



# ANNUAL CSR REPORT 2022-23



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## FORGING PATHWAYS: EMPOWERING TOMORROW'S IMPACT



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# CORPORATE SOCIAL RESPONSIBILITY

## Annual Report on CSR Activities

### Our Commitment to Corporate Social Responsibility

As a leading financial institution, we have always prioritized our Corporate Social Responsibility (CSR) efforts that strive to bring about a positive impact on the society and environment where we operate. Our philanthropic efforts are focused on improving education, healthcare, empowering the girl child, and improving the quality of life for children from marginalized and vulnerable communities. We have identified key areas of focus for our CSR efforts, including Education, Healthcare, Girl Child Empowerment, and WASH.

Through CSR activities, we aim to enhance the quality of life of the vulnerable and marginalized sections of our society, by enhancing their capabilities and ensuring equal access to opportunities and facilitating enabling conditions to strive towards creating an equal and inclusive society. We have partnered with 12 non-governmental organizations (NGOs) with projects spread across six states in India.

This year, we focused on empowering adolescent girls through health, education, career guidance sessions, and personality awareness programs, rescuing children from the streets and assisting them in breaking the vicious cycle of generational poverty, providing quality and accessible healthcare, and developing hygienic WASH facilities in government schools. We have reached out to approximately 4000 beneficiaries, which is a testament to our commitment to creating a lasting impact.

Furthermore, our organization's philanthropic culture is based on the principles of equality, inclusivity, and compassion. We are committed to enabling various platforms and events where our employees can volunteer, interact, and contribute to creating a better tomorrow for society. As an organization, we firmly believe that everyone has a role to play in creating a better future, and we are dedicated to playing our part by driving positive change in the communities where we operate.



# OVERVIEW OF CSR INITIATIVES

## OUR CSR AIM & VISION

### AIM



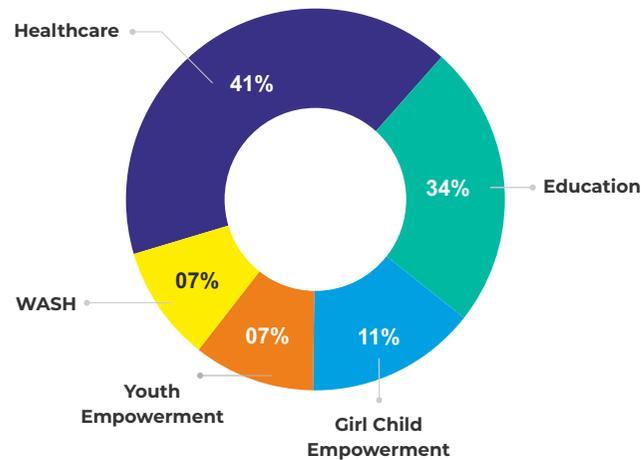
HDFC Credila aims to enhance the well-being and empower marginalized communities, with a focus on children, adolescent girls, and the underprivileged.

### VISION

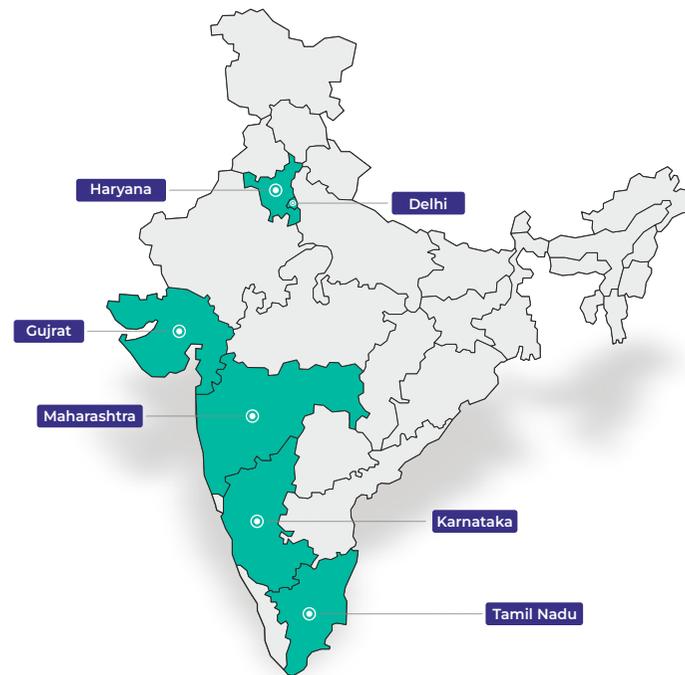


Our CSR efforts address vital social issues, ensuring access to healthcare, education, WASH facilities, and promoting girl child development

### CSR Sector Wise Distribution



- We have expanded our CSR activities to the sectors of WASH and Girl Child Empowerment
- We continue to focus on Education and Healthcare & have substantially increased the contribution to education
- This year, we have onboarded 6 new NGO Partners



