

COMMUNITIES



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

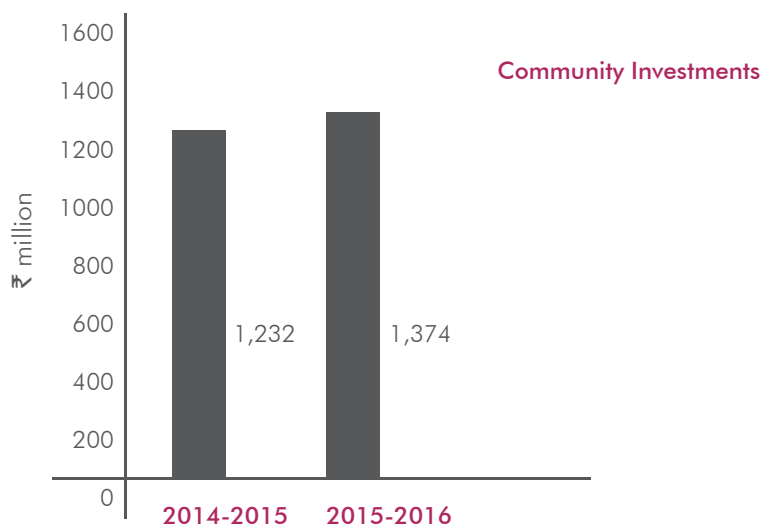
COMMUNITIES

Our community development philosophy is guided by the 'Policy on Corporate Social Responsibility' that we put in place last year. As a responsible corporate citizen, we understand our role in society as a catalyst for societal development. The approach adopted by us for community development is two pronged – create sustainable livelihoods through focused programs of Axis Bank Foundation and leverage our geographical spread to contribute to community development through 'shared value' projects.

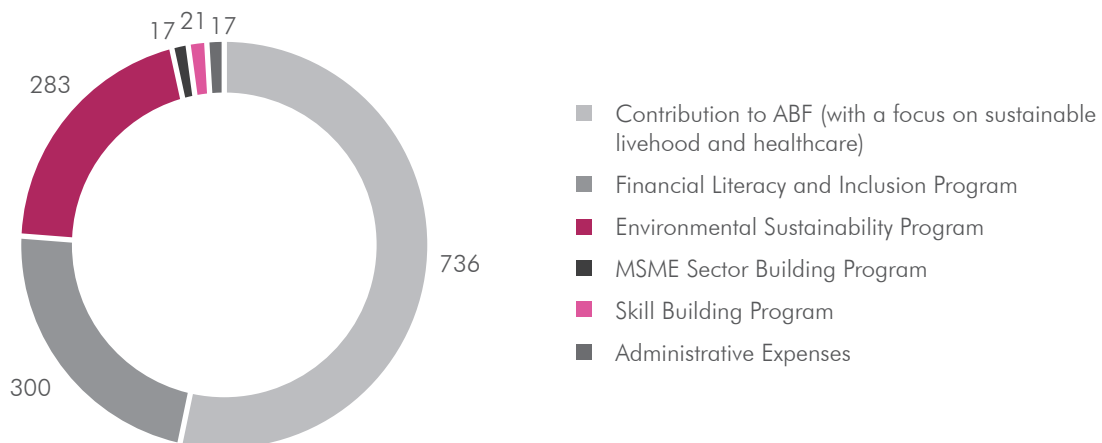


Scan the QR code to access our Policy on Corporate Social Responsibility

During the year, we have spent ₹ 1.37 billion on various community development initiatives.



Community Investments (in ₹ million) 2015-16



Our Corporate Social Responsibility (CSR) journey dates back to 2004 and in 2006 Axis Bank Foundation was set up as a public trust to carry out our CSR programs in a focused manner. The Foundation since then, has steadily expanded its programs and outreach. In 2010, the programs were further streamlined under the broader theme of 'Sustainable Livelihoods'. Governed by a separate Board of Trustees, the Foundation's efforts are channelled towards achieving an ambitious goal of creating 1 million livelihoods by 2017.

