

“ANNEXURE -II”
CSR Annual Report FY 2020-21

FORMAT FOR THE ANNUAL REPORT ON CSR ACTIVITIES TO BE INCLUDED IN THE BOARD’S REPORT FOR FINANCIAL YEAR COMMENCING ON OR AFTER 1ST DAY OF APRIL 2020

1. Brief outline on CSR Policy of the Company

The Company is committed to play a broader role in the communities in which it operates by way of implementing strategic community-based programs through funding, fund raising and/ or volunteering activities. While the scope and focus areas of the Company’s CSR Policy shall be in alignment with activities enumerated in Schedule VII of the Companies Act 2013, the Company may undertake any project or program in areas or subject, specified in Schedule VII, with greater emphasis on the areas specified below.

Through the initiatives focused on ‘Enriching lives of 1 M children and young people’, BACI wants to address the needs of school going children and young people in urban, semi-urban and rural India; with preference to the locations where it has its offices in India.

BACI will improve foundational skills in school going children by enabling access to quality education and enhance career options by training young people in employable skills.

- I. Create conducive learning environment in schools by improving access to clean energy, drinking water and sanitation, enhance enrolment and attendance rates in schools while reducing the number of children dropping out
- II. Create Model school by training teachers in practices that improve learning outcomes for elementary grades
- III. Support students to complete elementary and high school education
- IV. Increase awareness about career options and train young people (18-30 years) in employable skills and facilitate placement linkage which would enhance placement opportunities across various organizations
- V. Workplace preparedness (Soft skills and Digital literacy)
- VI. Banking, financial services and insurance (BFSI) specific vocational training
- VII. Micro enterprise development to enhance local employment

BACI will also promote education under specified organizations including contribution to incubators and contributions to public funded Universities, engaged in conducting research in science, technology, engineering, and medicine aimed at promoting Sustainable Development Goals (SDGs).

2. Composition of CSR Committee

<u>S.No.</u>	<u>Name of Director</u>	<u>Designation /Nature of Directorship</u>	<u>Number of meetings of CSR Committee held during the year</u>	<u>CSR Meetings attended/ Total Meetings held during the F.Y. 2020-21</u>
<u>1</u>	Mr. Chetan Durgesh Ghotgalkar (DIN: 07509843)	Whole Time Director	3	3
<u>2</u>	Mr. Rajiv Viswanathan Menon (DIN: 06925387)	Whole Time Director	3	3
<u>3</u>	Mr. Sumeet Narain Chabria (DIN: 07274260)	Director	3	3
<u>4</u>	Mr. Deveshwar Dayal Mathur (DIN: 3230864)	Whole Time Director	3	3
<u>5</u>	Ms Gauri Shounak Deshmukh (DIN :6922077)	Director	3	3

3. **Web-link for Company’s website Composition of CSR Committee, CSR Policy and CSR projects approved by the board are disclosed on the website of the company;**
a. <https://careers.bankofamerica.com/content/dam/careers/privacynotice/India-CSR-Policy.pdf>

4. **Provide the details of Impact assessment of CSR projects carried out in pursuance of sub-rule (3) of rule 8 of the Companies (Corporate Social responsibility Policy) Rules, 2014, if applicable.**

- Executive summary of impact assessment report for 5 projects from CSR grants for Financial Year 2019-20 annexed to this Report
- Detailed version of impact assessment report can be accessed on the link given below
<https://careers.bankofamerica.com/content/dam/careers/privacynotice/India-CSR-Policy.pdf>

5. **Details of the amount available for set off in pursuance of sub-rule (3) of rule 7 of the Companies (Corporate Social responsibility Policy) Rules, 2014 and amount required for set off for the financial year, if any**

Sl. No.	Financial Year	Amount available for set-off from preceding financial years (in Rs)	Amount required to be setoff for the financial year, if any (in Rs)
1	NIL	NIL	NIL
	TOTAL		

Impact assessment of FY 2019-20 CSR initiatives

6. Average net profit of the company as per section 135(5).	INR 8,953,903,283
7. (a) Two percent of average net profit of the company as per section 135(5)	INR 179,078,066
(b) Surplus arising out of the CSR projects or programmes or activities of the previous financial years	NIL
(c) Amount required to be set off for the financial year, if any	NIL
(d) Total CSR obligation for the financial year (7a+7b-7c).	INR 179,078,066
8. (a) CSR amount spent or unspent for the financial year:	

