

# COMMUNITIES

Create and sustain a mechanism that will propagate sustainable livelihoods and contribute to society across various segments



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# COMMUNITIES

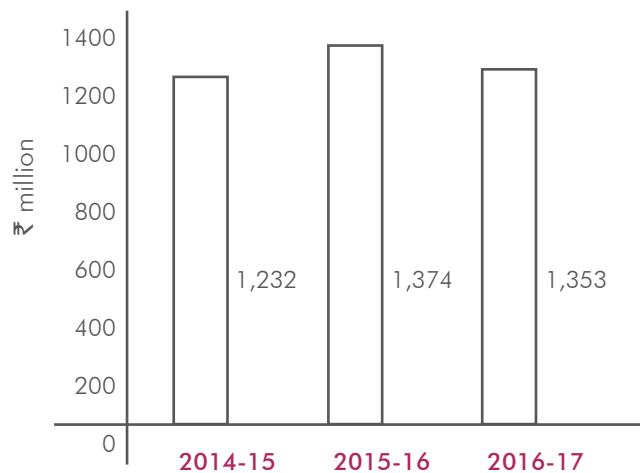
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We believe that our role in partnering for progress is not just limited to our customers but extends beyond that to contribute significantly to community development and welfare. Our approach to community development focuses on creating sustainable livelihoods through Axis Bank Foundation (ABF) programs and leveraging our geographical spread to undertake 'shared value' projects.