**₹3.3
billion**

Cumulative contribution
made to ABF since its
inception

26

ABF programs

**0.8
million**

Cumulative
beneficiaries of
ABF programs

241

Districts in India
covered by
ABF programs



Scan the QR code to know
more about Axis Bank
Foundation

Sustainable Livelihood Interventions – Pathway to poverty alleviation

Along with our Foundation, we have conducted a conference-cum-workshop on the theme 'poverty alleviation through livelihood interventions'. The objective of this event was to engage with eminent people from Government, industry, NGO sector, academia and media to deliberate on the role of livelihood interventions towards achieving poverty alleviation. To understand the impacts achieved by the ABF programs, Tata Institute of Social Sciences (TISS) was commissioned to conduct impact assessments. The outcome of the impact assessments were documented into five sectoral impact reports – agriculture and allied interventions, gendered perspectives, skill development initiatives, special education, and highway rescue and trauma care. Further, to share best practices in CSR process management, a CSR Process Manual of Axis Bank Foundation was documented as a report. The six reports were unveiled during the event by Mr. Jayant Sinha, Honourable Minister of State for Finance, Government of India. The reports can be accessed at www.axisbankfoundation.org



Mr. Jayant Sinha (4th from left), Honourable Minister of State for Finance, Government of India and Ms. Shikha Sharma (5th from left), MD & CEO, Axis Bank, with other dignitaries and Axis Bank officials at the event

A panel discussion was conducted on the 'Interventions in Livelihood - the pathway out of poverty'. The panelists discussed the need for creating an enabling environment for skill development. Promoting Sustainable rural livelihoods, supporting SHGs and bank linkages and the need for a collective effort by Corporate, NGOs and the Government was also deliberated.

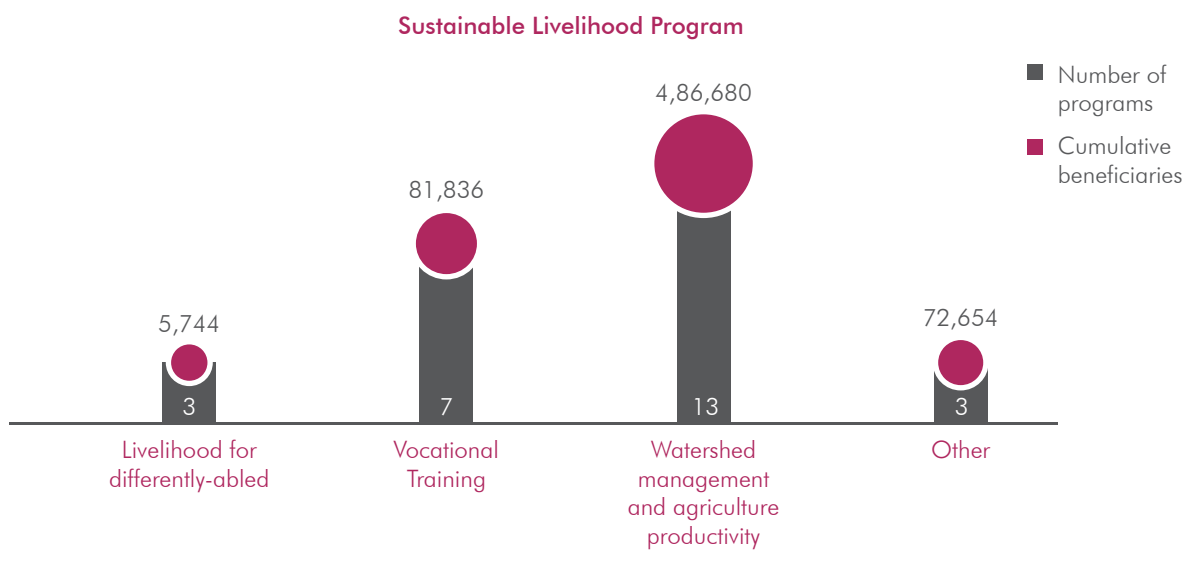


Panelists (from left to right): Mr. S. Venkateswaran, Chief - Tata Sustainability Group; Ms. Jeemol Unni, (Ph.D.), Director, Institute of Rural Management Anand (IRMA); Ms. Shirin Bhan, Managing Editor, CNBC TV18; Dr. Mihir Shah, Former Member, Planning Commission; Mr. Som Mittal, Director (Axis Bank) and Former President of NASSCOM; Professor S Parasuraman, Director, Tata Institute of Social Sciences

