

Empowering Society

Bajaj Group's philanthropic philosophy was articulated by its founder Shri Jamnalalji Bajaj who had advised that all business activities should look for opportunities for philanthropy in all business activities, without considering the business motive.





While collaborating with other Companies in the Bajaj Group, the BFS Group has its flagship CSR projects that resonate closest with its social objectives of healthcare, education and livelihood. Preference is given to the activities which are replicable, scalable and sustainable on a long-term basis with focus on lives, living and livelihood. Through its social investments, Bajaj Group addresses the needs of communities, taking sustainable initiatives in the areas of health, education, environment, women empowerment, infrastructure, rural development, community development and response to natural calamities.

Our approach

Most of the projects supported by BFS are executed by credible grassroots organisations - ranging from tiny local entities to those with a pan-India presence. Since 2014, we have worked with 130 partner organisations on more than 300 projects. Partner proposals undergo appropriate checks to ensure that they meet stipulated criteria and have the potential for delivering to the needs of the target beneficiaries.

The Group uses social sector experts and other independent professionals to conduct social and financial assessments of the projects. These



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assessments help in the early identification and mitigation of risks to the concerned projects. During the year, 19 projects underwent a third-party review on various aspects. The Group further endeavours to expand the coverage of assessments by external agencies to more organisations in the coming years.



Healthcare

Children-focussed projects

More than
76,000
kids

Women-focussed projects

More than
1,57,000
women

Other health initiatives

More than
1,00,000
individuals

Note: The beneficiaries are estimated for active projects and not necessarily for the year

We have directed our focus towards projects that would help in i) healthcare infrastructure creation and augmentation, ii) reduction in malnourishment and infant and maternal mortality rates, iii) communicable and non-communicable diseases and iv) specialised surgeries and treatment programmes. Some of the notable impact of these initiatives are as under:

- ◆ More than 82,000 in-meal and nutrition supplements have been provided for cancer-afflicted kids and more than 60,000 counselling sessions have been provided for cancer patients since 2018
- ◆ More than 74,000 individuals benefited from access to primary healthcare and lab facilities, from the tribal and rural communities of Gadchiroli, urban slums of Pune region, since 2020
- ◆ Cleft Reconstructive Surgeries for more than 62,000 underprivileged children across India since 2014, of whom 41% were women beneficiaries and 51% of surgeries were for beneficiaries aged below 18 months
- ◆ More than 51,000 children participated in various preventive health awareness measures campaigns over the last three years
- ◆ Supported capacity building of organisations on addressing developmental disabilities by training more than 12,200 development specialists through various workshops since 2020
- ◆ More than 21,000 beneficiaries in various districts of Maharashtra and Rajasthan were provided nutrition facilities along with health, education and protection measures
- ◆ In Pune, more than 5,800 individuals were provided with medical care, treatment and support, and more than 7,000 individuals participated in awareness campaigns related to mental health issues during the year





Integrated Health Project for Slums of Pune City

BFS Group has partnered with the NGO Partner Ashish Gram Rachna Trust, Pachod for 50 Slums in Hadapsar, Mundhwa and Ghorpadi areas of Pune city for health-based interventions.

Most commonly, primary health care is provided based on a syndromic approach, i.e, symptoms reported by the patient. Treatment is provided based on triage of symptoms reported by the patient, examination by a doctor and clinical pathology lab tests, and all made accessible at the slum level through outreach

workers and a Mobile Medical Unit. Following is the beneficiary profile from March 2020 onwards:

- ◆ 3,850 young married women covered for outreach services – Maternal care, Reproductive health and family planning
- ◆ 950 women identified and referred for self-reported symptoms of Reproductive tract infection
- ◆ Pathology lab services for early diagnosis of illness, 3,200 individuals benefited from the services



Education

Children-focussed projects

More than

65,000

Children given educational facilities

Other education initiatives

More than

44,000

individuals provided with other learning facilities

BEYOND- Flagship employability initiative

CPBFI annual enrolments crossed

10,500

Annual enrolments crossed for CPBFI

Note: The beneficiaries are estimated for active projects and not necessarily for the year

BFS's education initiatives focus strongly on primary education, with a special thrust on improving i) low learning outcomes, ii) early childhood education, iii) learning disabilities, and iv) out-school programmes. Some of the notable impacts of these initiatives are as under:

- ◆ From FY2021 onwards, more than 10,200 children benefited from a host of educational facilities provided through non-formal education centres, evening and night schools, school learning advancement programmes, and the like
- ◆ More than 34,400 specially-abled children were provided educational awareness and training programmes since FY2021 with the aim to bridge the gap of learning disabilities
- ◆ During the year, around 3,500 children benefited from education facilities provided for empowering de-notified tribes, migrant labourers working at construction sites, and vulnerable communities
- ◆ More than 2,300 students benefited through career guidance programme, networking with employment agencies and exposure visits during the last 3 years
- ◆ More than 6,000 direct beneficiaries enrolled for secondary education through 18-night schools in Mumbai, Pune, and Ahmednagar, and an evening learning centre project in Pune since 2017
- ◆ Through 550 classroom sessions and awareness programmes, reached 13,000 students and 350 teaching / non-teaching staff from 15 government secondary and 5 low-cost private schools in Pune district promoting education related to mental health, reproductive and sexual health, gender equity, and mitigating bullying and violence, substance use, and other adverse health outcomes