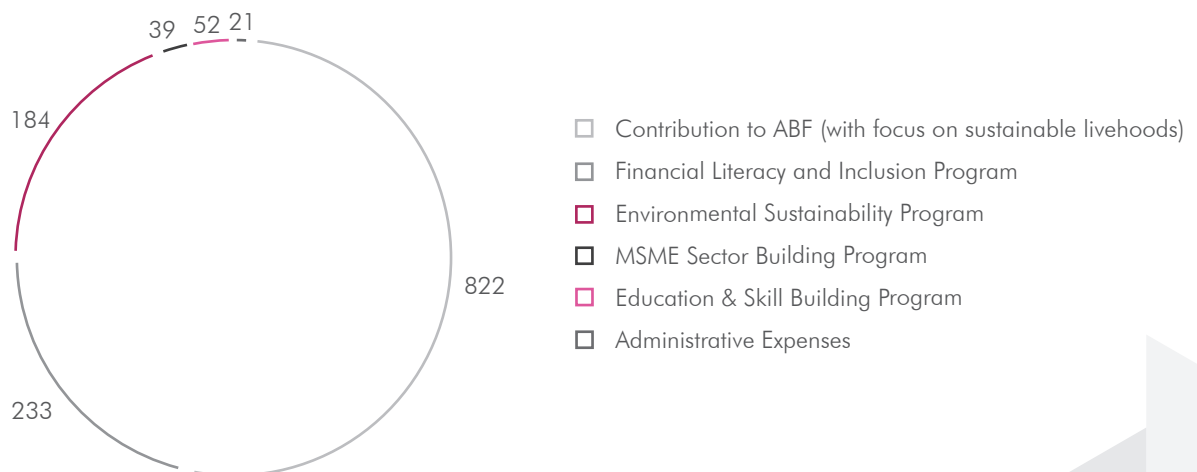


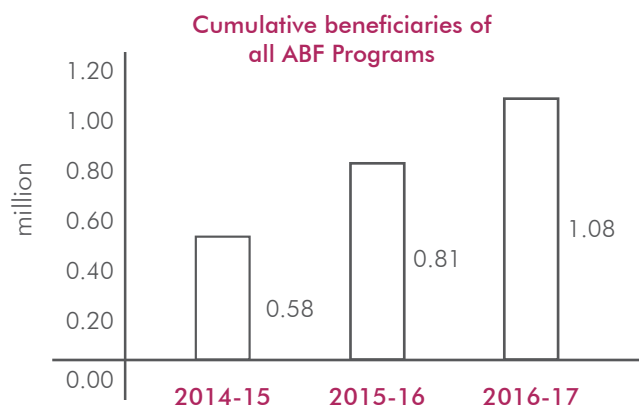
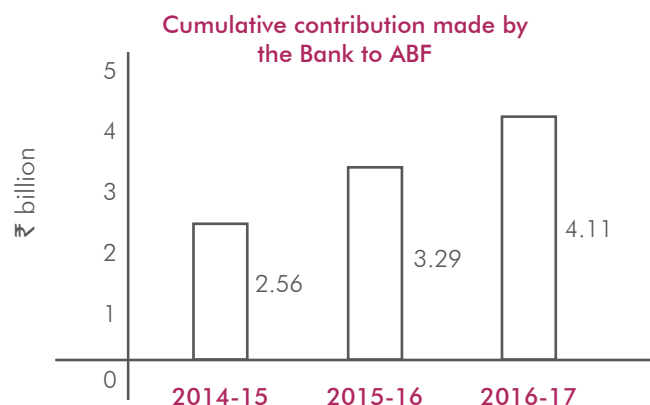
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## Community Investments



## Community Investments ( in ₹ million) 2016-17





### A decade of making a difference

The year 2006 witnessed the humble beginnings of the Axis Bank Foundation (ABF), with a commitment to serve the underprivileged sections of society. Over the past decade, ABF has relentlessly worked to reach out to some of poorest districts of the country through multiple programs which benefited more than a million people. Through a strong network of over 23 grass-root level Non-Governmental Organisations (NGOs), ABF programs today are spread across 221 districts in 21 states across the country. In 2010, ABF sharpened its focus in the area of livelihoods and set itself an ambitious target of creating 1 million sustainable livelihoods by 2017 year-end and is poised to achieve the target within the target date.

“My association and journey with the Axis Bank Foundation has provided me with an opportunity to positively influence the lives of several lakhs of people. Not only do we need to influence lives, but we also need to ensure that an enabling environment is created to sustain the influence of our interventions. The same is achieved by drawing up sustainability parameters in the project design where a framework is also created to measure the outcomes/ impacts objectively.

It gives me great pleasure to share with you that the Foundation has embarked on several new programmatic initiatives, some of which you would

read in this report. At the Axis Bank Foundation, we design, develop and support programs, projects and activities that focus on creating conditions suitable for sustainable livelihoods that in turn create meaningful socio-economic impact in the lives of the vulnerable and underprivileged sections of the society”



Mr. S Ramadorai  
Chairman, Axis Bank Foundation



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Axis Bank Foundation

## Sustainable Livelihoods

'Sustainable Livelihoods' as a thematic area is the fulcrum of ABF programs. A holistic approach is adopted towards creating sustainable livelihoods by enabling and enhancing rural ecosystems for income generation activities through self-sustaining models. The programs, with women empowerment as an integral component, reach out to vulnerable and disadvantaged sections of society in some of the poorest districts of the country. While income generation and enhancement are primary objectives of these programs, the holistic approach of ABF programs also contributes to environmental sustainability. Some of the key initiatives undertaken by ABF include:

- Enhanced water conservation, security, and access for agriculture and drinking purposes through watershed management and rainwater harvesting
- Expedited improved agricultural practices through capacity building initiatives.
- Helped generate sustainable income through off-farm activities like goat rearing, poultry, horticulture etc.
- Encouraged women empowerment through Self Help Groups (SHGs) and provided them institutional finance.
- Promoted 'Farmer Federations' to provide collective bargaining power to farmers and better access to markets.
- Supported rural livelihood by broadening skill-sets of marginalised and tribal youth.
- Worked to enable differently-abled individuals and enhance their employment opportunities

Category	No. of programs	Cumulative beneficiaries
Watershed Management & Agriculture Productivity	14	7,10,367
Vocational Training	5	1,08,095
Livelihood for differently-abled	3	7,433
Others	1	86,332
<b>Total</b>	<b>23</b>	<b>9,12,227</b>

