Supplementary Report to the Annual Report on CSR activities for the year ended 31 March 2020

The core elements of CSR activities of the Company ('BFL' or 'Bajaj Finance') continue to include ethical functioning, respect for all stakeholders, protection of human rights and care for the environment. The Company and Bajaj Group implement the above initiatives directly and/or through its Group NGOs/Charitable entities operating at various locations in the country. It also enlists the help of non-Group NGOs, local authorities, business associations and civil society, wherever deemed necessary.

Major CSR activities carried out by BFL directly, are given in the main CSR Report prepared as required under sections 134 and 135 of the Companies Act, 2013. In addition, there were other major initiatives that continued and/or that were taken up anew directly or indirectly during FY2020. These are summarised below:

A) By Bajaj Finance

CSR Expenditure under section 135 (schedule VII) to the Companies Act, 2013

Bajaj Group, in its quest for nation building, has undertaken various philanthropic and social work through its corporate and non-corporate entities, besides providing financial support to many worthy causes. A summary of CSR expenditure by major Bajaj Group companies based in Pune during FY2020 is given in Table 1.

Table 1: CSR expenditure by major Bajaj Group companies based in Pune and Bajaj Group Charitable Trusts during FY2020 vis-a vis FY2019

			(₹ In Crore)
		2019-20	2018-19
(a)	Major Bajaj Group Companies based in Pune		
-	Bajaj Auto Ltd.	119.44	112.32
	Bajaj Finance Ltd.	82.19	56.78
	Bajaj Allianz Life Insurance Company Ltd.	16.63	19.18
-	Bajaj Allianz General Insurance Company Ltd.	23.93	21.41
	Bajaj Holdings and Investment Ltd.	12.10	11.88
	Bajaj Finserv Ltd.	1.20	1.53
	Others (include BHFL, MSL, KTM)	0.84	0.23
(b)	Sub-total	256.33	223.33
7	Bajaj Group Charitable Trusts	56.82	42.78
	Total	313.15	266.11

Further, a summary of the sector-wise/category-wise CSR expenditure is given in Table 2 below:

Table 2: Sector-wise/Category-wise summary of CSR expenditure by Bajaj Finance during FY2020

	Sector		(₹ In Crore)
		Schedule VII clause reference	Amount spent during FY2020
	Healthcare	(i)	44.18
	Includes -		0.40
	Apnalaya		0.18
	Band han Konnagar		20.00
_	Cankids Kidscan		1.50
	Committed Communities Development Trust (CCDT)		0.48
_	Child Rights and You (CRY)		0.84
	Cuddles Foundation		0.50
	Iksha Foundation		0.20
	Impact India Foundation		0.22
	Operation ASHA		0.25
	Poona Blind Men's Association H. V. Desai Eye Hospital		3.00
	Seva Mandir		1.00
	Smile Train India		6.80
	SOFOSH	<u></u>	0.15
	Ummeed Child Development Center		0.74
-	Eradicating Poverty	(i)	1.50
	Indian Software Product Industry Round Table (iSpirt) Foundation		1.50
	Education	(ii)	13.46
	Includes -		
	Aai Janhit Bahuuddeshiy Sevabhavi Sanstha		0.04
	AARAMBH Society for Autism and Slow Learner Children		0.20
	Awakening Jagriti		0.52
	Kamayani Prashikshan and Sanshodhan Sanstha		0.21
	CPBFI		3.78
	Jnana Prabodhini Samshodan Sanstha (JPSS)	1.397	0.10
	Latika Roy Memorial Foundation		0.65
	Light of Life Trust		0.50
	Masoom Night Schools		0.95
	Miracle Foundation		0.15
	Parinaam Foundation		0.32
-	Teach To Lead		1.50
-	Vanasthali Rural Development Centre	3 3 3 2 3 3 4	0.15
	Ummeed Child Development Center		2.40

Sector	Schedule VII clause reference	(₹ In Crore) Amount spent during FY2020
Welfare of women, children, socially and economically backward groups etc.	(iii)	3.13
Includes -		
Avvai Home Orphanage for Girls		0.15
SATHI Pune		1.40
SOS Children's Villages of India		0.50
Environment, conservation of natural resources, etc.	(iv)	0.49
Technology Incubators	(ix)	10.00
Indian Institute of Technology		10.00
Disaster Relief	(xii)	7.50
Includes-		
Odisha Flood Relief		5.00
Flood Relief for Maharashtra		2.50
Others (including overheads)		1.93
Total		82.19

