



CSR

IMPACT

STORY

100 *years* OF NATION BUILDING WITH PURPOSE



FINSERV

100 Years

BAJAJ

INDEX

1. OUR LEGACY

Chairperson's Note	01
The Centennial Journey of Social Impact	02

2. LEADERSHIP PERSPECTIVE

Foreword by President CSR	04
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3. AT A GLANCE

Our Focus Areas	05
Our Presence Across India	06
Impact Map & Key Numbers	07

4. MEET OUR MASCOTS

5. SKILLING & LIVELIHOODS

Meet Pragati	10
Building Employability at Scale	11
Beyond Employment	14
Stories of Transformation	15
Skilling Impact Snapshot	17

6. CHILD EDUCATION

Meet Akshar	18
Transforming Learning Outcomes	19
Child Education Impact Snapshot	21

7. CHILD HEALTH

Meet Aayushi	22
Improving Child Health	23
Child Health Impact Snapshot	25

8. CHILD PROTECTION

Meet Rakshit	30
Protecting Childhoods	31
Child Protection Impact Snapshot	33

9. INCLUSION

Meet Samarth	34
Building an Inclusive India	35
Inclusion Impact Snapshot	37

10. BEYOND GRANTMAKING

Strengthening the Social Sector	42
Employee Volunteering	43

11. STORIES THAT KEEP US GOING

Faces of Change	45
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12. THE PEOPLE BEHIND THE IMPACT

13. CLOSING MESSAGE

49

OUR LEGACY

A HUNDRED YEARS OF SHOWING UP

There is a photograph I keep coming back to. It was taken in a small government school in Pune. A girl, maybe ten years old, is standing in front of a science experiment she built herself during a programme session. She is not looking at the camera. She is looking at what she made. And on her face is an expression I have seen only a handful of times in my life – the expression of someone who has just discovered that they are capable of more than they were ever told.

That photograph did not happen by accident. It happened because a team of people decided that this child's curiosity deserved consistent and systematic support.

That, at its core, is what Bajaj Finserv CSR is about: focusing on Youth of Today and Youth of Tomorrow. Not just a programme. Not just a budget line. Not just a compliance obligation. It is a decision made every morning by every person on this team to show up for people who deserve more than what the world has offered them so far.

For over a century, the Bajaj Group has viewed nation-building not as an idea, but as a lived responsibility. What began with Jamnalal Bajaj and the belief that business must serve the nation has today evolved into "Bajaj Beyond" – a unified commitment to invest ₹5,000 crore primarily towards skilling 20 million youth for the economy. Rooted in the ethos of empowering the youth of today and tomorrow, especially children and young people, this commitment continues to shape the work we do every day.

As we document this journey and the people behind it through the eyes of our mascots, we are reminded that the spirit they represent is what truly matters. Not the titles in presentations or the numbers in reports, but the quiet, consistent effort that changes lives in ways that are often impossible to measure.

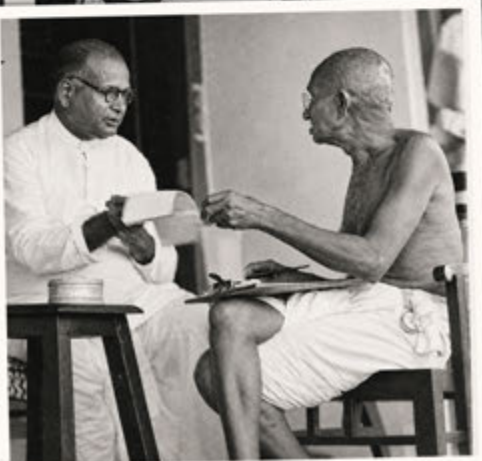


SHEFALI BAJAJ

Chairperson, CSR Steering Committee

Bajaj Finserv

THE CENTENNIAL JOURNEY OF **BAJAJ GROUP'S** SOCIAL IMPACT



1926

LAYING THE FOUNDATION

The Group's journey began with the establishment of Bachhraj Factories Private Ltd., marking the foundation of the Bajaj enterprise.

1928

PIONEERING SOCIAL INCLUSION

The Laxminarayan Mandir in Wardha was opened to people of all castes for the first time, a bold and progressive step for its time.

1933

EMPOWERING WOMEN THROUGH COMMUNITY BUILDING

Mahila Ashram was formed through the amalgamation of Acharya Vinoba Bhave's Kanya Ashram and the Mahila Seva Mandal to support women's development and social participation.

1956

CULTURAL & SOCIAL EMPOWERMENT

Jankideviji Bajaj's contribution towards women's education and public participation earned her the Padma Vibhushan, making her the first woman recipient of the award.

1977

INSTITUTIONALIZING GANDHIAN VALUES

The Jamnalal Bajaj Foundation was established to promote Gandhian work and recognize individuals driving social transformation.

1987

REGIONAL AND RURAL INTEGRATION

The Jankidevi Bajaj Gram Vikas Sanstha (JBGVS) was launched to support integrated rural development and strengthen community-based progress.

1989

ADVANCING HEALTHCARE EQUITY

The Kamalnayan Bajaj Hospital was established in Aurangabad to provide accessible super-specialty and tertiary healthcare services to the Marathwada region.

2024

UNIFIED IMPACT THROUGH BAJAJ BEYOND

The Bajaj Beyond initiative was launched to bring together and scale the Group's CSR efforts impacting 5 crore Indians.