Key highlights of ABF programs and engagement with vulnerable and marginalised sections of society:

- 57,617 families provided with livestock as livelihood asset
- 25,137 Victims of Commercial Sexual Exploitation and Trafficking (VOCSETs) have been provided with alternate livelihood under ABF's livelihood programs – 2,843 bank accounts opened for them and 13,409 children enrolled in schools
- 30,454 SHGs/Micro Finance Groups formed with a membership of 3,75,920 members

## Sustainable Integrated Development

In the Vidharbha and Marathwada regions of the Maharashtra state, ABF aims to promote sustainable integrated development through Natural Resource Management (NRM) initiatives and skill development through Self-Help Groups (SHGs). It has partnered with Dilasa Sanstha in this region to implement these initiatives.

The primary objective of the program is to improve the living conditions of rural poor and tribal households on a sustainable basis, and enhance the baseline annual income of targeted participant family by at least 50%. Bank linkages are also provided to SHGs to reduce the dependency on money lenders for credit.

The core of ABF's interventions in these regions revolves around strengthening agricultural development by making water available for irrigation. As part of the project, Dilasa Sanstha has designed and modified several structures for rainwater harvesting to enhance the availability of water not only for irrigation but also for drinking purposes.

- **The Phad system:** Under this model, irrigation channels or pipelines are constructed from existing check dams (surface water storage) for irrigation, to help mitigate the risk of crop failure in traditionally rain-fed areas. These are cost effective structures built in the undulated areas of Maharashtra. There is no electricity required for pumping the water, as the water flows naturally to the fields under the influence of gravity. Usually it is constructed for a group of 8-10 farmers.
- **Doha model:** In the Doha Model, trenches are excavated throughout the length of the streams, and used for storing water. These are eco-friendly structures that improve the storage capacity of water, making it available even after the stream is dry
- **Bodi model:** Bodi is a farm tank, or a small water reservoir, constructed by using available natural materials like soil or stones to store rainwater collected from a small catchment or a stream. The stored water is then used for protective irrigation in the monsoons as well as for Rabi and summer crops
- **Soil water conservation / farm bunding:** With a few farmers, the project has taken up soil water conservation measures like farm bunding. It is a measure of soil conservation, used for creating an obstruction across the path of surface runoff to reduce the velocity of flowing water in the agricultural field. These are embankment like structures, constructed across the land gradient. It retains the run-off water, enhances soil moisture and helps to control soil erosion
- **Lift irrigation:** Lift Irrigation is a method where water is lifted from a downstream water reservoir to the agricultural fields at a higher level. Like other water harvesting structures, the purpose of lift irrigation is to provide water to the crops for protective irrigation and to support the farmers during Rabi and summer crops whenever sufficient water is available in the reservoir. An electric/diesel pump of suitable power can be used to lift/pump the water from a few hundred meters to few kilometers.

ABF has conducted a mid-term impact assessment of the program and key results are as below.

- Average 70% increase observed in household income
- Average ₹ 0.5 million has been circulated per SHG against an average savings of ₹ 47,000.
- Improved access to the irrigation and increase in agricultural production
- Improvement in perception about abilities to access loans
- Improved food security
- Reduction in migration
- Improvement in education
- Strengthening household asset base—productive assets and better lifestyle
- Empowerment: civil participation
- No suicides & sustaining the agriculture based livelihoods
- Resilience and risk management

### Success Story – Multiple income generating interventions

Ms. Kanchan lives with her husband and two children. She has 0.8 acre farm land. Before the livelihood intervention by ABF Partner - DHAN, Kanchan was dependent on income from agriculture. Through the livelihood intervention, she secured a loan from the SHG group to purchase a new machine for the printing business and another machine for making leaf plates. Post the intervention, she was able to earn ₹ 700-1,000 per month from leaf plate making business.