### Our Reach:

**4000+**  
Beneficiary Reach

**06**  
UT/States Covered

### Our NGO Partners



# HEALTHCARE - OVERVIEW

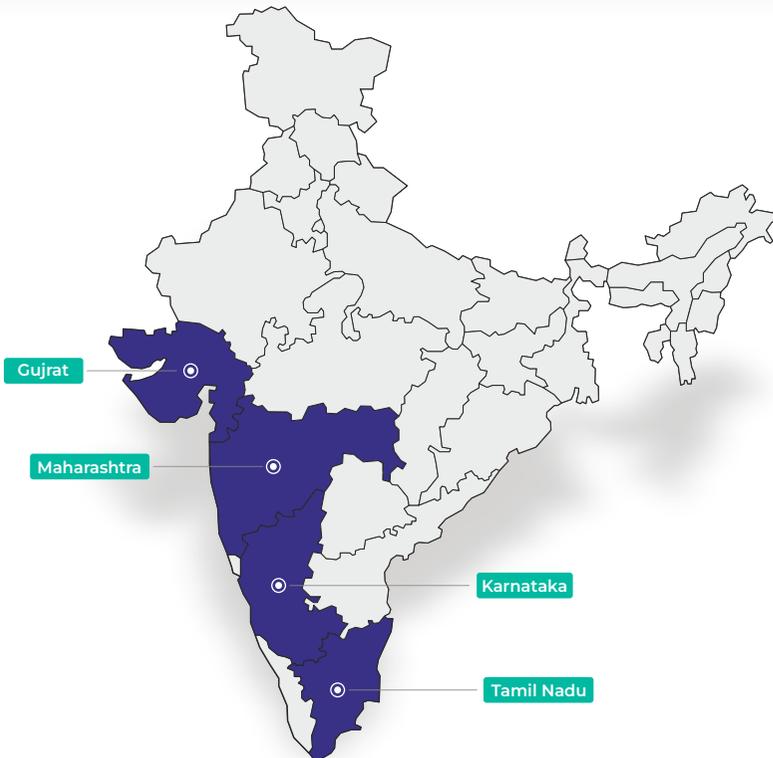


## AIM

Our aim is to ensure equal access to quality healthcare services, particularly for disadvantaged and vulnerable communities.

## PURPOSE

Our purpose is to strive towards this vision through empowering communities, promoting awareness, and offering accessible and affordable healthcare services.



## OUR REACH:

04

NGO Partners

04

States Covered

500+

Beneficiary Reach

## FOCUS AREA



Eye Care



Cancer Care



Nutrition



Counselling Services



CHD Pediatric Surgeries



Maxillofacial & Craniofacial Surgeries

# CANCER CARE – SUPPORTING BRAVEHEARTS

IMPLEMENTATION PARTNER: ACCESS LIFE ASSISTANCE FOUNDATION



The Lancet Oncology Commission forecasted in 2020 that over the next three decades, around 13.7 million children will be diagnosed with cancer, with 11.1 million dying if healthcare services and cancer treatment are not prioritised. Every year, nearly 50,000 children in India are diagnosed with cancer, which equates to one child every 11 minutes. Financial constraints, the use of alternative medicines/natural remedies, and widespread misconceptions about cancer being incurable frequently contribute to delayed diagnosis and restricted access to thorough therapy, with 80% of children abandoning treatment.

In response to this critical circumstance, we have partnered with the **Access Life Assistance Foundation** to assist disadvantaged families traveling to Mumbai for cancer treatment for their children. This collaboration includes assistance with accommodation, food, transportation, and counseling services, with the primary purpose of providing high-quality cancer care so that families can focus on their child's treatment.

We support **Access Life Assistance Foundation's** Chembur and Bandra centers that seek to provide continuing therapy, education, and awareness to families, emphasizing that children's cancer is curable. Our dedication to this collaboration seeks to alleviate the strain on families during this difficult time and raise the possibility of positive outcomes for their child's health.

## CASE STUDY

### Enjamamul Haque

(3.7 years old) Samsi, West Bengal,



**Enjamamul Haque (3.7 years old)** of Samsi, West Bengal, was suffering from fever and body ache. His parents took him to the doctor and had an X-Ray taken of him. The reports were normal. Several other tests were performed, including an X-ray, a CT scan, and a blood test. The reports were all normal. The fever abated, but there was a return after a few days. They then travelled to Kolkata to the Neel Ratan Hospital. The doctor there reassessed him and concurred that Enjamamul had less blood in his body, informing the parents that their child has Blood Cancer. Following advice, the parents travelled to Mumbai to Tata Hospital.

When the family met MSW, they were residing at Noori Majid in Mumbai since they need lodging for a longer length of time. Enjamamul and his family then came to Access Life, and the family is now happy and comfortable because their major difficulty has been remedied.