2026

CELEBRATING 100 YEARS

Marking a century of purpose-driven legacy, innovation, and community impact while shaping the future through Bajaj Finserv CSR.

FOREWORD

At Bajaj Finserv, we believe that meaningful social impact is created when interventions are designed with clarity of purpose, grounded in evidence, and implemented through strong partnerships. Our CSR approach is guided by a simple but important principle: to focus on areas where we can contribute distinctive value and help build solutions that are scalable, sustainable, and capable of influencing systems. This has led us to concentrate our efforts on youth skilling, child development, and strategic initiatives in Pune. Across each of these areas, we work closely with nonprofit organizations, government institutions, and ecosystem partners to co-create interventions that address root causes and strengthen the systems that shape long-term outcomes.

Over the years, our role has evolved from supporting individual programs to enabling broader ecosystems. We invest not only in service delivery, but also in capacity building, policy engagement, institutional strengthening, and innovation. Whether preparing young people for careers in the BFSI sector, improving access to specialized healthcare for children, strengthening foundational learning in public schools, or creating pathways for persons with disabilities to access education and employment, our emphasis remains on building models that can be replicated and scaled.

This report presents the breadth of these efforts and the stories behind them. More importantly, it reflects our conviction that lasting change is achieved when strategic intent is combined with collaboration, discipline, and an unwavering commitment to measurable impact.



KURUSH IRANI

President, CSR

Bajaj Finserv

At Bajaj Finserv, every initiative is designed around the aspirations and needs of the people we serve. Our CSR efforts focus on creating meaningful opportunities across three key themes:



YOUTH SKILLING

PREPARING THE WORKFORCE OF TODAY

Our skilling ecosystem is designed to bridge the gap between academic potential and industrial excellence through a dual-delivery model, self-implemented and through NGO grants.

**SELF IMPLEMENTED
SKILLSERV PROGRAMME**

**SKILLING THROUGH
NGO PARTNERS**



CHILD DEVELOPMENT

Our comprehensive approach to development focuses on investing in children's well-being to create long-term societal progress.

EDUCATION

A holistic, whole-of-school approach

PROTECTION

Creating a safe environment for children to thrive

HEALTH

Making treatment, screening and infrastructure accessible

INCLUSION FOR PERSONS WITH DISABILITIES

Providing opportunities and education driven by knowledge and dignity



PUNE CITY DEVELOPMENT

The city is home to Bajaj Finserv and we are contributing to the social and cultural fabric of the city through various investments.

