choices on critical decision making in the areas of education, health and nutrition. This included lack of necessary physical and social infrastructure. The deepened inward spiral towards poverty enunciated that solutions to reduce poverty needed to be multi-dimensional, taking economic, social, cultural and political contexts into account.

The ABF framework for addressing poverty was cognizant that interventions needed to be multi-dimensional, contoured to local contexts with high levels of community buy-in through the strengthening of community based organisations. Most importantly, the Foundation with its implementing partners created a convergence platform with multiple stakeholders that included the government, other corporates and philanthropic presence in the geographic area.



Axis Bank Foundation's livelihood interventions, with specialized implementing partners in the areas of skill development, and agriculture and allied activities, have resulted in viable solutions or models to address some of these visible manifestations of agrarian and livelihood distress. The CSR programs have demonstrated increased agricultural productivity and changes in income levels, doubling of income when compared with baseline data. ABF projects have benefitted 4.3 lakh female beneficiaries, both direct and indirect, empowering women through inclusion in the organized workforce with dignified and sustainable livelihoods. The formation of 17,172 Self Help Groups (SHGs) with 1,95,981 beneficiaries has created alternate livelihood options with increased access to credit. The formation and strengthening of community based organisations has decreased the role of the middlemen; income augmentation through allied activities like poultry and goat rearing has also been recorded. Improved quality of life was quantified through changes in the number of household goods and income levels while qualitative indicators like social inclusion, voice and political participation was captured through social mapping tools. Through skill development programs, vocational training has been provided to 96,527 beneficiaries with 48% of them being women, demonstrating a credible gendered impact through income generation, employability, entrepreneurship, social inclusion, financial inclusion and access to market linkages. The success of these projects are catalyzed through community engagement and participation. Axis Bank Foundation has strived to address poverty alleviation through nuanced, specific and contextual lenses.

### Avenues/Intervention

- Participatory agricultural research using context specific techniques and technologies
- Formation of collectives
- Strong policy framework
- Capacity building
- Awareness and access to rights and privileges

### Lines of Force/Outcomes

- Higher productivity
- Natural resource management
- Increase in income levels (producer and wage)
- Entrepreneurship
- Food security
- Decreased role of the middlemen

### Goals

- Poverty alleviation
- Creation of sustainable livelihoods
- Food security
- Women empowerment and social inclusion through formation of collectives
- Preserving local way of life

### Geographical Presence of ABF

Since 2006, ABF has structured interventions across 26 states and 239 districts. This extensive presence is represented through the map below. Livelihood interventions have a presence across backward districts and areas with a predominant SC, ST, OBC population and those falling under the Below Poverty Line category. The Foundation has structured credible partnerships and interventions for the marginalised in the Eastern and North-Eastern parts of India.



Presence of Axis Bank Foundation Projects

## **Sectorial Impact and Change Stories**

### **Agriculture and Allied Interventions**

Since 2006, Axis Bank Foundation has been instrumental in implementing social welfare projects of Axis Bank. Over these years, ABF partnered with numerous NGOs to provide equitable education to children residing in the poorest areas of the country. Soon the Foundation realized that with education programs alone it was difficult to successfully lower school dropout rates. Poverty and unemployment were touted as the main reasons behind the dropouts. It was in 2011 that the Foundation ventured into the domain of providing Sustainable Livelihoods. These programs aim at alleviating poverty and providing livelihood options for economically weak households.

Promotion of traditional and organic agricultural practices and skill development projects are two main components under the Sustainable Livelihoods theme. The aim is rejuvenation of the agriculture sector by supporting farmers with small landholdings. It is imperative to mention here that Indian agriculture scenario is dominated by small and marginal famers (80%). Several research studies bring out the issues and challenges faced by these farmers owing to adaptation to climate change, liberalisation and globalisation effects and increasing input costs among others.



ABF beneficiary with her farm produce

The Foundation is working towards the welfare of this beneficiary group by promoting multi-dimensional interventions, ranging from traditional practices, skilling the farmers in preparing organic fertilizers, encouraging them to take up non-farm based livelihood to face any financial adversity arising from crop failure and other tailor-made interventions based on project areas. The Foundation also promotes soil and water conservation measures through check dams, watershed development, gradient-based irrigation measures and farm ponds. Another challenge that the sector faces is the historical dependence of farmers on moneylenders. The implementing partners of ABF are working diligently to reduce this dependence through promotion of self-help groups and other community based organizations with access to bank linkage and subsequent financial inclusion.



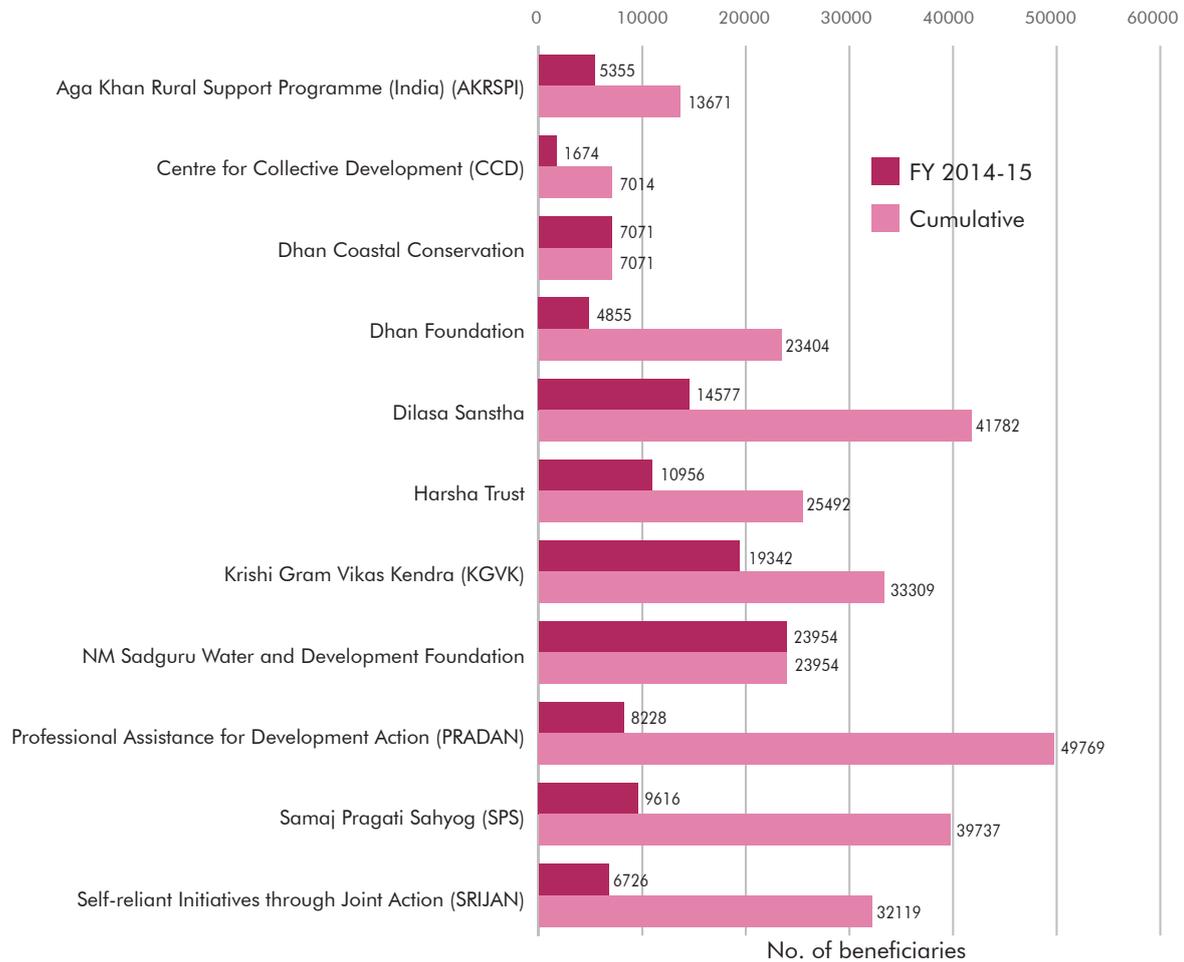
ABF beneficiary with his farm yield

**Critical Implementing Partners under Agriculture and Allied Interventions**

S r. N o.	Implementing Partners	Number of beneficiary HHs		% of SC,ST and OBCs		% of BPL HH		Number of SHG Female Beneficiaries	
		Cumulative	2014-15	Cumulative	2014-15	Cumulative	2014-15	Cumulative	2014-15
1	Aga Khan Rural Support Program (India) (AKRSPI)	13,671	5,355	100	100	25	40	7,377	3,506
2	Centre for Collective Development (CCD)	7,014	1,674	59	70	41	30	0	0
3	Dhan Coastal Conservation	7,071	7,071	81	81	100	100	7,071	7,071
4	Dhan Foundation	23,404	4,855	9	9	90	95	3,087	265
5	Dilasa Sanstha	41,782	14,577	68	77	45	46	36,267	11,200
6	Harsha Trust	25,492	10,956	100	100	73	68	14,987	1,361
7	Krishi Gram Vikas Kendra (KGVK)	33,309	19,342	96	98	85	82	19,722	11,411
8	NM Sadguru Water and Development Foundation	23,954	23,954	100	100	55	55	5,512	5,512
9	Professional Assistance for Development Action (PRADAN)	49,769	8,228	99	99	65	65	49,769	8,228
10	Samaj Pragati Sahyog (SPS)	39,737	9,616	95	99	NA	NA	29,603	3,191
11	Self-reliant Initiatives through Joint Action (SRIJAN)	32,119	6,726	97	98	30	35	22,586	4,632
<b>Total</b>		<b>2,97,322</b>	<b>1,12,354</b>	<b>85</b>	<b>91</b>	<b>52</b>	<b>58</b>	<b>1,95,981</b>	<b>56,377</b>

## ABF Agriculture and Allied Interventions

### Beneficiary outreach through each Implementing Partner

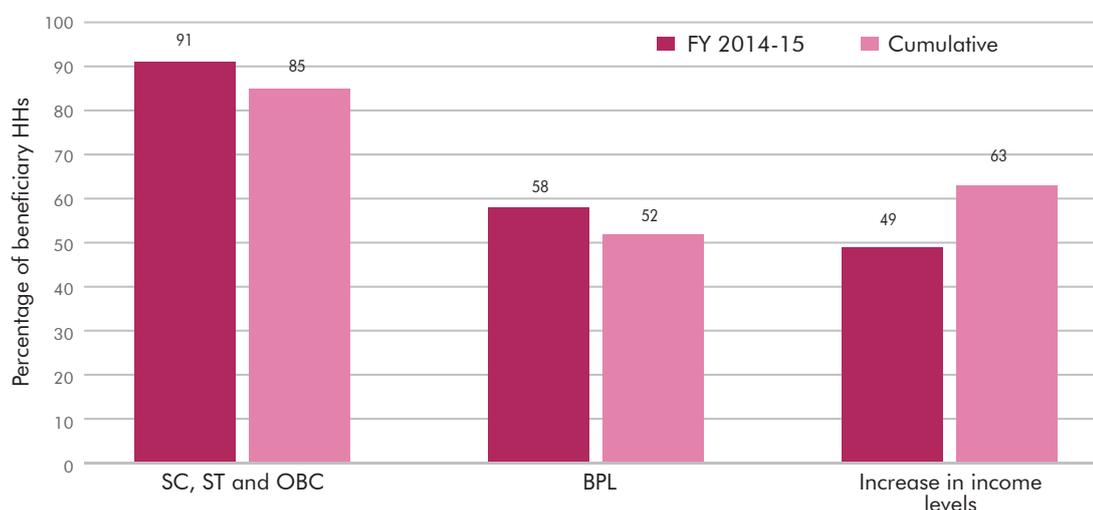


### Summary of Impact

Axis Bank Foundation is dedicated to the aim of providing one million people with sustainable livelihood options and is making concerted efforts to materialize the dream into reality. The Foundation has partnered with several organizations pan-India, some of whom are working in the most remote and backward regions of the country. The efforts have started bearing fruit as reflected in the mid-term review of the individual projects. Through its implementing partners, ABF is working towards betterment of small and marginal farmers who cannot afford the expenses of mechanization.

The formation of self-help groups and their subsequent linkage to banks have brought the beneficiary households under the umbrella of financial inclusion. Promotion of non-farm based livelihoods like animal husbandry, traditional crafts, fishery development and other locally available options are preparing these farmers to face any financial adversity that may arise.

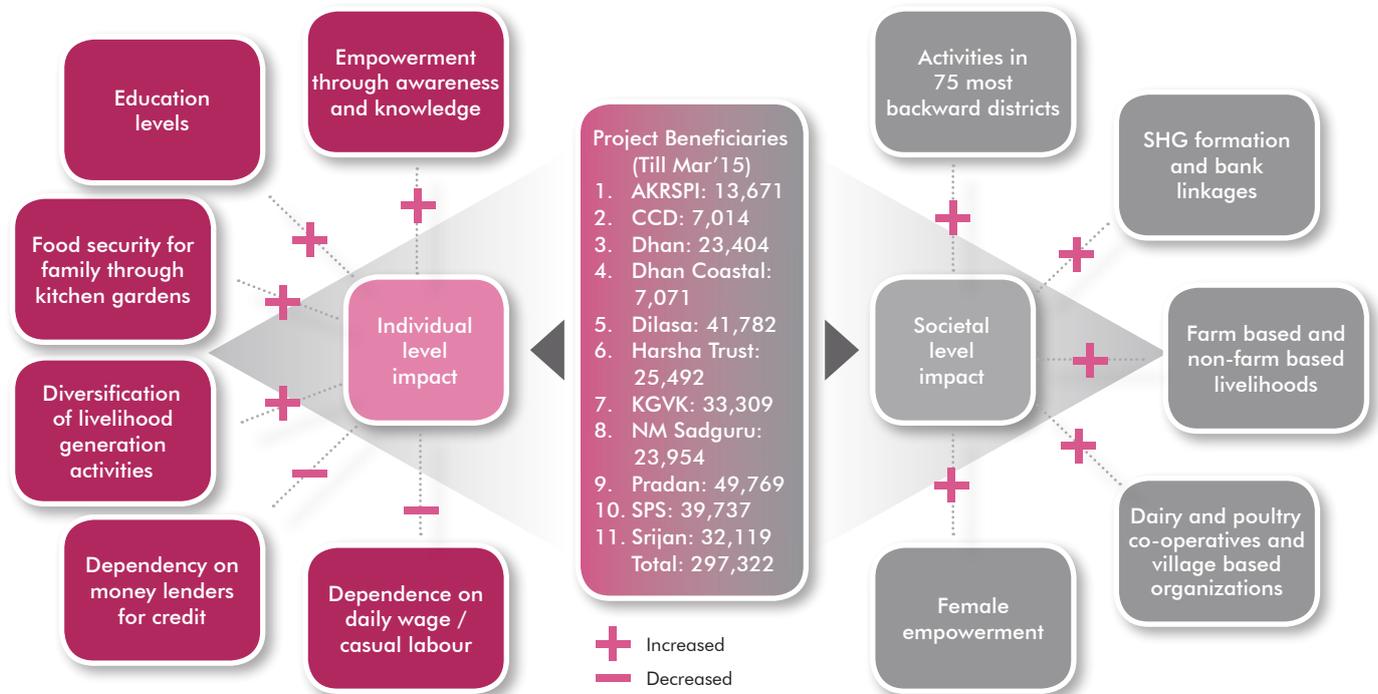
### Demographical information of beneficiaries of Agriculture and Allied Interventions (percentage figures)



Aspect	Overall Progress of Agriculture and Allied Interventions	2014-15
Output	Increased incomes from different livelihood generation activities	Further increase in income from different livelihood generation activities
	Increased produce through more number of crop cycles	Increase in yields of different crops
	Almost 3 lakh households benefitting from direct ABF interventions	Around 1.1 lakh more households added to beneficiary list this year
	Around 85% beneficiary households belong to SC, ST or OBC categories showing impressive social inclusion	Around 91% of these households belong to SC, ST or OBC categories showing further strengthening of social inclusion
	Around 52% of all households belong to BPL category	Around 58% of households belonged to the BPL category
	Around 2 lakh direct women beneficiaries have achieved improved financial inclusion through SHGs	Around 56,000 direct women beneficiaries of financial inclusion through SHGs
	Average percentage increase of 63% in annual income of beneficiaries of the six projects surveyed	Average percentage increase of 49% in annual income of beneficiaries of the six projects surveyed
	Increased usage of organic fertilizers	Continued usage of organic fertilizers

<p><b>Outcome</b></p>	<p>Beneficiaries aspiring for better education for their children</p> <p>Reduced dependence on daily wage labour at construction sites or at brick kilns</p> <p>Decreased dependency on moneylenders</p> <p>Awareness programs for the beneficiaries about several government schemes meant for them</p> <p>Empowerment of women</p> <p>Improved food security</p> <p>Reduced migration</p> <p>Increased health awareness</p>	<p>Increased aspiration for better education</p> <p>Migration to brick kilns and other daily wage labour jobs further decreased</p> <p>Further decrease in dependency on money lenders</p> <p>Continued increase in awareness of government schemes</p> <p>Further bolstering of women empowerment and social inclusion</p> <p>Improved food security</p>
<p><b>Impact</b></p>	<p>The goal of promotion of traditional and organic agricultural practices is being met by the implementing partners through training the farmers and members of SHGs, especially women, in traditional practices and preparation of organic manure. The organizations have mainly focused on a package of practices to achieve the same</p> <p>The implementing partners are working in 75 most backward districts in the country included in the Backward Region Grant Fund's (BRGF) list</p>	<p>The programs are targeting the most marginalized and backward communities of farmers across the country resulting in social and financial inclusion of these communities</p> <p>The goal of 50% increase in annual incomes is being met and maintained in most cases and programs</p> <p>The indirect benefits of increased earning of female members of the family have given rise to many indirect benefits like female empowerment, food security and aspiration for better education facilities</p>

## Impact Mapping of Agriculture and Allied Interventions



## Change Stories

Padman Tultia, Kalahandi District (Beneficiary of ABF-Harsha Trust Intervention)



Padman Tultia lives with his parents, wife and his two month old son in Baijalpur village, Kalahandi. His mother and his wife are part of the Savitri Self Help Group (SHG) formed by Harsha Trust in the village.

Before the Harsha Trust intervention, the family grew paddy, millet and sugarcane on their 5 acre property. The family started sowing onion and tomatoes from the seeds acquired from the Trust's intervention on a pilot basis. After making a handsome profit from the first crop itself the family has kept aside 50 cents of their plot for harvesting onion, tomatoes, ladyfingers, chilly, bitter gourds and pointed gourds. The technique of

Package of Practice (PoP), for growing tomatoes taught by Harsha Trust trainers, has seen their yield double. Rather than the earlier practice of randomly throwing seeds, he also started uniformly planting them in rows. Padman says, "with this technique I am able to harvest close to 7 kgs/1000 seedlings compared to 3-4 kgs/1000 seedlings earlier."

Harsha Trust has also studied the market cycles wherein the farmers can make their best profit and have adapted their cropping cycles accordingly. After the intervention the family has been making a regular profit by selling tomatoes in the rainy season when the demand in the market is at its peak. The family, in addition to taking up paddy, millets and sugarcane cultivation during the kharif season, now grows vegetables throughout the year harvesting 2 cycles of tomatoes, onions, ladyfingers and gourds. As compared to an annual income of Rs.15,000 from agriculture, today Padman and his family make Rs. 20,000 annually from harvesting tomatoes alone. Padman and his family are not only very thankful for the vegetable intervention but also the SHG collective founded in the village.