## PROJECT HIGHLIGHTS



**Location:**  
Maharashtra



**Beneficiaries:**  
258



Counselling,  
Shelter, Nutrition  
& Transportation



Non-formal  
Education  
Support

# SAVE LITTLE HEARTS: CHD PROGRAM

IMPLEMENTATION PARTNER:  
AISHWARYA TRUST



Our partnership with Aishwarya Trust aims to lower the prevalence of congenital heart disease (CHD) in children and provide access to high-quality healthcare services through CHD screening. We assist Aishwarya Trust to administer a comprehensive CHD Program in Tamil Nadu that includes screening children from economically disadvantaged backgrounds for CHD and assist those identified with CHD in receiving the best possible treatment in the country. Aishwarya Trust regularly runs screening camps under the aegis of the Rashtriya Bal Swasthya Karyakram (RBSK) Program at Medical College Hospitals in Tamil Nadu as well as other locations around the country.

The purpose of these camps is to identify children and young adults from marginalised backgrounds who are suffering from CHD and need surgical intervention. A competent, renowned, and committed team of surgeons at Aishwarya Trust conducts the surgery and provides care to children. Within a week following surgery, the children are able to resume their normal life and can return to school almost immediately. Consequently, their chances of leading a quality life are increased.

## CASE STUDY



**Sakthi S. (10 Years / Male)** from **Vizhupuram** whose father is a daily wager was screened and diagnosed with TOF with PA, Large Sub-Aortic VSD with 50% aortic over riding. The family requested Aishwarya Trust for support and the child underwent VSD Surgical Closure on 19.07.2022. After the successful surgery, the child was discharged on 26.07.2022



**Subasri (6 Years / Female)** from **Vizhupuram**, whose father is a driver was screened and diagnosed with DORV, VSD, Large Malaligned Sub Aortic VSD. The family could not afford the surgery costs and requested Aishwarya Trust for support and the child underwent VSD Surgical closure on 21.07.2022 After successful surgery, the child was discharged on 25.07.2022



# FACE FORWARD: EMPOWERING LIVES WITH CLEFT, MAXILLOFACIAL & CRANIOFACIAL SURGERIES

**IMPLEMENTATION PARTNER:  
INGA HEALTH FOUNDATION**



Craniofacial and facial deformities can have long-term consequences for children, resulting in social stigma and social exclusion. This can have a negative psychological impact on their early schooling and social functioning, putting them at a substantial disadvantage.

To address this issue, we are collaborating with the INGA Health Foundation with the primary purpose of supporting their vision of attaining a cleft-free India while simultaneously increasing awareness about craniofacial and maxillofacial deformities. By raising awareness in society, we hope to eliminate the social stigma associated with facial deformities by enhancing public knowledge and improve the quality of life for the children and enable them to prosper socially and economically.

## CASE STUDY



Before



After

**Karishma Malla (10 months/ Female)** from **Karnataka** was diagnosed with Hemifacial Microsomia that was affecting the right side of her face. Her treatment included Distraction Osteogenesis of mandible using 2 cm distractors. She underwent Craniofacial Midlevel Stage 1 surgery successfully.



Before



After

**Sahana Begum (15 years/ Female)** from **Karnataka** was diagnosed with Ptosis of Bilateral Eye. Her treatment comprised of Correction of Ptosis. She underwent maxillofacial surgery successfully.

## PROJECT HIGHLIGHTS



**Location:**  
Karnataka & Maharashtra



**Beneficiaries:**  
103



46 Maxillofacial & 39 Cleft  
Surgeries Conducted



18 Craniofacial  
Surgeries Conducted

# BRIGHT SIGHT : CHANGING LIVES THROUGH KERATOPLASTY & RETINOPATHY SURGERIES

**IMPLEMENTATION PARTNER: BLIND PEOPLE'S ASSOCIATION (BPA)**

3 GOOD HEALTH AND WELL-BEING



Cataracts, or clouding of the natural lens of the eye, are a major cause of blindness in India, particularly among the poor and vulnerable. However, at the village and rural levels, there is inadequate knowledge regarding cataract surgeries and corrective eye therapies, compounding the problem. To address this, we have partnered with Blind People's Association (BPA) in Gujarat to promote eye care for marginalized and underprivileged communities. This partnership aims to reduce unnecessary blindness and improve quality of life by treating the underlying causes of blindness and providing access to critical medical equipment and expertise, with a primary focus on retina and cornea procedures.

## CASE STUDY



Before



After

**Reshma** (name changed) noticed a white spot on the cornea of her right eye. She was in pain, and her eyes were red and watering. She was diagnosed with macular corneal opacity after her second consultation with the doctor. Keratoplasty surgery was suggested. Her procedure took place successfully at the Bareja Eye Hospital and her vision was restored.

## IMAGES OF MACHINES INSTALLED



**PROJECT HIGHLIGHTS**



**Location:**  
Ahmedabad



**Beneficiaries:**  
110



**Dräger Anesthesia Machine Installed**



**50 Keratoplasty & 50 Retinopathy Surgery**



# EDUCATION - OVERVIEW



Our aim is to ensure equal access to quality education services, particularly for disadvantaged and vulnerable communities.



Moreover, we are committed to retention of girl students, improving the education standard in public schools, provide high-quality education, and promote the holistic development of children from marginalized communities in a safe and nurturing environment.