**HEALTHCARE
INFRASTRUCTURE**

**MULTI-SPECIALITY
HOSPITALS**

**ART AND
CULTURE**

OUR PRESENCE

ACROSS

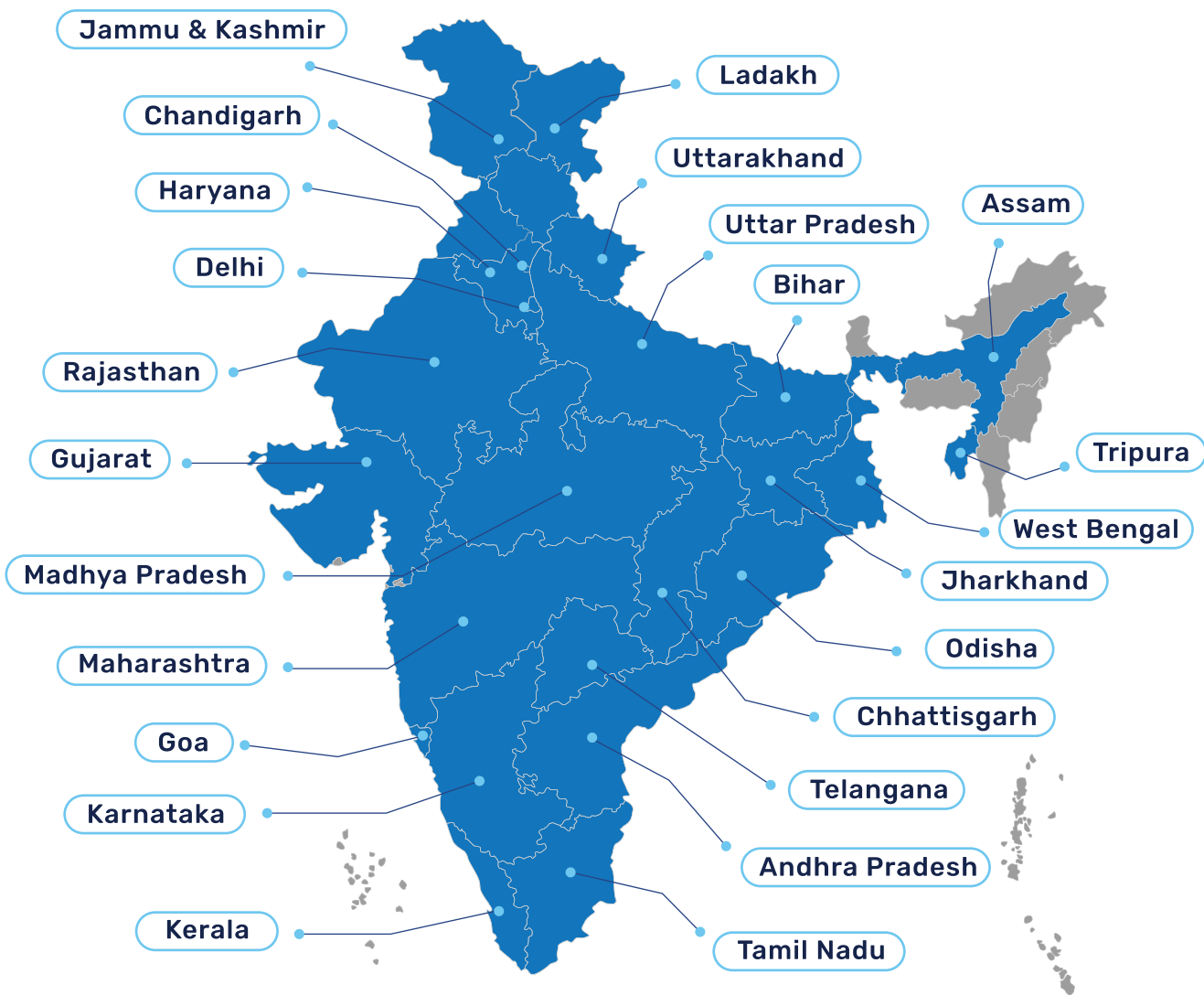
INDIA



Bajaj Finserv's CSR initiatives reach communities, creating impact in urban and rural geographies alike. Through strategic partnerships and locally relevant interventions, we work to ensure that individuals and communities have the opportunity to learn, grow, and thrive.

Skilling initiatives and projects are implemented across the country through various partners, while child development initiatives are largely centred in Pune.





*Map not to scale

OUR IMPACT

STATES	22
UNION TERRITORIES	04
DISTRICTS	276
TOTAL LIVES IMPACTED	75,54,056

MEET OUR MASCOTS

To bring our beneficiaries journeys to life, we introduce a set of mascots who represent the hopes, challenges, and aspirations of the communities we serve.

PRAGATI

RAKSHIT

SAMARTH

AAYUSHI

AKSHAR



PRAGATI | Skilling

Ambitious, hardworking, and determined to build a better future, Pragati represents the spirit of skilling, entrepreneurship, and economic empowerment. She is constantly learning, adapting, and exploring new opportunities to achieve financial independence. Whether through employment opportunities, entrepreneurship development, enterprise support, or women-centric skilling initiatives, Pragati reflects the aspirations of countless individuals striving to create sustainable futures for themselves and their families.

AKSHAR | Education

A cheerful and inquisitive student, Akshar studies in a government-aided school supported through a public-private partnership that brings new-age and digital learning into the classroom. He loves science, hands-on activities, and solving mathematical problems. Curious and enthusiastic, Akshar represents millions of children whose potential flourishes when they are given access to quality education and opportunities to learn, explore, and dream big.

AAYUSHI | Health

Having overcome a serious health challenge, Aayushi has witnessed many hardships from a young age. Now on the path to recovery, she is focused on her education and overall well-being. She loves drawing, dancing, and playing outdoors. Inspired by her own journey, Aayushi dreams of becoming a doctor so she can help other children lead healthier and happier lives.

RAKSHIT | Protection

Confident, aware, and resilient, Rakshit represents every child's right to grow up in a safe, nurturing, and supportive environment. Curious and full of potential, he loves asking questions and making new friends. He loves to talk and feels encouraged to express himself without fear. With the right care, protection, and guidance, Rakshit is free to learn, pursue his aspirations, and build a secure and hopeful future.

SAMARTH | Inclusion

Following a spinal cord injury that affected his mobility, Samarth continues to pursue his education with determination and refuses to let his disability define his aspirations. He dreams of securing meaningful employment at a respected company that provides an accessible and inclusive workplace. Through his journey, Samarth represents countless persons with disabilities who, when provided with the right support, accessibility, and opportunities, can unlock their full potential and thrive.

SKILLING

Hi, I'm Pragati

I come from a place where finding opportunities to build a stable livelihood is not always easy, especially for women and young people. But I always felt that if I learned the right skills and got the right support, I could do something on my own and contribute to my family in a meaningful way.

Joining a skilling programme supported by Bajaj Finserv changed the way I looked at my future. I learned practical skills, understood how to manage money better, improve my work, and explore different ways of earning and growing. More than anything, it gave me the confidence to take the next step.

Today, I see many people like me succeeding - women starting small businesses, young people preparing for jobs, and aspiring entrepreneurs trying to build something of their own. Sometimes all they need is an opportunity, guidance, and someone who believes in their potential.

Let me tell you how...



Bajaj Finserv's skilling initiatives aim to create opportunities through **employment, entrepreneurship, enterprise support, and women-focused livelihood programmes**, helping people build more secure and independent futures for themselves and their families.

Bajaj Finserv's flagship skilling initiative, **SKILLSERV**, prepares young people like me for careers in the financial services industry.

How exciting is that?

What makes it unique is that it is **co-created by Bajaj Finserv's business teams**, drawing on deep internal expertise to ensure every course is aligned with real industry needs.

Each curriculum is designed in partnership with relevant business verticals, ensuring learners are equipped with practical knowledge, workplace skills, and industry exposure. A major milestone has been the program's recognition as an Awarding and Assessing Body by NCVET, a prestigious endorsement that places Skillserv, among a select group of high-quality, industry-driven skill development offerings.

These courses are carried forward through college, centre, and training models.

OVERVIEW

*Beneficiaries
being impacted*

3,04,249

*Number of
Projects*

112



Note: The numbers reported are for the entire MoU period and not for a financial year.