**Priti Dhamankar, Yavatmal (Beneficiary of ABF-Dilasa Sanstha Intervention)**

Priti lives in Umerkhed, Yavatmal with her mother-in-law. Both her sons have gone to other cities for higher education. Priti is a member of the Sant Goroba Mahila Bachat Gat which has 14 other members. In 2008, the SHG started a homemade spice making business. The SHG supplies the spice to schools, hostels and an orphanage. The women had not taken any formal training for the enterprise; it was their household experience and knowledge as cooks that helped them. According to her, the business is running well and each member of the SHG earns Rs 3,000/month from the business (in 2008 each member earned Rs 500/month). She said that it provided an additional income and has helped her in many ways. Now her (and the SHG's) wish is to expand their spice-making enterprise and market it as a brand. Priti said that with the help of the SHG, her economic status has improved and she is now able to provide for her children's education.



SHG beneficiaries displaying a pre vs. post intervention impact chart

## Skill Development

According to the United Nations Development Program-National Skill Development Corporation (UNDP-NSDC) Concept Paper on Labour Market Information System (2011), India is expected to have 83% of the projected population of 1.6 billion in 2026 in the 15-59 age group. The Boston Consulting Group Report (2007) indicated that by 2020 India will have a surplus of 56 million working people while the rest of the world will have shortage of 46 million in the work force. The current labour force participation rate of females is only 25% in comparison to 74% for males. Concurrently, the Indian Labour Report (2007) predicts that 300 million youth will enter the labour force by 2025 and NSDC estimates that over 120 million skilled people will be required in the non-farm sector from 2013-22.<sup>1</sup>



Ongoing Industrial Sewing Machine Operator (ISMO) training

<sup>1</sup> Economic Survey 2014-15. Available on: <http://indiabudget.nic.in/es2014-15/echapter-vol2.pdf>

In 2011 Axis Bank Foundation, through an evidence based approach, established goals to create one million sustainable livelihoods as a critical avenue towards poverty reduction. This will enable marginalized sections of the population to recover from externally induced shocks with the support of multiple interventions. These programs were aimed at enhancing local institutional and individual capacities resulting in income generation and asset creation. Such changes would in turn strongly influence the situational context of education, health, nutrition and sanitation. ABF's skill development programs were initiated to increase the beneficiary's employability and to nurture entrepreneurship. They have focused on giving skills like motor driving, electrician, welding, mobile repairing, tailoring as well as courses in hotel management, nursing, computer software and hardware. The initiatives have created avenues for youth to become financially independent, emerging as contributors to the family, community and industry.



ABF interventions promoting entrepreneurship for the marginalised population

### Critical Implementing Partners under Skill Development Initiatives

ABF has structured skilling interventions with credible implementing partners like Don Bosco Tech Society (DBTS), People's Rural Education Movement (PREM), The Corbett Foundation (TCF), Kherwadi Social Welfare Association (KSWA), Healing Fields Foundation (HFF), Earthy Goods Foundation Society (EGFS), Nav Bharat Jagriti Kendra (NBJK), Youth 4 Jobs Foundation (Y4JF) and SGBS Unnati Foundation (SUF) with a focused approach on targeting youth from the marginalised sections of the community.



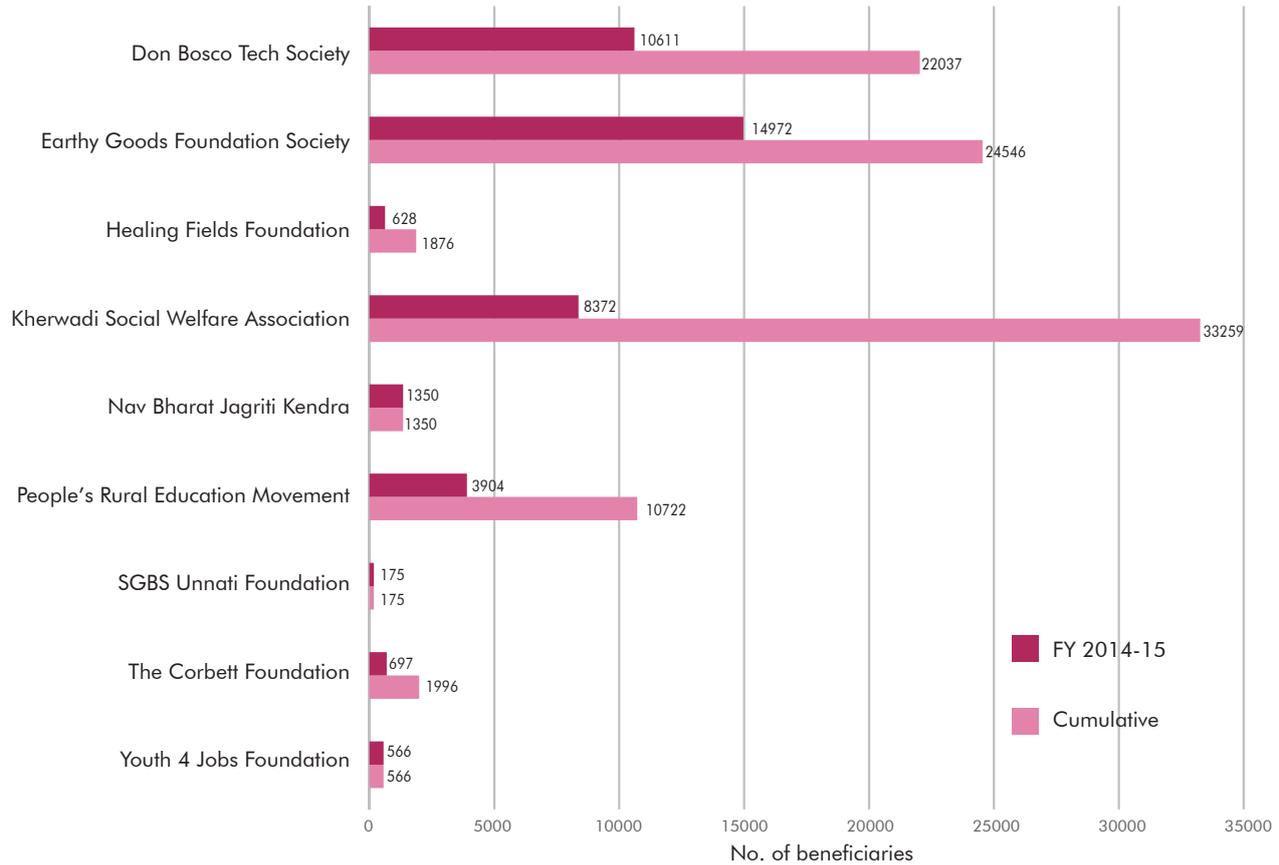
ABF beneficiaries learning a new skill and marching towards financial independence

### Critical Implementing Partners under Skill Development Initiatives

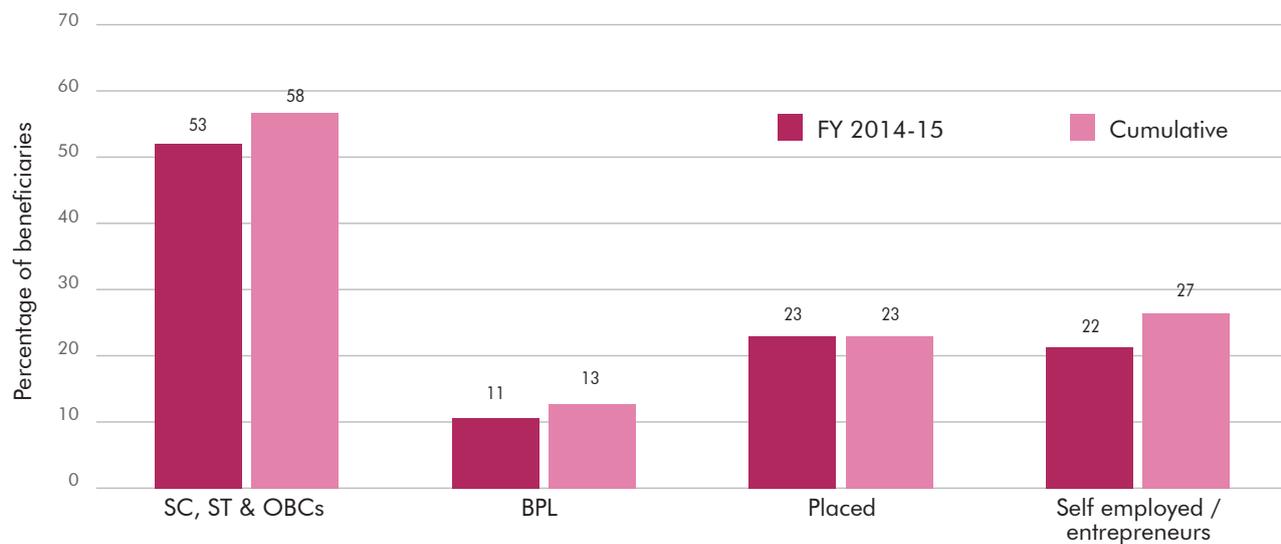
Sr. No.	NGO	Number of beneficiaries		% of female candidates		% of SC,ST and OBCs		% of BPL candidates		% of placed candidates		% of self-employed	
		Cumulative	2014-15	Cumulative	2014-15	Cumulative	2014-15	Cumulative	2014-15	Cumulative	2014-15	Cumulative	2014-15
1	Don Bosco Tech Society (DBTS)	22,037	10,611	34	39	81	82	21	12	66	65	5	9
2	Earthy Goods Foundation Society (EGFS)	24,546	14,972	NA	NA	0	0	NA	NA	NA	NA	NA	NA
3	Healing Fields Foundation (HFF)	1,876	628	100	100	0	0	85	86	NA	NA	47	61
4	Kherwadi Social Welfare Association (KSWA)	33,259	8,372	75	75	73	86	0	0	19	18	39	49
5	Nav Bharat Jagriti Kendra (NBJK)	1,350	1,350	47	47	86	86	0	0	20	20	5	5
6	People's Rural Education Movement (PREM)	10,722	3,904	93	97	92	90	48	51	6	1	90	74
7	SGBS Unnati Foundation (SUF)	175	175	51	51	90	90	96	96	79	79	21	21
8	The Corbett Foundation (TCF)	1,996	697	64	62	84	87	47	68	10	3	56	64
9	Youth 4 Jobs Foundation (Y4JF)	566	566	25	25	76	76	0	0	61	61	0	0
<b>Total</b>		<b>96,527</b>	<b>41,275</b>	<b>48</b>	<b>39</b>	<b>58</b>	<b>53</b>	<b>13</b>	<b>11</b>	<b>23</b>	<b>23</b>	<b>27</b>	<b>22</b>

## ABF Skill Development Initiatives

### Beneficiary outreach through each Implementing Partner



### Demographical information of beneficiaries of Skill Development Initiatives (percentage figures)



### Summary of outcomes and impact

ABF skill development projects have contributed to a great extent in providing livelihood opportunities to the marginalized sections of the society. The skilling programs in various states have given an opportunity at employment to many drop-out students who were from socially and economically disadvantaged background. The programs have reached out to extremely remote and challenging areas as well. ABF is supporting around 30 centres of Don Bosco Tech Society in the North-east region. Kherwadi Social Welfare Association (KSWA) with its 'Yuva Parivartan' programme in Marathwada & Vidarbha regions and People's Rural Education Movement (PREM) with its PREMA programme in Odisha region have encouraged entrepreneurship among youth and women. The Corbett Foundation (TCF) programme 'Pukaar' has helped in reducing the dependency of local communities on the forest thereby reducing man-animal conflict and has provided alternate livelihood opportunities to them. It has a strong impact on wildlife conservation and betterment of indigenous tribes that share a close association with their natural environment.



ABF beneficiary entrepreneur in his own mobile shop

These programs have also helped in providing skills to gain local employment in specific sectors where youth have started working in local hotels and augmenting their family incomes. A large number of women are benefitting from these programs through skill training and SHG formation. One such example is the Brishti SHG from Dumjan village close to Kaziranga, Assam. This SHG was trained in making incense sticks by The Corbett Foundation (TCF) and now the women are fully engaged in producing good quality incense sticks with 100% market linkages. Women are becoming role models and leaders displaying that ABF programs have great impact on women empowerment through changing traditionally held gender lenses at the community level. 'Grihini' programme of PREM and training of Community Health Facilitators (CHF) by Healing Fields Foundation (HFF) are equally significant examples for demonstrating women empowerment.

ABF has also helped in promoting artisans by building skills through training workshops and by creating website with Earthy Goods Foundation Society (EGFS). Currently, many artisans, small producers and NGOs have been associated with the organisation encouraging craft revival through widened market linkages and branding support.



Women artisans proudly displaying their work

The HFF program to train Community Health Facilitators (CHFs) has made great impact in the villages of Bihar, UP, Odisha, Assam, Chhattisgarh etc. It has helped in improving the hygiene and health care facilities in the villages. Under this programme women are making sanitary napkins which has increased their monthly earning as well. The program has a great impact on improving the menstrual health, access to sanitation facilities, formation of health saving groups and it has also promoted entrepreneurship in the community.

Vocational training programs of Nav Bharat Jagriti Kendra (NBJK), Youth 4 Jobs Foundation (Y4JF) and SGBS Unnati Foundation (SUF) are recent programs at ABF. NBJK provides vocational skills training coupled with English, basic computer, life skills etc. to beneficiaries from Jharkhand. They also work on the 'SWABAL' pilot project to ensure livelihood of 100 Persons With Disability (PWDs). Y4JF also works on providing livelihood opportunities to PWDs by market linked training and jobs in organized sector.



ABF beneficiary undergoing mobile repair training

Aspects	Overall Progress of Skill Development Initiatives	2014-15
Output	<ul style="list-style-type: none"> <li>The total number of beneficiaries covered till March 2015 is 96,527</li> <li>48% of the beneficiaries are female. (Does not include EGFS)</li> <li>The skilling programs are mainly focused towards the marginalised sections of SC, ST and OBC. 58% of the beneficiaries are from these sections of the society</li> <li>Around 50% of the beneficiaries are either placed or self-employed</li> <li>Average salary of the total placed candidates is Rs 4,706/month and the average income of the self-employed candidates is Rs 2,620/month</li> </ul>	<ul style="list-style-type: none"> <li>Annual beneficiary coverage has been 41,275</li> <li>39% of these beneficiaries are female</li> <li>Around 53% of the total beneficiaries are from marginalised sections of SC, ST and OBC</li> <li>44% of the beneficiaries are either placed or self-employed</li> <li>Average salary of the placed candidates is Rs 4,163/month and the average income of the self-employed candidates is Rs 2,466/month</li> </ul>
Outcome	<ul style="list-style-type: none"> <li><b>Income generation:</b> School dropouts have received an opportunity to pursue a career or entrepreneurship. This has contributed to their individual and family incomes</li> <li><b>Social inclusion:</b> High levels of social inclusion is evident across programs</li> <li><b>Industrial engagement:</b> Majority of the courses have scheduled industrial visits that enhance the learning and adaptability levels and thus the employability of candidates</li> <li><b>Women empowerment:</b> Increased levels of women empowerment is visible at the individual and community level. Women take decision related to their home and also the community</li> </ul>	<ul style="list-style-type: none"> <li><b>Awareness of skilling ecosystem:</b> Interventions have increased the awareness about the benefits of skill development programs</li> <li><b>Society level impact -</b> Majority of the family members say that beneficiaries are sending money to their homes. This has helped in improving the financial condition of many families</li> </ul>

<p><b>Outcome</b></p>	<ul style="list-style-type: none"> <li>• <b>Convergence models:</b> Local contract/vendor relationship with government and other NGOs have been established. SHGs started gaining local contracts as another source of income. The projects have been able to generate livelihoods for several artisans and SHGs through branding, merchandising and market linkage support</li> <li>• <b>Out-migration:</b> Openness regarding going to other cities or states for job opportunities have increased</li> <li>• <b>Influencing health choices:</b> Awareness regarding health issues has increased in the intervention areas</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Decreased dependency levels:</b> A large number of youth who were earlier unemployed are now earning and helping their families financially. These interventions have reduced the unemployment and dependency levels</li> <li>• <b>Renewed social fabric:</b> People from different communities get a chance to work together on common platforms, redefining the social fabric and social support networks. Visible aspects of social inclusion and financial independence of women were evinced from underprivileged and marginalized sections of the community</li> <li>• <b>Role models:</b> The skills development training programs have promoted higher education, leadership and role models among the youth and adolescent girls</li> </ul>
<p><b>Impact</b></p>	<ul style="list-style-type: none"> <li>• The skill development programs supported by ABF have nurtured entrepreneurship and have also led to an increase in the employability of beneficiaries</li> </ul>	<ul style="list-style-type: none"> <li>• These programs have resulted in increased awareness regarding education, health, nutrition, culture, environment etc.</li> </ul>

<p>Impact</p>	<ul style="list-style-type: none"> <li>Majority of the programs have strong industry linkages/community based social structures that have enhanced their credibility</li> </ul>	<ul style="list-style-type: none"> <li>ABF has also helped in preserving traditional livelihoods that even today create a large number of formal and informal jobs in villages</li> <li>The activities having entrepreneurship and market linkage as their components have helped in connecting small producers to mainstream market and promoted micro and small enterprises</li> </ul>
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Beneficiary of a Weaving Producer Group

## Change Stories

**Ainshi Nongbri, Shillong**

**(Beneficiary of ABF-Don Bosco Tech Society (DBTS) Intervention)**

Ainshi Nongbri from Meghalaya completed her hospitality training course from the DBTS training centre at Shillong. After the three months course, she was placed at the Randberry Resort & Spa in Chennai. Initially she was employed as a trainee for 3 months with a pay package of Rs. 5,000. This was followed with successive promotions as senior trainee and steward. At the end of the first year, her pay package had increased to Rs. 15,000 with PF and benefits. This package came with free food and accommodation. She left her job at Chennai due to personal reasons which varied from food to other socio-cultural problems like language, lack of social fabric and support network. Currently, she is working at the Pear Tree Bed and Breakfast as a General Manager. Her current pay package is Rs. 20,000 with food and accommodation. Her current profile requires all the hotel staff reporting to her.

### Nisha Devi, Buxar (Beneficiary of ABF-Healing Fields Foundation (HFF) Intervention)



Nisha Devi is a housewife from Boxa, Buxar, Bihar who underwent the Community Health Facilitator (CHF) training given by HFF in 2010-11. As a part of her training, she worked with women and girls by counseling them about menstrual health, nutrition, safe pregnancy and motherhood. She also referred cases for institutional deliveries.

Nisha then got involved in different health-related livelihood initiatives launched by HFF in her block and was successful in forming four health saving groups with 60 women from her village. Through these health groups, she ensures that all members and their families get quality healthcare in the network hospitals and also avail a discount. Her enthusiasm for her work led her to become a partner at the sanitary napkin manufacturing unit along with 49 such CHFs where she sells these napkins at a subsidized rate.

However, Nisha was not satisfied with working for just women and girls. She was also keen on helping improve the health situation of her community at large. With the help of loans from micro finance institutions, she was successful in constructing more than 80 toilets in people's homes. She also helped in conducting an eye camp with the support of Akhandjyoti Eye Hospital and conducted a survey on Menstrual Health Management in partnership with the University of Florida. Nisha now earns between Rs. 4,000-4,500 per month through these various initiatives.