Total Amount Spent for the Financial Year. (in Rs.)	Amount Unspent (in Rs.)		
	Total Amount transferred to Unspent CSR Account as per section 135(6).		Amount transferred to any fund specified under Schedule VII as per second proviso to section 135(5).
	Amount.	Date of transfer.	Name of the Fund
182,872,820	NIL	NIL	NIL

(b) Details of CSR amount spent against ongoing projects for the financial year:

(1) Sl. No.	(2) Name of the Project.	(3) Item from the list of activities in Schedule VII to the Act.	(4) Local area (Yes/No).	(5) Location of the project. *		(6) Project duration	(7) Amount allocated for the project (in Rs.).	(8) Amount spent in the current financial Year (in Rs.).	(9) Amount transferred to Unspent CSR Account for the project as per Section 135(6) (in Rs.).	(10) Mode of Implementation - Direct (Yes/No)	(11) Mode of Implementation - Through Implementing Agency	
				State.	Di strict						Name	CSR Registration number.
1	Center for Digital Transformation	Item # (ix)	Yes	Gujarat (Ahmedabad)	-	1+3 Years	7,500,000	-	-	No	INDIAN INSTITUTE OF MANAGEMENT AHMEDABAD	CSR00004788
2	Girls Education Program	Items # (ii) & (iii)	Yes	Telangana (Hyderabad), Delhi,	-	1+2 years	14,486,147	-	-	No	ROOM TO READ INDIA TRUST	CSR00000493
3	Literacy Program	Items # (ii) & (iii)	Yes	Maharashtra (Mumbai), Telangana (Hyderabad), Delhi,	-	1+2 years	7,551,535	-	-	No	ROOM TO READ INDIA TRUST	CSR00000493
4	Young People's Initiative	Items # (ii) & (iii)	Yes	Maharashtra (Mumbai), Delhi,	-	1+2 years	10,000,000	-	-	No	THE NAZ FOUNDATION INDIA TRUST	CSR00001313
5	Natural Fibers Value Chain	Item # (iii)	Yes	Tamil Nadu (Madurai)	-	1+1 Years	5,092,710	-	-	No	INDUS TREE CRAFTS	CSR00000571

Impact assessment of FY 2019-20 CSR initiatives

											FOUNDATI ON	
6	Digital Inclusion of Young Aspirants	Item # (ii)	Yes	Haryana (Gurugram), Telangana (Hyderabad), Tamil Nadu (Chennai), Maharashtra (Mumbai), Gujarat (Ahmedabad)	-	1+2 years	19,672,374	-	-	No	ANUDIP FOUNDATION FOR SOCIAL WELFARE	CSR00000060
7	Saksham: Job Oriented Vocational Training for Girls	Item # (ii)	Yes	Telangana (Hyderabad)	-	1+1 Years	3,100,288	-	-	No	PLAN INTERNATIONAL (INDIA CHAPTER)	CSR00001490
8	Swatch Slum	Item # (ii) & (iii)	Yes	Maharashtra (Mumbai), Haryana (Gurugram), Telangana (Hyderabad)	-	1+2 years	22,000,000	-	-	No	HUMANA PEOPLE TO PEOPLE INDIA	CSR00000929
9	COVID Relief	As per MCA Circular dated 23.03.2020 added as a Note to Schedule VII items	Yes	Delhi, Telangana (Hyderabad), Tamil Nadu (Chennai), Maharashtra (Mumbai), Gujarat (Ahmedabad)	-	1+1 Years	20,000,000	-	-	No	HABITAT FOR HUMANITY TRUST	CSR00000402

Impact assessment of FY 2019-20 CSR initiatives

10	Teacher Training	Item # (ii)	Yes	Uttar Pradesh (Noida, Ghaziabad), Haryana (Gurugram)	-	1+2 years	14,600,000	-	-	No	SAMPARK FOUNDATION	CSR00000281
11	Connect to Work	Item # (iii)	Yes	Tamil Nadu (Chennai), Telangana (Hyderabad)	-	1+2 years	24,044,426	-	-	No	MAGIC BUS INDIA FOUNDATION	CSR00001330
12	General Assistant Training	Item # (iii)	Yes	Gujarat (Ahmedabad), Telangana Hyderabad	-	1+1 Years	3,899,712	-	-	No	CENTUM FOUNDATION	CSR00000520
13	Adopt a School	Item # (ii)	Yes	Delhi	-	1+2 years	8,166,972	-	-	No	ABSOLUTE FOR KIDS	CSR00001661
TOTAL							160,114,164					