SKILLSERV

01. COLLEGE MODEL

CERTIFICATE PROGRAMME IN BANKING FINANCE & INSURANCE

This is the flagship program that builds foundation and teaches students about the fundamentals of BFSI.

120 hrs | young aspirants from Tier 2 and Tier 3 cities | Combination of classroom and practical training | Communication and self confidence skills | Internship opportunities

02. CENTRE MODEL

GOLD LOAN

The program provides practical expertise in gold loan training including, valuation, purity assessment, and safe handling techniques.

180 hrs | Provides comprehensive skills preparing them for diverse career opportunities as Gold Loan Executives | 20 hrs of practical office experience

MICROFINANCE

The program prepares individuals for roles in microfinance institutions, with training in field operations, sales, collections, group meetings, and community engagement.

180 hrs | Prepares individuals for field-based microfinance roles serving SHGs and low-income communities

HOUSING FINANCE

The program equips individuals with industry knowledge and practical skills required for entry-level roles in the housing finance sector, including customer profiling, documentation, and workplace communication.

150 hrs | Prepares graduates for careers in housing finance through classroom learning and practical exposure

03. INSURANCE MARKETING PROFESSIONAL ACADEMY (IMPA)

The initiative trains individuals seeking new income sources and provides them with comprehensive knowledge of general insurance through a 3-day intensive program. Individuals above 18 years of age who have completed the 10th grade can enroll even with no prior background. The program, is specifically designed for those seeking flexible working schedules, additional income, or the opportunity to help others protect their assets.

IMPACT IN FINANCIAL YEAR **2025-26**



50,475

*Youth
Trained in FY'26*



557

*Colleges
Reached*



195

*Districts
Covered*



1.59L

*Youth Trained for
CPBFI Since Inception*

GRANTMAKING SKILLING INITIATIVES

Through strategic partnerships with nonprofit organizations, Bajaj Finserv supports broad skilling and entrepreneurship programs focused on livelihood creation, women’s empowerment, and long-term socio-economic mobility.

1. TRADITIONAL AND VOCATIONAL JOBS

Industry-aligned training programs prepare young people for both formal employment and technical occupations. By building practical, job-ready skills in high-growth sectors, these programs enable youth to secure meaningful jobs, earn sustainable incomes, and progress in their careers



Pratham’s vocational training programs equip youth across India with practical skills for entry-level jobs in high-demand sectors such as automotive, healthcare, hospitality, construction, and electrical services. It includes hands-on training, industry partnerships, and government collaboration along with placement and post-placement support.

2. ENTREPRENEURSHIP

Aspiring entrepreneurs receive mentoring, market linkages, and access to financial support to start and expand their enterprises, creating sustainable income through self-employment.

Mann Deshi Foundation empowers women entrepreneurs to grow their businesses through training, mentorship, and improved access to finance. It also includes the development of an online credit scoring system to help women access loans more easily, achieve financial independence, and build successful enterprises.



3. WOMEN-CENTRIC LIVELIHOODS

Targeted interventions empower women to participate in both traditional and non-traditional occupations, strengthening financial independence and enhancing household and community prosperity.



Centre for Youth Development and Activities (CYDA) aims to build a gender-neutral society by challenging stereotypes, gender bias, and patriarchal norms through strategic interventions. The focus is on creating inclusive spaces where individuals are respected for their skills, not for their gender by training them to become Petrol Pump Attendant, Security Guard, Delivery Assistance, Machine operators, Cab Driving etc.

4. ECOSYSTEM STRENGTHENING

Partnerships with government agencies, financial institutions, and sector experts connect beneficiaries to welfare schemes, banking services, and institutional support.

PAN IIT centres offer courses such as culinary arts, manufacturing, and technical trades. The programs are designed to help people from economically vulnerable communities gain practical skills, start their own enterprises, and improve their livelihoods. Participants also receive support through access to credit and market linkages, helping them turn their training into sustainable income opportunities.



Number of Youth impacted

2,53,774

Number of projects

110

5. SCHOLARSHIPS, FELLOWSHIPS AND INTERNSHIPS

These pathways expand access to higher education, professional exposure, and leadership opportunities, helping young people build long-term careers.

Beyond mainstream livelihood initiatives, Bajaj Finserv supports specialized skilling portfolios that address critical workforce gaps, create inclusive employment pathways, and strengthen traditional livelihoods. Let us see how.

HEALTHCARE SKILLING & CAPACITY BUILDING

Addressing the shortage of trained healthcare professionals in urban, rural, and tribal regions.

1. CORE CLINICAL & ALLIED HEALTH PIPELINE

Focused on building the clinical backbone of the healthcare system, these long-duration programs (typically over two years) are affiliated with Nursing and Paramedical Councils. They include professional nursing degrees, specialized eye care training, and mid-level clinical courses for allied health professionals.

2. PARAMEDICAL & TECHNICAL CAPACITY BUILDING

Shorter, industry-responsive programs of less than two years enhance the technical skills of paramedics and support staff through fellowships and specialized technical modules. These are certified through skilling boards or self-affiliated institutions.

3. COMMUNITY & PREVENTIVE HEALTH CADRE

Training frontline workers to deliver preventive and community-based healthcare, ensuring that essential health services extend beyond hospitals and into underserved communities.





Implemented by Akhand Jyoti Eye Hospital, the Football to Eyeball program empowers underprivileged girls from rural Bihar through football and optometry education. Beginning with a foundation course followed by a bachelor's degree in optometry, the program builds confidence, leadership, and professional skills, enabling participants to become qualified eye-care professionals and achieve financial independence.