Also as a result of the agriculture interventions, Kanchan has witnessed increased production of paddy from 15 quintals to 20 quintals. Currently Kanchan is able to harvest 2 crops in a year. Pulses such as black gram, oilseed, etc. are also cultivated. With more number of crops, increased agriculture produce, and the leaflet making business, she is able to earn between ₹ 45,000 to ₹ 50,000 annually. Apart from supporting her husband with a home based printing business, she currently has a bank savings of ₹ 12,000 and group savings of ₹ 2,800.

### Skill development for differently-abled

Axis Bank Foundation (ABF) has partnered with Youth4Jobs Foundation (Y4JF) to provide vocational training courses to Persons with Disabilities (PwDs) across 18 training centres in the states of Andhra Pradesh, Telangana, Maharashtra, Gujarat, Odisha, Tamil Nadu, Uttar Pradesh, Rajasthan and Jharkhand.

Y4JF conducts vocational training courses focusing on skills for sectors including BPO, Hospitality, Retail, Banking, etc. The training course is focused on soft skills, life skills, computer classes and basic English speaking proficiency. The training program runs for eight hours per day, over a period of two months each. Average total number of trainees per batch is around 15-25 and approx. 5 batches per training course are run in a year at each center.

The program aims to achieve the following:

- a) Enable PwDs to avail better livelihood opportunities by market linked trainings and jobs in the organised sector.
- b) Enable a sense of understanding among employers on the topic of hiring PwDs by spreading awareness about the topic that it is not only ethically and morally correct, but it is also sound business practice.
- c) To work with a focus on training and placement of Persons with Speech & Hearing and Movement disability.

### Success story

Mr. Amol Santosh Sukatkar is partially blind (40%) which makes daily life difficult for him. His father runs a small shop while his mother is a housewife. His father is the sole earner of the family, supporting the family of 5, with an annual income of almost ₹ 60,000 per annum. During his school days, it was very difficult for Amol to get along with other students as he was mocked for his disability. As a result of mocking, Amol developed an inferiority complex and lost self-confidence. He passed his senior secondary with great difficulties.

Amol came to know about ABF supported Youth4Jobs (Y4J) program through alumni from the first batch of Youth4Jobs who advised Amol to enroll into the Ahmednagar centre in Maharashtra state. Amol aspired to achieve more in life and enrolled into the centre. He was trained in English, computers, grooming and retail after which he was shortlisted to appear for an interview with Central Mall, Pune. Amol cracked the interview and was hired as a Salesman at the Central Mall located near Garware College, Karve Road, Pune. Initially the employers as well as Amol's family were not confident about Amol and his ability to perform well but with his positive attitude, he was able to build confidence in his superiors and family about his abilities. Amol wants to capitalise on his experience of working in the mall by learning techniques of selling, customer handling and marketing, which he can later apply in his father's shop thereby increasing and expanding the shop. His family was amazed to hear of the depth of thought applied to his ambitions. His proud parents are truly thankful to ABF and Y4J for developing a positive behavior and attitude in their son.



## Conference on 'Rural Livelihood and Sustainability'

The Bank along with ABF organised a Conference on the theme of 'Rural Livelihood and Sustainability'. The conference featured several thematic focused discussions that included

- a Round Table on water conservation and security
- a debate on 'Sustainability of the Development Sector – Grant Funding or Impact Investing'
- panel discussions on 'Combatting Agrarian Distress' and 'Rural Innovation' with panelists from India and abroad.

The conference included keynote speeches by Dr. Tushaar Shah, Senior Fellow in the International Water Management Institute and Dr. Anil K Gupta, professor at the Centre for Management in Agriculture, Indian Institute of Management, Ahmedabad and founder of Honey Bee Network.