Apart from the economic benefits, her main source of happiness is the recognition that she gets from all her community members and health officials for her good work.

### Beneficiaries of ABF-The Corbett Foundation (TCF) Intervention

As an initiative under Pukaar, vocational training program, a collaborative effort of ABF and TCF, 15 women from the Ranchha village of Bandhavgarh received training in incense stick making. Post completion of training, TCF organised these women to form the Mahila Chetna SHG. Subsequently, the SHG started the production of incense stick and selling them in the local market. As a result the net earnings of each SHG member ranged from Rs. 1,500 to 2,000 per month. The activity has led to increased incomes and has also translated into improved status of women in their families.

Prior to this intervention, majority of these women, mostly tribal, were engaged in farming and earned meagre income that was mostly inadequate to sustain their families. However, post the intervention, increase in their earning capacity has led to an increase in the well-being of their families too.

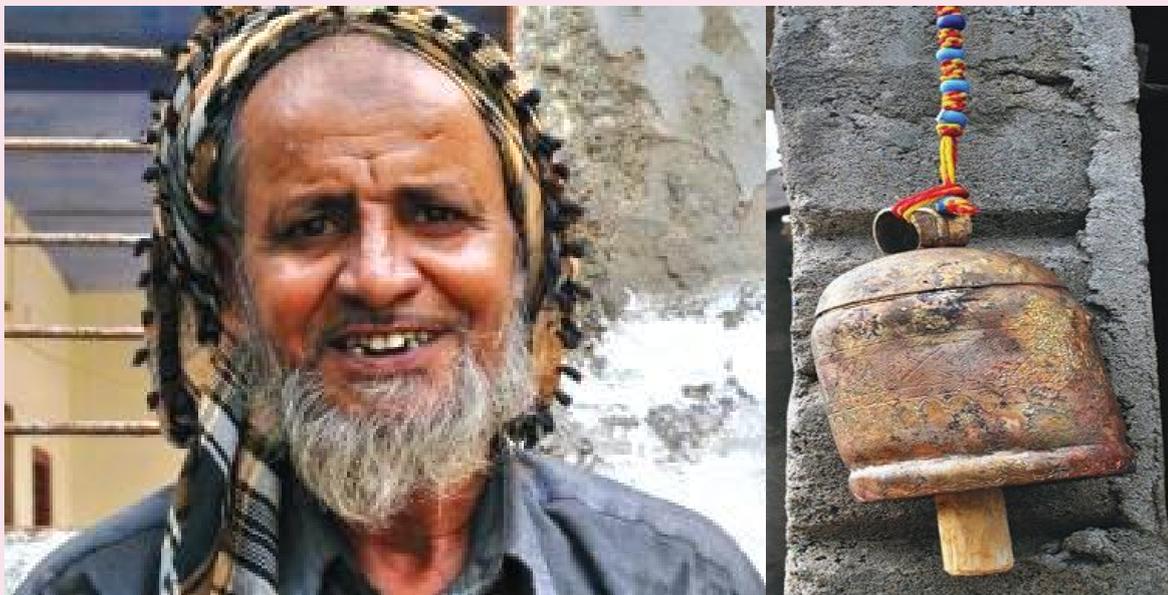


Members of Mahila Chetna SHG making incense sticks

Ibrahim Luhar, Bhuj

(Beneficiary of ABF-Earthy Goods Foundation Society (EGFS) Intervention)

Originally from Sindh in Pakistan, Ibrahim Luhar is a resident of Zura village near Bhuj. He is a specialist in the ancient craft of making metal bells. His entire family is involved in the craft. The craftsman continues to make traditional cattle bells, which are bought by local pastoral communities such as the Rabaris. Through the EGFS website, he has gained clients not only from Gujarat and Mumbai but also from as far as the United States. The bells and chimes are purchased as decorative pieces directly from the artisans.



Bell made by Mr Luhar

## Education

Axis Bank Foundation is committed towards promotion of education since 2006 when the Foundation was registered as a Public Trust. During the initial years, the interventions were aimed at providing non-formal education, supplementary education and bridge courses to address educational gaps with a focus on the marginalized sections of society. The legislative measure Right to Education Act (2009) was an important impetus for the Foundation to extend the education programme to children/young adults with special needs with the broad mandate of mainstreaming these children into the larger community. ABF's engagement in the area of education underwent restructuring and the beneficiary group was redefined to include children with special needs, tribal children, street children and children of Victims of Commercial Sexual Exploitation and Trafficking (VOCSETs).

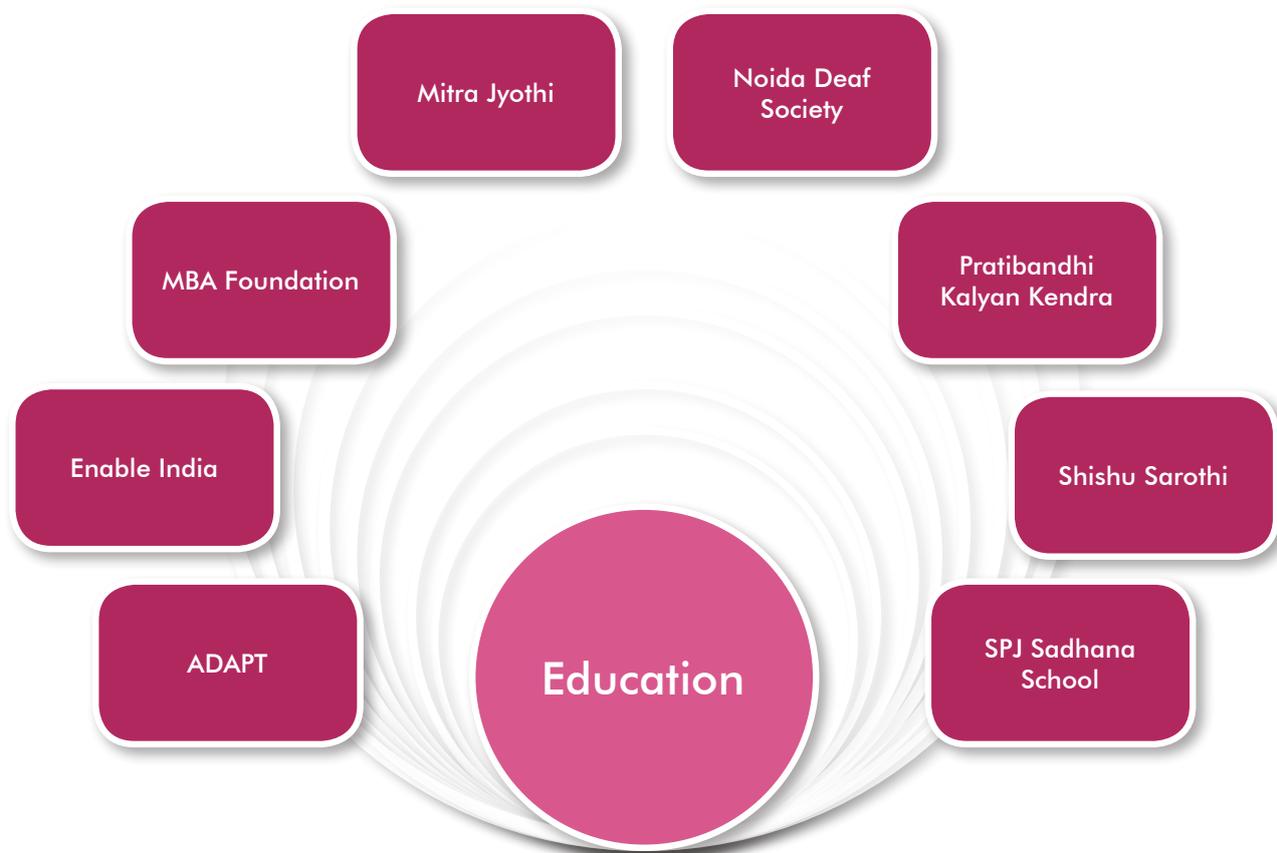


Beneficiary learning through innovative methods

### Critical Implementing Partners under Education

ABF works with 20 implementing partners, out of which eight organisations work in the area of special education including vocational training, while twelve partners work to support educational endeavours of the marginalized sections of society.

a) The eight implementing partners working in the area of special education have adopted a multi-pronged approach. The interventions are geared towards providing need-based support to the beneficiaries such as diagnostic and assessment services, appropriate support aids and client centric counselling services, along with remedial classes to facilitate mainstream education. A special focus of the interventions has been to provide vocational training to the trainable beneficiaries and link them with job placement.

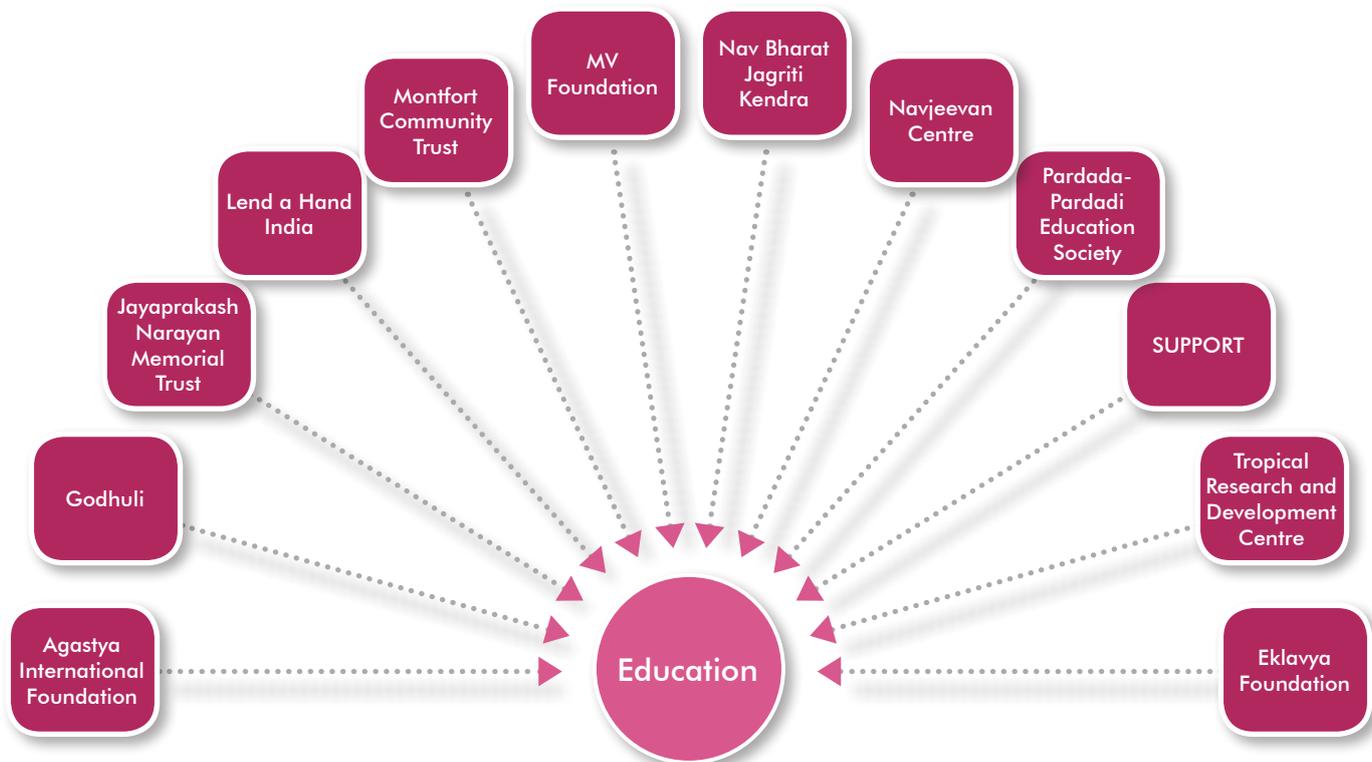


ABF Implementing Partners in 'Special Education'



Therapist working with a beneficiary

b) The twelve implementing partners working in education for the marginalised provide supplementary education, primary and secondary educational support and vocational training to them.



ABF Implementing Partners working to support education endeavour for the marginalised

### Outputs in Education Vertical

ABF, in partnership with credible implementing partners, has a pan-India presence with the broad aim to integrate the marginalised into the mainstream community. Over the years, ABF has supported over 80 Civil Society Organisations (CSOs) working with various groups and communities in the field of education.

Need-specific support such as after school support programs in primary and secondary education, supplementary classes, vocational training and special education is given to beneficiaries. Work with young adults (including differently abled beneficiaries) has a special focus of providing vocational training with subsequent job linkages.

The beneficiaries are equipped with skill sets and in numerous cases contribute to the family income. Few beneficiaries have been placed in the formal sector thereby providing evidence that it is possible for them to claim their place in an inclusive society. Life skills training and non-formal education, has enabled them to become more self-sufficient and bridge gap areas, increasing their self-confidence and self-esteem. Living their 'life with dignity' is the motto of the interventions.



Innovative methodologies adopted by ABF partners to educate children

The last decade has seen impact at a macro level where some of ABF's implementing partners have worked on a 'rights-based' approach and have created a platform for these marginalised groups through advocacy. The ultimate mandate of these activities is social inclusion in the larger community. Programmatic interventions towards sensitization training of secondary stakeholders such as parents, teachers and support staff etc. have contributed to creating awareness and knowledge about living with or co-existing in a symbiotic relationship. Capacity building of therapists, certificate courses for trainers, teachers, and Anganwadi workers has contributed to a stronger service delivery mechanism. Work with like-minded institutions at the macro level has led to the development of national level resource centres and convergence platforms resulting in an ecosystem for inclusive education.



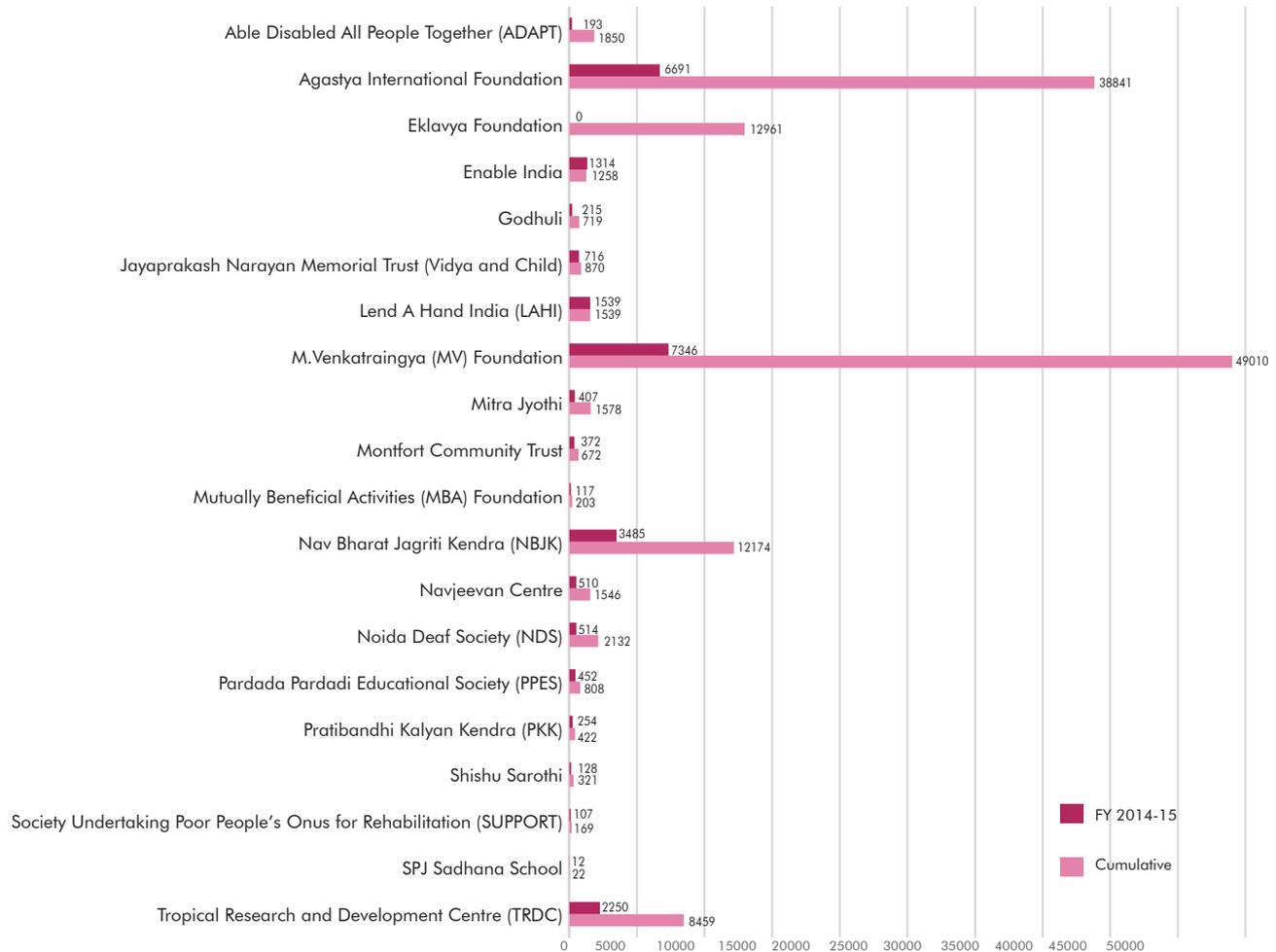
Interactive learning approach followed by ABF partner

### Critical Implementing Partners under Education Interventions

Sr. No.	Organizations	Cumulative no. of beneficiaries	No. of beneficiaries FY 2014-15
1	Able Disabled All People Together (ADAPT)	1,850	193
2	Agastya International Foundation	38,841	6,691
3	Eklavya Foundation	12,961	Nil
4	Enable India	1,258	1,314
5	Godhuli	719	215
6	Jayaprakash Narayan Memorial Trust (Vidya and Child)	870	716
7	Lend A Hand India (LAHI)	1,539	1,539
8	M.Venkatraingya (MV) Foundation	49,010	7,346
9	Mitra Jyothi	1,578	407
10	Montfort Community Trust	672	372
11	Mutually Beneficial Activities (MBA) Foundation	203	117
12	Nav Bharat Jagriti Kendra (NBJK)	12,174	3,485
13	Navjeevan Centre	1,546	510
14	Noida Deaf Society (NDS)	2,132	514
15	Pardada Pardadi Educational Society (PPES)	808	452
16	Pratibandhi Kalyan Kendra (PKK)	422	254
17	Shishu Sarothi	321	128
18	Society Undertaking Poor People's Onus for Rehabilitation (SUPPORT)	169	107
19	SPJ Sadhana School	22	12
20	Tropical Research and Development Centre (TRDC)	8,459	2,250
<b>Total</b>		<b>1,35,554</b>	<b>26,622</b>