SKILLING FOR PERSONS WITH DISABILITIES

Bajaj Finserv's skilling for Persons with Disabilities creates pathways for accessing meaningful employment opportunities, advancement in their careers, and build sustainable livelihoods through skilling, fellowships, entrepreneurship, and enterprise partnerships.

1. SERVICE INDUSTRY EMPLOYMENT ACCESS

Preparing persons with disabilities for inclusive roles across retail, hospitality, financial services, and other service sectors.

2. LARGE-SCALE EMPLOYMENT GENERATION

Partnering with employers to create inclusive job opportunities at scale across industries and geographies.

3. CAREER PROGRESSION PATHWAYS

Supporting continued upskilling and mentoring to enable long-term career growth and higher earning potential.

4. FELLOWSHIP-BASED GROWTH MODELS

Offering immersive fellowships that combine practical experience with leadership and professional development.

5. RURAL ENTREPRENEURSHIP MODELS FOR PERSONS WITH DISABILITIES

Enabling persons with disabilities in rural areas to build and grow self-sustaining enterprises.

6. ENTERPRISE-LED INCLUSION PATHWAYS

Working with companies to design inclusive recruitment, onboarding, and workplace support systems.



MITTI Café promises to provide sustainable livelihood opportunities and skill development of person with physical, intellectual, and psychiatric disabilities. MITTI Café creates a platform which is tangible, visible, interactive, and replicable where persons with disabilities working in the cafes would become changemakers to drive inclusion. The outlets at Mumbai T2, Navi Mumbai and Bengaluru airports along with Rashtrapati Bhavan are supported by Bajaj Finserv.



ARTISAN SKILLING

Bajaj Finserv works with peer CSR organizations, impact firms, implementing agencies, and monitoring and evaluation partners to design solution-oriented programs that help artisans grow sustainable enterprises.

A layered approach combines business skill training development support, enterprise incubation, market linkages, design development, financial literacy and business management.

These initiatives aim to build the next generation of craft leaders and preserve traditional skills while enhancing income opportunities.



CHILD EDUCATION

Hi, I'm Akshar

I study in a government primary school, and I love science, experiments, and hands-on learning. At my 5S Sampurna Shala, we build models, explore new ideas, and make learning fun. I enjoy football too, because my teachers say that growing well means learning well and staying healthy.

My teachers often tell me how Bajaj Finserv is helping children like me get a better education and dream bigger.

Let me tell you how...



The education portfolio is designed to help children grow into confident, capable, and curious learners by supporting both classroom learning and the systems that shape it. Our work is organized around three interconnected areas: Holistic Education, Systems Strengthening, and Transitions.

Number of Children impacted

67,60,785

Number of partners

26

HOLISTIC EDUCATION

It focuses on the all-round development of every child across intellectual, emotional, social, physical, ethical, and creative dimensions.

In Pune Municipal Corporation (PMC) schools, this approach is brought to life through:

PUBLIC-PRIVATE PARTNERSHIP SCHOOLS

Through partnerships with **Akanksha Foundation** and **iTeach Schools**, Bajaj Finserv supports several government schools that are transforming classroom learning and demonstrating how strong public-private collaboration can improve educational outcomes.



21ST CENTURY SKILLS

Thousands of children across more than **75 Pune Municipal Corporation** schools are gaining exposure to digital learning, coding, robotics, and STEM through initiatives led by **PiJam Foundation, Mentor Me Foundation,** and **Women's Organization for Socio Cultural Awareness (WOSCA)**



HEALTH AND WELL-BEING

Recognizing that healthy children learn better, comprehensive eye-care outreach is supported across all **Pune Municipal Corporation schools** through **VisionSpring** and preventive **mental health programs reaching more than 100 schools** through **Sangath**.

Beyond PMC schools, Bajaj Finserv supports large-scale education reform through:

Central Square Foundation, which contributes to policy and assessment reforms under NIPUN Bharat, SAFAL, and state assessments.

VOPA, which uses AI to improve foundational literacy and numeracy outcomes and governance under NIPUN Maharashtra.

WOSCA's 5S (Sampoorna Shala) Model, which promotes schools that are Surakshit, Saksham, Sundar, Safal, and Samvedanshil.



SYSTEMS STRENGTHENING

It focuses on improving the policies, processes, capacities, and partnerships that shape the education ecosystem. By working with governments, schools, teachers, and education experts, Bajaj Finserv helps create more equitable and sustainable learning outcomes at scale.

TRANSITIONS

Transition support helps students navigate the academic, social, emotional, and administrative changes involved in moving from school to higher education, ensuring they are prepared to continue their educational journey with confidence.



With the right support, children like me can turn curiosity into ***confidence*** and dreams into ***reality***.



CHILD HEALTH

Hi, I'm Aayushi

A few years ago, I was very unwell and needed specialized treatment. Thanks to timely medical care, I recovered and returned to school. That experience inspired me to dream of becoming a doctor so I can help other children lead healthier lives.

My parents often say that Bajaj Finserv is helping children like me access the treatment we need and the chance to build a brighter future.

Let me tell you how...



Bajaj Finserv's healthcare strategy focuses on improving access to quality treatment while strengthening the broader healthcare ecosystem through awareness, capacity building, and system support.

ACCESS TO HEALTHCARE

Upgrading hospital infrastructure, providing critical medical equipment, and improving access to specialized tertiary care services for children.