Sustainable Livelihoods

Creating sustainable livelihoods is pursued as a central theme for ABF programs. The primary objective of sustainable livelihood programs is to create systems and opportunities that will lead to employability, better income generation and self-sustenance among vulnerable and disadvantaged sections of society in some of the poorest districts of the country. Interventions in the area of agriculture are focused on watershed management and agriculture productivity improvement. The programs under agriculture help farmers better manage natural resources through practices such as water management, organic farming, prevention of soil erosion, use of renewable energy for irrigation, etc., which not only aid in increasing agriculture productivity

but also contribute to environmental sustainability. Vocational Skills training is provided to school drop-outs, unemployed youth from rural areas, tribal communities and women with an objective to equip them with livelihood and employment skills. These skills help the beneficiaries seek employment opportunities or become engaged in income-generation activities, thus contributing to livelihood enhancement. Livelihood assets including livestock are also provided to beneficiaries of some programs which help them improve their livelihood earnings. Differently-abled people are also supported through livelihood programs on vocational skills training.



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

- 42,886 families provided with livestock as livelihood asset
- 16,565 people provided with non-farm interventions, such as Kumbaya, Kantha work, Bamboo, Embroidery, etc.
- 5,70,146 families reached out to, under health education
- 7,571 community health facilitators trained
- 1,515 artisans were given training and their goods were sold through an online portal resulting in sales of ₹9.2 million
- 19,734 Victims of Commercial Sexual Exploitation and Trafficking (VOCSETs) have been provided with an alternate livelihood under ABF's livelihood programs. 2,843 bank accounts were opened for them and 11,246 children were enrolled in schools.
- 25,033 SHGs/Micro Finance Groups formed with a membership of 3,16,792 members
- 79,619 trainees have passed out of various vocational courses of which 33,810 have been placed in jobs while 19,278 are self-employed
- 19,079 SHG accounts have been opened and the savings are ₹9.3 billion. The SHG Borrowings from banks have been ₹1.41 billion.

BASE – ABF Skilling India Program

ABF has partnered with Don Bosco Tech Society (DB Tech) in 2013 to provide vocational skills training to the unemployed and school-drop out youth through 'BASE – ABF Skilling India Program'. The program aims to reach out to nearly 56,000 youth by 2017 to provide them vocational skills training and assist in providing employment opportunities in a way that they can attain a sustainable livelihood.

A mid-term impact assessment study of the program was commissioned by ABF in February 2015 to assess the impact of the program. Some of key findings are as below.

- Income of the trainees increased to ₹6,500 per month from almost no or negligible income
- Among the trainees surveyed, 68% of trainees have found placement (54% of the trainees got job placement and 14% of them have started their own enterprise)
- A social impact was observed in terms of increase in self-esteem and better acceptance in society due to their earning capability
- Career counselling was provided to the trainees and weak trainees were given extra attention during the training period

Integrated Development and Total Village Management

ABF has partnered with Krishi Gram Vikas Kendra (KGVK) to promote sustainable integrated development and Total Village Management (TVM) in five districts of Jharkhand. The objective of this program is to increase the socio-economic status of the larger populace of 351 villages of Jharkhand through meaningful/gainful employment. This will be implemented with the help of an integrated TVM model through community partnerships and is expected to transform the said 351 villages, benefitting around 52,500 poor households, in a span of 5 years by achieving inclusive growth. The project focuses on three major areas i.e. Farm based activities, Off-farm based activities and Non-farm/skill based activities.