*Our projects were implemented in the cities named against each state

(c) Details of CSR amount spent against other than ongoing projects for the financial year:

(1)	(2)	(3)	(4)	(5)		(6)	(7)	(8)	
Sl. No.	Name of the Project.	Item from the list of activities in Schedule VII to the Act.	Local area (Yes/No)	Location of the project. *		Amount spent for the project (in Rs.).	Mode of Implementation - Direct (Yes/No).	Mode of Implementation - Through Implementing Agency	
				State.	District.			Name	CSR Registration number.
1	Feed migrant workers hit by Covid-19 pandemic	As per MCA Circular dated 23.03.2020 added as a Note to	Yes	Gujarat (Ahmedabad), Haryana (Gurugram), Telangana , (Hyderabad), Delhi	-	10,010,000	No	THE AKSHAYA PATRA FOUNDATION	CSR00000286

Impact assessment of FY 2019-20 CSR initiatives

		Schedule VII items							
TOTAL					10,010,000				

*Our projects were implemented in the cities and locations named against each State

(d) Amount spent in Administrative Overheads	INR 8,953,902
(e) Monitoring and Evaluation Cost	INR 3,794,754
(f) Amount spent on Impact Assessment if applicable	NIL
(g) Total amount spent for the Financial Year (8b+8c+8d+8e+8f)	INR 182,872,820
(h) Excess amount for set off, if any	INR 3,794,754

S No	Particular	Amount (in Rs)
(i)	Two percent of average net profit of the company as per section 135(5)	179,078,066
(ii)	Total amount spent for the Financial Year	182,872,820
(iii)	Excess amount spent for the financial year [(ii)-(i)]	3,794,754
(iv)	Surplus arising out of the CSR projects or programmes or activities of the previous financial years, if any	NIL
(v)	Amount available for set off in succeeding financial years [(iii)-(iv)]	3,794,754

9 (a) Details of Unspent CSR amount for the preceding three financial years:

Sl No	Preceding Financial Year	Amount transferred to Unspent CSR Account under section 135 (6) (in Rs)	Amount spent in the reporting Financial Year (in Rs)	Amount transferred to any fund specified under Schedule VII as per section 135(6), if any			Amount remaining to be spent in succeeding financial years (in Rs)
				Name of the Fund	Amount (in Rs)	Date of transfer	
1	NIL	NIL	NIL	NIL	NIL	NIL	NIL
	TOTAL						

(b) Details of CSR amount spent in the financial year for ongoing projects of the preceding financial year (s):

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Sl No	Project ID	Name of the Project	Financial Year in which the project was commenced	Project duration	Total amount allocated for the project (in Rs)	Amount spent on the project in the reporting Financial Year (in Rs)	Cumulative amount spent at the end of reporting Financial Year (in Rs)	Status of the project - Completed /Ongoing
1	INDIAN INSTITUTE OF MANAGEMENT AHMEDABAD	Center for Digital Transformation	2019-20	1+3 Years	35,000,000	7,500,000	25,000,000	Ongoing
	TOTAL				35,000,000	7,500,000	25,000,000	

10 In case of creation or acquisition of capital asset, furnish the details relating to the asset so created or acquired through CSR spent in the financial year (asset-wise details)

- (a) Date of creation or acquisition of the capital asset(s) **NIL**
- (b) Amount of CSR spent for creation or acquisition of capital asset **NIL**
- (c) Details of the entity or public authority or beneficiary under whose name such capital asset is registered, their address etc **NIL**
- (d) Provide details of the capital asset(s) created or acquired (including complete address and location of the capital asset) **NIL**

11 Specify the reason(s), if the company has failed to spend two per cent of the average net profit as per section 135(5) **NIL**

Director	Chairperson of CSR Committee meeting
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Annexure 1

Impact assessment of FY 2019-20 CSR initiatives
BA Continuum India Private Limited (BACI)