AFFORDABILITY OF TREATMENT

Providing financial assistance to families to reduce the burden of treatment costs in private tertiary-care hospitals.

AWARENESS AND EARLY DIAGNOSIS

Promoting awareness and outreach to ensure that health conditions are identified early and treated before complications arise.



STRATEGIC FOCUS AREAS

While the portfolio supports multiple disease areas, there is a strong emphasis on pediatric non-communicable diseases (NCDs), where early intervention can significantly improve outcomes.

CLEFT CARE

Supporting children born with cleft lip and palate through timely surgeries, speech therapy, nutritional support, and comprehensive rehabilitation. Early identification and referral systems ensure that children receive life-changing treatment and long-term care.



In partnership with **Smile Train India**, Maha Smiles: Cleft Care for Every Child initiative was launched to provide cleft care for children across Maharashtra. Working closely with ASHA and RBSK workers, FOGSI, and a network of partner hospitals, the initiative focuses on early identification, referrals, and expanding access to care in underserved regions. So far over 22,000 children are being supported.

TYPE 1 DIABETES

Providing children with Type 1 Diabetes access to insulin, diagnostics, counseling, and continuous multidisciplinary support. This holistic approach helps them manage their condition effectively and lead healthy, active lives.

A Centre of Excellence has been set up for Type 1 diabetes treatment in Pune in collaboration with **Hirabai Cowasji Jehangir Medical Research Institute (HCJMRI)** under the "Sweetlings" program. This infrastructure upgrade addresses long-standing staffing and capacity challenges, providing a underprivileged and paid patients a child-friendly environment equipped with dedicated consultation rooms and advanced medical systems. 700 children are being supported.



PEDIATRIC CARDIAC CARE

Enabling children with congenital and acquired heart conditions to access early diagnosis, specialized treatment, and life-saving surgeries. Strengthened referral networks and upgraded cardiac infrastructure improve both accessibility and outcomes.



In partnership with **Sri Satya Sai Sanjeevani Hospital**, Bajaj Finserv supports congenital heart disease screening, free pediatric cardiac surgeries, and treatment for children across India.

The partnership also strengthens awareness, early screening and referrals, skilling of healthcare workers, advanced medical infrastructure, and genomic research for congenital heart disease. Together, the initiative is enabling underserved children to access life-saving heart care completely free of cost while strengthening long-term pediatric healthcare systems.

CANCER CARE

Supporting children with Cancer through advanced treatment, hospitalization support, and follow-up care. This assistance helps families access timely and specialized oncology services.



EPILEPSY CARE

Providing access to critical epilepsy surgeries, medications, and neurological care for children with complex seizure disorders. Timely intervention improves health outcomes and enhances quality of life.

COMMUNITY TREATMENT SUPPORT AND HEALTHCARE INFRASTRUCTURE

It provides end-to-end care for children with chronic and critical conditions through treatment support, financial assistance, advanced pediatric equipment such as NICU, PICU, OT/ICU setup, ambulances, and other critical child care support, along with healthcare worker training, helping children access timely and specialized care.



 **39,176**

**CHILDREN LIKE ME ARE
BEING SUPPORTED FOR THESE
HEALTH RELATED PROGRAMS.**

*partner hospitals roped
in to provide treatment*

18

surgeries conducted

14,000



Because I received the care I needed at the right time, *I can dream of helping other children heal and thrive.*



CHILD PROTECTION

Hi, I'm Rakshit

I love asking questions, sharing stories, and making new friends. I'm curious about the world around me but my parents always keep telling me to be alert, not speak with strangers, not to get very friendly with people I am not comfortable with.

They say that every child like me deserves to grow up in an environment where they are protected, respected, and encouraged. Bajaj Finserv is supporting initiatives that provide right care, guidance, and support to children to look ahead with confidence and hope.

Let me tell you how they do it...



Child Protection portfolio is built around a comprehensive approach that ensures children are safe and supported. The work is organized across three interconnected models that strengthen care.

INSTITUTION MODEL

This model focuses on improving the quality of care provided in Child Care Institutions (CCIs). Interventions strengthen safety and security, emergency preparedness, and overall standards of care while building the capacities of caregivers and staff to create nurturing and child-friendly environments.



COMMUNITY MODEL

Our community-based approach helps children remain safe within their families and communities. Programs support transition and aftercare, establish community resource centres, promote child participation and leadership, and use behavior change communication to raise awareness and encourage protective practices.



Tara Mobile Creches supports children of migrant labourers working at construction sites by providing safe and nurturing daycare centres in Pune and PCMC. These centres create a secure environment where children can learn, grow, and receive proper care, while also supporting pregnant and lactating mothers and reducing risks caused by unsafe and unattended surroundings.

SYSTEM STRENGTHENING MODEL

At the systems level, Bajaj Finserv works to create long-term and sustainable change by supporting policy and advocacy efforts, sensitizing frontline functionaries, preventing online sexual abuse, and promoting child-friendly institutions such as police stations and other public systems.



Together, these three models create a strong protective ecosystem where every child is heard, safeguarded, and given the opportunity to grow with confidence and dignity.

 **56,138**

**CHILDREN LIKE ME ARE
BEING SUPPORTED UNDER
THESE PROGRAMS.**



When children feel safe and supported, they ***gain the confidence to dream, learn, and build a brighter future.***



Their approach goes beyond individual interventions. They work as ecosystem enablers, bringing together NGOs, government agencies, corporate partners, innovators, and sector experts to create sustainable pathways for inclusion and accessibility.