ESG initiatives



Statutory reporting



Education Related to Mental Health in Schools - Sangath

We have partnered with Sangath to enhance the school climate and therefore promote education related to mental health, reproductive and sexual health, gender equity, and mitigate bullying and violence, substance use, and other adverse health outcomes. Through this project, we have reached:

- ◆ 13,000 students and 350 teaching / non-teaching staff from 15 government secondary and 5 low-cost private schools in Pune district
- ◆ This involved about 1,550 classroom sessions and awareness programmes. Further, more than 2,000 individual counselling sessions and follow-ups were also arranged



Bajaj Finserv - BEYOND

Bajaj Finserv BEYOND is a flagship employability initiative under our CSR ambit. It aims to make graduates, especially first-generation graduates from small towns, employable in the financial services industry. Under BEYOND, the Company conducted a customised 100-hour certificate programme, viz. Certificate Programme in Banking, Finance and Insurance (CPBFI) for final-year undergraduate students. CPBFI comprehensively covers all aspects of employability, i.e. attitude, skills and knowledge, and unlike conventional skilling programmes, prepare the students for more than 10 roles in the financial services industry. The programme also produces a unique talent pool of "industry trained graduates" for

the entire BFSI industry, which offers an excellent balance between cost and productivity compared to their traditional target segments. FY2022 was a record year for CPBFI, with annual enrolments crossing 10,500 and the programme entering 18 states. With a certified alumni base of close to 8,000 graduates, a placement division has now been set up under BEYOND to provide career opportunities to CPBFI alumni.

BFS has partnered with a top management school and mental health experts to develop the programme's curriculum and pedagogy. The students are trained by the industry through intense 100-hour training sessions covering aspects of industry-



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readiness viz. attitude-skill-knowledge, along with soft skill trainings. A round of mock interviews is also conducted by recruiters from the industry, where the students gain experience of a corporate recruitment process and receive feedback about their own industry-readiness. This programme is available for a nominal fee, with the rest of the cost borne by the Group.

BEYOND's Journey So Far

	CPBFI launched in partnership with Symbiosis International University in Pune	First 2 college partnerships at Wardha and Nagpur	CPBFI moves to smaller towns	CPBFI enters Goa, Madhya Pradesh and Karnataka. First job fair at Ratnagiri, Maharashtra	CPBFI enters Tamil Nadu, Andhra Pradesh, Telangana. 2nd job fair at Nagpur	CPBFI goes online during Covid-19 pandemic	New curriculum introduced. BEYOND goes North and East. Placement division set up. First virtual pan India job fair
	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22
States	1	1	1	4	7	8	18
Towns	1	4	6	16	41	58	114
Enrolment	36	166	406	1,022	3,810	4,081	10,530

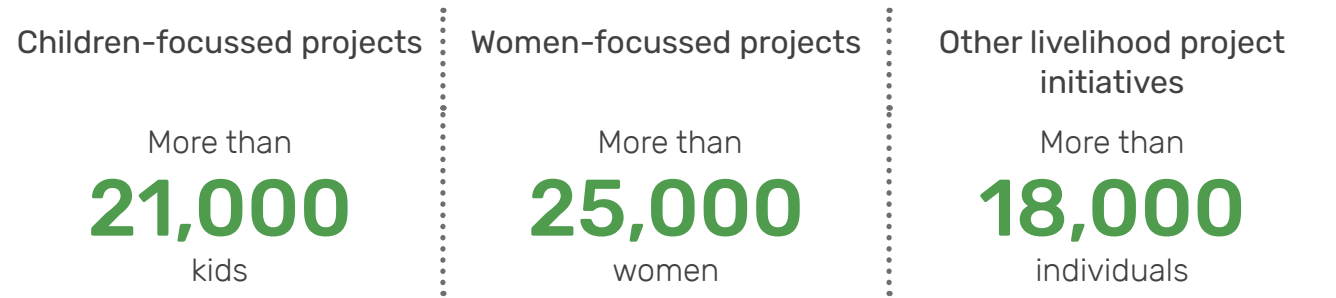
Male 33%: Female 67% | First-generation graduates 66% | Commerce 63%: Management 29%: Others 8% | Graduates 74% : Post-Graduates 26% | Employability⁴ of students reached 74% in FY2022

⁴ Employability is measured based on results of interview by corporate recruiters