A mid-term impact assessment study of the program was commissioned by ABF in September and October 2015 to assess the impact of the program. The key findings are as below:

- Average annual household income has increased from ₹ 29,122 before the intervention to ₹ 65,758 after the intervention. Also usage of better quality seeds due to ABF intervention is regarded as a considerable shift in practice by the rural households.
- The program is designed to pass on the benefits through women in the village and SHGs. The training sessions, distribution of subsidised seeds or livestock is done through the women and SHGs. The program is empowering women to make decisions related to agriculture and livelihoods in general.
- In case of animal husbandry interventions, due to the good quality of goats, ducks and pigs distributed to the households, there was considerable increase in household income. These interventions not only increased the household income but more importantly, exposure to an alternate means of livelihood was also provided to the very poor households.
- It was noted that households were benefited by selling ducks and eggs in the market. Eggs are sold in the market or consumed in households. This acts as a supplement to nutritional requirements, apart from serving as an income-generator to the family. Most women beneficiaries acknowledged the nutritional benefits drawn from items like mushrooms, duck eggs, meat, vegetables and sufficient rice. They are also now aware of the component of iron and protein in these items and that generally women are in more need of iron.

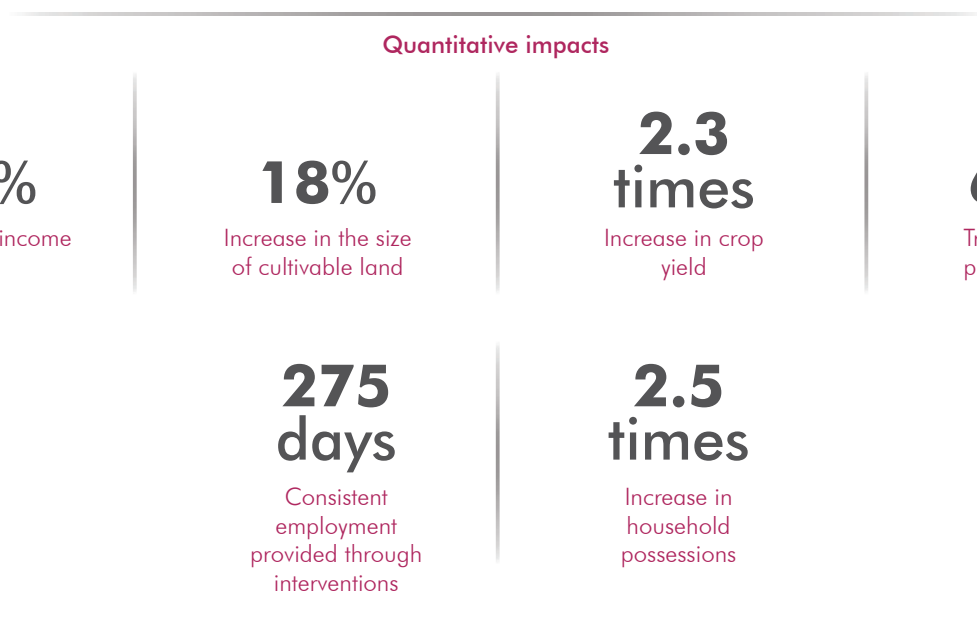
Success story

Ms. Madhuri Devi, hailing from Tati East village, Namkum block, Ranchi, belongs to a rural background with no formal education. She has been associated with KGVK (ABF partner) as a field-level motivator towards implementing Total Village Management (TVM) programs. In the process of implementing TVM activities in her target villages, she organised different meetings in the villages for discussions and identified potential farmers for the implementation of various livelihood interventions under projects supported by ABF. She herself engaged in activities like duck rearing, SRI paddy cultivation, vegetable cultivation and mushroom production through the ABF-supported project. She also attended different training programs conducted by the organisation on personality development, quality circle (Samashya Samadhan Samooh), total village management etc. which gradually helped her personality evolve and honed her leadership skills. Due to her active participation in village development works, people from her village and nearby villages started recognising her as a good leader who works for the betterment of the society. This gave her confidence and with the support of her husband she contested the election of Panchayat Samiti in December 2015. She was elected as Panchayat Samiti of the Tati East Village Panchayat. Finally, she became Up-Pramook (Deputy Chief) of the Namkum block and continues to work for everyone with the same zeal.