Response to the global pandemic COVID-19

The Bajaj Group has actively stepped in to fight the Coronavirus pandemic, which has struck India hard.The Bajaj Group has pledged an amount of ₹ 100 crore to fight COVID-19 in India. As response to the pand emic, the Bajaj Group will work closely with the government and its strong network of over 200+ NGOs and deploy measures to make resources available for fighting the Coronavirus. The primary focus will be towards supporting upgradation of key healthcare infrastructure, which will be needed to tackle the spread of Coronavirus. The Company has identified private sector hospitals and government hospitals where it will help upgrade ICUs and even procure much needed equipment like ventilators for patients and personal protection equipment for healthcare workers, doctors, nurses and other medical staff. Isolation units have also been set up and facilities created to enhance testing facilities for COVID-19 in the areas of Pune, Pimpri-Chinchwad and the rural areas of Pune.

B)Through Bajaj Group Trusts

I. General Activities

For over a century now, much before the word CSR found a place in corporate vocabulary, we at Bajaj Group, with quest for nation building, have been directly or indirectly, proactively contributing, through our various public charitable trusts, for social and economic development of communities in which we operate, that distinctly impacts the quality of life of the weaker sections of the society and the poorest living in thousands of villages that are in the hinterland of our country.

Over a century ago, the Founder, Shri Jamnalal Bajaj, a great visionary and philanthropist, instinctively took an unprecedented step, of using business to serve society, and next generations have successfully taken it forward.

The details of charitable activities done through our Trusts:

- Integrated rural development activities, Rural transformation through model villages and adoption of villages' adoption.
- Formal and non-formal education through anganwadis, balwadis, schools, colleges, technical and management institutions, and science centres, adult literacy, etc.
- Healthcare and community welfare through hospitals and medical research institutions for enhancing access to top class, but affordable healthcare for the economically underprivileged.
- Sustainable livelihood through integrated agriculture development, skill development and vocational training, self-help groups, farmer's co-operatives, women upliftment and women empowerment.
- Supporting art, culture and heritage.
- Sports promotion and development.
- Awarding and honouring people, who have aligned themselves for community development through constructive programmes.
- Contributing for sanitary and hygiene.
- Ecological conservation and environment development and many more areas.

Table 3: Category- wise summary of donations given by Trusts in FY2020 vis-a-vis FY2019 is as follows:

		(₹ In Crore)
	FY2020	FY2019
1 Education	15.41	16.58
2 Direct and and indirect health (medical)	17.96	1.23
3 Women and child welfare	1.40	0.57
4 Economic development	1.10	3.60
5 Social and environmental + constructive program	2.35	6.22
6 Rural development	0.48	0.28
7 Promoting sports and cultural activities	18.12	14.29
Total	56.82	42.77

• Now we mention a few of our recent indirect initiatives, which would see changing faces from dependency to freedom and backwardness to progress, in more ways than one, making a palpable difference in the society.

• Some of the completed and on-going projects are as below:

Medical

• Bajaj Group Charitable Trusts with major financial support to Medical Research Foundation (Sankara Nethralaya, Chennai) and also to Sankara Eye Foundation, Coimbatore, making

them one of the largest community eye care, movements in the country. Some of the recently inaugurated hospitals are equipped with state of the art technology for providing highest quality eye care.

- Kamalnayan Bajaj Sankara Nethralaya, Kolkata for the poorest of the poor of East and North East.
- Shri Kamalnayan Bajaj Eye Care, Jaipur, for community of West and South West.
- With our Trust's financial support, Sadhu Vaswani Hospital, Pune, has dedicated an entire floor for community eye care of Western region.
- Yet another world class hospital Shri Kamalnayan Bajaj Eye Care, Indore, for the poorest of poor in Central India, has become operational from 1 January 2020.
- We are also one of the major supporters for Plastic Surgery Library and Resource Centre of BYL Nair Hospital, Mumbai, with an aim to provide education/training related to plastic surgery, to improve the training of Plastic Surgeons and thereby making quality plastic surgery services available for a larger population.
- At Loknayak Jai Prakash Eye Hospital, in a remote village of Jharkhand, with our support, they have recently opened Smt. Jankidevi Bajaj Operation Theatre, where they intend carrying out about 12,000 free eye surgeries every year, for poorest Dalits.
- We are major supporter for SRCC Children's Hospital, which with the help of Narayana Hrudayalalya has launched its first paediatric hospital of international stand ard, with all the paediatric super specialities under one roof.
- Supported Life Science Research Trust, Pune for Research and Development of Regenerative Medicines and it is named as Rahul Bajaj Centre for Regenerative Medicine.
- Supported Eternal Heart Care Foundation and Research Institute, Jaipur, for constructing a wing and in procurement of Critical life-saving machines in Cardio Vascular surgery. The wing will be fully utilised for treatment of poorest of the poor patients in their Heart Ailments.
- We are also one of the Major donors for expansion plan of Breach Cand y Hospital for its new tower with state of the art infrastructure, equipment facilities and exceptional healthcare services. 20% of its beds will be reserved for the poorest of the poor community in all the services like internal medicine/critical care, cardiology, obstetrics and and gynaecology, oncology, laparoscopy surgeries, etc. As a gesture of goodwill, the hospital management has decided to name the 10th floor of its new tower as Shri Ramakrishna Bajaj Wing.