OUR REACH: **04** NGO Partners | **01** States Covered | **1250+** Beneficiary Reach

**FOCUS AREA**



Foundational Learning



Digital Literacy



Senior Secondary Education



Teacher Training



Scholarship



Supplementary Academic Classes

# TRANSFORMING LIVES THROUGH EDUCATION: SUPPORT TO ASEEMA BAL SHAIKSHANIK KENDRA (ABSK) IGATPURI SCHOOL

IMPLEMENTATION PARTNER: ASEEMA CHARITABLE TRUST



We have partnered with Aseema to fund the Aseema Bal Shaikshanik Kendra (ABSK) Igatpuri School, providing quality education to children from tribal and underprivileged communities. Aseema's educational philosophy emphasises student-centered classrooms, activity-based and experiential learning, cooperation, and collaboration. During the pandemic, Aseema swiftly responded to the nationwide lockdown with strategies such as delivering and distributing gadgets to address technology access disparities, recalibrating curricular goals, providing intensive mentorship, and conducting online co-curricular activities to keep students motivated and engaged. The curriculum at ABSK Igatpuri School includes computer literacy and co-curricular activities like music, arts, and sports, allowing students to discover and develop their abilities across physical, emotional, cognitive, and social domains. Aseema's focus on targeted remediation, accelerated learning models, and continuous professional development levels the playing field for marginalized students in a safe and nurturing environment, achieving equity and quality. In FY23, our support benefited 374 students in ABSK Igatpuri School.

## PROJECT HIGHLIGHTS



**Location:**  
Maharashtra



**Beneficiaries:**  
374



Teacher Training &  
Vocational Training



Remedial Classes,  
Bridge Program &  
Community Outreach

## PHOTO GALLERY



# ANANDO SCHOOL EMPOWERMENT PROJECT: SUPPORT TO JANATA VIDYALAYA LOWJEE AND LOKMANYA TILAK MADHYAMIK VIDYALAYA, VASRANG KHOPOLI

**IMPLEMENTATION PARTNER: LIGHT OF LIFE TRUST**



With the one of highest number of out-of-school children in the world, India today confronts a big issue. Although the government has made various measures and seen strategies that focus only on students may not be adequate to fulfil overall educational goals. To provide an excellent education, it is critical to include all stakeholders in a child's life. To address this problem, HDFC Credila is working with Light of Life Trust to improve the quality of education at two rural government schools in Karjat, Maharashtra: Janata Vidyalaya Lowjee and Lokmanya Tilak Madhyamik Vidyalaya, Vasrang Khopoli.

This collaboration seeks to strengthen interactive classroom procedures for teachers, enhance holistic academic development, and create effective modalities of parent and community connection. The emphasis is on increasing participation of all major stakeholders in a child's life to ensure that they stay in school and finish their basic education. The programme intends to build, activate, and strengthen the partnership between schools, parents, and students to develop responsible citizens of a young and dynamic India. We assisted 229 students through this project.



## PROJECT HIGHLIGHTS



**Location:**  
Maharashtra



**Beneficiaries:**  
229



Teacher Training, Empowerment Workshops, Home Visits & Conducted



Supplementary Academic Classes & Counselling Support

# EDU-EQUITY: SUPPORT TO GLOBE MILLS PASSAGE SECONDARY SCHOOL, MUMBAI

**IMPLEMENTATION PARTNER:  
MUKTANGAN EDUCATION TRUST**



The significance of systemic change in education has gained widespread recognition, inspiring Muktangan to create.

The Muktangan approach is built on child-friendly pedagogy and an Active

Constructivist Approach, which promotes a cognitive learning process that allows learners to generate new concepts by comparing and expanding on prior experiences. In collaboration with the Municipal Corporation of Greater Mumbai (MCGM), Muktangan has developed an integrated model of inclusive teacher and school education, encompassing pre-service and in-service teacher training, as well as seven municipal schools which are led by community members and serve 4,000 children aged 4 to 16 years old, particularly from underprivileged populations in Worli, Prabhadevi, and Parel (Mumbai).

We have collaborated with Muktangan Education Trust to support their research and promote a 'total systems approach' that enables marginalised communities to be change agents and bridges the educational divide between the 'haves and the have-nots'. We have supported the operating expenses of Muktangan's Globe Mills Passage Secondary School in Mumbai, benefiting 434 students. Therefore, this collaboration between HDFC Credila and Muktangan aims to provide equal access to education, minimize school dropout rates, promote holistic development in children, and create a nurturing and safe learning environment for underserved communities.