A research paper titled '**Water- The Lifeline of Rural Livelihood**' was released during the Conference. The paper based on the Foundation's projects on water security and its influence on livelihoods, demonstrates various models of water conservation, security and access, challenges and opportunities. ABF as part of our CSR agenda, supports promotion and sustenance of rural livelihoods in the rain-fed regions of the country. The conference serves as an industry platform that encourages open discussions on topics of relevance on rural livelihoods and its sustainability.

The conference was attended by ABF's partner NGOs, thought leaders from social sectors, development sector professionals and practitioners, academicians, students and media.



Panel Discussion during the Conference on Rural Livelihood and Sustainability

### 'Water- The Lifeline of Rural Livelihood'

Axis Bank Foundation (ABF) started working with sustainable livelihood partners in the year 2011.

The foundation decided to consolidate its programs under the broader goal of providing 'Sustainable Livelihood' for the socio-economically weaker and underprivileged sections of the society. Based on this, the Foundation decided to strategically focus its efforts more in the direction of addressing the issues of rural poverty.

While focusing on the rural poverty issues, it became evident that high level of poverty exists in many parts of the country but there were several poverty hotspots within central India. These areas depend solely on rains for their water requirements, making them highly vulnerable to the vagaries of weather conditions. ABF decided to focus its work through livelihood interventions for the small and marginal farmers.

It was observed that although many of the households had land ownership, net cultivable land was less owing to topography of the land. Similarly, agricultural practices primarily followed traditional approaches which lacked modern technological application and were low in productivity. In the absence of irrigation, relying on rain fed agriculture meant low cropping intensity. This limited the agriculture produce and was just adequate for sustenance

with little surplus for sale. It is in this context that ABF chose to enter this area through its various interventions under watershed management and enhanced agricultural productivities.

Highlighting the extensive work done in the area of Livelihood, ABF released a report on 'Water' at the 2<sup>nd</sup> Annual Conference, organised in December 2016. The report emphasises the heavy dependence on water as a basic necessity for rural livelihoods, agriculture being the predominant occupation. The research report is a compilation of case studies of Axis Bank Foundation supported projects on water security and sustainable livelihood. With 60% of agriculture being dependent on rainfall, water-conservation is critical for livelihood and consequently for food security of the rural population.

The report demonstrates and highlights the different models of water-conservation, security and access along with critical findings regarding impact and challenges. Various water conservation structures have been implemented depending on climate and topographical features of those locations. This has seen increase in land under cultivation thereby increase in crop production cascading to increase in income. This has consequently led to acquiring household and other income generating assets and promotion of savings and credit groups. The interventions and solutions discussed in the report essentially focus on the benefits for the poor, vulnerable and marginalized sections of the society.



Release of the report, "Water - The Lifeline of Rural India" by Mr. S Ramadorai, Chairman, Axis Bank Foundation (3rd from left) and other dignitaries

### ABF Board of Trustees visit NGO Partner

The ABF's Board of Trustees annually visit an ABF supported project. Their visit to the project location includes interactions with the community members, interaction with the NGO partner and other stakeholders. During the year, they visited the project run by ABF NGO Partner – Dilasa Sanstha at Dhangarwadi, Yavatmal district, Maharashtra. During the visit they interacted with several women SHG members, micro entrepreneurs and farmers who have benefited from watershed and micro irrigation works.

ABF has partnered with Dilasa Sanstha since 2011. Over the years, the project has supported close to 75,000 households with access to opportunities for financial and economic inclusion. Financial inclusion and women empowerment are enabled through the SHG program and economic inclusion is enabled through access to water



on the back of customised, cost-effective solutions like Doha, Phad etc., improved farm and non-farm livelihood and access to finances and markets.

“It is heartening to see the social investments of Axis Bank Foundation bear fruits through a participatory approach where communities are not mere beneficiaries but are active partners in ensuring long-term sustainability of the community programs. The active involvement of women, who form a significant proportion of participants in the ABF programs, has helped in increasing the household livelihood income levels and has also contributed to social transformation in project regions through women empowerment. The strong ground-level stakeholder engagement to galvanize everyone towards a common objective is the hallmark of the success of ABF supported projects.”