Education

- At Bansthali Vidyapith, Rajasthan, we have supported University's relentless efforts in pursuit of excellence in education, where the students are focussed on real world situations. We supported in creating systems with state of the art infrastructure, where about 3,000 engineers would focus on a wide range of subjects in Electrical Engineering and Automations to design very specialised innovative projects.
- Bajaj School of Automation is equipped with the most modern industrial set up, sophisticated laboratories to develop computer integrated manufacturing aids and advance robotics mechatronics labs, hydraulic and pneumatic labs, virtual learning labs, e-learning labs, etc. It focussed on untapped potential of Indian women.
- We supported in building of their girl students hostel 'Smt. Jankidevi Bajaj Shri Shanta Nishantam'.
- We helped in developing and building of 'Jamnalal Bajaj School of legal studies'.

- At IIT, Powai, Bajaj Group Trusts have helped in creating 'Bajaj Chair Professorship' in the discipline of Industrial Design Centre, Computer Science and Engineering, Electrical Engineering and Mechanical Engineering.
 - i. It is ongoing since the year 2007.
 - ii. It is one of the highest honours awarded in the academic area and is reserved for the top faculty members at IIT, Bombay, as an acknowledgement of their contributions to research and teaching.
- At IIT, Powai, we have supported in building a world class iconic building named 'Rahul Bajaj Technology Innovation Centre", which will be a 7 storey building with about 2 lakh square feet area and will consist of 3 departments:
 - i. SINE Society for Innovation and Entrepreneurship
 - ii. IRCC Industrial Research and Consulting Centre
 - iii. IDC Industrial Design Centre

All the three centres will facilitate the conversion of innovative Ideas, research activity into entrepreneurial ventures, to support existing industries to develop products to create manifold impact on society, development of eco-friendly products leading to the creation of wealth and social value through successful ventures, and thus contributing in national growth.

The innovation centre is expected to be ready by December 2020.

- Supported Ashoka University building, Kamalnayan Bajaj Hall of Residence. Ashoka University
 is engaged in providing liberal education, at par with the best available in the world and
 aims to help the students become well-rounded individuals who can think and communicate
 critically and effectively about issues from multiple perspectives and can become leaders,
 i.e., ethical leaders with commitment to public service.
- In association with Ananta Aspen Centre (AAC), we are regularly, awarding 'Kamalnayan Bajaj Fellowship'. AAC is an independent educational and policy advocacy institution that promotes value-based leadership and open dialogue on important issues related to India's development to help its faster transformation.
- Supported Sadhu Vaswani Mission, in building Kamalnayan Bajaj Sanctuary Hall, in their world class international school. The hall will accommodate about 800 students at a time and they will conduct spiritual activities and meditation, etc. for nurturing not only the mind and body, but also soul of the child.
- Regularly supporting Vidya Pratishthan in starting and developing Kamalnayan Bajaj Institute of Engineering and Technology, in almost all the major engineering disciplines and developed unique way of imparting knowledge through project-based learning processes.
- Supported Apte Wachan Mandir, Icharkaranji to build a new auditorium for its library with its collection of 75,000 books of historical importance.
- Supported SNDT, Women's University, for starting Jankidevi Bajaj Institute of Management Studies, for professional education for women.
- Regularly supporting an engineering college Bajaj Institute of Technology, Wardha for construction of college building, Students' hostel building and running their regular activities.
- Dakshina Bharat Hindi Prachar Sabha.

Jamnalalji Bajaj was the first person to donate ₹79,000 in the year 1918 when Mahatma Gandhi appealed him for financial support and thereafter Dakshina Bharat Hindi Prachar Sabha, was formed in Chennai, to unite length and breadth of India, through one common Indian Language – Hindi.