## ABF Education Interventions

### Beneficiary outreach through each Implementing Partner



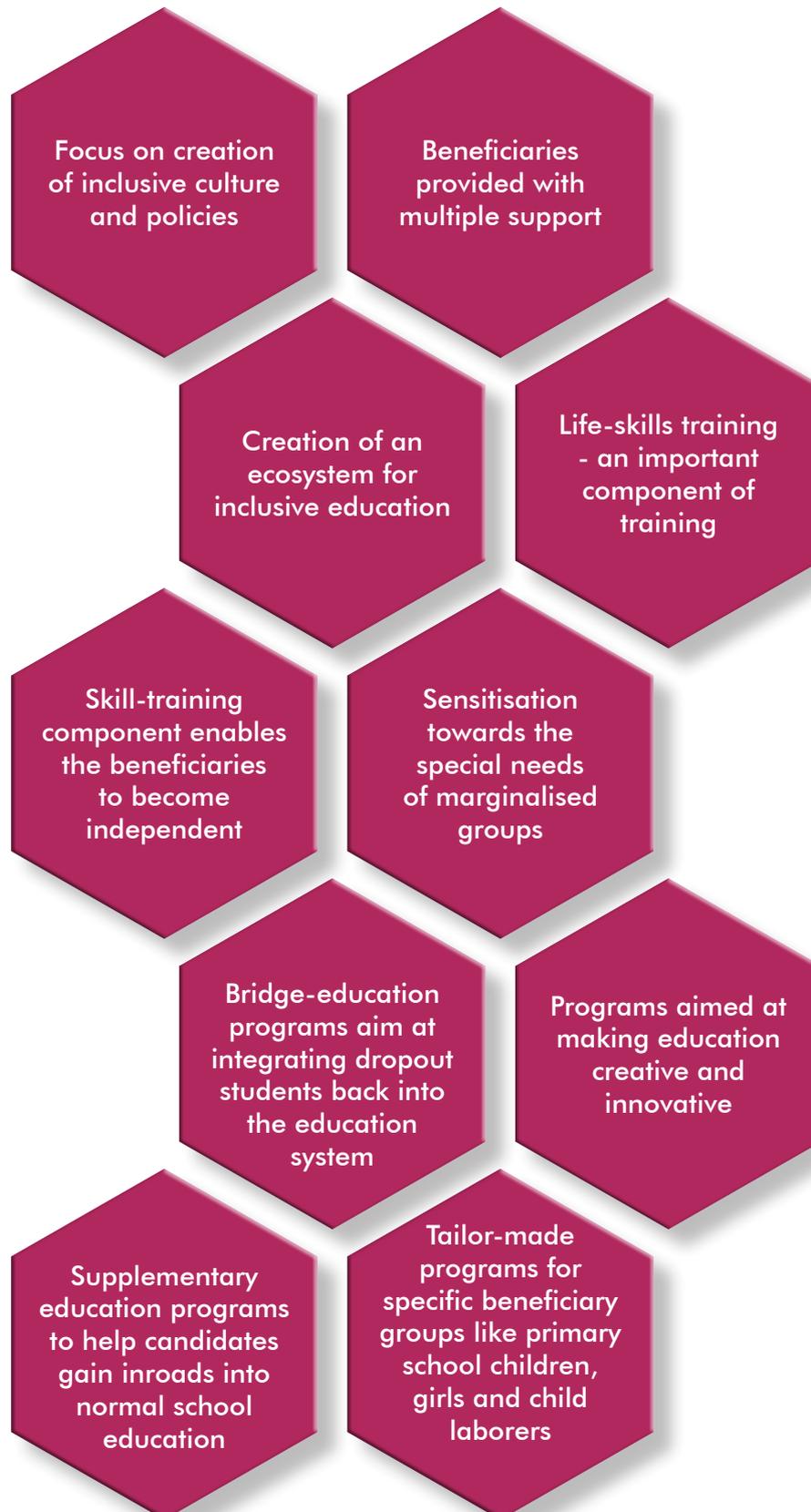
Candidates attending remedial education classes

### Placement Partners

Since one of the mandate of the education interventions is enabling beneficiaries to become part of a larger community, vocational training with job or market linkages is a critical component. The placement partners, both public and private sector companies include Deutsche Bank, Lake System, Cisco, Wipro, Madhura Fashion & Lifestyle, Honeybee, People Equity, Wipro, Kamath, ITC, Holiday Inn,

Taj Palace, Barista Coffee, HCL Technologies, Reliance Retail, Om Creations, Shraddha Trust, Deloitte etc. to name a few. In addition, the final products crafted by the beneficiaries are put up for sale at small scale fairs, melas in office spaces, institutions etc. Though the monetary benefit may be minimal, it adds immensely to the self-esteem and self-worth of the beneficiaries.

## Impact Mapping of Education Interventions



## Change Stories

Melwyn, Mumbai (Beneficiary of ABF-Enable India Intervention)

*"I have decided never to give up".*

Melwyn was a manager at a hotel in Mumbai and the sole bread winner of his family. Two years back, he lost his vision in a near death road accident in Mumbai that left him blind and absolutely dependent on his family. In spite of the support from family and friends, Melwyn was very agitated and disturbed as he felt very incapable. His determination to get rehabilitated, learn computers and live an independent life got him to approach Enable India.

Gradually, the mobility training with the help of a cane enabled Melwyn to move independently. Periodic counselling including life skills training and sessions with family members helped in his rehabilitation. He slowly started managing his emotions and this helped him become a favourite amongst his peers. The participation in volunteering activities, exposure and the ability to complete small tasks despite being specially abled, served as initial steps towards social inclusion. The Social Integration Project given to Melwyn helped him perform all his daily living activities by himself leading to an increase in his self-confidence. He is undergoing Career Centric Computer Training at Enable India. Most importantly he has started to accept himself and is taking small steps towards rediscovering the world.

### Geeta, Hisar (Beneficiary of ABF-Noida Deaf Society (NDS) Intervention)

Geeta is the youngest in her family and is hearing impaired as is her elder brother. Her mother, who was a teacher, realizing the poor condition of special education in India, had learnt sign language to help her children, but she passed away when Geeta was 12 years old. Geeta went to a boarding school in Delhi where she completed her Class 8<sup>th</sup> and moved back to Hisar since there were no schools for the deaf. She graduated from the Open University with help from her brother and sister-in-law. Subsequently, the sudden death of her father left her devastated, but her brother insisted that she move to Noida and study at Noida Deaf Society (NDS) school.

Geeta joined NDS and completed courses in MS Office, English Communication, and Keyboarding Skills. After completion of the job screening process, she was offered a job in Axis Bank Service Branch at New Delhi. Geeta and Ms. Ruma Roka, Founder and General Secretary of NDS were invited by American India Foundation to speak about NDS's cause at their Annual Galas held in Washington, New York and Chicago. Geeta is a role model to all the girls at NDS and her dedication and motivation is seen as exemplary. Currently, she is very happy that she can support herself and is grateful to her brother and all those who helped her for being with her through challenging circumstances.

## Highway Rescue and Trauma Care

Axis Bank Foundation supported Lifeline Foundation (LLF) can be credited with having created western India's largest Emergency Medical Services Network. The Highway Rescue Project (HRP) began operations in the year 2002 and has covered a distance of 5029.4 Kilometres (cumulative) across 5 states till 31st March 2015. The project has rescued 21,345 accident victims with major and minor injuries. The project is currently functional in the states of Rajasthan and Gujarat. The Highway Rescue Project (HRP) is a unique model which includes efficient mobilisation processes and networking of existing infrastructure and personnel.

An independent third party impact assessment was conducted on the activities of the Highway Rescue Project - Lifeline Foundation through the CSR Knowledge Centre, TISS, Mumbai in Feb 2015. A team of researchers documented and assessed the social impact of the intervention by interacting with all stakeholders and beneficiaries of the intervention. The intervention has been assessed as being able to demonstrate a low cost sustainable model and efficient approach to Emergency Medical Services in the country. Mentioned below are some of the key performance indicators achieved in the current financial year and cumulative outputs of the intervention.

<b>Impact Indicators</b>	<b>1st April 2014 – 31st March 2015</b>	<b>Since Inception (Cumulative)</b>
Kms Covered	306	5029.4
Major Accident Injuries	675	21345
Minor Accidents Injuries	756	
ABF Funded Trainings	4540	8375
Hospitals	152	-
Police Stations	251	-



Industrial Emergency Medical Services training underway



Ambulance stationed on highway ready for rescue

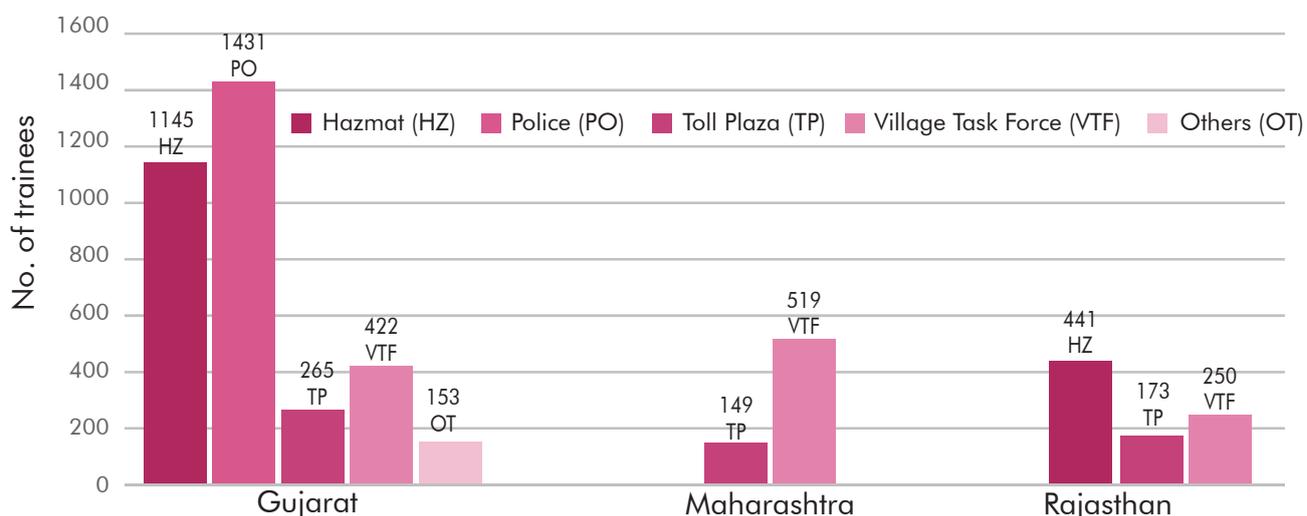
Lifeline Foundation (LLF) also played a crucial role in advocating and passage of the Emergency Medical Services Legislation, 2007 in Gujarat by providing a pragmatic framework for the Act which can be considered as a single most important contribution of LLF. Identifying the lack of awareness and availability of trained personnel in EMS, LLF has extensively organised sensitisation and EMS awareness campaigns. LLF has

also organised and hosted a number of conferences and workshops across the country including the International Conference of Emergency Medicine (INTEM), 2010, National Conference in Emergency Medicine (EMCON), 2011 and the 3rd Asian EMS Conference, 2009 in Goa.

Between 2008 and 2014, they have trained 9,089 people including doctors, paramedics and conference delegates.

LLF is a certified training provider for Basic Life Support (BLS), Advanced Cardiovascular Life Support (ACLS) and International Trauma Life Support (ITLS) trainings to various state run and private entities. It has trained 8,375 beneficiaries including the police, doctors, hazmat professionals, industrial workers, Village Task Force (VTF) and toll plaza staff etc. through ABF funding. In the current financial year, the organisation has been able to expand the capacity building programme to cover a total of 4,540 beneficiaries.

### ABF funded First Responders Training (N=4948) April 14-Mar 15



The EMSIndia journal has proved to be a unique platform for all EMS related experts to come together and showcase issues related to this field. Several medical as well as administrative experts have contributed to the 20 EMSIndia Journal issues that have been published over a span of 6 years. The journal is currently in the phase of restructuring as the first peer reviewed Asian EMS Journal. The total issue circulation for the journal stood at 62,205 subscriptions between 2007 and 2012.

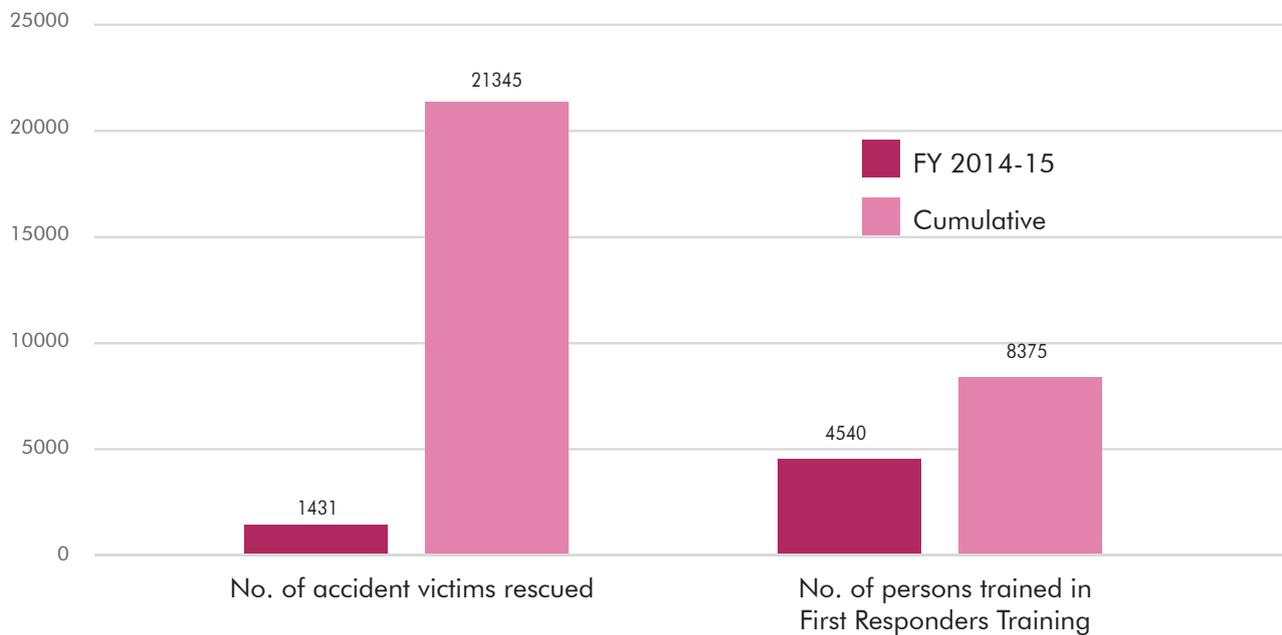


EMSIndia Journals published

The continual and long standing association with Axis Bank Foundation has also allowed for structural, procedural and policy level strengthening within Lifeline Foundation. This included the formation and dissemination of its vision and mission statement with all stakeholders, streamlining of governance and financial practices, and the documentation of indicators to measure performance.

### ABF-Lifeline Foundation Highway Rescue Project

#### Beneficiary outreach



## Change Stories

Ruksanaben, Varnama, Vadodara (Beneficiary of ABF-Lifeline Foundation Intervention)



While walking with the other women in her neighbourhood carrying firewood on her head, Ruksanaben was about to take a right turn when a biker turned left without honking and dashed into her. She instantly fell unconscious.

A women informed the Accident Helpline with the help of the biker's phone. A significant chunk of flesh had come off Ruksanaben's left leg. Her left hand was injured because of the broken bangles that pierced her hand. She was admitted to the Community Health Centre, Por for treatment. She laid unconscious for almost 2 hours and received 9 stitches on her left leg. Dressings of the wounds

continued regularly for 3 days.

*"Mara gharwala karta pehla ambulance pohonchi gayi "* Although her husband is a driver and owns a vehicle himself the ambulance reached faster than him.

### Sarfaraz Qureshi, Surat (Beneficiary of ABF-Lifeline Foundation Intervention)



In the month of November, 2014 Sarfaraz was riding pillion with his friend on the Baroda highway. A speed breaker which his friend did not notice jerked Sarfaraz up in the air and he fell to his right. He suffered from a head injury and a leg injury. His friend was unhurt.

His friend informed the Accident Helpline and ambulance arrived after 15-20 minutes. Sarfaraz was partially conscious but alert about the background activities.

He remembers paramedics rushing out of the ambulance and carefully placing him into the ambulance. He was provided first aid and was admitted to the nearest hospital. He received 70 stitches on his head and 20 on his leg.

Sarfaraz took about two months to recover. He thanks the ambulance service wholeheartedly for serving an injured person. He feels ambulances should be available at important checkpoints and such services should be popularised.

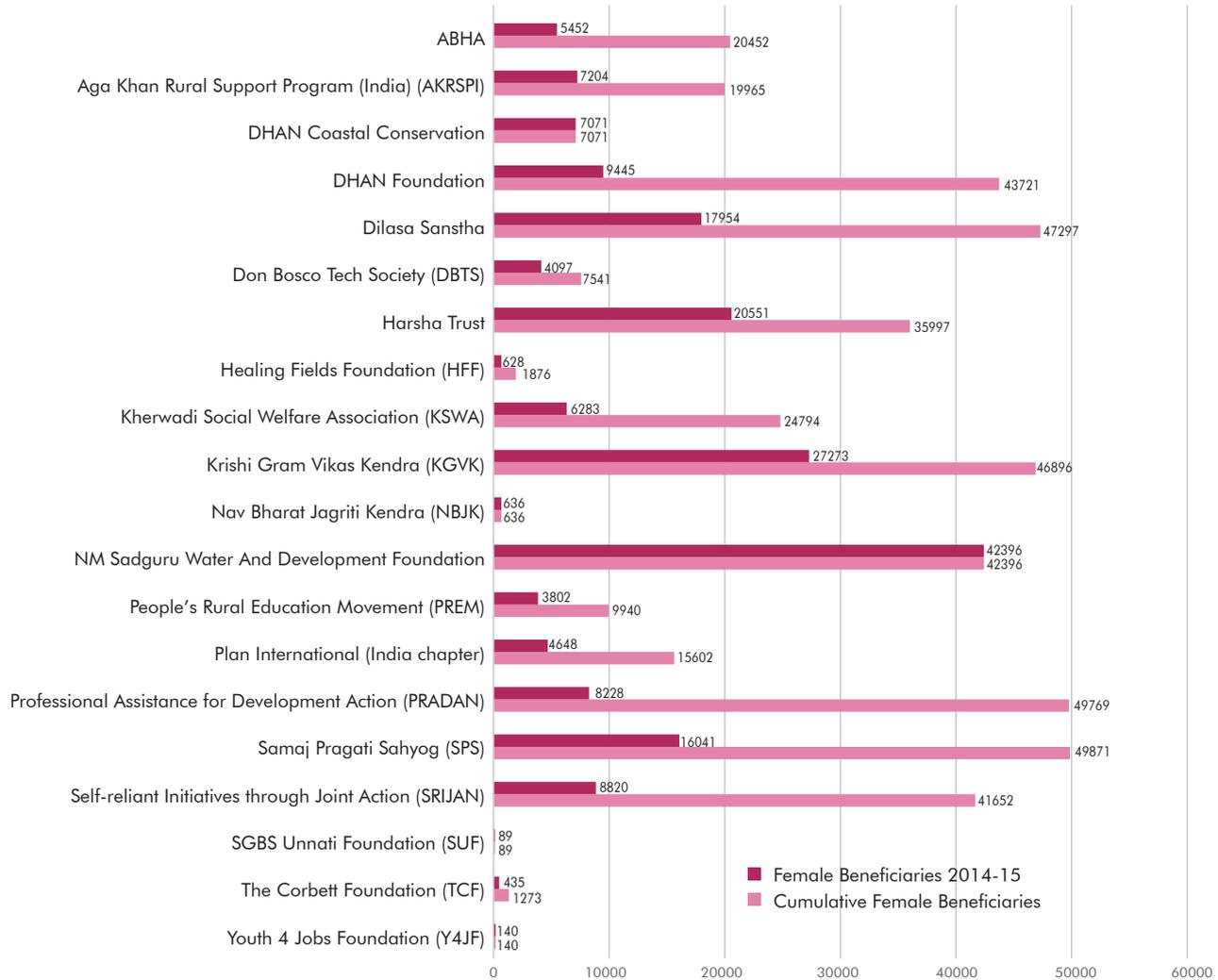
## Emergent Gendered Perspectives

ABF projects have benefitted 4.6 lakh female beneficiaries, both direct and indirect, empowering women with high levels of voice and participation apart from their inclusion in the workforce with dignified and sustainable livelihoods. ABF has created 17,172 SHGs with 1,95,981 beneficiaries.