Impact assessments

ABF conducts impact assessments of its programs to assess the socio-economic impacts, both quantitative and qualitative, created against target impacts listed as part of program objectives. Credible institutions with

expertise in the development sector are engaged to carry out the impact assessments. These assessments are generally carried out once during the program period (mid-term) and at the end of the program. Some of the indicative impacts reported across ABF programs are



Qualitative impacts

- Women empowerment was observed across all projects
- Positive response by companies/employers in terms of skills of ABF's trainee beneficiaries that they hired
- Social impact observed in terms of better self-esteem and acceptance in society due to increased earning capability of the beneficiaries
- Migration to cities in search of jobs has reduced
- Increased spends on health and education of family members



Scan the QR code to access ABF's Sectorial Impact Reports

ABF Trustees at ground zero

The members of ABF's Board of Trustees took time to visit the project site of one of ABF programs to gain a first-hand perspective on the on-ground impacts created. This was a great opportunity for the Trustees to hear directly from the beneficiaries on how the program activities have transformed their lives. They visited the project site of the ABF Partner NGO – Samaj Pragati Sahayog (SPS) at Bagli, Dewas in Madhya Pradesh. SPS has been working in the tribal belts of Madhya Pradesh on women empowerment issues. The Trustees visited Kumbaya Center where the women from the villages are provided garment-making and tailoring skills training and employed to make machine-stitched ready-to-wear garments, home linen and accessories. They interacted with the beneficiaries to understand how they were impacted by the program. Ms. Gora Bai, one such beneficiary, owes her livelihood to skills she learnt at the Kumbaya Center and today earns ₹4,500 per month, supporting a large family of eight members including her parents. The Trustees then visited the Gendasagar dam site where ABF support helped SPS undertake ancillary programs due to the availability of water. SPS works on an integrated model of agriculture and livelihood development under which SPS support is extended to farmers on diversification of their sources of income and to better use their small land holdings to generate income all the year round. The visited ended with the Trustees interacting with women Self-Help Groups (SHGs).



Axis Bank Foundation Trustees - Mr. S Ramadorai and Mr. Som Mittal, interacting with the women beneficiaries of ABF livelihood program



Mr. Som Mittal

Trustee - Axis Bank Foundation
and Director, Axis Bank Limited

'Axis Bank Foundation over the past decade has dedicated itself to serve the underprivileged and underserved sections of society in a manner that enables them to improve their standards of living through sustainable interventions. Some of the key programs with women focus not only to generate livelihood but also manifest into larger societal impacts such as new-found confidence among women beneficiaries to be independent and command respect both within the family and communities, which I believe is women empowerment in the true sense.'

Environmental Sustainability

Agriculture and allied interventions are a key focus area for the sustainable livelihood programs undertaken by ABF. Nearly 75% of the livelihood beneficiaries are impacted by agriculture and allied interventions. Through these programs, farmers are engaged in sustainable agricultural practices such as organic farming, natural resource conservation, prevention of soil erosion, watershed management, use of renewable energy for irrigation, etc., which not only benefit the farmers but also contribute to environmental sustainability.

Metu (Jyoti) Project on Environmental Conservation in the North Eastern Region of India

Many rural people who have no access to reliable electricity and natural gas for cooking rely on candles for lighting and fuel wood for cooking. Use of fuel wood in particular, has an environmental impact as well as a health impact on people who cook. ABF, in partnership with Entrepreneurs Associates (EA) has provided solar lamps and energy-efficient stoves to 500 households in the remote villages of the Phek district, Nagaland. While solar lamps improve the reliability of lighting and reduce the cost incurred by people for buying candles, energy-efficient stoves reduce the use of fuel wood and also the time taken for cooking. The project has been successful in providing environment-friendly solutions for common problems faced by the rural population and at the same time contributes to environmental sustainability.

On our own operations front, we continue to explore opportunities to reduce our environmental footprint through renewable energy use and energy efficiency measures. An annual sapling plantation drive is conducted to educate customers, community members and Bank staff on the importance of environmental conservation.

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

MSME Sector Development

The Medium Small and Micro Enterprises (MSME) sector is an important growth enabler for India. We remain committed to the MSME sector development by offering innovative products and superior services. We have also adopted an industrial cluster-based financing as an important strategy towards ensuring manufacturing credit

flow in the MSME sector. Apart from the business solutions that we offer, through non-financial services, we endeavour to enable MSME sector growth through skill building and knowledge sharing programs. During the year, we expanded our 'Evolve' knowledge sharing program to cover more cities and reach out to more MSME entrepreneurs compared to last year.