THE PORTFOLIO FOCUSES ON MULTIPLE AREAS OF SUPPORT:

REHABILITATION AND COMPREHENSIVE CARE

Early intervention therapies, rehabilitation support, parental counselling, and continuous care programs help improve mobility, confidence, and overall quality of life for children and youth with disabilities.

EDUCATIONAL INCLUSION

Support is provided through inclusive education initiatives, special schools, scholarships, vocational exposure, and academic assistance that help children with disabilities continue their education in enabling learning environments.

MEDICAL REHABILITATION

Access to assistive devices, prosthetics, corrective treatments, and medical care helps improve health outcomes and enables greater independence and mobility.



ASSISTIVE TECHNOLOGY AND ACCESSIBILITY

Partnerships with organizations and start-ups are helping leverage technology-driven solutions that make education, communication, mobility, and daily life more accessible for persons with disabilities.

COMMUNITY-BASED INCLUSION

Community-level interventions provide therapies, counselling, educational support, medical assistance, mentorship, and self-help networks that encourage inclusion and self-reliance closer to home.

COMPETITIVE EXAMS AND FELLOWSHIPS

Students with disabilities are supported through fellowship opportunities, exam preparation, capacity building, and career-oriented guidance to help them pursue higher education and professional aspirations.



Children and persons with Intellectual and Developmental Disabilities (IDD) often face barriers to education and inclusion due to social stigma and limited support systems. Through its support to **Jai Vakeel School**, Bajaj Finserv CSR is helping strengthen inclusive learning through multisensory education, better teacher-student engagement, trained staff, and holistic development opportunities, enabling the organisation to continue as a centre of excellence in the IDD space.



3,93,708

INDIVIDUALS WITH
DISABILITIES ARE GETTING
MORE OPPORTUNITIES.



With the right support, persons with disabilities can turn aspirations into *achievements and barriers into opportunities.*



GOING BEYOND GRANTS

DOING CAPACITY BUILDING



When I first began my journey, I thought support meant learning a skill or receiving an opportunity to earn. But over time, I realised that growth does not happen alone. Sometimes it comes from someone helping you improve your work, introducing you to the right people, giving you a platform to showcase what you create, or simply believing that your work deserves to be seen.

That is what makes Bajaj Finserv CSR's approach different. The support does not stop at grants or programme funding. It continues through partnerships that help organisations and communities grow stronger over time. Through collaborations with organisations such as **Indian Leaders for Social Sector (ILSS), The/Nudge Institute, Atma, and AssisTech Foundation (ATF)**, partners are connected to leadership programmes, incubation support, fellowships, and long-term mentoring opportunities.



Some organisations receive support to strengthen systems and programme delivery, while others are brought into conversations that help shape projects and identify larger community needs.

I have also seen how important it is when organisations do not work in isolation. Bajaj Finserv CSR regularly brings together nonprofits, donors, experts, and ecosystem partners through collectives, donor meets, and discussions around areas such as education and disability inclusion. These spaces help organisations learn from each other, share experiences, and think about how they can work together in more meaningful ways.

For many community entrepreneurs and artisan groups, support also comes in practical ways. Opportunities to set up stalls during festive events, showcase products in office spaces, or become part of gifting initiatives help their work reach more people and build confidence along the way. It is not just about supporting one project at a time, but about helping people and organisations build the relationships, visibility, and opportunities they need to sustain themselves in the long run.



BEYOND WORKPLACE:

EMPLOYEE VOLUNTEERING FOR SHARING SKILLS



In school, there are some sessions you remember long after the day is over. Not because they were part of the timetable, but because someone took the time to speak to you about your future, listen to your questions, and make you feel like your dreams mattered. For many students like me, meeting employees who volunteered their time and experiences opened up a world we had never really seen before. Suddenly, careers did not feel distant, and possibilities did not feel limited.

That is what Bajaj Finserv's employee volunteering initiatives try to create – meaningful connections between employees, communities, and partner organisations. The programmes focus on strengthening partner capacities, supporting beneficiaries through knowledge-sharing, and helping employees engage more meaningfully with social causes and communities.



THE VOLUNTEERING FRAMEWORK IS CENTRED AROUND TWO KEY AREAS

AWARENESS GENERATION

Employees participated in initiatives around inclusion of persons with disabilities, child safety, the POCSO Act, and responsible citizenship through workplace campaigns, inclusive runs, wall-painting drives, and outreach activities. These initiatives helped create conversations around important social issues both within and outside the workplace

SKILL DONATION AND CAPABILITY BUILDING

Employees conducted career guidance and mentorship sessions for students, helping them understand different career pathways and future opportunities. Supported by internal Learning & Development teams, volunteers also delivered sessions on AI, banking and financial services, interview readiness, and workplace skills for youth preparing for employment and livelihood opportunities.

During the reporting year, **more than 2,100 employees** across all Bajaj Finserv Group companies participated in **35 volunteering initiatives** accounting for **2500+ hours**. For many students and young people, these interactions became moments of encouragement, learning, and confidence-building. Through these efforts, Bajaj Finserv continues to foster a culture where volunteering goes beyond participation and creates meaningful, long-term impact for communities and employees alike.



*Number of
employee volunteers*

2,100+

*Number of
volunteering hours*

2,500+



STORIES THAT KEEP US GOING

There are many stories I come across, but some stay with me for a long time. These are a few I wanted to share with you.