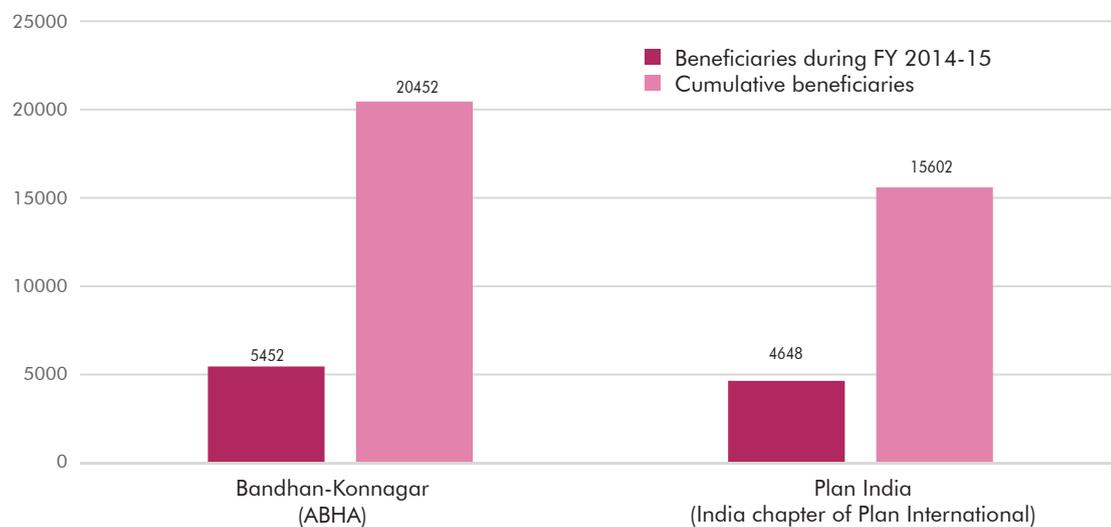


Women beneficiaries of a sustainable livelihood promotion activity

### Female beneficiary outreach through ABF Implementing Partners



### ABF: Livelihood - Others



ABF livelihood projects have been instrumental in effecting positive changes in the quality of life of women by providing access to resources such as income, education, nutrition and health care. The ABF mandate that requires a bank account in the name of the woman of the household for all livelihood projects ensures that she has a greater control over finances. Capacities of women beneficiaries of projects such as Bandhan-Konnagar (Project ABHA), Kumbaya (Samaj Pragati Sahayog), Self Reliant Initiatives through Joint Action (SRIJAN) and Healing Fields Foundation (HFF) have been built so that they are engaged in cash for work activities; this, as evidence from secondary literature suggests, gives a woman autonomy over utilization of resources. The inclusion of women in economic activities has led to increased say in personal and familial decision making for beneficiaries of Dilasa Sanstha, SRIJAN and Harsha Trust. Similarly, beneficiaries have reported increased freedom of movement and social mobility.

All education projects supported by ABF could be considered as enablers of women empowerment on the basis of the access to information and knowledge dissemination that they provide. The Navjeevan Centre and Pardada Pardadi Educational Society (PPES) projects, for children of Commercially Sexually Exploited Women (CSEW) and marginalised girls respectively, have maximum gendered impact because of the characteristics of their beneficiaries. The Asha Jyoti (Professional Assistance for Development Action) project ensured that beneficiaries - tribal adolescent girls, who would have otherwise dropped out of the education system, went on to appear for SSC exams. SHG women organised with ABF support have acquired basic numeracy, writing and reading skills.

ABF's flagship project ABHA, in partnership with Bandhan-Konnagar, aims at building capacities of destitute women – mostly widows, in the 24 South Paraganas district of West Bengal. Women from the poorest households without any linkages with Micro Finance Institutions (MFI) or NGOs are selected as beneficiaries for the project. Additionally, to be eligible for the project benefits, a household should conform to any two of the following criteria – women engaged in infrequent casual labour work; absence of any productive asset; absence of able bodied male members in the family; and having children of school going ages engaged in labour work. The beneficiary women get trained in 3 intensive workshops and receive handholding for 18-24 months whereby they are trained in aspects of microenterprise and business development, financial management, and health promotion awareness. The women receive asset creation support and are encouraged to develop 2 livelihood activities, in addition to receiving a monthly stipend during the course of the support. The project has benefitted 20,452 women since its inception in 2011, of which 5,452 women were trained during FY 2014-15.

Axis Bank Foundation has partnered with Plan International (India chapter) to implement a project for the women Victims of Commercial Sexual Exploitation and Trafficking (VOCSETs).

Standing true to the project name – ‘Saksham’, the endeavour is to ensure that the beneficiaries pursue gainful and dignified livelihoods, and are ultimately accepted by the society.

Around 16,000 beneficiaries have benefitted since the inception of the Saksham project in April 2012, while around 5,000 unique beneficiaries were covered in the financial year 2014-15.

Further, women beneficiaries of ABF projects like ABHA, SRIJAN and Harsha Trust have realised the importance of education and taken greater interest in the education of their wards. Women included in the impact assessment studies of the SRIJAN, Dilasa Sanstha and Harsha Trust projects have recorded that they look at equal treatment of children, irrespective of sex, for continuing education.

There has been an increased awareness about rights and entitlements in the women communities that are mobilised under various ABF funded interventions. SHG women have started keeping track of the activities of Anganwadi Centres (AWCs) to make sure that all services are being dispensed effectively. The SHG women have demonstrated evidence of aspirations of gender equality and lower tolerance to domestic violence.

<b>Gender Impact of ABF Funded Projects*</b>		
<b>Setting Indicators</b>	<b>Source Indicators</b>	<b>Evidence Indicators</b>
<ul style="list-style-type: none"> <li>• <b>Deferring age at Marriage</b> (PREMA, Dilasa Sanstha, Harsha Trust)</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Economic mobilisation</b> - income generation for the women (ABHA, SRIJAN, Dilasa Sanstha, PRADAN, Plan India, SPS, TCF, Dangi Vikas, PREMA, HFF, Navjeevan)</li> <li>• <b>Improvement in literacy levels</b> (PREMA, SRIJAN, Harsha Trust, PPES, Navjeevan)</li> <li>• <b>Awareness of rights and schemes</b> (All organizations reviewed)</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Increased women participation in decision making</b> (ABHA, SRIJAN, Dilasa Sanstha)</li> <li>• <b>Freedom of mobility</b> (All organizations reviewed)</li> <li>• <b>Self-esteem and confidence levels</b> (ABHA, SRIJAN, Dilasa Sanstha)</li> <li>• <b>Social mobilisation</b> (ABHA, SRIJAN, Plan India, Dilasa Sanstha)</li> <li>• <b>Equal treatment of children in respect of education</b> (All organizations reviewed)</li> <li>• <b>Political representation</b> (All organizations reviewed)</li> </ul>

\* Based on the 14 studies reviewed to ascertain a sectorial impact.

## Change Stories

### Rekha and Sunita\* (Beneficiaries of ABF-Navjeevan Centre Intervention)

Rekha, a native of Sholapur district in Maharashtra, was pushed into prostitution after being cheated by her family. She was fortunate enough to benefit from an intervention by Navjeevan Centre. Rekha responded to the process of rescue and re-integration positively by choosing more dignified work options. She started working as an agent to assist in application of PAN and Aadhar cards. She went on to get married, her husband works as a driver. The couple live with their daughter Sunita in a slum at Kalyan.

Sunita is a delightful and confident young girl, always wearing a pleasant smile. She is an extrovert by nature, has a good sense of humour and gets along well with friends. She is talented in extra-curricular activities like dancing, singing and making handicrafts. Sunita is a beneficiary of the Navjeevan Centre, where she whole-heartedly participated and responded to the project activities revealing good signs of psycho-social development. Sunita has successfully completed her SSC, achieving 66% despite suffering from typhoid that year, and is presently studying Commerce at a junior college in Kalyan. Rekha and her husband are responsible and careful about Sunita's future. The Navjeevan Centre has played a role of a catalyst in the family's life.

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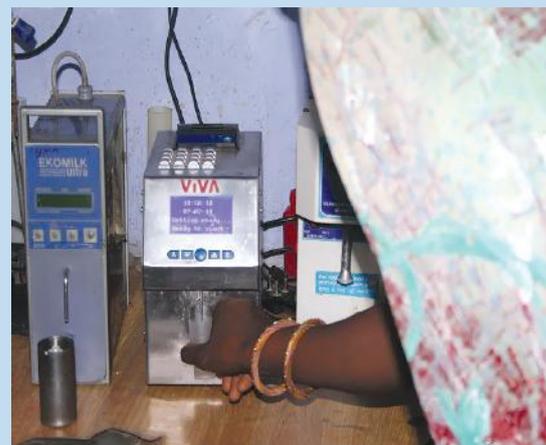
\* Names have been changed.

### Community Institution Building by Maitree Mahila Mandal, Rajasthan (ABF-SRIJAN Intervention)

The Maitree Dairy located in Duni, Tonk district was established in 2006 and registered on July 20, 2009 as a producer company under the Societies Registration Act. It currently works in over 60 villages. It was initiated by a group of women who decided to form a mahila mandal and start alternate livelihood activities through livestock enhancement programs.

The milk collection centre has been established at the group office. The women have been trained to test the quality of milk using different machines. Once the milk is deemed fit, it is collected in a sample container and sent ahead for more testing procedures. Around 2,600 litres of milk reaches the collection centre on a daily basis. All the records pertaining to the weight and source of milk is duly maintained in a register and a receipt is generated for the seller.

The women who could earlier barely read or write are now efficiently running the milk collection centre. The dairy, like any other business activity, sees both profit and loss in their account, but the women ensure that the rate offered to customers is always fair. The women feel that one of the biggest advantages of forming the cooperative has been that they are now getting a fair price for the milk.



A Maitree demonstrating the usage of milk analyser

With the increased savings, women have not only purchased more livestock but have also repaid their earlier loans. The economic transformation is quite visible due to the changed family income levels. The social transformation, in the form of increased mobility, access to financial institutions and participation in financial transactions, is an additional impact.



Mahila mandal members having a meeting

## Strategic Initiatives, Payroll Programs and Events

### Strategic Initiatives

#### 1. ABF Partners Meet

Two-day Training cum Workshop on 'Grant Management Framework of Axis Bank Foundation'

**Aim:** Building a robust Financial Management System for all its NGO Partners and seeking their feedback on ABF's Grant Manual prior to its publication.

**Date and Venue:** February 2015, Axis House, Mumbai.

**Participants:** Thirty four of ABF's Partner NGOs.

There were interactive sessions on topics pertaining to ABF's grant utilization, grant requests and reporting requirements. The event served as a good platform for the Partner NGOs to meet with and also get exposed to sound financial and internal control processes. The entire session was a joint exercise with Partners and has resulted in a document that will benefit NGOs in managing their own finances and funds in the long run.



ABF team with Implementing Partners at the workshop

## 2. Neilsen Partner Satisfaction Survey 2014

ABF assigned AC Neilsen to conduct a Partner Satisfaction Survey with its Partner NGOs.

**Aim:** To assess satisfaction levels of various ABF partners, identify strengths and bottlenecks in their processes, identify key improvement areas and best practices being implemented across programs, and suggest an action plan for enhancing ABF's relation with its partners.

**Date and Participation:** January 2015, covering 37 of ABF's existing and past Partner NGOs.

**Business Objective:** The business objectives of the survey were to effectively grow and strengthen ABF's relation with its partners and enhance their satisfaction by providing best support.

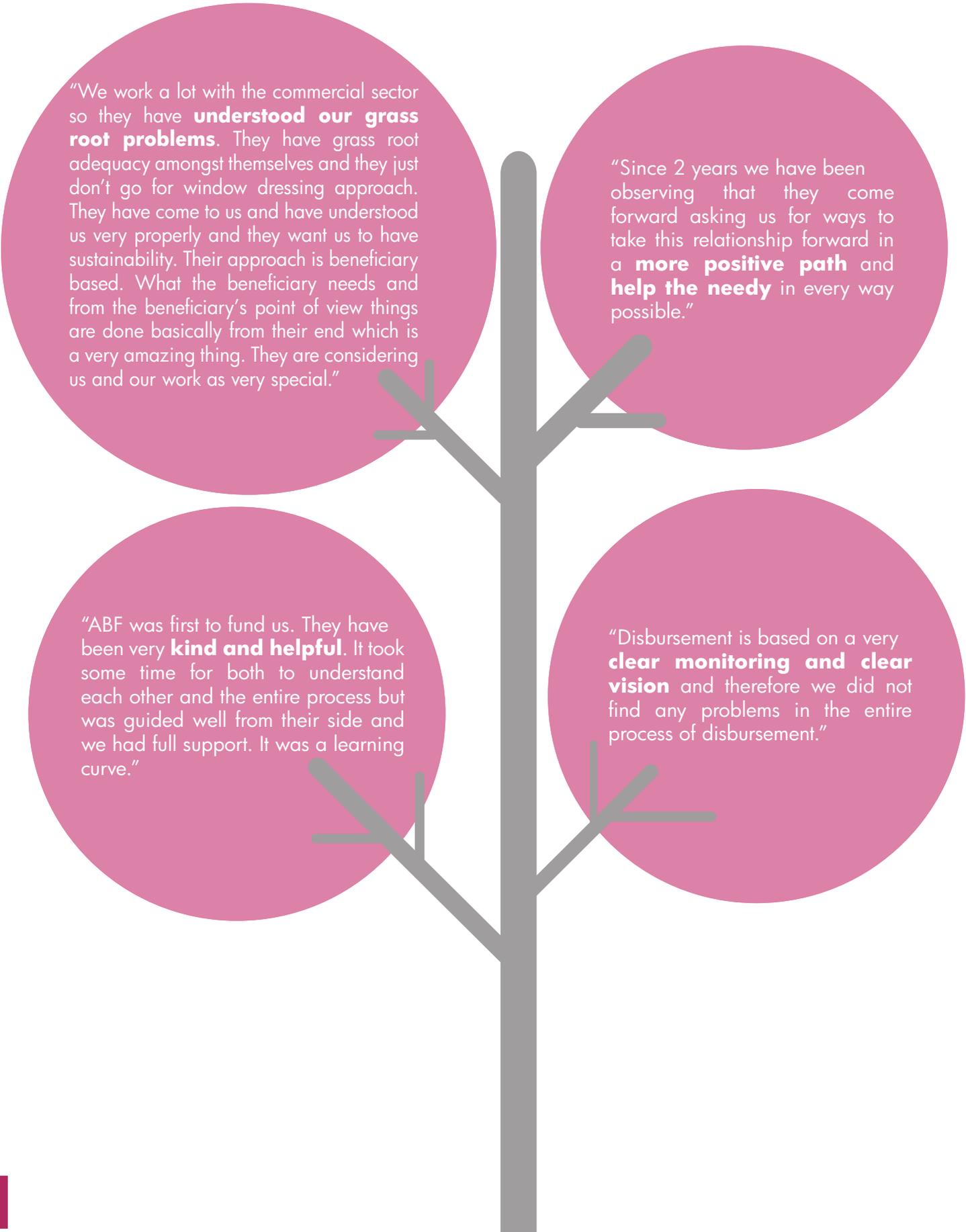
**Methodology:** The Survey followed a quantitative approach and used face to face interviews and Computer Aided Telephonic Interviews (CATI).

The feedback and suggestions for improvement will be used to further improve ABF's systems and processes by incorporating the best practices in the industry, thereby ensuring healthy ABF-Partner relationships.

### Key findings of the survey

Indicators	Satisfaction Levels
Initial engagement	97%
Pre-approval process	89%
Sanction	84%
Disbursement Process	89%
Monitoring and evaluation	80%
Quality of interaction	92%
Impact Assessment and Audit Process	90%
Net Promotion score (NPS)	All the Partners are happy with ABF and are willing to recommend the organization to others  80%
Overall Satisfaction	the NGOs are satisfied with ABF especially those NGOs whose relationship tenure with ABF is longer  97%

## Partner feedback on ABF support



"We work a lot with the commercial sector so they have **understood our grass root problems**. They have grass root adequacy amongst themselves and they just don't go for window dressing approach. They have come to us and have understood us very properly and they want us to have sustainability. Their approach is beneficiary based. What the beneficiary needs and from the beneficiary's point of view things are done basically from their end which is a very amazing thing. They are considering us and our work as very special."

"Since 2 years we have been observing that they come forward asking us for ways to take this relationship forward in a **more positive path** and **help the needy** in every way possible."

"ABF was first to fund us. They have been very **kind and helpful**. It took some time for both to understand each other and the entire process but was guided well from their side and we had full support. It was a learning curve."

"Disbursement is based on a very **clear monitoring and clear vision** and therefore we did not find any problems in the entire process of disbursement."

### **3. Rating Tool**

ABF has introduced an Internal Rating Tool during the year 2014-15 to evaluate prospective partners and program proposals. The Tool would enable forming a decision on whether or not to accept a proposal and also to analyse the organization.

The rating tool analyses a program proposal on the basis of the following five modules:

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#### **1. Partner Organisation**

Seeking information pertaining to organization leadership, existing operational systems and processes, diligence in organizational and statutory compliances as well as experience in implementing projects.

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#### **2. Proposal Quality**

Assessing if the organization's planned course of action including identification of target beneficiaries, preparation of budget in line with planned activities, provision for monitoring and evaluation, etc. is in place.

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#### **3. Implementation Methodology**

Assessing the partner on the basis of proposed implementation methodology including a list of initial assessments/analysis to be carried out before project implementation, details on proposed monitoring and evaluation tools and techniques, etc.

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#### **4. Sustainability**

Assessing the viability of the project in terms of stability of the partner organization, easy accessibility of resources in the project area, ownership of the project by the beneficiaries and community.

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#### **5. Renewal**

Assessing the partner organization on the basis of their performance in the previous project phase.

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### **4. News Tracking**

News items published in print and social media about ABF's NGO partners as well as of their key personnel are tracked on a daily basis.