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Empowering young people through sports

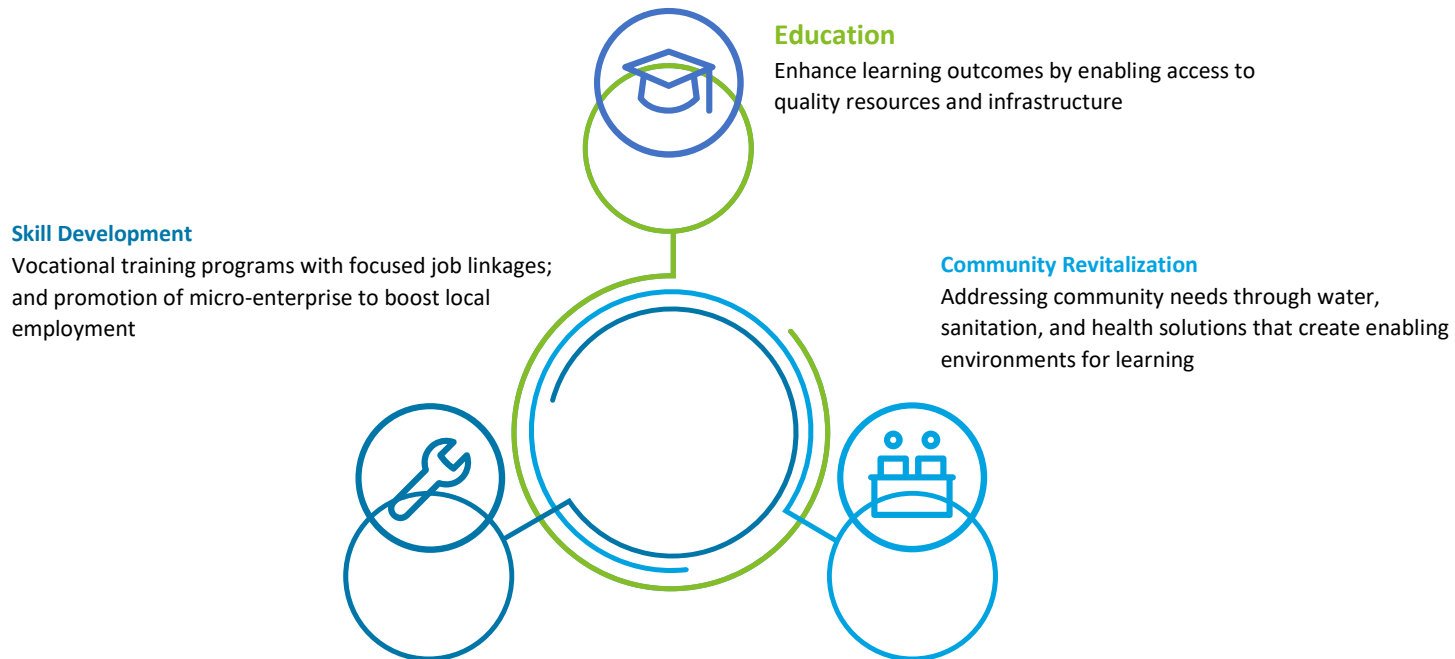
Empowering youth with employability related digital skills

Integrated slum development

Water secure slum communities

Executive summary

BA Continuum India Private Limited (BACI) is a nonbanking subsidiary of Bank of America with offices across Mumbai, Gurugram, Hyderabad, Chennai, and GIFT city. Committed to its social obligations in India, BACI implements its Corporate Social Responsibility through NGO partners. The CSR investments at the Company are guided by its CSR strategy and policy and are aligned to the parent Bank’s development agenda. BACI’s CSR portfolio consists of projects in the thematic area of education, skill development and community revitalization.



In the FY 2019-20, BACI's CSR grants of INR 15 Cr were distributed across 11 projects and were implemented across six Indian states (30 districts/administrative zones). As the projects followed a January – December 2020 implementation cycle, they were impacted due to the evolving COVID-19 Pandemic, and the nationwide lockdown that was imposed on 22nd March 2020. Subsequently, BACI worked closely with the implementing partners to make appropriate modifications in the project intervention models to continue engaging with the beneficiaries in a relevant and effective manner. Despite the initial setback, BACI CSR grants FY 2019-20 benefitted more than 105,000 individuals through various programmatic interventions.