## PHOTO GALLERY



## PROJECT HIGHLIGHTS



**Location:**  
Maharashtra



**Beneficiaries:**  
434



Teacher Training,  
Counselling, Regular  
TMs conducted



Focused Educational  
Strategy and Outreach  
Program Conducted

# EMPOWERING DREAMS, IGNITING FUTURES: SUPPORT TO ALUMNI SUPPORT ENGAGEMENT PROGRAMME

**IMPLEMENTATION PARTNER:  
THE AKANKSHA FOUNDATION**



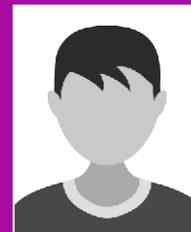
We have partnered with The Akanksha Foundation (TAF) a non-profit organization dedicated to empowering underprivileged children through education. Our goal with this partnership is to aid TAF in their Alumni Support Engagement Programme, which assists former TAF students in keeping focused on their education and attaining their academic and career goals. One of the programme's key objectives is to ensure that all TAF graduates finish their 12th grade. TAF graduates receive thorough counselling, career coaching, and financial help. The Company's assistance has enabled TAF to increase its efforts and aid more students in reaching their full potential and finishing their 12th standard education. As a result of this partnership, the Company has been able to support scholarships for 222 students to pursue higher education.

In addition, this year we have also extended support to the Harvard Young Leaders Circle (YLC) Program. This initiative promotes equitable access to higher education among vulnerable sections of society and identifies talented individuals who can benefit from personalized academic and career guidance.

## CASE STUDY

**Name: Prajwal Gayen (SSC: 86%)**

**College: Mithibai College, Mumbai**



Prajwal is a high performing student who aspires to become an Engineer and aims to get into an IIT level or equivalent engineering college. He was taking support from AF's partner organization ClayLab (online science classes) in FYJC for science subjects. With the level of difficulty rising in the Second year and to notch up and work towards his aspirations he decided to join coaching classes that will prepare him not only for HSC exams but also for entrance exams for engineering degree. He is also an Alumni Ambassador with the ASE team and also got selected and participated in Ashoka YSP program last year (21-22) on 100% scholarship. Prajwal has received 90% of the college fees as reimbursement and support for ClayLab classes fees, a total of Rs. 7,405/- as financial aid. In AY 2022-23 he is eligible for 80% of the college fees and support of Coaching classes fees, a total of Rs 30,893/- disbursed to him as a part of the financial aid policy from the Akanksha Foundation



## PROJECT HIGHLIGHTS



**Location:**  
Maharashtra



**Beneficiaries:**  
222



85% Students with  
less than 1 LPA income

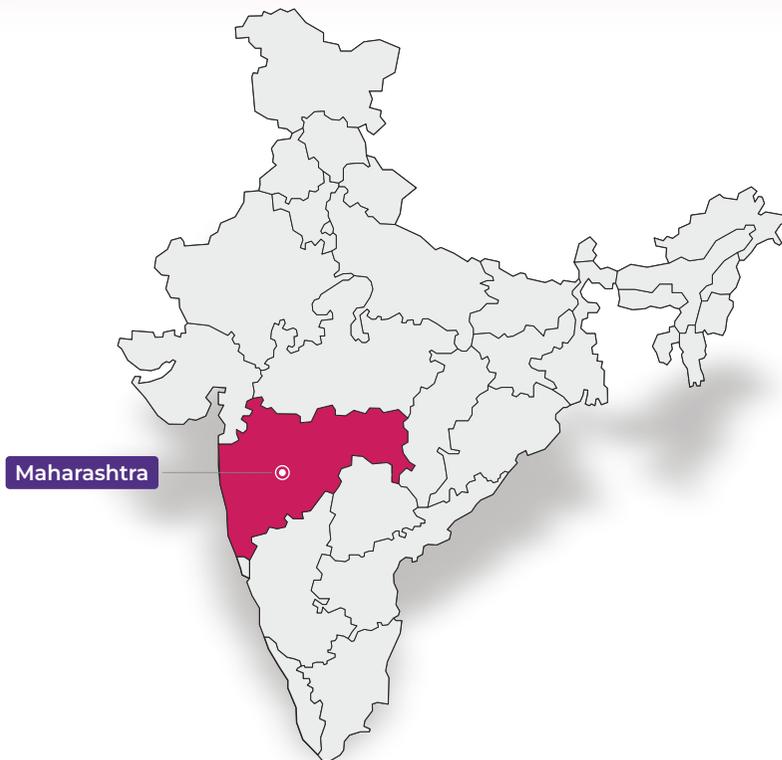


3 students went  
for Harvard YLC  
Program

# GIRL CHILD EMPOWERMENT - OVERVIEW



Our goal is to reduce gender disparities. We work to rescue girls from slums, red-light areas and adolescent girls from underprivileged communities; empowering them through shelter, nourishment, sexual and menstruation awareness, educational assistance, and counselling services.