### Payroll Programs

The Axis Cares program emerged from payroll contributions by Axis Bank employees. The following projects were supported during the FY 2014-15:

<b>Project Name and Description</b>	<b>Amount Committed</b>
<b>Health and Wellbeing Related</b>	
<b>Ummeed Child Development Center, Mumbai</b> Mental health training for 20 community workers from different NGOs for increasing outreach , advocacy and sensitization on mental disability	Rs 8.53 lakhs
<b>Score Foundation, Delhi</b> Skill development training for 20 visually impaired persons to <ul style="list-style-type: none"> <li>• Create awareness of career opportunities for both corporates and visually impaired persons alike</li> <li>• Enhancing the employability quotient of the visually impaired people through specific skill building by training in mobility, computers, soft skills/ business language</li> </ul>	Rs 14.75 lakhs
<b>'SWABAL', Jharkhand</b> Vocational training of 100 differently-abled persons by leveraging existing infrastructure (local running enterprises near the beneficiaries) and assisting them with placement/self-employment in Hazaribagh and Dumka	Rs 9.99 lakhs
<b>Household Support Related</b>	
<b>St. Jude India Child Care Centres, Mumbai</b> Supporting ration for 60 families at Rs. 8,400 per family per year for families of children undergoing cancer treatment	Rs 5 lakhs
<b>'Samraddhi', Madhya Pradesh</b> Providing fuel efficient stoves and medicated mosquito nets to 600 households in Protected Areas of Kanha National Park, Madhya Pradesh.	Rs 12.37 lakhs

<p><b>Entrepreneur's Associate, Nagaland</b> Supporting 500 households in 6 villages in the Phek district, Nagaland with –</p> <ul style="list-style-type: none"> <li>• Energy efficient stoves as a means to reduce the dependence on fuel-wood and decrease respiratory or eye-related ailments associated with traditional stoves.</li> <li>• Solar lamps to enhance the savings of the households by reducing their expenditure on candles for lighting.</li> </ul>	Rs 29.09 lakhs
<b>Natural Disaster Management Related</b>	
<p><b>Uttarakhand Relief</b> ABF has partnered with People's Science Institute (PSI) for long term rehabilitation work with 560 families in 9 villages in Kapkot block of Bageshwar district of Uttarakhand. Activities undertaken include community mobilisation, livelihood developmental plans, institution building and entry point activities.</p> <p>ABF also worked with the NGO – GOONJ for providing immediate relief through purchase of utensils, blankets, lanterns, water purifier tablets etc. ABF works with AmeriCares for medical relief. ABF reached out to 9,200 beneficiaries and distributed 6,750 mother kits and child care kits, conducted 86 medical camps in Rudraprayag and Agastyamuni districts.</p>	Rs 1.94 crores
<p><b>Jammu and Kashmir (J&amp;K) Relief</b> After the immediate relief provided through GOONJ, ABF partnered with AmeriCares for the rehabilitation work which included</p> <ul style="list-style-type: none"> <li>• 33 medical camps reaching out to 15,230 patients</li> <li>• Districts covered for relief work were Srinagar, Bandipora, Budgam and Pulwama</li> <li>• Distributed 20 lakh water purification tablets to 60,000 families</li> <li>• 5,000 blankets and 1,000 hot water bags were procured and have been distributed</li> </ul>	Rs 64 lacs
<b>Total Amount Committed</b>	<b>Rs 3.37 crore</b>

## Events

### Shop for a Cause

ABF provided support to NGOs by providing an exposure to a wider platform for market linkages by providing floor space within its premises, either in the main lobby of the corporate headquarters or at bank offices. NGOs have had a unique opportunity to display and sell their products such as jute bags, organic honey, exclusive handicrafts from remote parts of the country, Madhubani paintings etc.

### Gift of Life

The Bank has also organised blood donation camps, through tie-ups with reputed blood banks across the country. This activity saw extensive volunteering from ABF employees.

### Basket of Hope

The collection drives through the Basket of Hope initiative generated extensive participation from the ABF employees, through their generous donation of clothes, toys and books.

### Joy of Giving Week (Daan Utsav)

The Daan Utsav Festival held during Oct 2014, saw participation from over 400 employees who donated clothes, books, toys and food grains. Employees also sponsored meals and wishes for residents of old age home and orphanages.

### Green Banking

Under the Green Banking initiative, all the dry waste collected from the Corporate Office and other 80 branches of the Bank in Mumbai are recycled into notebooks, notepads, bookmarks and envelopes. Since the inception of the program in Aug 2011 till Mar 2015, 2,30,000 kgs of dry waste has been converted into 10,360 notebooks, 19,650 notepads, 4,000 bookmarks and 1,000 envelopes.

#### Shop for a Cause Exhibitions

- 102 exhibitions
- NGO participation from 12 states
- Rs. 25.2 million revenues

#### Gift of Life

- 26 Drives
- 16 locations
- Collected 1,685 units of blood

#### Basket of Hope

- 10 drives
- 10,000 kg of goods (clothes, toys and other basic essentials)



Collection drive conducted at Axis Bank



Blood donation drive being conducted at Axis Bank



Products on display at Axis Bank Foundation counter at Corporate Office

## Award and Corporate Affiliations



### Awards Received 2014-15:

Forbes Philanthropy Awards 2014 for Outstanding Corporate Foundation.

### Corporate Affiliations:

#### Asian Venture Philanthropy Network (AVPN)

A funder's network that seeks to increase the flow of financial, human and intellectual capital to the social sector across the Asia Pacific region.

ABF has enrolled as AVPN's associate member to connect with like-minded member organisations and share best practices of this sector with them.

#### Centre for Advancement of Philanthropy (CAP)

An organization that provides legal advisory and management solutions to non-profits and corporate social initiatives.

ABF has availed CAP's legal and corporate advisory services for its legal and other compliance requirements.



**{OUTSTANDING CORPORATE FOUNDATION}**

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**AXIS BANK FOUNDATION**

**Age:** Shikha Sharma-55, Babu Joseph-59

**Why they Won:** For their work in the area of sustainable livelihood, especially in 75 of the most backward areas

**Their Trigger:** While working in education they found that kids were dropping out due to poverty. They changed their focus to the root cause of poverty

**Their Mission:** To reach out to 1 million households by 2017 and see that these households are able to grow their income

**Their Action Plan:** Tie up with NGOs, help them achieve their goals by giving them flexibility in their operations so that they can scale up their programmes

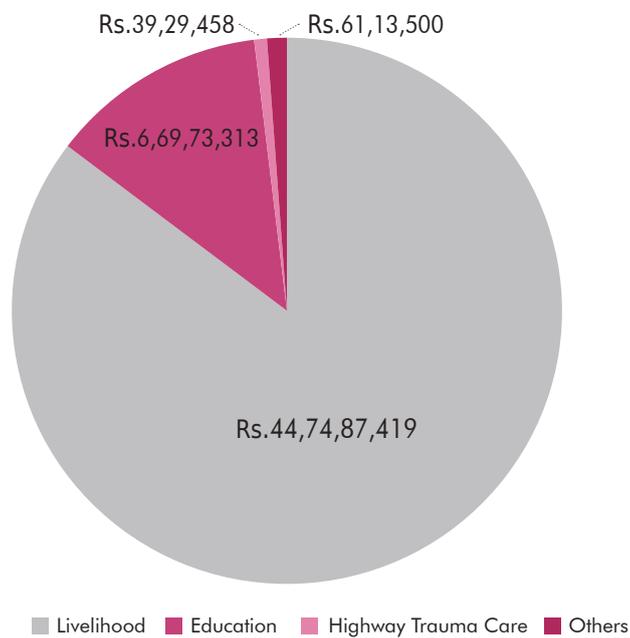
**Their Next Move:** To get their employees working directly for social causes

## Financial Reporting

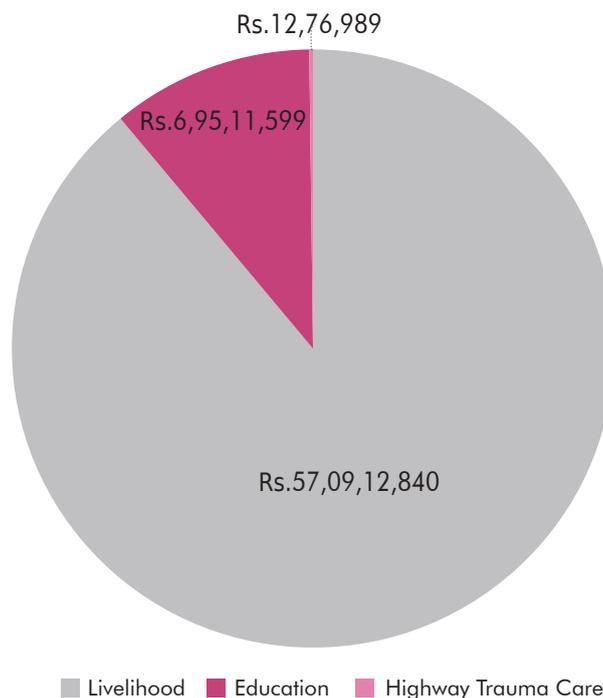
### Grant Disbursement Pattern

The total grant disbursement for 2014-15 is Rs.64,17,01,428/- as compared to Rs.52,45,03,690/- in 2013-14. There is an 18% increase in the total grant disbursement pattern in 2014-15 with a predominant focus on creating sustainable livelihoods.

### ABF fund disbursement 2013-14



### ABF fund disbursement 2014-15



## **Financials**

### **Form No. 10B** ( See rule 17B )

#### **Audit Report under Section 12A (b) of the Income-tax Act, 1961, in the case of charitable or religious trusts or institutions**

We have examined the balance-sheet of **AXIS BANK FOUNDATION** formerly known as **UTI BANK FOUNDATION** as at **31st March, 2015** and the Statement of Income and Expenditure for the year ended on that date which are in agreement with the books of account maintained by the said institution.

We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of the audit. In our opinion, proper books of account have been kept by the above named trust visited by us so far as appears from our examination of the books.

In our opinion and to the best of our information, and according to information given to us, the said accounts give a true and fair view -

- (i) in the case of the balance-sheet, of the state of affairs of the above named institution as at **31st March, 2015** , and
- (ii) in the case of the Statement of Income and Expenditure, of the surplus of its accounting year ended on **31st March, 2015**.

The prescribed particulars are annexed hereto.

For **M M Nissim & Co.**  
Chartered Accountants  
FRN 107122W

**Sanjay Khemani**  
Partner  
Membership No.

Place: Mumbai  
Date:

**ANNEXURE  
STATEMENT OF PARTICULARS**

**I. APPLICATION OF INCOME FOR CHARITABLE USE OR RELIGIOUS PURPOSES**

<b>1</b>	Amount of income of the previous year applied to charitable or religious purposes in India during that year	Rs. 688,647,998  Rs. 31,090,493 <b>Administrative Expenses</b> Rs. 657,557,505 <b>Charitable Object Expense</b> <hr/> Rs. 688,647,998 <b>Total Expenses</b>
<b>2</b>	Whether the institution has exercised the option under clause (2) of the Explanation to section 11(1)? If so, the details of the amount of income deemed to have been applied to charitable or religious purposes in India during the previous year	<b>No</b>
<b>3</b>	Amount of income accumulated or set apart* /finally set apart for application to charitable or religious purposes, to the extent it does not exceed 15 per cent of the income derived from property held under trust wholly * /in part only for such purposes.	Rs. 3,226,714
<b>4</b>	Amount of income eligible for exemption under section 11(1)(c) (Give details)	<b>Nil</b>
<b>5</b>	Amount of income, in addition to the amount referred to in item 3 above, accumulated or set apart for specified purposes under section 11(2)	<b>Nil</b>
<b>6</b>	Whether the amount of income mentioned in item 5 above has been invested or deposited in the manner laid down in section 11(2)(b) ? If so, the details thereof	<b>Not Applicable</b>
<b>7</b>	Whether any part of the income in respect of which an option was exercised under clause (2) of the Explanation to section 11(1) in any earlier year is deemed to be income of the previous year under section 11(1B) ? If so, the details thereof	<b>No</b>
<b>8</b>	Whether, during the previous year, any part of income accumulated or set apart for specified purposes under section 11(2) in any earlier year -  (a) has been applied for purposes other than charitable or religious purposes or has ceased to be accumulated or set apart for application thereto, or (b) has ceased to remain invested in any security referred to in section 11(2)(b)(i) or deposited in any account referred to in section 11(2)(b)(ii) or section 11(2)(b)(iii), or (c) has not been utilised for purposes for which it was accumulated or set apart during the period for which it was to be accumulated or set apart, or in the year immediately following the expiry thereof? If so, the details thereof	<b>Not Applicable</b>

**ANNEXURE  
STATEMENT OF PARTICULARS**

**II. APPLICATION OR USE OF INCOME OR PROPERTY FOR THE BENEFIT OF PERSONS REFERRED TO IN SECTION 13(3)**

<b>1</b>	Whether any part of the income or property of the institution was lent, or continues to be lent, in the previous year to any person referred to in section 13(3) (hereinafter referred to in this Annexure as such person)? If so, give details of the amount, rate of interest charged and the nature of security, if any	<b>No</b>
<b>2</b>	Whether any land, building or other property of the institution was made, or continued to be made, available for the use of any such person during the previous year? If so, give details of the property and the amount of rent or compensation charged, if any	<b>No</b>
<b>3</b>	Whether any payment was made to any such person during the previous year by way of salary, allowance or otherwise? If so, give details	<b>The expenses incurred for charitable objects also include reimbursement of expenses incurred for the purpose of charitable activities to the Employees</b>
<b>4</b>	Whether the services of the institution were made available to any such person during the previous year? If so, give details thereof together with remuneration or compensation received, if any	<b>No</b>
<b>5</b>	Whether any share, security or other property was purchased by or on behalf of the institution during the previous year from any such person? If so, give details thereof together with the consideration paid	<b>No</b>
<b>6</b>	Whether any share, security or other property was sold by or on behalf of the institution during the previous year to any such person? If so, the institution during the previous year to any such person? If so, give details thereof together with the consideration received	<b>No</b>
<b>7</b>	Whether any income or property of the institution was diverted during the previous year in favour of any such person? If so, give details thereof together with the amount of income or value of property so diverted	<b>No</b>
<b>8</b>	Whether the income or property of the institution as used or applied during the previous year for the benefit of any such person in any other manner? If so, give details	<b>No</b>

**ANNEXURE  
STATEMENT OF PARTICULARS**

III. INVESTMENTS HELD AT ANY TIME DURING THE PREVIOUS YEAR(S) IN CONCERNS IN WHICH PERSONS REFERRED TO IN SECTION 13(3) HAVE A SUBSTANTIAL INTEREST

Sl. No.	Name and address of the concern	Where the concern is a company, number and class of shares held	Nominal value of the investment	Income from the investment	Whether the amount in col. 4 exceeds 5 per cent of the capital of the concern during the previous year-say,  Yes/No
1	2	3	4	5	6
NA	NA	NA	NA	NA	NA
Total					

For M. M. NISSIM & CO.  
Chartered Accountants  
(Firm Regn. No. 107122 W)

(Sanjay Khemani)  
Partner  
Mem No. 044577

Place : Mumbai  
Date

**The Bombay Public Trusts Act, 1950**  
**SCHEDULE - VIII**  
**[Vide Rule 17(1)]**

Name of the Public Trust: **AXIS BANK FOUNDATION**  
Balance Sheet as on **31ST MARCH, 2015**

Registration No. E - 23597

As at 31.03.2014	FUNDS & LIABILITIES	Rs.	As at 31.03.2015	As at 31.03.2014	PROPERTY AND ASSETS	Rs.	As at 31.03.2015
641,064,090	<b>Trusts Funds or Corpus:-</b>	650,000,000	650,000,000	-	<b>Immovable Properties :- (At Cost)</b>	-	
-	Balance as per last Balance Sheet	-		-	Balance as per last Balance Sheet	-	
8,935,910	Adjustment during the year (give details)	-		-	Additions during the year	-	
650,000,000	Corpus Donation Received	-		-	Less: Sales during the year	-	
				-	Depreciation up to date	-	
	<b>Other Earmarked Funds :-</b>						
	(Created under the provisions of the trust deed or scheme or out of the Income)				<b>Furniture &amp; Fixtures :</b>		
-	Depreciation Fund	-		-	Balance as per last Balance Sheet	-	
-	Sinking Fund	-		-	Additions during the year	-	
-	Reserve Fund	-		-	Less: Sales during the year	-	
-	Any other Fund	-		-	Depreciation up to date	-	
					<b>Office Equipment &amp; Computers</b>		
				-	Balance as per last Balance Sheet	-	
				-	Additions during the year	-	
				-	Less: Sales during the year	-	
				-	Depreciation up to date	-	
					<b>Investments :- Fixed Deposits</b>		
	<b>Loans (Secured or Unsecured) :-</b>				<b>Loans (Secured or Unsecured) : Good / doubtful</b>		
-	From Trustees	-			Loans Scholarships		
-	From Others	-			Other Loans		
					<b>Advances :-</b>		
					To Trustees		
					To Employees		
					To Contractors		
					To Lawyers		
133,068	<b>Liabilities :-</b>	263,820			To Others : Service Tax Receivable	-	
-	For Expenses	6,000			Sundry Debtors	-	
-	For TDS	-			Prepaid Expenses	-	
-	For Sundry Credit Balances	-			T.D.S.Receivable on FD	16,168,456	
133,068			269,820	12,957,110	To Others : For Purchase of Building	-	
					To Others : For purchase of Land	-	16,168,456
				12,957,110			
				2,978,100	<b>Income Outstanding :-</b>		
					Interest Receivable		2,162,856
					<b>Cash &amp; Bank Balances:-</b>		
					<b>(a) In Current Account with Banks</b>		
					SB - Axis Bank	831,504	
					SB - Axis Cares	113,463	
					Escrow A/c-Axis	632,192,771	
					FD - Axis Bank	73,375,658	
51,190,928	<b>Income and Expenditure Account :-</b>	71,348,174		418,111,666			706,513,396
-	Balance as per last Balance Sheet	-		705,546,032			
	Less: Appropriation, if any				<b>Income and Expenditure Account :-</b>		
					Balance as per Balance Sheet		
20,157,246	<b>Add : Surplus</b> as per Income and	3,226,714			Less: Appropriation, if any	-	
-	<b>Less : Deficit</b> Expenditure Account	-	74,574,888		<b>Add : Deficit</b> as per Income and		
71,348,174					<b>Less : Surplus</b> Expenditure Account	-	
721,481,242	Total Rs.....		724,844,708	721,481,242			724,844,708

As per our report of even date

The above Balance Sheet to the best of my/our belief contains a true account of the Funds and Liabilities and of the Property and Assets of the Trust.