BACI approached Deloitte to ascertain the impact created by five CSR projects, with investment of more than INR 1 Cr, from the FY 2019-20 grant portfolio. These projects in the domains of education (2), skilling (1) and community revitalization (2) were implemented during the January 2020 – July 2021 period.

About the projects under review

Deloitte assessed impact of projects within the domain of education, skill development and community revitalization operational at Delhi, Gurugram, Chennai, Mumbai, and Hyderabad cities. Cumulatively, these five projects reached about 68,820 beneficiaries through various initiatives and represent an overall CSR investment of INR 8.54 Cr (about 57% of total disbursements). The project models for the three domain areas are described below:

Education

- The 'Mobile Science Labs' project (**Agastya International Foundation**) aims to provide experiential, hands-on teaching-learning methods to teach STEM concepts to students from economically weaker. The model pivoted to digital delivery due to the pandemic (Explore, Play, Learn V2.0) and used simple experiments using easily available and household materials to clarify concepts
- The 'Young People's Initiative' (**Naz Foundation**) leverages sports to encourage holistic development of adolescents. YPI Dost and YPI Pragati modules were used by Naz Coaches and Community Sports Coaches (CSCs) to engage with adolescent participants over 1-4-month durations

Skill Development

- 1811 individuals completed training under the BACI supported 'Digital Inclusion of Young Aspirants' project (**Anudip Foundation**) across Mumbai Gurugram, Hyderabad, and Chennai locations
The digital skills were transferred to project beneficiaries through 'in-college' model and a 'hub and spoke' model. 3-4 months courses in skills like Java, Web designing, Hardware and networking, Accounting and tally, Excel, Information Technology, and English were made available free of cost or at nominal fees to the trainees
The project pivoted to a remote online model to overcome the challenges and restrictions posed by the pandemic

Community Revitalization

- The 'Integrated Slum development project' (**Humana People to People India**) aimed at holistic community development through interventions related to health, sanitation, education, advanced skilling, and access to social schemes.
- The 'Water Program' (**Jal Seva Charitable Foundation**) mobilised community collectives and carried out institution building activities to promote access to health and WASH resources, improve awareness and engagement with key stakeholders to demonstrate scalable water conservation and WASH models in the target communities.

Approach

Deloitte conducted the current impact assessment through a desk research of project related documents, and primary interactions (on a sample basis) with key stakeholders and project beneficiaries. The descriptions and the findings in this report, are specific to the BACI FY 2019-20 CSR grant supported projects assessed, unless stated otherwise.

The objective of the assessment, executed along a 1-month period, was to ascertain the impact of the projects w.r.t the following research questions:

- What were the intended or planned outcomes of the initiatives? Are the program’s results in line with the anticipated outcomes?
- Did the evolving pandemic cause any disruptions to the initial program design, and what were the changes to the overall design to avoid potential program disruption?
- How do the beneficiaries and other stakeholders perceive the CSR initiatives undertaken?
- Has there been a disruption in impact due to remote program execution? Are there any potential strategies that could be deployed to combat this disruption?
- Ascertain any other challenges in implementation of the activities that are impeding optimal results.

Project wise impact summary

The assessment found that all five projects were relevant to the needs of the target population and were appreciated by the target beneficiaries during the pandemic year. A summary of impact created by them, based on document review and analysis of data, is documented in the following section.

BACI supported project	Investment	Project Overview	Outreach
Mobile Science Labs (Agastya International Foundation)	INR 1.04 Cr	<ul style="list-style-type: none">• Experiential and hands-on teaching learning models to improve students’ learning across STEM subjects	<ul style="list-style-type: none">• 30,953 students across 148 schools• 2,88,281 student exposures through synchronous and asynchronous learning