- Mr. Som Mittal, Trustee – Axis Bank Foundation and Director – Axis Bank Limited



ABF Board of Trustees interacting with community members

## Impact assessments

ABF conducts regular impact assessments of its programs to assess the socio-economic impacts, quantitative and qualitative, created against target impacts listed as part of program objectives. Credible institutions with expertise in the development sector are engaged to carry out the impact assessments. These assessments are generally carried out once during the program period (mid-term) and at the end of the program.

## Social Return on Investment (SROI)

Axis Bank Foundation (ABF) through its partner, Samaj Pragati Sahayog works in Dewas and Khargone districts of Madhya Pradesh to promote livelihoods, formation of community institutions, undertake health and related activities among small, marginal and landless tribal women farmers. The region is affected by multiple issues including:

- Difficult topography
- Limited access to irrigation facilities
- Minimal access to credit

Keeping these issues in mind, the project was designed to ensure an integrated approach in providing livelihood security to the beneficiaries by creating water resource structures, managing dry land agriculture, creating SHGs and other forms of collectives such as Kumbaya, commodity aggregation, livestock rearing, etc. Through this partnership, ABF has reached out to 50,100 tribal households across 90 villages in two districts in the state of Madhya Pradesh.

This year, ABF undertook a study to understand the Social Return on Investment (SROI) using a defined methodology. The study revealed that economically, the number of households in the annual income and savings brackets had increased due to rise in agricultural production and employment opportunities.

The project was aimed at improving the productivity of small and marginal farmers by implementing interventions in water structures. Kumbaya and Self Help Groups (SHGs) have been established for increasing savings and access to credit. It has helped to reduce the debt burden of households. Farmers were able to move from single rain-fed crop to multiple crops as well as drinking water availability increased for both animals and human beings. The community has better economic stability and food security post interventions.

With irrigation facilities being very limited in the project districts, all activities were aimed at increasing production and bringing more land under cultivation by building check dams, field bunding, digging fish ponds, contour trenches, bunds, gabion structures and offering other local solutions like Doha, Phad etc. This has led to increase in cultivable land through soil improvement measures. Adaptive and drought proofing strategies have improved the condition of this area.

A marked difference in the lives of the community members was observed, as distressed migration fell with the rise in sustainable and alternate income generating sources. The quality and standard of living saw significant improvements as the beneficiaries built pucca and semi-pucca houses and bought household assets. Women started contributing to the families' income, which contributed to enhanced self-confidence and well-being. With the increased income, 20% of women were able to free their husbands of bonded labour. Additionally, Kumbaya supported women to get trained and they now have an additional source of income.

Through the project activities, the community was trained to oversee the implementation of Government schemes such as ICDS and PDS so as to ensure delivery of entitlements to the economically deprived sections of the community.

Key impact recorded through SROI study:

- Increase in irrigated area from less than 20 percent during the project inception to over 40 percent land as per the primary research
- More than 18 percent beneficiaries reported shift from single rain-fed to multiple-cropping pattern.
- Increase in productivity of wheat, maize, soybean by 15 to 40 percent, depending on the extent of intervention the beneficiary received
- Combining the savings and amount obtained through bank linkage, the total amount of money held by 2,343 SHGs' is over ₹ 39.60 crores. This indicates an access to savings of average of ₹ 10,955 by each family
- Kumbaya beneficiaries now earn between ₹ 2,000 to ₹ 10,000 per month, depending on the availability of work, beneficiaries' joining date and their skill set, amount of time spent by them and other factors.