For **M. M. NISSIM & CO.**  
Chartered Accountants  
(Firm Regn. No. 107122 W)

For **Axis Bank Foundation**

(Sanjay Khemani)  
Partner  
Mem No. 044577

(K Anil Kumar)  
Executive Trustee & CEO

(Rajeshkumar Dahiya)  
Trustee

Place : **Mumbai**  
Date

The Bombay Public Trusts Act, 1950  
SCHEDULE - IX  
[Vide Rule 17(1)]

Name of the Public Trust: **AXIS BANK FOUNDATION**  
Income and Expenditure Account for the year ending **31ST MARCH, 2015**

Registration No. E - 23597

For the Year ended 31.03.2014	EXPENDITURE	Rs.	For the Year ended 31.03.2015	For the Year ended 31.03.2014	INCOME	Rs	For the Year ended 31.03.2015
-	To Expenditure in respect of properties :-		-	-	(accrued) *		-
-	Property Expenses		-	-	(realised)		-
-	To Establishment Expenses		-	-	(accrued) *(estimate)		-
	(As Per Annexure - A)				(realised)		
	To Remuneration to Trustees				By Interest		
	To Remuneration (in the case of a math) to the head		-	41,286,133	On Securities :		34,292,710
	of the math including his household expenditure, if any		-	476,201	On Fixed Deposit		682,229
15,777,024	To Staff Salaries (Deputation Cost)		18,739,560		On Bank Account:		
5,896,673	To Legal & Professional Expenses		4,945,761				
-	To Auditors Fees		-		By Dividend		-
	For Statutory Audit	112,360					
179,776	For Other Matters	60,675	173,035		By Donations in Cash or Kind		656,899,773
	To Contribution and Fees;			537,401,423			
	To Amount written off				By Grants		-
	(a) Bad Debts				By Income from Schools		-
	(b) Loan Scholarship				By Balance written off		-
	(c) Irrecoverable Rents				By Transfer from Reserve		-
	(d) Other Items				By Deficit carried over to Balance Sheet		-
1,736,939	To Miscellaneous Expenses		2,605,700				
2,417,984	To Travelling		4,626,437				
-	To Depreciation		-				
	To Amount transferred to Reserve or Specific Funds						
	To Expenditure on Objects of the Trust						
	(a) Religious						
66,258,138	(b) Educational (As per Annexure - B)		73,337,103				
10,580,275	(c) Medical Relief		8,727,010				
	(d) Relief of Poverty						
456,159,702	(e) Other Charitable Objects		575,493,392				
20,157,246	To Surplus carried over to Balance Sheet		3,226,714				
579,163,757	Total Rs.....		691,874,712	579,163,757	Total Rs.....		691,874,712

As per our report of even date

The above Income & Expenditure Account to the best of my/our belief contains a true account of the Funds and Liabilities and of the Property and Assets of the Trust.

For M. M. NISSIM & CO.  
Chartered Accountants  
(Firm Regn. No. 107122 W)

For Axis Bank Foundation

(Sanjay Khemani)

(K Anil Kumar)

(Rajeshkumar Dahiya)

AXIS BANK FOUNDATION

SCHEDULE OF SIGNIFICANT ACCOUNTING POLICIES AND NOTES FORMING PART OF ACCOUNTS FOR THE YEAR ENDED 31ST MARCH, 2015

**A) SIGNIFICANT ACCOUNTING POLICIES**

**1 METHOD OF ACCOUNTING**

The Financial Statements are prepared under the historical cost convention on an accrual basis and are in accordance with the applicable Accounting Standards issued by the Institute of Chartered Accountants of India, except otherwise stated

**2 REVENUE RECOGNITION**

Donations are recognized as income in the year of receipt.

Interest income on Fixed deposits is recognised on time proportion basis taking into account the amount outstanding and the rate applicable. Reversal of interest income already reported arising due to pre-mature withdrawal in Fixed deposit is accounted for on the date of withdrawal

**3 FIXED ASSET**

There are no fixed assets as on Balance Sheet date

**4 CORPUS FUND**

Corpus Donation received towards Trust Corpus funds have been shown separately in the accounts

**5 PROVISION AND CONTINGENCIES**

The Trust recognises a provision when there is a present obligation as a result of a past event that probably requires an outflow of resources and a reliable estimate can be made of the amount of the obligation.

A disclosure for a contingent liability is made when there is a possible obligation or a present obligation that may, but probably will not, require an outflow of resources. Where there is a possible obligation or a present obligation that the likelihood of outflow of resources is remote, no provision or disclosure is made

**B) OTHER NOTES**

1 The trust has been registered with Charity Commissioner, Mumbai under the Public Trust Act, 1950 in Maharashtra under Registration No. E - 23597 (Mumbai). The trust is also registered under section 12A of the Income Tax Act, 1961 and certificate no. 80G/2922/2008/2008-09 has been granted by the Income Tax Department which is upto 31-03-2011. As per Section 80G(5)(vi) of the Income Tax Act, 1961 as amended with effect from 1st October, 2009, any approval granted under section 80G(5) will be valid till it is withdrawn.

2 **Objects of the Trust:** The object of the Trust is "Public Charitable Purpose" as permitted under Income Tax Act, 1961 and the Bombay Public Trust Act, 1950 and the same is fulfilled.

3 The trust has applied for registration under the Foreign Contribution Regulation Act, 2010 (FCRA). Pending registration / approval from Ministry of Home Affairs, contributions received from companies as defined under the FCRA amounting to Rs. 63,21,92,771/- are held in Escrow Account. In the event that the trust fails to obtain the necessary registration / approvals, the said amounts shall be refunded to the respective contributors.

**4 Commitments & Contingent Liabilities**

The Trust has committed to disburse Rs. 265.50 Crores (Previous year Rs. 201.04 Crores) to various agencies for undertaking various projects approved by the Trust. The said commitment is in excess of the Corpus of the Trust. The Trust expects to receive sufficient donations / grants to meet the said commitments.

As per our report of even date

For M. M. NISSIM & CO.  
Chartered Accountants  
(Firm Regn. No. 107122 W)

(Sanjay Khemani)  
Partner  
Mem No. 044577

Place : Mumbai  
Date

For Axis Bank Foundation

(K Anil Kumar)  
Executive Trustee & CEO

(Rajeshkumar Dahiya)  
Trustee

**AXIS BANK FOUNDATION**  
**Receipts and Payments Account for the year ended 31st March 2015**

	Rs.		Rs.
Receipts	For the Year ended 31.03.2015	Payments	For the Year ended 31.03.2015
<u>Opening Balances :</u>			
Bank Savings accounts	705,546,032	Staff Salaries (Deputation Cost)	18,739,560
		Legal & Professional Expenses	4,945,761
		Audit Fees	203,743
		Travelling Expenses	4,464,977
Interest on Term Deposits	31,896,608	Misc Expenses	2,599,700
Interest on Saving Bank	682,229	<b>Expenditure on Objects of Trust</b>	
General Donation received	656,899,773	Educational	73,337,103
Corpus Donation received	-	Medical Relief	8,727,010
		Other Charitable Objects	575,493,392
		<u>Closing Balances :</u>	
		Bank Savings accounts	706,513,396
<b>TOTAL :</b>	<b>1,395,024,642</b>	<b>TOTAL :</b>	<b>1,395,024,642</b>

As per our report of even date

For M. M. NISSIM & CO.  
Chartered Accountants  
(Firm Regn. No. 107122 W)

For Axis Bank Foundation

(Sanjay Khemani)  
Partner  
Mem No. 044577

(K Anil Kumar)  
Executive Trustee & CEO

(Rajeshkumar Dahiya)  
Trustee

Place : Mumbai  
Date

**The Bombay Public Trusts Act, 1950**  
**SCHEDULE-IX C**  
**(Vide Rule 32)**

Statement of Income liable to contribution for the year ending **31st March, 2015**

**Name of Public Trust : AXIS BANK FOUNDATION**  
Registered No.: E - 23597

	Rs.	P.	Rs.	P.
I. Income as shown in the Income and Expenditure Account (Schedule IX)	-		<b>691,874,712</b>	
II. Items not chargeable to Contribution under Section 58 and Rules 32:				
(i) Donations received from other Public Trusts and Dharmadas ..	-			
(ii) Grants received from Government and Local authorities	-			
(iii) Interest on Sinking or Depreciation Fund .. ..				
(iv) Amount spent for the purpose of secular education ..	<b>73,337,103</b>			
(v) Amount spent for the purpose of medical relief .. ..	<b>8,727,010</b>			
(vi) Amount spent for the purpose of Food to Poorer	-			
(vii) Expenditure incurred from donations for relief of .. distress caused by scarcity, drought, flood, fire or other natural calamity	<b>575,493,392</b>			
(viii) Deductions out of income from lands used for agricultural purposes:-				
(a) Land Revenue and Local Fund Cess .. .. .	-			
(b) Rent payable to superior landlord .. .. .	-			
(c) Cost of production, if lands are cultivated by trust ..	-			
(ix) Deductions out of income from lands used for non-agricultural purposes:-				
(a) Assessment, cesses and other Government or Municipal Taxes	-			
(b) Ground rent payable to the superior landlord .. ..				
(c) Insurance premia .. .. .				
(d) Repairs at 10 percent of gross rent of building .. ..				
(e) Cost of collection at 4 percent of gross rent of building let out.				
(x) Cost of collection of income or receipts from securities stocks, etc. at 1 percent of such income .. .. .				
(xi) Deductions on account of repairs in respect of buildings not rented and yielding no income, at 10 percent of the estimated gross annual rent	-			
(xii) Relief of poverty			657,557,505	
Gross Annual Income chargeable to contribution Rs.			<b>34,317,207</b>	

Certified that while claiming deductions admissible under the above Schedule, the Trust has not claimed any amount twice either wholly or partly, against any of the items mentioned in the Schedule which have the effect of double - deduction.

**For M. M. NISSIM & CO.**  
Chartered Accountants  
(ICAI Reg. No.107122 W)

**For Axis Bank Foundation**

(Sanjay Khemani)  
Partner

(K Anil Kumar) (Rajeshkumar Dal)  
Executive Trustee  
Trustee & CEO

Mem No. 044577

Place : Mumbai  
Date

**AXIS BANK FOUNDATION**
**PAN: AAATU2526R**
**Assessment Year: 2015-2016**
**Statement showing computation of total income for the previous year ended 31st March, 2015**

Particulars	Amount	Amount
<b>Income from Other Sources</b>		
Interest	34,974,939	-
Donations and Grants	656,899,773	691,874,712
<b>Less: Application of Income for Charitable purposed u/s 11 of the Act</b>		
Expenses for Charitable objects	657,557,505	-
Administrative Expenses	31,090,493	688,647,998
Amount accumulated @15% on Rs.691874712/- i.e. Rs.103781207/- restricted to Rs.3226714 /-		3,226,714.00
<b>Application of Income</b>		<b>691,874,712</b>
Less: Amount accumulated under section 11(2)		-
<b>Total Income</b>		<b>-</b>

**Notes:**

The trust has been registered with Charity Commissioner, Mumbai under the Public Trust Act, 1950 in Maharashtra under Registration No. E - 23597 (Mumbai). The trust is also registered under section 12A of the Income Tax Act, 1961 and certificate no. 80G/2922/2008/2008-09 has been granted by the Income Tax Department which is upto 31-03-2011. As per Section 80G(5)(vi) of the Income Tax Act, 1961 as amended with effect from 1st October, 2009, any approval granted under section 80G(5) will be valid till it is withdrawn.

**The computation of tax liability is as under:**

Gross Tax Payable	-
Less: Tax Paid - TDS	3,211,346
Refund due	(3,211,346)

**For Axis Bank Foundation**
**(K Anil Kumar)**  
**Executive Trustee & CEO**

**REPORT OF AN AUDITOR RELATING TO ACCOUNTS AUDITED UNDER SUB-SECTION  
(2) OF SECTION 33 & 34 AND RULE 19 OF THE BOMBAY PUBLIC TRUSTS ACT**

**Registered No.: E - 23597**

**Name of Public Trust : AXIS BANK FOUNDATION**

**For the year ending 31<sup>ST</sup> MARCH, 2015**

A	Whether accounts are maintained regularly and in accordance with the provisions of the Act and the rules :	<b>YES</b>
b	Whether receipts and disbursements are properly and correctly shown in the accounts :	<b>YES</b>
c	Whether the cash balance and vouchers in the custody of the manager or trustee on the date of audit were in agreement with the accounts :	<b>YES</b>
d	Whether all books, deeds, accounts, vouchers or other documents or records required by the auditor were produced before him ;	<b>YES</b>
e	whether a register of movable and immovable properties is properly maintained, the changes therein are communicated from time to time to the regional office, and the defects and inaccuracies mentioned in the previous audit report have been duly complied with	<b>NA</b>
f	whether the manager or trustee or any other person required by the auditor to appear before him did so and furnished the necessary information required by him ;	<b>-YES-</b>
g	Whether any property or funds of the trust were applied for any object or purpose other than the object or purpose of the trust	<b>-NO-</b>
h	The amounts of outstanding for more than one year and the amounts written off if any ;	<b>-NIL-</b>
i	Whether tenders were invited for repairs or construction involving expenditure exceeding Rs.5000/-	<b>-N.A.-</b>
J	whether any money of the public trust has been invested contrary to the provisions of Section 35 ;	<b>-NO-</b>
K	Alienations, if any, of the immovable property contrary to the provisions of Section 36 which have come to the notice of the auditors	<b>-NA-</b>
L	All cases of irregular, illegal or improper expenditure, or failure or omission to recover monies or other property belonging to the public trust or of loss or waste of money or other property thereof, and whether such expenditure, failure or omission, loss or waste was caused in consequence of breach of trust or misapplication or any other misconduct on the part of the trustees or any other person while in the management of the trust.	<b>-NA-</b>
M	Whether the budget has been filed in the form provided by rule 16A ;	<b>-NO-</b>
N	Whether the maximum and minimum number of the trustees is maintained	<b>-YES-</b>

- |   |   |             |
|---|---|-------------|
| O | Whether the meetings are held regularly as provided in such instrument  | <i>YES</i>  |
| P | Whether the minute books of the proceedings of the meeting is maintained.   | <i>YES</i>  |
| Q | Whether any of the trustees has any interest in the investment of the trust :   | <i>-NO-</i> |
| r | Whether any of the Trustees is a debtor or creditor of the trust  | <i>-NO-</i> |
| s | Whether the irregularities pointed out by the auditors in the accounts of the previous year have been duly complied with by the trustees during the period of audit : | <i>NIL</i>  |
| T | Any special matter which the auditor may think fit or necessary to bring to the notice of the Deputy or Assistant Charity Commissioner.                               | <i>-NO-</i> |
- 

**For M. M. NISSIM & CO.**  
Chartered Accountants  
(Firm Regn. No.107122W)

(Sanjay Khemani)  
Partner  
Mem. No. 044577  
Place : Mumbai  
Date : July 07, 2015

## ABF Ecosystem

The ABF ecosystem has been inclusive and transparent, and has focussed on convergence and learning. The ecosystem includes implementing partners, auditors, impact assessment agencies and green banking partners. ABF acknowledges the key role that partners and external agencies have essayed through aligning and working with it in a focussed manner towards poverty alleviation.

### Implementing Partners Directory

Sr. No.	Implementing Partner	Implementation Locations	Project Brief
1	Able Disabled All People Together (ADAPT), formerly the Spastics Society of India  (Apr 2010 till date)	Maharashtra	Beneficiary group - Children with multiple disabilities  ABF supports three anganwadi centres in Dharavi and Mahim. The main aim is to achieve inclusivity in education by training children with and without disability on a common platform. The Foundation also supports the Inclusive Education District Hub (IEDH) set up by ADAPT. The hub helps Children with Special Needs (CWSNs) from marginalised sections of society in seeking assistive appliances.
2	Aga Khan Rural Support Programme (India) (AKRSPI)  (Jan 2013 to Dec 2017)	Dangs district, and adjoining tribal blocks of Vansda, Chikli, Songadh and Vyara in Gujarat	Beneficiary group - Tribal communities  The emphasis is on water and land management, soil and water conservation through creation of check dams, ponds and lift irrigation. The project aims at enhancing livelihoods of 22,000 tribal households during the project period, by increasing income from agriculture and creating non-farm livelihood options like crafts and goatery. Promotion of empowered community institutions like SHGs and facilitation of partnerships between the community and other external stakeholders like government and the market forms an important component of the project.

3	Bandhan-Konnagar  (Jun 2011 to May 2017)	Murshidabad and South 24 Parganas districts of West Bengal	<p>Beneficiary group - Poorest of the poor able-bodied women</p> <p>The project Axis Bank Bandhan Holistic Assistance (ABHA) program aims at providing skills and sustainable livelihood options to able-bodied women of the households. Their main focus is to bring in economic, social and inspirational changes in the lives of the extremely poor families. The beneficiaries receive constant hand holding for 18-24 months after they are provided with assets support, including 3 workshops, during which they are trained in the basics of microenterprise and business development, financial management and health promotion awareness.</p>
4	Centre For Collective Development (CCD)  (Oct 2011 to Sep 2016)	Andhra Pradesh (Anantapur and Adilabad)	<p>Beneficiary group - Small and marginal farmers of remote and tribal areas</p> <p>The program mainly aims to increase the socio-economic status of the larger populace of Anantapur and Adilabad districts of Andhra Pradesh. The program works towards promotion of cooperatives, sustainable agriculture, pooling of agricultural produce and setting up processing units.</p>
5	Don Bosco Tech Society (DBTS)  (Dec 2012 to Nov 2017)	19 states across the country	<p>Beneficiary group - School drop outs and unemployed youth</p> <p>The program aims to train 56,000 youths across 19 states over a period of five years. The programme mainly aims to establish vocational training programs for the poor unemployed youth and school dropouts with a minimum target of 70% placements. It gives more emphasis on improving the socio-economic status of youth through employment-linked skills based training.</p>

6	<p>DHAN Coastal Conservation</p> <p>(Jan 2011 to Dec 2015)</p>	Tamil Nadu	<p>Beneficiary group - Communities near coastal areas</p> <p>The program follows an integrated and holistic approach to address the issues in livelihoods and conservation of coastal ecosystem in the areas that were affected by the Tsunami in 2004. The organisation's activities include promotion of people's organisations amongst the most vulnerable communities, marginalized fishing communities, affected coastal farmers, affected women and families involved in allied activities.</p>
7	<p>DHAN Foundation</p> <p>(Apr 2011 to Mar 2016)</p>	<p>Tamil Nadu (Madurai, Dindigul, Sivagangai and Pudukottai districts)</p>	<p>Beneficiary group - Small, marginal and landless farmers</p> <p>Conservation and development of small scale water bodies and supporting the livelihood of farmers dependent on them is the most crucial part of the project. The aim of the tank rehabilitation programme is to ensure the recharging of ground water levels. The project aims to increase agricultural income by at least 40% through increased crop cultivation and productivity and fisheries development.</p>
8	<p>Dilasa Sanstha</p> <p>(Oct 2011 to Sep 2019)</p>	Maharashtra (Vidarbha region)	<p>Beneficiary group - Small and marginal farmers mainly tribals</p> <p>The project aims to increase net income by 50% of each targeted beneficiary family through evolving diversion based irrigation and mixed cropping patterns, enhancing crop productivity and creating nutritional food security. The program also aims at reducing dependency of farmers on other sources for credit by way of promoting alternative avenues for microfinance. Additional income to families is being encouraged by way of horticulture plantation and livestock development.</p>

9	<p>Earthy Goods Foundation Society (EGFS)</p> <p>(Aug 2013 to Jul 2017)</p>	<p>Uttarakhand, Uttar Pradesh, Odisha, Bihar, Gujarat, Rajasthan, Andhra Pradesh, Karnataka, Tamil Nadu, Madhya Pradesh, West Bengal, Chhattisgarh and North-Eastern states</p>	<p>Beneficiary group - Artisans and Craftsmen</p> <p>This program has been started to restore the pursuit of traditional crafts as a sustainable livelihood option for India's unrecognized artisans with a project named ALPANA (Axis Bank Foundation Livelihood Promotion for Artisans through Net-based Market Access). They promote the artisans by building skills through training workshops and by creating a website (<a href="http://www.indianartisansonline.com">www.indianartisansonline.com</a>) to bring more artisans into the ecosystem and create a scalable and sustainable model.</p>
10	<p>Eklavya Foundation</p> <p>(May 2007 to Mar 2014)</p>	<p>Madhya Pradesh (four districts)</p>	<p>Beneficiary group - Children from Classes 1 to 5 belonging to the marginalized sections of society</p> <p>The 'Shiksha Protsahan Kendras (SPK)' program aims to provide supplementary education to children from Classes 1 to 5 using Eklavya pedagogy. Working with government schools, capacity building of SPK teachers, Anuvartankartas and School Management Committee (SMC) members are other important aspects of this project.</p>
11	<p>Enable India</p> <p>(Aug 2007 to Oct 2016)</p>	<p>Karnataka</p>	<p>Beneficiary group - Adults with visual impairment</p> <p>ABF supports Career Centric Computer Training (CCCT), employability training, life-skills training, workplace solution training for the visually impaired candidates and capacity building of trainers and like-minded organisations. Through the center of excellence for computer training for visually impaired, Enable India is disseminating content and Educate Yourself Easily (EYE) for self-learning of computers to several other countries and has the potential to scale at global level.</p>

12	Foundation for Ecological Security (FES) (Dec 2014 to Nov 2018)	Karnataka and Rajasthan	ABF, in association with FES, aims to improve rural livelihoods in semi-arid areas of Rajasthan and Karnataka. Understanding that rural livelihoods, dependent on agriculture and livestock, are increasingly facing threats due to degradation of natural resources and neglect of institutional arrangements for local governance, the project proposes to work on three important components: ecological restoration, local governance and livelihood improvement. This is expected to benefit 60,000 rural households spread across 1,200 habitations in 12 blocks in 7 districts of Rajasthan and Karnataka.
13	Godhuli (Aug 2007 till date)	Delhi (Meera Bagh Slums in West Delhi)	Beneficiary group - Children from Classes KG to 3 belonging to marginalized sections of society  The program "Meera Bagh Morning School" supported by ABF conducts classes from KG to III, in which children from the nearby slums are educated based on the curriculum followed by the Municipal Corporation of Delhi (MCD) schools. On completion of Class III with Godhuli, they are mainstreamed into MCD Schools.
14	Harsha Trust (Apr 2012 to Mar 2017)	Odisha (Rayagada, Koraput, Kalahandi and Nabarangpur districts)	Beneficiary group - Rural resource poor families, mainly tribal population  The project aims to strengthen community-based organizations, intensify existing integrated farm and non-farm based interventions like broiler farming and goatery and replicating them, enhance the incomes of beneficiaries by at least 50% of their existing annual income, enable all the beneficiary families to have a voter ID, bank account, and have access to PDS and jobs under Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA).