Livelihood and Others



Note: The beneficiaries are estimated for active projects and not necessarily for the year

- BFS Group undertakes two modes of livelihood activities: i) farm/agro-based and ii) non-farm. Further, it also undertakes projects in childcare and protection. Some of the notable impacts of these initiatives are:

 - ◆ 7,500 farmer families of 1,077 Self Help Groups were trained and applied the skills and knowledge in advancing Kharif Agriculture in their fields
- ◆ More than 500 Self Help Groups were formed since 2019, providing them an opportunity to build an institutional platform and giving them financial support for income enhancement through various livelihood activities

"Income Enhancement of Marginalised Families Through Goat Rearing" - Yuva Mitra



Yuva Mitra conceptualised a goatery-based livelihood programme for enhancing the income of marginalised women in the Sinnar block of Nashik district. The project provides scientific knowledge on goat rearing through Goat Resource Centre, and establishes value chains in goat, goat milk, and goat byproducts, in addition to the developing a well-equipped veterinary ambulance for prompt veterinary service. Under the project, 26 buck entrepreneurs have been developed for breed improvement. The project has helped in the establishment of 568 JLGs, with the involvement of 2,840 goat-rearing women across 30 villages. Besides, 24,052 goats were vaccinated, and 7,983 goats were treated through veterinary services.





Our response to Covid-19

The Group's Covid response activities were carried out in two phases. While during the first phase/first wave of the pandemic, the focus was laid on immediate need mitigation in terms of healthcare systems upgradation, during the second phase it was on mass vaccination and mitigating the urgent oxygen crisis that had hit the country.

Key Highlights

Covid-19 First Wave: Healthcare Systems Upgradation – Urban and Rural

- ◆ The entire contribution was spent on procurement of equipment, consumables, protective gear and setting up of Covid Care Centres
- ◆ Key hospitals across the city of Pune were provided medical equipment such as ventilators, HFNOs, extracorporeal membrane machines and CT Scan Machines
- ◆ Pune's largest Covid Care Centre was set up in Viman Nagar with a capacity of 2,800 beds with the support of the Group's Covid Response Funds

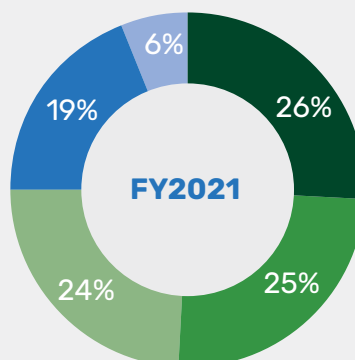
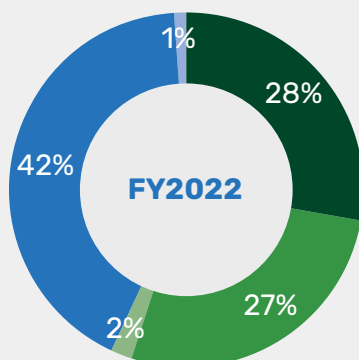
- ◆ 17 facilities were targeted for key healthcare upgradation in a phased manner. These facilities played a key role in the second wave as all were used as Covid response facilities
- ◆ Operation of Tele ICU in Khed and Bhore (Pune) was initiated to transform remote rural hospitals into functional ICUs

Covid-19 Second Wave: Mitigating the Oxygen Crisis and Vaccination Drive

- ◆ Bajaj Group – Mega Vaccination drive – Through this, Bajaj Group was able to administer over 1 million doses of Covid vaccines to the beneficiaries of Pune and Aurangabad region
- ◆ The Group has been a core supporter of project #MissionVayu: an industry-led effort by Pune Platform for Covid-19 Response (PPCR), anchored at MCCIA, to alleviate the ongoing oxygen crises by airlifting oxygen concentrators and BiPAP machines from Singapore to India
- ◆ The Bajaj Group contributed 12 Oxygen plants, upgradation of 17 rural healthcare Covid ICU and isolation wards, support through MCCIA to Covid hospitals for 23 high flow nasal oxygen therapy machines, 10 vaccine refrigerators, 70 BiPAPs, and 32 oxygen concentrators, 37 ventilators and operationalisation of 15 Tele ICUs beds in Pune
- ◆ The Bajaj Group supported certain rural areas – Manchar (100 beds), Chandoli (45 beds), Narayangaon (30 beds) and Vadgaon Maval (30 beds), to alleviate the load on the Pune urban health infrastructure by providing more than 200 oxygen supported beds in different parts of the district
- ◆ Other support to these facilities included providing key additional infrastructure such as oxygen piping and uninterrupted power supply to ensure that admitted patients receive the best of care



Summary of CSR expenditure by BFS Group:



Healthcare

Education

Livelihood and other projects

Covid-19

Expenses

For statutory disclosures on CSR, refer to the Corporate Social Responsibility section of the Annual Report.



ESG initiatives



Statutory reporting