Impact assessment of FY 2019-20 CSR initiatives

BACI supported project	Investment	Project Overview	Outreach
<ul style="list-style-type: none"> Locations: Mumbai, Delhi, Gurugram, Chennai and Hyderabad 			
Relevance/need for project:		<ul style="list-style-type: none"> The existing education system in the country is heavily reliant on rote-learning of concepts, which leads to disinterest and the lack of understanding of the STEM subjects. The National Education Policy, India (2020) places significant thrust on the need to make pedagogy more experiential, holistic, inquiry and discovery driven, and learner centered to promote progress in STEM subjects (Science and math). The Agastya model aims to build these aspects into the teaching learning model, and hence promote better learning engagement amongst students. 	
Impact created:		<ul style="list-style-type: none"> The Agastya model of teaching pivoted from the initial classroom teaching model to the subsequent engagement with the students through digital means owing to the evolving pandemic and the resultant school closures. The model targeted students from underprivileged families studying in grades 6th-10th of the government schools through the modified digital engagement model called “Explore, Play, Learn, Version 2.0” (EPL V2.0) The student cohort underwent a shift, making the tracking of long-term outcomes difficult. Several students of the initial cohort (students from classroom sessions) had to drop out from the sessions due to inaccessibility due to various reasons. During the assessment, ~30% of the students reported that they were able to access Agastya digital sessions but were not a part of the initial intervention group. The EPL model was initially inaccessible to 50% of the students who did not have access to digital devices at home. Over the next few months, the content delivery mechanism was revised by Agastya, and the students were able to access the content shared by instructors through WhatsApp, and online Google Classroom sessions. The student cohort reported high retention of taught concepts, and ~60% of the students reported ability to explain the scientific phenomena recently taught to them. The students engaged in the Agastya EPL model reported presence of positive learning behaviors like curiosity, awareness, and creativity. In addition, the schoolteachers reported that the students also demonstrated improved concept recall and learning ability. 	
Recommendations for way forward:		<ul style="list-style-type: none"> Efforts to expand access to the digital model for students with financial constraints may need to be considered in addition to last mile delivery through partnerships with community-based and local-government organisations. Deployment of technology to measure and track the students’ engagement and learning levels needs to be considered. 	

BACI supported project	Investment	Project Overview	Outreach
Young People’s Initiative project (Naz Foundation) <ul style="list-style-type: none"> • Locations: Mumbai and Delhi 	INR 1.2 Cr	<ul style="list-style-type: none"> • Holistic development of students through sports 	<ul style="list-style-type: none"> • 11,444 adolescents across 13 schools and 29 communities • 50 Community Sports Coaches
Relevance/need for project:	<ul style="list-style-type: none"> • WHO recommends age specific physical activity to reduce risk from a range of non-communicable diseases. Despite this, a large proportion of individuals including adolescents do not engage in sufficient physical activity. • Naz Foundation’s Young People’s initiative is a Sports for Development project that aims for social and life-skill development of individuals through sports and physical activity. The life skills and physical activity sessions targeted at adolescents, mostly girls, are structured to empower them with knowledge and to provide them with safe spaces to express themselves. 		
Impact created	<ul style="list-style-type: none"> • The original 10-month long YPI program was modified into the YPI Dost and YPI Pragati models (1-4 months’ duration) to enable engagement of target beneficiaries in a safe and effective manner. The impact of the BACI supported project can be outlined for two distinct beneficiary groups: • Community Sports Coaches (CSC): CSCs gained knowledge about ‘new’ topics made relevant by the ongoing pandemic such as cyberviolence and social distancing. The added responsibilities post the intervention pivoted to a community-based model, helped the CSCs in enhancing their own communication and problem-solving skills. Sample respondents reported increased self-confidence, sense of responsibility and leadership skills due to NAZ’s capacity building program. Some respondents from the sample assessment mentioned that they aspired to continue as ‘Junior Coaches’ with Naz and have enrolled/plan on enrolling into an undergraduate degree course (a pre-requisite for the job role). Most important impact was that they continued to receive the committed monthly stipend of INR 3,500 (as part of their development program) even when the engagement with adolescents was suspended during the initial lockdown. This income security came as a relief to many CSC families where the earnings of the primary breadwinners had reduced or stopped during the pandemic-imposed lockdowns. • Adolescent participants: The biggest impact of the YPI program within the participants (and communities) was awareness created around the ongoing pandemic by CSCs. Updated health & hygiene messages disseminated through modified YPI models emphasized on prevention of rumours and promotion of fact-based messaging, as per the sample adolescent participants. With schools closed, the sessions were the girls’ only opportunity to socialize among peers and engage in a physical fitness/sport activity. Many of the sample respondents mentioned that they shared the knowledge gained (around topics such as ‘HIV, body image and labelling, and gender roles etc.’) within families and friend network – this has led to more participants signing enrolling for the initiative. Further, the interactions with the CSCs (seen as role models in the community) and Naz coaches, and the life skills training have helped improve the participants’ own communication skills and their confidence levels. 		
Recommendations for way forward:	<ul style="list-style-type: none"> • Direct efforts towards strengthening the process of evidence generation and institutionalizing learnings. • Wider dissemination of life skills content could be facilitated to relevant beneficiaries within the portfolio. 		