15	Healing Fields Foundation (HFF)  (May 2012 to Apr 2017)	984 villages in Bihar, UP, Odisha, Chhattishgarh and Assam	Beneficiary group - Women  The aim is to develop a relevant and efficient health education, health financing and a micro enterprise model. The activity of imparting health education is carried out through Community Health Facilitators (CHFs), primarily women who are given training on various aspects of personal health as well as the health of the community at large. Through the sale of sanitary napkins and other health related products, the program aims to help these women increase their earnings. The program also aims at formation of health savings groups, improved menstrual health, improved access to sanitation facilities and facilitate entrepreneurship among women.
16	Jayaprakash Narayan Memorial Trust (Project - Vidya & Child)  (Oct 2009 till date)	Uttar Pradesh	Beneficiary group - Children from classes Nursery to V belonging from marginalized sections of society  The programs supported by ABF are - Non Formal Education (NFE) Classes and After School Support Programme (ASSP). The NFE classes aim to provide non-formal education to children from classes Nursery to V based on the internal curriculum developed by Vidya and Child. After completion of Class V, the children are mainstreamed into age appropriate classes in formal schools. ASSP seeks to improve the academic performance of the children through reinforcement of the concepts taught in the schools by tracking the syllabus covered in each of the schools attended by the ASSP children.

17	<p>Krishi Gram Vikas Kendra (KGVK)</p> <p>(Jul 2011 to Jun 2016)</p>	Jharkhand	<p>Beneficiary group - Small and marginal farmers</p> <p>ABF has partnered with KGVK to promote sustainable integrated development and Total Village Management (TVM) in five districts of Jharkhand, i.e. Ranchi, Ramgarh, Saraikela, West Singhbhum and Palamau. KGVK's model of TVM is based on the principle of inclusive growth consisting of eight pillars - natural resource management, health, education, livelihood, women empowerment, capacity building, renewable energy and infrastructure development.</p>
18	<p>Kherwadi Social Welfare Association (KSWA)</p> <p>(Jun 2011 to May 2016)</p>	Marathwada and Vidarbha regions of Maharashtra	<p>Beneficiary group - Youth from socio-economically disadvantaged communities and school drop outs</p> <p>The training is being implemented through vocational training centers with the target to reach unprivileged youth in Marathwada and Vidarbha regions of Maharashtra. Along with vocational skills, communication and soft skills is also being imparted to the candidates. The engagement also intends to encourage entrepreneurship among the youth. The aim is to make the unemployed youth employable, contribute to the family income and make them socially responsible citizens.</p>
19	<p>Lend a Hand India (LAHI)</p> <p>(Jan 2013 to Dec 2017)</p>	Maharashtra	<p>Beneficiary group - Young boys and girls from high schools of rural areas</p> <p>ABF is involved with LAHI to make the content of existing secondary school education curriculum more relevant to the rural environment and provide students with significant hands-on experience and practical skills. The project aims to provide job and life skills training to 13,990 young boys and girls in 106 government secondary schools in the rural parts of Satara district.</p>

20	Lifeline Foundation  (May 2007 till date)	Rajasthan and Gujarat	Beneficiary group - Highway accident victims  The main aim of the project is to provide emergency medical services through Highway Rescue Project (HRP). There is also an element of training and capacity building of healthcare and allied professionals in the project.
21	M Venkatarangaiya Foundation (MV Foundation)  (Aug 2007 to Sep 2014)	Telangana (Nalgonda District)	Beneficiary group - Children from marginalised communities  The project ensures proper implementation of the RTE Act in the region, promotes regular attendance of all children and strengthens the School Management Committees (SMCs) so that it can act as an efficient monitoring body. Through extra-curricular activities and library facility, children are given an opportunity to express themselves and become more confident.  Subject forums are held for various subjects where teachers from various government schools showcase easy and innovative ways of teaching the subjects.
22	Mutually Beneficial Activities (MBA) Foundation  (Sep 2007 till date)	Maharashtra	Beneficiary group - Children and adults with multiple disabilities  ABF supports MBA Foundation in providing vocational training to persons with disability who are 18 years and above. For children between 12 to 17 years, a pre-vocational training is given to improve eye-hand coordination, concentration, attention span and team work. Simple activities like painting, craft, music, dance, outdoors and other functional activities like shopping, banking, and money handling are also included in their training.

23	<p>Mitra Jyothi</p> <p>(Oct 2010 to Sep 2016)</p>	Karnataka	<p>Beneficiary group - Children and adults with visual impairment</p> <p>The ABF-Mitra Jyothi project has been formalized with the broad objective of converting printed material into an accessible format for the visually impaired persons. ABF also funded expansion of Digital Talking Book Library (DTBL) that includes audio, Braille, large fonts etc. Events such as free eye camps, awareness programs, first-aid and safety training, personality development workshops, safe and independent mobility, and short-term web resource training are some of the ongoing activities.</p>
24	<p>Montfort Community Trust</p> <p>(Jun 2009 till date)</p>	Tamil Nadu	<p>Beneficiary group - Tribal children of Yercaud</p> <p>ABF supports the 21<sup>st</sup> Century Human Empowerment Programme for the welfare of the tribals of Yercaud. The objective is to educate and empower the first generation of the tribal children through holistic education.</p> <p>The project is instrumental in educating children and has also led to a decline in instances of child labor and child marriages.</p>

25	Nav Bharat Jagriti Kendra (NBJK) SWABAL  (Oct 2014 to Sep 2018)	Jharkhand	<p>Beneficiary group - Under-privileged children and persons with disability</p> <p>The project aims to train 21,600 poor and unemployed youth through 10 training centres in the state of Jharkhand. The focus is also on enhancing socio-economic stability amidst vulnerable classes by initiating innovative self-employment measures.</p> <p>NBJK is also implementing 'SWABAL', a pilot project to provide livelihood training to 100 persons with disability.</p>
26	Nav Bharat Jagriti Kendra (NBJK) - RCC Program  (Nov 2010 to Mar 2015)	Jharkhand	<p>Beneficiary group - Children (including disabled) from rural and tribal regions</p> <p>The program supported by ABF is Remedial Coaching Centres (RCCs) wherein remedial coaching is imparted to students of Classes 8, 9 and 10 through 100 RCCs in three blocks of Hazaribag district. The objective is also to reach out to 300 Children With Disabilities (CWDs) through the Aids and Appliances Camp as well as provide them with other facilities thereby motivating them to continue education in formal schools as well as attend RCCs.</p>

27	Navjeevan Centre - Navjyoti School  (Dec 2009 till date)	Maharashtra	<p>Beneficiary group - Children of sex workers and children and youth from rural areas</p> <p>ABF supports the education of over 350 students per year in Navjyoti School to provide the children in the village with age appropriate formal education imparted by qualified teachers till SSC along with a lot of focus on remedial education. The program also aims at building the capacity of teachers through training sessions. Other activities like picnics and competitions are held for an overall development of children.</p>
28	Navjeevan Vocational Training Centre (NJVTC)  (Dec 2010 till date)	Maharashtra	<p>Beneficiary group - Children of sex workers and children and youth from rural areas</p> <p>ABF supports the operation of NJVTC which offers 10 trade specific courses along with English Speaking as an enabler course and caters to the underprivileged youth from Navjeevan School and Navjeevan Village as well as from the surrounding villages. NJVTC also builds capacities of trainers to enable enhanced quality of training to the students and conduct various extra-curricular activities like seminars, exposure visits, industry visits etc. that lead to overall development of the students.</p>
29	NM Sadguru Water and Development Foundation (NMSWDF)  (Oct 2014 to Sep 2018)	Gujarat and Rajasthan	<p>Beneficiary group - Small and marginal tribal farmers</p> <p>The ABF-NMSWDF engagement aims to work on following main aspects - soil and moisture conservation activities, plantations, poultry farming, dairy development and creation of village level institutions.</p>

30	<p>Noida Deaf Society (NDS)</p> <p>(Apr 2009 till date)</p>	<p>Noida (Uttar Pradesh)</p>	<p>Beneficiary group - Hearing impaired youth and children from socio-economically backward communities</p> <p>The project aims to provide vocational training to hearing impaired youth and remedial education to the hearing impaired school children. The courses at NDS that are supported by ABF are English Literacy, Keyboarding Skills, Indian Sign Language, MS Office, Internet Browsing, etc. ABF has also helped NDS in the curriculum development for DTP and Graphic Design.</p>
31	<p>Pardada Pardadi Educational Society (PPES)</p> <p>(Nov 2007 till date)</p>	<p>Anupshahr Block in Bulandshahr District (Uttar Pradesh)</p>	<p>Beneficiary group - Girls from under-privileged sections of the society</p> <p>The project supports the education of girl candidates helping them become financially independent, empowered and responsible individuals. PPES provides free education, study material, meals, health checkups, bicycles for those staying far, uniforms and vocational skill training to girls from families residing in this region through Pardada Pardadi Girls Vocational School (PPGVS). Students have the choice of going in for higher studies at the centre or learning a job linked skill.</p>
32	<p>Plan India (India chapter of Plan International)</p> <p>(Apr 2012 to Mar 2017)</p>	<p>Bihar, Uttar Pradesh, Maharashtra and Andhra Pradesh</p>	<p>Beneficiary group - Victims of Commercial Sexual Exploitation and Trafficking (VOCSETs)</p> <p>This program was started to rebuild livelihoods of 38,000 VOCSETs. The main focus of the program is to ensure economic security, accelerate rehabilitation, mainstream into formal economic activities and consequently prevent second generation trafficking and HIV infection. The program also ensures that their children have access to school and adequate nutrition.</p>

33	Pratibandhi Kalyan Kendra (PKK)  (Nov 2007 to Oct 2016)	West Bengal	<p>Beneficiary group - Children with hearing impairment</p> <p>ABF supports PKK's 'Center for Education, Guidance &amp; Inclusion of Children with Deafness' project. Under this project, young children admitted in the PKK pre-school are assisted in developing natural speech and language through an early identification process in the audiology clinic. PKK tries to intervene in the formative years itself. Remedial classes are organized for such candidates in order to mainstream them into schools.</p>
34	People's Right to Education Movement (PREM)  (Apr 2011 to Mar 2017)	Four districts of Odisha - Ganjam, Gajapati, Puri and Kandhamal.	<p>Beneficiary group - Socio-economically disadvantaged tribal and dalit communities</p> <p>The program mainly focuses on providing vocational training and supplementary support to identified youth from socio-economically depressed tribal and dalit communities.</p> <p>The main aim is to increase young people's access to market demand for skilled labour at fair wages. The focus is on improving the character, attitude and personality of youths in such a way that they become the bearers of professional and personal value-based social change in their communities.</p>

35	<p>Professional Assistance for Development Action (PRADAN)</p> <p>(Oct 2011 to Sep 2016)</p>	Madhya Pradesh and Chhattisgarh	<p>Beneficiary group - Small and marginal farmers, mainly tribals</p> <p>The critical interventions of the project are diversification of farming systems, system of rice intensification, formation of SHGs and revival of existing ones and creation of community based organisations like producer companies, poultry cooperatives, dairy cooperatives, agro/horticulture cooperatives among others. The livelihood activities being promoted by PRADAN are agriculture, livestock, forest/plantation based activities and promotion of rural enterprises.</p>
36	<p>Samaj Pragati Sahyog (SPS)</p> <p>(Oct 2011 to Sep 2016)</p>	Madhya Pradesh (Dewas and Khargone districts)	<p>Beneficiary group - Small and marginal farmers, dalits, tribals and women</p> <p>ABF is working with SPS to help create a crucial water infrastructure to improve productivity of small and marginal farmers, enable better pricing of their products through crop aggregation, empower women through financial inclusion and improved access to government schemes and entitlements to ensure Right to Food. Their media and documentation team helps produce intervention specific movies for creating awareness across villages.</p>

37	<p>Self-reliant Initiatives through Joint Action (SRIJAN)</p> <p>(Apr 2012 to Mar 2017)</p>	<p>Rajasthan, Chhattisgarh and Madhya Pradesh</p>	<p>Beneficiary group - Rural resource poor families, mainly marginal and tribal farmers</p> <p>The main aspects of the project are to increase the income of the beneficiaries by 50% post ABF-SRIJAN intervention, improve farm and animal productivity and reduce the cost of farming. Empowerment of the rural poor women is sought by ensuring their participation. The engagement also entails setting up institutions for the poor, such as federations and producer organisations that sustains these interventions. The project encourages production and usage of organic fertilisers. SRIJAN trains women as Krishi Sakhis or friends of agriculture.</p>
38	<p>SGBS Unnati Foundation (SUF)</p> <p>(Apr 2014 to Mar 2019)</p>	<p>Karnataka</p>	<p>Beneficiary group - Unemployed and economically backward youth</p> <p>SUF conducts vocational training programs across 12 centres in 12 districts of Karnataka. They provide 70 days intensive skills training to poor and unemployed youth with spoken english, basic computer and life skills training.</p>
39	<p>Shishu Sarothi</p> <p>(Sep 2010 to Aug 2016)</p>	<p>Assam</p>	<p>Beneficiary group - Children and adults with multiple disabilities</p> <p>The project aims at providing avenues for holistic development in cognitive, physical and socio-economic domains with the larger mandate of inclusion of the differently abled persons into the larger community. ABF provided financial assistance for upgradation of existing facilities, incorporation of recreational facilities like sports and other extracurricular activities for therapeutic use for the special children.</p>

40	<p>Society Undertaking Poor People's Onus For Rehabilitation (SUPPORT)</p> <p>(Jun 2009 till date)</p>	Mumbai	<p>Beneficiary group - Drug using street children and homeless youth</p> <p>ABF has partnered with SUPPORT to provide education to street children between 6 to 18 years of age and help them get into the formal education system. It aims to prevent high risk behaviour in street children and homeless youth due to substance abuse through a process of detoxification, rehabilitation and mainstreaming. Through Non-Formal Education (NFE) classes and in-house coaching, trained teachers help them attain social skills and a learning level which is age appropriate subsequent to which children are mainstreamed into formal schools.</p>
41	<p>SPJ Sadhana School</p> <p>(May 2008 till date)</p>	Maharashtra	<p>Beneficiary group - Differently abled children and adults</p> <p>SPJ Sadhana School is an ISO 9001:2008 certified school. ABF is supporting the salary of 12 trainers. The school is one of a kind, as it offers polytechnic course to the specially-abled students. The focus is on holistic development of children, from academics to skills to vocational training and to reach out to children/adults coming in from other organizations or from other regions – local, national or international through therapies and specialized training. Training in four vocations is available at the school - Visual Arts and Crafts, Office Procedures, Hospitality and Catering, and General Vocation (Work World Skills).</p>

42	<p>The Corbett Foundation (TCF)</p> <p>(Jul 2012 to Jun 2017)</p>	<p>Protected areas of Corbett, Kanha, Bandhavgarh and Kaziranga.</p>	<p>Beneficiary group - Tribal and other forest dwelling communities living in and around Corbett, Kanha, Bandhavgarh and Kaziranga National Parks</p> <p>Pukaar vocational training program encourages a sustainable and environment friendly way of life with minimum dependency on forest resources and impact on wildlife. It aims to create alternate employment opportunities for the tribal and other forest dependent communities. The program provides sustainable means of livelihood by focusing on imparting basic and advanced training courses in vocational training.</p>
43	<p>Tropical Research And Development Centre (TRDC)</p> <p>(Oct 2008 till date)</p>	<p>Karnataka</p>	<p>Beneficiary group - Children from rural areas</p> <p>ABF partnered with TRDC to provide remedial education leading to better academic performance. In the early stages of the program, bridge education is provided to out-of-school children for a year post which they are mainstreamed into formal schools. Post mainstreaming, the children are provided remedial classes to help them stay at par with their classes. The extra-curricular activities organized by TRDC helps students remain interested in education, display their talents and explore the world beyond their communities. Girl children are also encouraged and supported in their higher education through sponsorships.</p>
44	<p>Youth 4 Jobs Foundation (Y4JF)</p> <p>(Oct 2014 to Sept 2018)</p>	<p>Andhra Pradesh, Telangana, Maharashtra, Gujarat, Tamil Nadu, Jharkhand and Delhi</p>	<p>Beneficiary group - Persons With Disability (PWDs)</p> <p>The project mainly aims to enable the PWDs avail better livelihood opportunities by market linked trainings and jobs in the organized sector. The focus is on training and placement of Persons with Speech, Hearing and Movement Disability.</p>

## Other ABF Partnerships

### Statutory Auditor:

1. M M Nissim and Co.

### Project Auditors:

1. KPMG
2. Deloitte Haskins & Sells LLP
3. Ernst & Young
4. CPA Services Private Ltd., New Delhi
5. Rozmin N Ajani, Chartered Accountants
6. Pankaj Bavishi, Mumbai

### Impact Assessment Agencies:

1. Tata Institute of Social Sciences, Mumbai
2. Institute of Rural Management, Anand
3. Institute of Financial Management & Research, Chennai

### Green Banking Partner:

1. Sampurn(e)arth Environment Solutions Pvt Ltd., Mumbai

### Legal Advisor:

1. Noshir Dadrawala (Chief Executive, Centre for Advancement of Philanthropy)