Today Sabha is a deemed university with over 15 Lakhs students studying in various courses of Hindi language in 4 states of Southern India.

The Sabha has been declared by the Parliament as an 'Institute of National Importance'. We continue supporting them even now.

on the eve of centenary year of Sabha and out of humble respect to Shri Jamnalalji, they have constructed an additional building block in their existing Mahatma Gandhi CBSC School and it is named as 'Jamnalal Bajaj Block'.

Heritage

Dr. Bhau Daji Lad Museum

Dr. Bhau Daji Lad Museum (formerly known as Victoria and Abert Museum), is a Heritage Building.

With the technical expertise of INTACH (Indian National Trust for Art and Culture Heritage) and permission of BMC, Bajaj Group supported Dr. Bhau Daji Lad Museum to carry out entire restoration and revitalisation, conservation and and protection, entire restoration of culture/ architectural details of Mumbai, establishment of museum shop, conservation laboratory, documentation centre, art gallery and special exhibition gallery, maintenance and upkeep of library containing rare books, maps, periodicals and photographs.

The Museum today is one of the five 'must see' places in Mumbai and it is also listed in several travel sites. Even New York Times has mentioned about it.

It also seeks to serve the community as an institution dedicated to excellence in cultural education through exhibition and unique visual and intellectual media.

The art history courses conducted by the museum have been acknowledged by international luminaries.

Byculla Railway Station

It is one of the earliest railway stations on Central Railway and counts among the oldest in the country. It is a listed heritage structure.

We are supporting to restore this heritage structure to its former glory through NGO "I Love Mumbai" and the restoration work has been undertaken by Abha Lambah, a well-known conservation architect.

The work started in July 2019 and is expected to be completed in about a year's time.

Film Heritage Foundation

For supporting the conservation, preservation and restoration of moving images. To develop inter-disciplinary educational programs, develop films as educational modules, covering advocacy, preservation, education and outreach.

To conduct workshops/seminars on film preservation and restoration and preservation of audio-visual heritage.

Sahapedia

- i) Supported cultural and educational enterprise to create a comprehensive online encyclopedia on Indian culture, heritage and arts.
- ii) Supported for creating comprehensive online multimedia knowledge repository on UNESCO World heritage site in Maharashtra, on Chhatrapati Shivaji Terminus comprising articles, interactive maps, image galleries, heritage walk, interviews, documentary films etc.

Art and Culture

Namaste America

Regularly supported 'Namaste America', which deals in Indo American Association for art and culture with its main objective to promote and foster goodwill between the people of US and India in areas of art, education, sports, media, entertainment, science and technology.

Jairangam Jaipur Theatre Festival

Supported 'Jairangam Jaipur Theatre Festival' with a vision of creating a national level festival, lasting one week, to resurrect, rejuvenate and redefine the aura and importance of performing arts. Jairangam is an acronym of Jaipur Rang Mahotsava.

- There were 22 Best theatre plays
- 7 solo performance of international level
- 200 street plays on contemporary social issues
- Theatre/painting/photography and music
- Panel discussions
- Over one-lakh audiences, besides over 50,000 students
- Attended by celebrities of various fields of arts, literature, business industry, etc.

Initiative for Moral and Cultural Training Foundation (IMCTF)

Regularly supports and IMCTF. It primarily acts as an idea generator, motivator and trainer to carry the value-building mission to schools, which is in real sense nation building. IMCTF spreads the six themes, which include intellectual, devotional, artistic, music, poetic and sports competitions and thus infuse values for nation building.

The twin mottos of IMCTF

- i) Everything in creation down to the tiniest atom is manifestation of the divine
- ii) Lead me from darkness to light

IMCTF thematic programs also include conservation of forests, protection of wild life, preserving ecology, sustaining environment, inculcating family and human values, fostering women's honour and instilling patriotism.

Bonjour India and L'Alliance Francaise De Delhi

Supports Bonjour India and L'Alliance Francaise De Delhi, an Indian Institution that teaches French and promotes cultural exchanges between France and India and also promotes Indo French partnership for global co-operation and promote Indo French events.

National Centre for the Performing Arts (NCPA)

Frequently supports NCPA, which is creator and curator of high quality artistic events and it goes beyond the basic Mandates and touches almost every aspect like teaching, conducting research, maintaining archives and libraries, promoting knowledge sharing in arts, our rich and vibrant traditional heritage of theatre, dance, music as well as catalysing new innovative work in the field of performing arts.