SKILLING



It takes a lot of courage to rebuild life after everything feels uncertain, and that is why stories like Mira Bharat Jadhav's resonate so deeply with me. Mira, from Uruli Kanchan, lost her husband and struggled to survive through irregular work as a domestic helper, often unsure if she would earn enough for even basic needs.

Things slowly changed when she became part of the Targeting Hardcore Programme by Bandhan Konnagar, where she received training on managing a small business, saving money, and handling finances. With support to start a readymade garment business, she began selling clothes in villages and local markets. Over time, her confidence grew along with her income, helping her become financially independent and more hopeful about her future. Stories like Mira's remind me that skilling and livelihood support are not only about earning an income – they are also about helping people rebuild confidence, dignity, and belief in themselves.



CONTRIBUTED BY BANDHAN KONNAGAR

CHILD EDUCATION



In every classroom, there is usually someone like Sanket— a student from Pune who sits quietly, avoids eye contact, distracts classmates, and feels like studies are just not for them. Sanket would often say, “Bhaiya, mala kahi nahi yet, ani mala kahi nahi karaycha” – “I don’t know anything, and I don’t want to do anything.” But slowly, things started changing when his classmates began including him more in activities and conversations. During one classroom project, students were asked to build something useful using old e-waste materials. Since their classroom did not have a fan, Sanket and his group worked together to make a simple cooler. After that, he started showing more interest in learning, asking questions, and even exploring technology like Raspberry Pi. Now that is amazing.



CONTRIBUTED BY PIJAM FOUNDATION

CHILD HEALTH



When I hear stories like this, I feel connected to them because I know what it feels like when a health problem changes everything for a child and their family. Sonali and Raja from Mumbai waited many months to welcome their baby girl, but during pregnancy they found out that her tiny heart was not forming properly. Just a few days after she was born, doctors said she needed urgent treatment for congenital heart disease. Her parents were scared and did not know how they would manage something so difficult. They reached Sri Sathya Sai Sanjeevani Hospital when the baby was only five days old, and the doctors quickly performed a life-saving procedure on her tiny heart. A few days later, she was strong enough to go back home in her mother's arms. That just made me so happy and emotional.



CONTRIBUTED BY SAI SANJEEVANI HOSPITAL

CHILD PROTECTION



When children feel safe, supported, and cared for, they slowly begin to believe in themselves and dream about a better future. That is what I feel when I hear about Pratiksha Suresh Gholap from Premsagar Home for Girls of Maher. She came there when she was very young and her family was going through a difficult time.

Slowly, she found care, support, and a place where she could study, grow, and feel secure. As she grew older, she wanted to help others the same way she had once been helped, so she decided to study nursing. Today, she dreams of working with women and children in rural areas and helping people who do not have access to proper healthcare. I think stories like Pratiksha's show how love, protection, and opportunity can completely change a child's future.



CONTRIBUTED BY MAHER

INCLUSION



For persons with disabilities, even simple things like accessing education, travelling independently, or finding the right learning tools can become difficult. But stories like these remind me how much becomes possible when the right support reaches the right person. I also feel inspired by Sarah Moin from Lucknow, who is visually and hearing impaired and scored 98.75% in her ISC Class 12 exams. Growing up in a family facing financial struggles, accessing study material and assistive technology like the Orbit Reader was not easy for her. With support through the National Centre for Promotion of Employment for Disabled People (NCPEDP) – Bajaj Finserv Scholarship, she was able to continue her education, access the learning tools she needed, and become more independent and confident.



CONTRIBUTED BY NCPEDP

BEHIND THE PROGRAMMES

THE TEAMS CREATING IMPACT

When people see a child recovering in a hospital, a student learning in a classroom, or someone receiving support in their community, they often see the outcome first. But behind every programme, there are many people working together quietly to make it possible. Some speak to hospitals and doctors, some work closely with NGOs and community workers, while others spend their time understanding what families and communities truly need.

We have realised that this work is not done by one person alone. Across Bajaj Finserv CSR portfolios, different teams work closely with NGOs, ecosystem partners, hospitals, government bodies, and advocacy groups to make sure programmes reach the right people in the right way. Whether it is education, health, skilling, child protection, or inclusion, each portfolio is guided by people who stay connected with partners on the ground, help solve challenges together, and continue building stronger support systems for communities. Behind them are operations, communication, and administration teams that help bring everything together and keep the work moving smoothly every day.

And before projects begin, senior leaders from across Bajaj Finserv companies come together as part of the Steering Committee to review ideas, discuss needs, and guide interventions thoughtfully. Bringing different experiences and perspectives together helps ensure that the work is not only well planned, but also meaningful and responsive to the communities it hopes to support.



Through Akshar, Aayushi, Rakshit, Samarth, and Pragati, we are reminded that real impact begins when every child and every individual is given the opportunity to learn, heal, feel safe, belong, and grow with dignity.





Shaping the Youth of Today and Tomorrow

For over a century, the Bajaj Group's commitment to nation-building has been rooted in the belief that meaningful progress must create opportunities for communities to grow with dignity and inclusion.

Carrying this legacy forward, Bajaj Finserv CSR works across skilling, child education, child health, child protection, and inclusion for persons with disabilities to build stronger, more resilient communities through long-term partnerships, locally relevant interventions, and sustained efforts that create meaningful and lasting social impact.

KNOW MORE