## OUR REACH:

**02**  
NGO Partners

**01**  
States Covered

**1000+**  
Beneficiary Reach

## FOCUS AREA



Direct Case work & Shelter Support



Sexual & Menstrual Awareness



Nutrition



Counselling Services



Career Assistance & Education Support



Exposure Visits & Recreational Activities

# PROJECT NAUNIHAL

## PHOTO GALLERY

### IMPLEMENTATION PARTNER: PRERANA



Naunihal, operated by Prerana, is a girls' home that operates in compliance with the Juvenile Justice Act of 2000. Its primary purpose is to provide emergency shelter for girls from the red-light areas of Mumbai who are vulnerable and at risk of being trafficked for sexual exploitation. As the government's designated initial point of contact for emergency shelter, Naunihal provides round-the-clock care and protection for girls in need, as referred by the Raigad Child Welfare Committee, many of whom have been victims of sexual crimes or human trafficking. Upon referral to Naunihal, the girls receive care for a duration of six weeks to a year or more, depending on their individual requirements.

Prerana ensures that the infrastructure, processes, and practices at Naunihal are child-safe, and it also encourages the girls' access to long-term formal education and career training. The main objective is to nurture physical and mental growth and development in the girls while building confidence in them. The Naunihal team continues to follow up with the girls even after they have been reunited with their parents, offering additional aftercare support services such as educational and vocational links, rehabilitative aid, and personality development activities.

We have partnered with Prerana to assist the Naunihal initiative, which aims to provide a safe haven for girls who have suffered or are at danger of sexual offences, as well as other girls in need of care and protection.



## PROJECT HIGHLIGHTS



**Location:**  
Maharashtra



**Beneficiaries:**  
30



Rescue Girls From Red Light areas, Direct Case work & Shelter Support



Post restoration follow-ups, Support Group, Aftercare Services, & Vocational Training

# KISHORI VIKAS PRAKALP - URJITA PROJECT

**IMPLEMENTATION PARTNER: SEVA  
SAHYOG FOUNDATION**



We have partnered with Seva Sahyog Foundation to support the Kishori Vikas Prakalp - Urjita Project, an initiative aimed at promoting the holistic development of adolescent girls from low-income families.

This partnership aims to develop an all-encompassing physical and mental support system that improves decision-making abilities and boosts safety awareness in the setting of anti-social circumstances. We strive to minimize absenteeism during menstruation and increase participation in school and community activities by enhancing personal hygiene practices amongst adolescent girls. In addition, we also seek to increase their interest in science, technology, engineering, mathematics, and design by introducing them to more of these subjects.

Through this collaboration, we have supported 20 clusters in Pune, benefiting a total of 1074 girls. This support focuses on boosting their confidence and giving them the opportunity to express themselves, allowing them to attain their greatest potential.

## PHOTO GALLERY



## PROJECT HIGHLIGHTS



**Location:**  
Maharashtra



**Beneficiaries:**  
1074



Awareness Sessions,  
Kishori Care Kit Distribution,  
Counselling Sessions



Menstrual Hygiene,  
Exposure Visits, & Winter  
Camp

# WASH & SANITATION - OVERVIEW



Our aim is to Clean Sanitation Facilities (separate and hygienic toilets for boys and girls), as well as improve access to Clean Drinking Water (separate drinking and dish wash areas) in government schools in order to establish safe sanitation practices and reduce school drop-out rates due to a lack of clean and safe drinking water and toilets.



**OUR REACH:** **01** NGO Partners | **03** Schools | **200+** Beneficiary Reach

## FOCUS AREA



Sanitation -Toilet Construction



Hand washing, & Safe drinking water



Mid-Day Meal & Multi-purpose Shed



Hygiene Awareness



Behavior Change Communication (BCC) Sessions & Events



Reduction in Drop-Out Rates

# SCHOOL TRANSFORMATION PROJECT: CATALYZING SCHOOL TRANSFORMATION THROUGH WASH FACILITIES

## PHOTO GALLERY

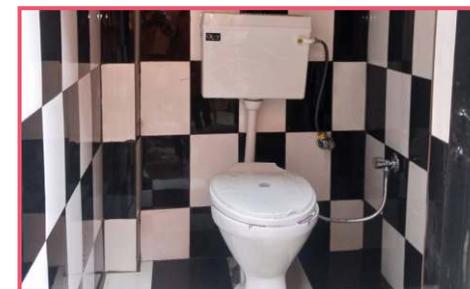
**IMPLEMENTATION PARTNER:  
YUVA UNSTOPPABLE**



Water, Sanitation, and Hygiene (WASH) programs are vital in schools as they play a critical role in improving primary education access, reducing child mortality, promoting gender equality, and enhancing water and sanitation facilities. Access to clean water, age-appropriate bathrooms, and handwashing facilities in schools also aid in illness prevention and enhance children's attendance and learning results.

However, approximately half of India's schools lack basic WASH facilities and clean drinking water, posing a substantial hurdle. Hence, it is critical to address this issue by providing separate restrooms and menstrual hygiene management facilities for females, since this can assist in minimizing school dropout rates, absenteeism, early marriage, and pregnancy.

Recognizing the significance of clean water, sanitation, and healthy behaviors for children's health, learning, and overall development, we worked with Yuva Unstoppable to assist its School Transformation initiative. This effort focuses on building WASH infrastructure in government high schools, including building toilets, handwashing areas, clean drinking water facilities, mid-day meal spaces, and multi-purpose shade areas. As part of this collaboration, WASH activities have been launched in three government schools, benefiting a total of 222 students so far.