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

Skill building programs

In addition to the livelihood and skill development programs conducted by ABF, we also undertake skill building programs to provide employable skills training to youth from underprivileged backgrounds. Udaan is an initiative to train the youth on both technical and soft skills with a holistic approach. The program is a two week skills training program wherein the candidates are trained on debt recovery skills and also on soft skills. The candidates are also sponsored for a certification examination conducted by IIBF. All the candidates are provided placement assistance to help them gain employment. We have conducted 23 such programs across the country, training 890 candidates. Two such programs were special batches covering 48 differently-abled people. More than 60% of candidates have been successfully placed, not only in debt recovery teams of various banks and NBFCs but also in BPOs, call centers and the customer service teams of telecom companies and hospitals.



890

Candidates
trained



425

Female candidates
trained



48

Differently-abled
people trained



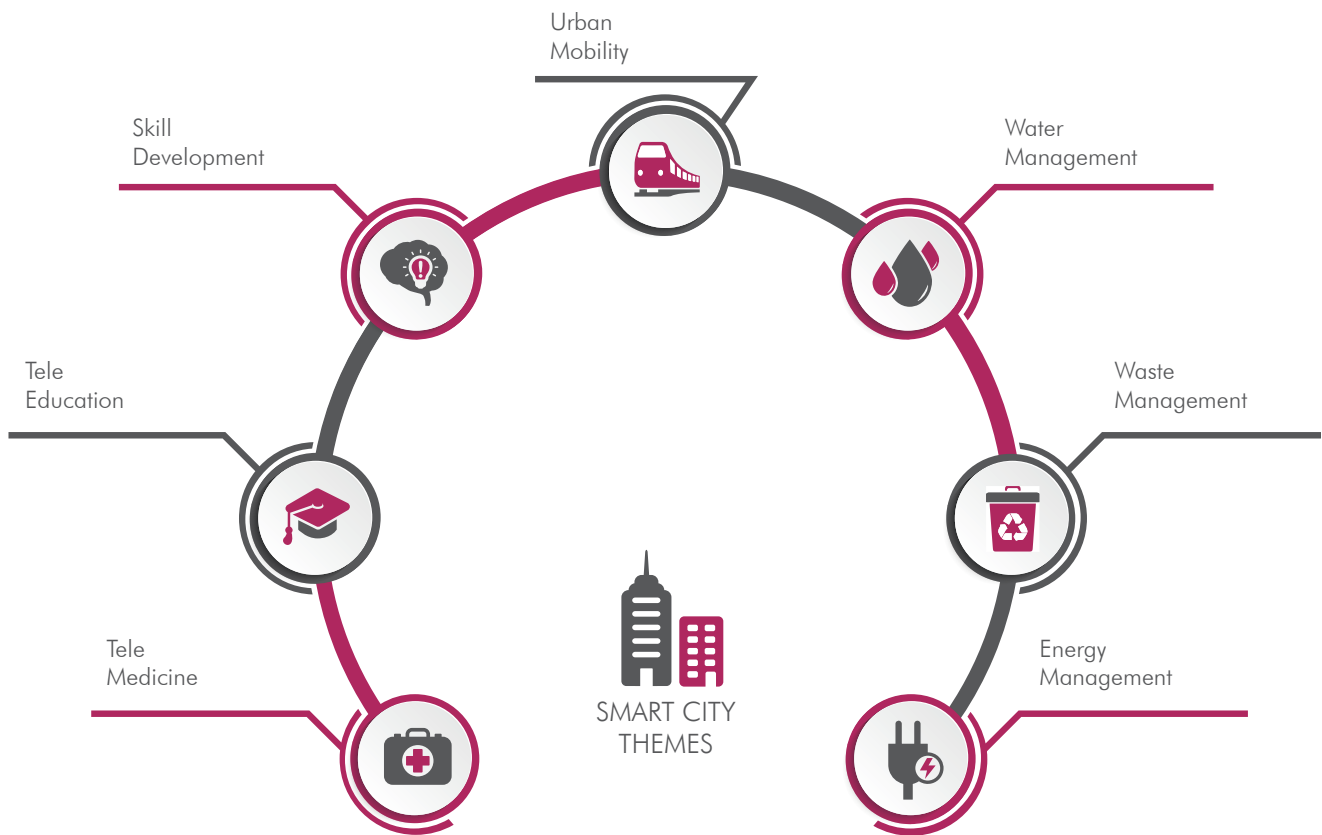
293

Candidates from
minority
backgrounds

Axis Moves

By 2050, the world will be one-third rural (34 per cent) and two-thirds urban (66 per cent). India will contribute most to the urban increment with the addition of 404 million urban dwellers, nearly doubling the size of its urban population between 2014 and 2050. Trends in urbanisation are integrally linked to sustainable development. Environmental sustainability and equitable development of the society cannot be delivered without proper planning and governance for future cities.

Complex problems need creative solutions. 'Axis Moves' was an initiative created to engage the best and brightest minds of future business leaders to develop ideas for smart cities, align key themes of the Government of India's 'Smart Cities Mission', that will contribute to environmental sustainability and equitable development. The initiative was designed to explore and hone entrepreneurial skills of students from top business schools through an innovative 'gamification' approach which simulated various lifecycle stages of entrepreneurship. 1,102 teams across 17 top B-schools in India registered for this contest with 428 teams completing all rounds. The top 6 teams were invited for a finale event held in Mumbai to present their innovative idea for solutions for 'smart cities'. The winning idea is currently being explored for feasibility of implementation by Axis Bank Foundation and its partner NGO.



Stakeholder engagement and volunteering

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

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