Impact assessment of FY 2019-20 CSR initiatives

BACI supported project	Investment	Project Overview	Outreach
Digital Inclusion of Young Aspirants (Anudip Foundation)	INR 1.96 Cr	<ul style="list-style-type: none"> Digital training and placement support to youth enrolled in the last year of undergraduate program or fresh graduates (from underprivileged backgrounds) in employability related digital skills. Facilitate placement linkages to ensure gainful employment of candidates successfully completing the 3-4-month training. 	<ul style="list-style-type: none"> 38 College partnerships and a training centre established 1811 trainees completed training
		<ul style="list-style-type: none"> Locations: Mumbai, Gurugram, Chennai, and Hyderabad 	
Relevance/need for project:		<ul style="list-style-type: none"> Employment opportunities available to fresh graduates are limited, even if their degree colleges have a placement cell. The employability of the young people is further impacted by a mismatch in domain specific and soft skill sets required by several job roles. Anudip Foundation's DIYA programme seeks to address these concerns by offering technical courses, soft skills courses integrated into all training modules and facilitating placement linkages. 	
Impact created:		<ul style="list-style-type: none"> The DIYA programme offers eight employability-oriented courses. Standardized content is delivered by trainers in a classroom setting, periodic assessments conducted, with certification and placement opportunities provided to successful candidates. This model however pivoted to a virtual mode of engagement in line with pandemic related restrictions across locations. Despite the initial challenges of pivoting to an online model, efforts by the Anudip Foundation staff ensured that the BACI supported project was able to achieve 103% of the training target (1811 trained against a target of 1750) with low dropout rate of 0.66% (12 candidates). Since the courses were offered free/at nominal fees, they were accessible to disadvantaged youth for whom the market fees of INR 10-25,000 for similar courses was prohibitive. During sample interactions, trainees reported a high level of satisfaction with the training material, quality, and interaction with trainers – some of them reported to have recommended the courses to their friends and siblings. Trainees reported positive impact on their communication and presentation skills their confidence to interact with others socially (at work, or at home) has given them a feeling of empowerment. After a thorough market scan, Anudip Foundation moved the focus from sector-specific placement to job-role specific placement thus expanding the universe of opportunities made available to the candidates The institutionalized placement process ensured better access to employment opportunities and lower attrition amongst participants Alumni of the DIYA programme were able to access employment opportunities (73% placement rate with an average income of INR 1.67 lakhs per annum) with support from Anudip Foundation. They were able to sustain their own expenses and a portion of the family expenses in trying times (when pay cuts/ job losses were reported across households) 	
Recommendations for way forward:		<ul style="list-style-type: none"> Leverage remote model to scale engagement with additional colleges. Leverage existing Anudip Foundation infrastructure to organize practical sessions across locations to ensure hands-on-practice for candidates undergoing IT related technical training. 	