### Social Return on Investment (SROI) [contd.]

- Initiatives like distribution of LPG connections or purchase of day-to-day household items have not only helped them save money due to lower costs, but has also reduced the drudgery involved in collecting wood; and reduced health expenditures, which were otherwise high due to various health problems including respiratory diseases resulting from release of noxious and hazardous product from indoor combustion.
- Increased incomes helped around 20 percent of the women to free their husband from bonded labor. This is significant achievement given the baseline surveys which indicated that about 30-40% of households had at least one member of their family working as a bonded laborer.
- Proportion of households in the higher income level (households with annual income of ₹ 36,000 and above) has increased from 40 percent in year 2011 to 86 percent at present.

SROI Evaluations: The Social Return on Investment (SROI) Value is expressed as a ratio of the value of the impact to the value of the investment which translates into monetary social value created for every ₹ invested

Parameter	Evaluative SROI (2016)
Net Present Value of Social Value Created (in ₹)	2,42,37,03,110
Total Investment by ABF (in ₹)	18,71,00,000
SROI Value	12.95
SROI Ratio	1 : 12.95

### Environmental Sustainability

Environmental Sustainability is an important element of our community development agenda. ABF's sustainable livelihood programs largely focus on agriculture and allied interventions to achieve livelihood generation and enhancement, and also have an inherent environmental sustainability aspect embedded in them.

Nearly 78% of beneficiaries of ABF's sustainable livelihood programs are impacted by agriculture and allied interventions. Awareness amongst farmers is created on topics such as organic farming, natural resource conservation, prevention of soil erosion, watershed management, use of renewable energy for irrigation etc., to promote sustainable agriculture practices.

We also focus on reducing environmental footprint of our own operations through enhancing renewable energy use and improving energy efficiency through host of measures.



For additional information on our environmental initiatives, please refer to 'Environment' section of this report

### MSME Sector Development

We continue to promote MSME sector development through our skill development and knowledge sharing initiatives. 'Evolve' is our annual program to engage with MSME sector through series of knowledge sharing sessions on topics that are pertinent to the growth of MSME sector. This year we engaged with MSME sector on the one of the key economic reforms 'Goods & Service Tax (GST)' that will have significant implications for MSME sector. We also conduct knowledge sessions on topics of global trade and finance.



For additional information, please refer to 'Customers' section of this report

## Skill building programmes

Entrepreneurship is a vital tool towards achieving the larger goal of economic development and job creation, contributing to an overall development of the society. Start-ups by young entrepreneurs are bringing in innovative ideas and business models, which have the potential to drive large scale economic development.

However, the start-ups require support in terms of mentorship and investments to scale the innovative idea into a potential enterprise. The Government of India also recognises the need to extend support to start-ups by building a strong eco-system for nurturing innovation that will drive sustainable economic growth and generate large scale employment opportunities. This mission of the Government is articulated in the Action Plan of its flagship program 'Startup India'.

We are committed to supporting entrepreneurial skills development. During the year, we have launched our innovation lab 'Thought Factory' in Bengaluru. The primary objective of 'Thought Factory' is to support the entrepreneurial skills development through mentorship and acceleration of promising start-ups, especially in the technology space.

Five promising start-ups were selected for the programme, which provided them with a platform to undergo a structured three-month mentorship program. The platform also provided them with an opportunity to do a proof of concept with Axis Bank.

The program shall culminate in an 'Investor Day' for facilitating funding for the start-ups.

We also conduct skill building programs which aim to promote employable and entrepreneurial skills, especially among youth. Through the 'Udaan' initiative, we engage with youth from underprivileged sections of society to impart them employable skills in the BFSI sector domain, including debt recovery, and also provide soft skills training which enhance their chances to be employed in not only banks and NBFCs but also in BPOs, call centers and customer service teams of telecom companies, hospitals etc. This year under Udaan initiative, 47 people were trained.

### Axis Moves 2.0

India has a demographic advantage, with more than 54% of the total population below 25 years of age, and over 62% of the population in the working age group (15-59 years). However, it also faces a shortage of skilled workforce, with estimates suggesting that only 2.3 % of the workforce in India has undergone formal skill training. The Government of India, through its National Skill Development Mission, has placed a renewed focus on skilling Indian youth. At the same time, technology is rapidly transforming the business landscape. With the rise in digital adoption, automation, big data analytics and crowd sourcing amongst others, the jobs of future require enhanced skill sets.