New Acropolis India

Supported Initiative 'Empowering Real Change Leadership for a Better World' on the occasion of 150th birth anniversary of Mahatma Gandhiji.

The conference had 259 attendees and the event brought together distinguished leaders who have been striving to make a better world through tireless work in their various fields such as education, philosophy, ecology, anthropology, governance and micro finance and and corporate social responsibility.

ANK

Regularly supports 'ANK', a young theatre forum founded by well-known writer, actor director late Shri Dinesh Thakur. Though he is no more, ANK is carrying forward his learning, prolificacy and his spirit of innovation and and creation in theatre. They keep planning new production and also at the same time, expand ing their arts in other parts of the country.

The Rage Foundation

Sponsored 'The Writers Bloc' to identify and nurture promising play-wrights and providing platform for creative talent, keeping artistic freedom in perspective and enhancing cultural engagement.

Pt. Ajay Pohankar Foundation

Promoting hindustani classical musicians, presenting personal interactions and riyaaz sessions between students and legendary musicians, conducting lectures and demonstrations by masters for the benefit of the students.

Karmashetra Educational Foundation (Mallika Sarabhai)

For building Amphi Theatre – Asia's first green and sustainable public arts space. Use arts to address issues, such as gender discrimination, environment, health and education.

Mijwan Welfare Society - Founder- Shabana Azami

Supported year-long celebrations in the country and abroad with musharas, plays, seminars, raag shayari programs, etc. on the eve of Kaifi Azami Saheb's birth centenary.

Sangeetam Charitable trust

Supports the event called 'Rehmatein' performed by renowned artists and proceeds are used to financially support the co-artists from music fraternity.

Surnai Theater and Folk Arts Foundation

Supported spreading social awareness through providing theatre performances, through women and traditional folk arts, music, dance, etc.

Junoon

To enhance and enrich India's culture, by providing enabling platform to access the performing arts and to address social concerns, particularly urban ones, through the medium of theatre. Use arts and theatre to build stronger urban communities.

ZHK Ustadgah Foundation

To protect/preserve and promote India's musical and cultural heritage.

To expose younger generations for traditional Indian music to prosper.

Partnering with schools to inculcate traditional Indian music into academic structure of educational institutions.

Create Foundation

- i) Providing internationally acclaimed plays. Top quality entertainment for all age groups.
- ii) Speech and drama courses for children through holistic education.
- iii) Promoting new and budding talent right from age of three and beyond.
- iv) Focusing on professionally talented and giving opportunities to gifted individuals.

The Foundation

For auctioning iconic pieces of memorabilia by the greatest Indians in their fields - Icon like Rahul Dravid (cricket)/Manjit Bawa (sketches from acrobat series, Pand it Shivkumar Sharma (early santoor player) guitar with sketch by Chris Martin, paintings of Atul Dodiya, flute of Pt. Hariprasad Chaurasia, Olympic bronze medal winning kit by Ms Mary Kom, cartoon of 4 decades by R.K Laxman, racquet and t-Shirt of Saina Nehwal, paintings by Jogen Chaudhary, etc. and proceeds of auction to be used for educational initiatives of children living in disconnected parts of India and helping eradicate sexual abuse through learning.

The Non Discriminating Temple

Laxminarayan Devasthan Trust

Supported in renovation of the Laxminarayan Mandir, Wardha, is a land mark in our social development, as it was the first temple to open its gates to the dalits then untouchables.

Promotion of Sports

Bajaj Group is always in forefront for promotion and development of various sports and supporting talented players.

We are also one of the major supporters of Ultimate Table Tennis League in India, which has for the first time, positioned India on the global table tennis map and heralds a new era for the sports in the country.

We have been also regularly supporting OGQ (Olympic Gold Quest), which has hugely helped India's dream of bringing home olympic medals. Out of last eight olympic medals won by India, five of them were by athletes supported by OGQ.

II. Activities of some major Trusts

Jamnalal Bajaj Foundation and Awards

- Since 1977, the Jamnalal Bajaj Foundation has been promoting Gandhiji's constructive programs and honouring people, who have aligned themselves with the foundation's causes.
- For 17 fruitful years, Shri Ramkrishna Bajaj was the leading light of the Foundation. After his demise, the Foundation found an able successor in Shri Rahul Bajaj who took over as its Chairman. Rahulji, along with a competent Board of Trustees, has continued to nurture the activities of the Foundation.
- The Foundation has instituted four annual awards, each carrying a cash prize of ₹1,000,000 (or its equivalent in foreign currency), a citation and a trophy; to encourage people to continue with their exemplary work of community development. The awards are given to individuals for outstand ing contribution in the fields of:
 - i. Constructive work on Gandhian ideologies.
 - ii. Application of science and technology for rural development.
 - iii. Development and welfare of women and children (instituted in memory of Mrs. Jankidevi Bajaj).
 - iv. Promotion of Gandhian values outside India by individuals other than Indian citizens.