BACI supported project Investment	Project Overview	Outreach
<p>Integrated Slum Development INR 2.45 Cr Project (Humana People to People India)</p> <ul style="list-style-type: none"> Locations: Mumbai, and Gurugram 	<ul style="list-style-type: none"> Holistic community development through interventions in community building 	<ul style="list-style-type: none"> 11,962 unique individuals across slum clusters in Chakkarpur and Nathupur (Gurugram), and Malad and Andheri (Mumbai) were covered through BACI supported ISDP project
<p>Relevance/need for project:</p>	<ul style="list-style-type: none"> The United Nations Global report on Human Settlements, 2003 identifies that slums and the urban housing settlements have inadequate housing conditions, with weak water and sanitation conditions, and unsafe building structures. The slums also suffer from issues of overcrowding, socio-economic deprivation, and economic, physical, and social exclusion- and lack of access to education, healthcare, and social services. The Humana People to People India project enables holistic development of the communities living in slum communities through initiatives related to out of school children, skill development of women and young adults, provision of health and sanitation infrastructure and services, and linkage to government schemes. 	
<p>Impact created:</p>	<ul style="list-style-type: none"> The Integrated Slum Development Project was reported to impact several development areas such as health, sanitation, education, advanced skilling, and access to social schemes through various activities. The project pivoted to an online mode of delivery for several project elements due to the evolving pandemic. The health clinics located at project locations supported improvements in health and hygiene outcomes and reduced time in seeking healthcare and timely referrals when necessary. Sample beneficiaries reported facilitation by project staff to seek timely care, which was provided through healthcare clinics in the community. The community toilets and the bathrooms constructed in Gurugram were reported to enable greater sense of privacy, and proper sanitation. The bridge and remedial education programmes for students were reported to be useful to improve the understanding of the subjects taught in school. In the online delivery mode, the 33 girls and 20 boys were provided support to remain in school through teaching-learning support provided through WhatsApp. In addition, basic adult and financial literacy enabled illiterate/semi-literate women to continue learning - sample beneficiaries reported ability to read English and Hindi alphabets and count numerals to 100. The advanced skilling (beautician and tailoring) courses enabled self-employment to sample beneficiaries – they were able to earn of INR 2000-5000 per month. Sample beneficiaries completing Tally courses reported to drawing monthly salary in the range of INR 8000-12000. The government document linkages provided to the beneficiaries also enabled access to COVID support schemes initiated by government, which would otherwise have been inaccessible to the beneficiaries. 	
<p>Recommendations for way forward:</p>	<ul style="list-style-type: none"> Healthcare assistance in the communities could be expanded through provision of longer duration and frequent scheduling of providers in the community. Assistance to placement can be provided to youth engaged in skilling programmes. 	

Impact assessment of FY 2019-20 CSR initiatives

BACI supported project	Investment	Project Overview	Outreach
Water Program (Jal Seva Charitable Foundation)	INR 1.89 Cr	<ul style="list-style-type: none"> Community and institution building for sustainable WASH models for water insecure areas- including last mile water delivery through infrastructure creation and upgradation, awareness, and provisioning of infrastructure for WASH measures, capacity building of key stakeholders, demonstration and advocacy related to saleable WASH models 	<ul style="list-style-type: none"> 12,649+ marginalized beneficiaries in 27 slums of Delhi and Hyderabad were included in the project
<ul style="list-style-type: none"> Locations: Delhi and Hyderabad 			
Relevance/need for project:		<ul style="list-style-type: none"> Over 70% of India’s population resides in rural and underdeveloped urban areas. These localities report water insecurity, and unavailability of clean, potable water due to various challenges. Additionally, there is low health awareness, underdeveloped socio-economic systems, lack of education, poverty and various other issues that make water provisioning and safe utilisation difficult. The project aims to deliver a community institution led model of WASH and water security through provisioning, awareness generation, and key stakeholder engagement. 	
Impact created:		<ul style="list-style-type: none"> Sample beneficiaries from project locations reported improved health & hygiene outcomes, leading to reduced frequency of diarrhoea and stomach ailments, and reduced expenditure on illness episodes correlated with access to improved drinking water – they attributed this to health messaging and capacity building sessions that encouraged community members to adopt handwashing and better hygiene practices. The better access to water within the community also led to reversal in time poverty for women. The project also engaged in empowerment and education of key community members to manage the repair of provisioned infrastructure and maintain the new community behaviours - which enabled sustainability. Community members also reported that a cadre of plumbers, community mobilisers and field level workers were also trained, to carry out project maintenance activities in the community. Through the collectives created within the slums, community members were also empowered to approach the local administration officials as well as government officers to request for repair, maintenance and new installations as need arose within the community. A single entity was formed and empowered for this exercise, which ensured accountability for public authorities. In addition, engagements with school going children and women were carried out for water conservation measures in the community. 	
Recommendations for way forward:		<ul style="list-style-type: none"> Assist the community in reviewing O&M process with standardized template-based documentation and linkages with local vendors for long-term maintenance of infrastructure. Expand programme to include aspects on inspirational messaging, and advocacy related to water conservation and hygiene. 	

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