'Axis Moves' is our platform to engage with youth and college students to stimulate ideation of solutions for some of the societal challenges. This year, the second edition of Axis Moves was designed to ideate on the topic of 'Future of Jobs'. Ideas in the form of research oriented business proposals were sought online from the citizens of the country in the age bracket of 18-30 years. The participants were allowed choose any sector of their

choice, and provide solutions in the form of an implementable, scalable and sustainable idea. More than 21,800 proposals were received and screened. The top 5 out of 180 shortlisted teams were invited to Mumbai to present their business



One of the winning teams of 'Future of Jobs' initiative



idea. The winning teams shall receive mentorship through master classes at our incubation centre 'Thought Factory' towards facilitating the realization of winning ideas.



Mr. Amitabh Kant, CEO, NITI Ayog (Right) and Ms. Shikha Sharma, MD & CEO, Axis Bank (Center) at a panel discussion during the 'Future of Jobs' final event

## Stakeholder engagement and volunteering

ABF conducts various programs throughout the year where employees can participate or volunteer. Through our payroll giving program 'Axis Cares', our employees can make voluntary contributions to support social causes.

Some of the key engagement and volunteering initiatives during the year include:



Gift of Life Initiatives -  
Blood donation drives

1,354 units collected through 10 drives



Gift of Life Initiatives –  
Thalassemia Minor screening  
camp & awareness

1,126 employees got themselves screened for Thalassemia Minor in camps conducted at four locations



Exhibitions – Shop for  
A Cause

58 exhibitions by NGOs at Axis Bank Premises



Basket of Hope

5,668 items which included garments, books, school bags, footwear, toys etc. were collected. All the items collected were distributed to the underprivileged individuals through a NGO partner





### Joy of Giving – Dhaan Utsav

342 snack items donated by Bank staff at Axis House, and matching contribution made by snack vending machine partner. The snack goodie bags were distributed to children of Dharavi slum area in Mumbai.

Funds were raised through 'wish tree' purchases by the Bank staff at NPC I – Airoli to support the cause of children affected by cancer



### Refurbished footwear for school children

We partnered with GreenSole to provide refurbished footwear for school children. A donation drive was conducted at Axis House, Mumbai and NPC I, Navi Mumbai office to collect old shoes. These shoes were refurbished by the partner organisation GreenSole.

During the year, 2,078 pairs of shoes were collected from employees through a collection drive. We further sponsored the refurbishment of 10,076 pairs of shoes, which were distributed to children in 87 schools across Lucknow and Varanasi. The activity also resulted in emissions offset to the tune of 22.68 tons of CO<sub>2</sub>e.



Participating kids at the footwear donation event organised by Axis Bank in association with Greensole.

## Fostering a culture of community giving

'Axis Bank Young Bankers' (ABYB) Program is our intensive training program to nurture industry leaders of the future by imparting domain expertise and skill set in the field of Banking. It is a one year full-time residential program. We believe that fostering a culture of community giving is as important as imparting technical skills for holistic development of young candidates entering our workforce through this program.

During the year, 706 Probationary Officers undergoing ABYB Program at Manipal Academy of Banking in Bengaluru undertook various community initiatives as a part of their second-term project work during the weekends. The project was initiated by the faculties of Behavioral Skills course in collaboration with 11 NGOs. The activities conducted by the Young Bankers in association with the NGOs include training the inmates on computer literacy and educating them on English language skills and numerical ability, conducting quiz programs, counseling children on academics, organising drawing and painting competitions, conducting cultural activities, and providing emotional support to senior citizens and serving food and snacks.

As a part of the project, in addition to the donation of groceries, stationery, clothes, fruits and vegetables, the Axis Bank Young Bankers have also made monetary contribution as well.