To commemorate the birth centenary of Shri Jamnalal Bajaj, the Foundation presented a special award to Dr. Nelson Mandela in 1990, which consisted of ₹ 500,000 a citation and a specially sculptured trophy signifying Dr. Mandela's fight for freedom.

The Jamnalal Bajaj Awards are regarded as the most coveted ones in the field. The stature of the members of the Council of Advisers and selection panels has played a pivotal role in maintaining the integrity of the awards. Over the years, presidents and prime ministers of India, chief ministers, finance ministers, social and spiritual leaders and nobel laureates have graced the award functions as chief guests.

The Jamnalal Bajaj Foundation is also committed to the rural development activities in the Wardha district. The Foundation substantially funds programs which facilitate economic development, hygiene and health care, child and adult education, women and child welfare and alternative use of natural resources. Of special significance is the Foundation's financial contribution to widows and children of farmers of the Vidarbha district, who have committed suicide.

Lifeline for Women

Hamaara Sapna

- Project Hamaara Sapna, initiated by Ms. Minal Bajaj for Jamnalal Bajaj Seva Trust, endeavours to transform the lives of women residing in the slums of Mumbai with education, empowerment and entrepreneurship.
- Hamaara Sapna was initiated in 2012. The project involves a four tier program to help women realise their potential, both as individuals and as professionals. Women are trained in life skills, basic sewing and tailoring techniques, advanced designing and market and fashion trends. They get hand s-on practical training with industry professionals and are provided with employment and business development opportunities. Hamaara Sapna proposes to provide an outlet as a platform; to conduct, manage and run small scale enterprise solely by the beneficiaries, where they can sell the clothes designed by them.

- The project also propagates the use and concept of Khadi. The vision of empowering the society is also linked to the upliftment of the rural women and communities residing in Wardha by importing the Khadi material spun and woven by them for stitching clothes by the Hamaara Sapna women in Mumbai; thus, reaping benefits to the rural women as well. With project Hamaara Sapna, marginalised women in urban and rural areas are empowered to fashion a better tomorrow for themselves.
- Life skills and holistic development activities are also conducted for uplifting the women, which include communication skills, spoken English, computer knowledge, finance management, personality development, legal and social aspects, health and hygiene, yoga, civic awareness, time management, etc.

Jankidevi Bajaj Gram Vikas Sanstha (JBGVS)

JBGVS is a registered society and a trust, founded in 1987. It is an apolitical and secular rural development organisation. It aims to act as a catalyst and assist the participating rural community for their own development in the selected 297 villages of Pune, Aurangabad and Wardha Districts of Maharashtra, Sikar District in Rajasthan and Udhamsinghnagar District of Uttarakhand. Since its inception in 1987, JBGVS has been involved in implementing integrated rural and urban development programmes towards improving the quality of life of the poor and economically weaker sections of the society. The major focus has been to improve primary education, health, environment, and livelihood. Presently, the activities that are carried out by JBGVS both independently and in partnership with domain specific NGOs are given in the succeeding paragraphs.

Natural Resource Management (NRM)

Bajaj Water Conservation Project (BWCP):

Phase I of BWCP covered 51 villages of Paithan taluka of Aurangabad. The project provided access to drinking water and irrigation facilities for the villagers. Currently, JBGVS is working on soil health improvement, livelihood generation through fishery and goat rearing and agriculture productivity enhancement in these villages.

Phase II covered 110 villages of Gangapur and Aurangabad talukas, which are drought prone. Through continuous work since 2017 towards water conservation, almost 80% of the villages have got access to clean drinking water. The villagers were also facilitated with lifesaving irrigation to their crops in second phase of BWCP. In December 2019, the total water harvesting capacity created was 31,724 TCM, which has enabled irrigation potential of 3,898 hectares. Moreover, silt removed from Percolation Tanks and Nalas was spread over 2,408 hectares of agriculture land, thereby enhancing its productivity. BWCP Phase III, Aurangabad has committed budget of ₹ 19,878 lakh, out which ₹ 9,810 lakh have been disbursed.