## PROJECT HIGHLIGHTS



**Location:**  
New Delhi & Haryana



**Beneficiaries:**  
222



Development of Wash  
Facilities in three schools  
& BCC Sessions conducted



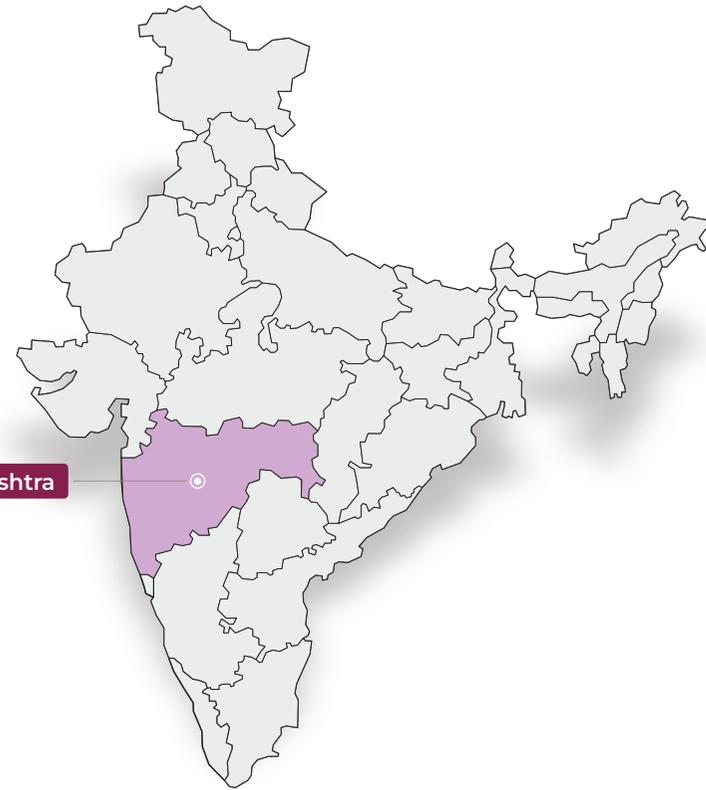
Cleanliness Sessions Held  
& Reduced Absenteeism

# CHILD EMPOWERMENT - OVERVIEW



Our mission is to rescue street or homeless children while also reducing existing inequities in housing, education, sanitation, and nutrition.

Thus, we strive to ensure shelter, educational support, employment assistance, counselling, healthcare, and nourishment to street-rescued boys and girls.



OUR REACH: **01** NGO Partners | **01** State Covered | **300+** Beneficiary Reach

## FOCUS AREA

 Repair & Maintenance

 Nutrition

 Healthcare

 Education Support & Career Support

 Counselling Services

 Shelter

# PROJECT HORIZON: EMPOWERING INDIA'S YOUTH WITH SALAAM BAALAK TRUST

**IMPLEMENTATION PARTNER:  
SALAAM BAALAK TRUST**



With a population of over 1.2 billion people, India holds the unfortunate record of having the largest population of street children in the world. This is the most vulnerable population, and the challenges surrounding their care affect both industrialised and developing countries, albeit to varying degrees and effects. The Salaam Baalak Trust (SBT) is dedicated to recognising and protecting the rights of street children by providing them with an integrated 'network of services' to assist them in reaching their developmental objectives. The programmes have developed from a needs-based to a rights-based approach, providing these children with options for a brighter future. This method emphasises comprehensive development and attempts to integrate them as productive individuals into mainstream society. SBT offers a variety of services to both boys and girls who have been rescued from the streets, including housing, education, counselling, healthcare, and nourishment.

We have collaborated with the Salaam Baalak Trust to provide infrastructure and maintenance support to three shelter houses in Andheri East and Kandivali (Boys' Centres), and Malad West (Girls' Center). With this collaboration, we have been able to support 300 street-rescued children by offering educational support, nutritional food, employment help, counselling, healthcare, and housing.

## PHOTO GALLERY



## PROJECT HIGHLIGHTS



**Location:**  
Maharashtra



**Beneficiaries:**  
300 homeless/  
street children



14 Children Appeared  
for SSC Boards



21 Children Pursuing  
College Education

# BUILDING BRIDGES: EMPLOYEE & COMMUNITY CONNECT

Our philanthropic culture drives us to continuously seek ways to enable various platforms and events wherein our employees can volunteer, interact, and contribute to creating a better world. We believe in working together with our employees, partners, and stakeholders to drive social change and create a more equitable and sustainable world.

We conduct financial literacy classes, arts and crafts sessions, career counselling sessions, and sports events as part of our employee engagement programmes. These events are intended to develop a culture of social responsibility among our workers and motivate them to contribute to society. By doing so, we hope to create a brighter future for generations to come.