Birthday celebrations

50 Bank staff from Axis House choose to celebrate their birthday by donating 214 hours for volunteering work with ABF partner NGOs



Gift of Life Initiatives -
Blood donation drives

1,757 units collected through 10 drives



Gift of Life Initiatives –
Thalassemia Minor screening
camp & awareness

1,078 officers got screened for Thalassemia Minor in camps conducted at NPC I - Airoli office
Awareness sessions on Thalassemia was conducted across 17 campuses across the country as part pre-placement talks by the Bank, reaching out to 2,414 people
Subsequent Thalassemia screening camps were conducted in 10 campuses and nearly 1,000 students got themselves screened for Thalassemia Minor



Shop for A Cause –
Exhibitions

Sale value of ₹ 2.47 million through 84 exhibitions by NGOs



Basket of Hope –
Collection drives

6,000 kgs of goods (clothes, toys etc.) have been collected through 2 collection drives



Daan Utsav –
Joy of Giving

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

Funds were raised through the 'wish tree' kept at NPC I – Airoli to support the cause of children affected by cancer, for Ekam Foundation.

Chennai Flood Relief

Heavy rains lashed out at Tamil Nadu in November 2015 and Chennai was one of the worst affected districts. The flooding threw normal life out of gear. We responded to this natural disaster through ABF by running a donation campaign amongst the employees to which ABF provided a matching grant. An amount of ₹ 2.72 million was disbursed to one of ABF's partner NGOs – The Dhan Foundation and another NGO - Americares, for providing medical relief. 154 medical camps were conducted which reached out to 28,292 persons across four districts - Chennai, Kancheepuram, Thiruvallur and Cuddalore. ABF supported the cost of water storage cans, water purification tablets and health and hygiene kits which were distributed in the affected areas. Accordingly, 5,000 Water Tablets, 5,000 Jerry Cans and 1,000 Health and Hygiene Kits were distributed to hospitals and other NGOs in the above four districts. A clothes collection drive was conducted at the Corporate Office wherein over 2,200 pieces of clothes were collected. These were donated to the Ratna Nidhi Charitable Trust. These clothes were distributed in the flood-affected districts of Tamil Nadu. Overall to the collection drives were held with a collection of over 6,000 kgs of clothes.

While the people of flood affected areas were longing for basic needs including cash and banking transactions, our staff from Chennai exhibited tremendous zeal to go out of the way to ensure that services at Branches and ATMs were restored as quickly as possible. Branches were made operational on a Sunday and that too for extended hours. The commitment exhibited by our staff makes us proud.