Phase III of the project was launched in Vaijapur taluka of Aurangabad district in September 2019, covering 12 villages with an area of 8,584 Ha and 2,511 households. In addition, phase III has been started in Aurangabad, Satara and Yavatmal districts of Maharashtra, covering 30 villages with a budget of ₹ 4,263 lakh. These villages have an area of 17,696 hectares and include 34,898 households. Apart from these, detailed project report preparation for new watershed projects is in process. These will cover 22 villages, with an area of 25,182 hectares, spread across five blocks of Satara, Ahmednagar and Beed districts of Maharashtra.

BWCP Phase II, Aurangabad Project achievements till date include:

- 94 village development committees (VDCs) formed
- 559 self-help groups (SHGs) formed
- 447 water use groups (WUGs) formed
- 329 sites of nala deepened and 88 Km length widened
- 18 core wall gabions (CWGs) constructed

- 63 new cement nala bunds (CNBs) constructed and 14 old structures repaired
- 83 percolation tanks deepened
- 186 farm ponds dug and 55 wells recharged

Case Study: Due to shortage of rainfall over a long period Vijay Bisan Tupe and others in his village faced several water related challenges – from scarcity of drinking water for animals and human consumption to lack of water for agricultural purposes. A bandara was constructed under the BWCP on Shivna river, 4 kms from the village. Built at a cost of ₹2.50 crore, this bandara has helped raise the ground water level by 50 feet and recharged about 70 borewells dug wells in a 1.5 km radius. It has made a positive impact on the lives of the village residents, who expect this water level to be maintained for at least a year.

Foundation of Ecological Security, Anand, Gujarat

One of the most critical problems being faced today is the degradation of land and water resources in the catchment areas. This has led to depleting water supplies, thereby affecting agricultural productivity. This project intends to augment conservation of water for improving resilience of agriculture in rain fed areas. The project is spread over Bhilwada, Udaipur, Rajsamand, Chhitorgarh and Pratapgarh districts of Rajasthan, covering an area of more than 35,000 hectares. The total commitment from Bajaj to this project is ₹ 2,700 lakh, out of which ₹ 1,485 lakh has already been disbursed till December 2019.

Shramjivi Janta Shahayak Mandal, Satara

The Project is in Mann Taluka of Satara District, Maharashtra. The project area has four villages. Total coverage is 5,224 hectares benefiting 1,136 Households with 6,251 population. Project period 4 years (from 2017 to 2021). The major issues associated with this area is low rainfall. Average annual rainfall for the last 10 year of the project area is 451.31mm with severe scarcity of potable drinking water. The villagers, especially women are the worst sufferers who spend a lot of time and energy in only fetching drinking water from distant places during summer. Bajaj Group is supporting this project with a funding to the tune of ₹ 1,185 lakh. With the funding till December 2019, 4 VDCs, 39 SHG, 26 WUG have been formed. Plus, 1,498 loose boulder structures (LBS) and, 31 gabion structures constructed. Also, water absorption trenches was excavated covering an area of 74 hectares. Due to this water conservation work, this year all wells and percolation tanks have enough water and farmers got lifesaving irrigation to their crops. Migration from villages has also reduced.

• People Science Institute, Dehradun, Uttarakhand:

PSI is pioneering the work of natural resource management, community-led watershed-based livelihoods development, post disaster reconstruction and rehabilitation, disaster save housing, environmental quality monitoring, promotion of system intensification and river conservation. The proposed program in partnership with Bajaj aims to regenerate and protect 50 critical springs in five water scarce districts of Uttarakhand. Considering dependency of a minimum of 20 households per spring, the program will benefit about 1,000 households covering a population of around 5,000.

Shiksha Mandal, Wardha

Shiksha Mandal was established in the year 1914 by Shri Jamnalal Bajaj. Since inception, this organisation was inspired by nationalist thoughts. In the year 1937 i.e. in its silver jubilee year, a National Education Summit was held in the organisation under the chairmanship of Mahatma Gandhiji. Through this summit only, Gandhiji espoused 'NaiTalim' or 'New Education System' for the whole of India.

Shiksha Mandal has played a pivotal role in the Vidarbha region. Many students from these colleges established by Shiksha Mandal have made a name for themselves in their respective fields and areas.

Its centenary function in November 2014 was presided over by Shri Pranab Mukherjee, the then President of India.