13

Events

All

Locations

239+

Employees Participated





# MILESTONES & HIGHLIGHTS OF THE YEAR

## 9<sup>th</sup> National CSR Times Award



HDFC Credila was conferred with Gold Award for Aseema Charitable Trust project and Silver Award for Aishwarya Trust – Save Little Hearts project on 8<sup>th</sup> December, 2022 at the **9<sup>th</sup> National CSR Awards** held by CSR Times.

## Women's Day Celebrations



**Women's Day Celebration – Panel Discussion on 'Role of CSR in Girl Child Empowerment' conducted on 1st March 2023.**

The panel includes Ms. Dilbur Parakh from Aseema Charitable Trust, Dr. Chetana K from INGA Health Foundation, and Ms. Chitra Viswanathan from Aishwarya Trust.

## IMPACT ASSESSMENT – OVERVIEW

We support Aseema in delivering top-tier education to underprivileged children, elevating educational standards, and aiding in the realization of Aseema's mission and vision—to furnish exceptional education while fostering comprehensive development among children in marginalized communities.

To gauge the impact of this initiative, we onboarded a third-party impact assessment consultancy, SoulAce, to undertake the impact evaluation..

The research methodology employed a descriptive design, utilizing semi-structured survey tools to gather both qualitative and quantitative data from students and teachers. Additionally, virtual interviews were held with school leaders and various stakeholders associated with Aseema, delving into the intricate details of challenges encountered and their subsequent resolutions. The study encompassed a sample size of 100 students. The full impact assessment report can be accessed in this [link](#):

### Major Findings

#### Curriculum & Planning

- The curriculum was redesigned for remote teaching and an updated teaching manual was provided to teachers.
- The collaborative, multi-step process of curating, reviewing, and transacting the curriculum included mapping the learning outcomes, creating a year plan, preparing templates, creating digital teaching aids, creating practice sheets, and updating the learning tracker.
- The quality of the materials was reviewed by the Curriculum team, the Education Director, and external experts.

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#### Teacher Professional Development

Teachers were provided professional development through an application-oriented approach, focusing on topics such as digital literacy, resource and classroom management in a virtual setting, adapting the curriculum for remote teaching, and finding ways to ensure students' psychological wellbeing.

## **Digital Literacy**

The access issue was addressed by providing digital devices and reloading data packs. Moreover, teachers and students received brief but thorough instruction in digital competency to help them cultivate a range of skills that could be used to facilitate distant education.

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## **Transacting the Remedial & Bridge Courses**

- For learning recovery, a bridge course was created with core skills and concepts. Whole class teaching and ability-based grouping were used to teach the bridge course, using a flipped learning model to promote independent learning and individualized guidance during live sessions. For students facing difficulty, special study groups provided the opportunity for teachers to address their specific doubts and misunderstandings.
  - Students were divided into ability-based groups for targeted support, using a remediation curriculum focused on literacy and numeracy skills. Different digital platforms and apps were used to create an effective and engaging learning experience.
  - Google Classroom was used as a learning management tool, with worksheets provided for practice. Assessments were given via Google Forms and WhatsApp to track progress, and a Learning Outcomes Tracker was used to monitor student performance over time.
  - High school students were given personalized attention and study timetables through a mentorship program, with 10 students assigned to one teacher for comprehensive analysis and board exam preparation.
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## **Community Engagement**

The Aseema team used the Community Work Centre (CWC) to reach out to parents, CBOs, and the community. The CWC Head worked with the School Head to raise attendance, provide meals, and attend to health needs. The CWC team were wellness coaches and therapists, academic advisors, conflict mediators, and friends. They spread knowledge of COVID-19 and its prevention, gave out supplies, helped students adjust to online and offline learning, and helped families manage the difficulty of the situation.

## Key Challenges

- Access to digital devices, internet, and digital literacy posed a challenge in the beginning.
  - Attendance and engagement improved once students and teachers were trained to work remotely, although a small number found it difficult to become proficient with digital tools and adapt to a remote learning environment.
  - Some students faced issues such as a non-conducive home environment, lack of support, lack of motivation, and socio-emotional issues, while a few teachers had difficulty with content, attendance, activities, and assessment.
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## Recommendations

- Integrate Learning with Digital Tools
  - Build a Robust Professional Learning Community (PLC)
  - Expand Outreach
  - Foster Innovation
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## Ratings – OECD Framework

Relevance ★★★★★

Coherence ★★★★★

Effectiveness ★★★★★

Efficiency ★★★★★

Impact ★★★★★

Sustainability ★★★★★

## CSR Committee of the Board of Directors

Name	Designation in the Committee	Nature of Directorship
Mr. Sunil Shah	Chairman	Independent Director & Chairman
Mr. B. Mahapatra	Member	Independent Director
Mr. V. S. Rangan	Member	Non-Executive Director
Mrs. Madhumita Ganguly	Member	Non-Executive Director

### MEET THE TEAM



**Ms. Natasha Raj**  
(Head HR & CSR)



**Ms. Rajnandini Barman**  
(Deputy Manager – CSR)