Shiksha Mandal runs 8 colleges with almost 11,000 students, 7 of these are at Wardha. It is known for its student centricity and merit orientation. In 2015, it received the first 'Ideal Educational Institution', award of Nagpur University. Two of its colleges have become Autonomous in the last 3 years, amongst the first in the region.

6 of its institutions are aided by the Government and student fees in these institutions are as low as ₹ 2,000 per year. But Shiksha Mandal ensures that the requisite infrastructure and resources are in place. For meritorious students with financial constraints, scholarships are provided. As a policy, it does not advertise, and yet it has wait lists for almost all its courses.

Its commitment to educational quality and employability of its students is reflected in its students figuring prominently in University merit lists and the number being placed. In 2019 over 400 students of Commerce were placed. Through its academic and extra-curricular rhythm aided by running a certificate course of Bajaj Finserv Ltd.

Its Bajaj Institute of Technology at Wardha, commenced only in 2017, but had the maximum number of teams of any engineering institution in the country qualifying for Smart Hackathon organised by the Government of India in 2020. Its academic complex, built at a cost of ₹ 800 Mn, was inaugurated by Shri Nandan Nilekani, Chairman Infosys Ltd. in September 2019.

Shiksha Mandal faculty provide intellectual support to Jankidevi Bajaj Gram Vikas Sanstha's activities in Wardha. This synergy is powerful, mutually beneficial and a pioneering model of collaboration between an educational and developmental institution.

Gandhi Gyan Mandir – Bajaj Science Centre, Wardha

Gandhi Gyan Mandir houses a rich library of Gandhian literature. The foundation stone of the Gandhi Gyan Mandir was laid by the then President of India, Dr Rajendra Prasad in 1950. It was inaugurated by the then Prime Minister Pand it Jawaharlal Nehru in 1954.

Bajaj Science Education Centre by Gandhi Gyan Mandir was set up in 2008 to instil a passion for science and innovation in secondary school students, through learning by doing. It is a place to think and a place to do. Starting with 40 students, 139.3 sq.m (1,500 sq.ft.) of space, 4 teachers and an investment of ₹ 200,000, it now has around 520 students from 35 schools and is housed in a designer 33,000 sq.ft. complex, with excellent laboratories built at a cost of ₹ 56 million.

A new programme with a batch of 15 students has been started for 8th Std. students to train them for the international junior science olympiad conducted by Govt. of India. Apart from its regular programmes, a number of workshops/lectures of eminent national scientists were also organised viz. from HBCSE and TIFR, Mumbai, Anveshika, New Delhi, Senior Science Educator, Kolkata, Shiksha Sopan, IIT Kanpur, IISER Pune.

A 3 days' teachers' training programme for the science teachers of Vidarbha region was organised in collaboration with BASE (Mumbai).

3 students of the centre qualified in the national level competition Vidyarthi Vigyaan Manch (VVM), while 5students qualified in ganit Pradnya Exam. 5 students of the centre qualified for the third phase of Dr. Homi Bhabha Balvaidyanik Competition.

By becoming the sole exam centre in Vidarbha, it also facilitates over 200 students from 8 districts in Vidarbha to participate in state and national competitions. Earlier, they had to travel to Pune to compete.

789 students of 6th Std. from 45 different schools of Wardha district participated in the entrance exam for 200 places in the next session, certifying its popularity and value to the community.

Gandhi Vichar Parishad, Wardha

The Institute of Gandhian Studies (Gandhi Vichar Parishad) is an educational and public charitable institution that was set-up in 1987 as one of the commemorative projects of Jamnalal Bajaj centenary year. The object of the Institute is to promote, sponsor and undertake the study of the life and thoughts of Mahatma Gandhi. Late Shri Ravindra Varma, freedom fighter, Gandhian activist and well-known scholar, was the founder Chairman of this Institute. In this, he had full support of Late Shri Ramkrishna Bajaj, the then Chairman of Jamnalal Bajaj Foundation.

During the last twenty-five years, the Institute has succeeded in establishing a high reputation for the variety of courses of studies it offers and a range of its academic and social activities. It is acclaimed as an outstand ing institution by the academic community thinkers, activists, trade unions, youth students, Gandhian workers and organisations engaged in Gandhian work.

For more details, please refer to the following web-links:

http://www.bajajauto.com/csr.asp http://www.bajajelectricals.com/beyond-profits.aspx http://www.jamnalalbajajfoundation.org/ http://narishakti.org/ http://www.shikshaMandal.org/

For any further information, members may e-mail us at investor.service@bajajfinserv.in