



Bank Aisa Dost Jaisa

Corporate Social Responsibility – A Way of Life at IDBI Bank

Introduction

In its DFI days, IDBI consistently supported social institutions through its Technical Assistance Fund (TAF). The legacy continues today in the form of Corporate Social Responsibility. CSR is integrated into the Vision of the Bank and the supporting Mission Statement. The Bank endeavours to touch more people's lives with its expanding retail footprint while maintaining its excellence in corporate and infrastructure financing. Further the Mission Statement of the Bank focuses on acting in an ethical, transparent and responsible manner, becoming the role model for corporate governance and relentlessly striving to become a greener bank.

The Bank has been progressively ramping up its funding and activity meter in the CSR arena pan India in the last two years, both directly as well as in association with accredited organizations. Further, with an aim of practicing responsible business the Bank strives to balance its CSR objectives with its business objectives of financial inclusion, priority sector lending and green banking initiatives.

The Bank takes justifiable pride in its association with an ongoing CSR project involving collaborative intervention with TISS and Ladakh Autonomous Hill Development Council to rebuild the lives and livelihood of a tiny hamlet named Taru in Leh, Ladakh. The village was ravaged by a flash-flood in 2010. Our CSR initiative seeks its transformation into a "Model Village", based on a unique community participation and ownership model, through a set of pre-determined programme activities. The same, inter alia, involving strengthening of community mechanisms and capacity building. We believe that this „Model Village can be replicated elsewhere in similar topographical terrain.

IDBI Bank strives to bring about a meaningful and lasting improvement in the lives of people and communities. The idea goes along on the lines of being a socially responsible organisation sensitive to the needs of its stakeholders. Towards this end, an approach involving extensive stakeholder dialogue with the affected community/intended beneficiaries is employed, wherever possible.

Following are some of the activities undertaken that includes, but is not limited to, collaborative long-term funding for projects designed to promote income-generating activities for tribal and the underprivileged, particularly women, across various states; infrastructure support to schools & youth training centres, rural electrification through solar street lights; financial aid for socio-economic empowerment of the blind, disabled and other under-privileged sections of society.

The Bank's initiatives in the CSR arena continue to be suitably recognized at various forums. The various awards are an apposite public recognition of the Bank's enhanced stature as a responsible corporate citizen.

Truth be told, CSR has been a way of life at IDBI-both as a DFI and as a Bank, intimately ingrained into its corporate philosophy and vision.

Education for the Underprivileged

IDBI Bank supported Mumbai Mobile Crèches (MMC) for the education, nutrition and healthcare of children of construction workers. A novel concept, it involves setting up a crèche at the construction site, where the MMC teachers provide these services to children of all ages.



Prince Charles and the Duchess of Cornwall visit Mumbai Mobile Crèches' Agripada Centre in November 2013

Construction of a Day-care Centre for Cancer Patients

IDBI Bank assisted in expansion of a day care facility for chemotherapy patients at Cancer Institute, Chennai. The Institute is the first comprehensive cancer centre in the Southern Peninsula of India and second in the country. It was the first to be made Regional Cancer Centre by the Government of India in 1975.



Shri M. S. Raghavan, Chairman and Managing Director, IDBI Bank handing over a cheque of Rs.1 crore to Dr. V. Shanta - Chairperson of Adyar Cancer Institute, Chennai on March 8, 2014 for a new floor at their existing premises for Day Care Chemotherapy patients.

Solar Lighting of Villages

IDBI Bank has helped illuminate houses and rekindled the hopes and aspirations of residents of Pokhra Village, Barabanki district in Uttar Pradesh and Chinchawali Village, Raigad district in Maharashtra, by donating solar lights to these villages as a CSR initiative.



Shri M S Raghavan, CMD, IDBI Bank donating solar street lights to residents of Pokhra Village, Barabankhi, Uttar Pradesh as a CSR initiative on December 21, 2013 in the presence of Shri P. L. Punia, Member, Lok Sabha and Chairperson of the National Commission for Scheduled Castes.

Adoption of a Flood-affected Village in Ladakh

Adoption of a flood-affected village in Ladakh is an on-going project and involves collaborative intervention by IDBI Bank with Tata Institute of Social Sciences (TISS) and Ladakh Autonomous Hill Development Council (LAHDC), to rebuild the lives and livelihood of a tiny hamlet named Taru in Leh, Ladakh. The village was ravaged by a flash-flood in 2010, and its transformation into a "Model Village" is based on a unique community participation and ownership model, through a set of pre-determined programme activities, involving strengthening of community mechanisms and capacity building, among other initiatives.



Background

The flash floods occurred on August 6, 2010 across a large part of Ladakh, in the northernmost Indian state of Jammu and Kashmir. 71 towns and villages were damaged, including the main town in the area Leh and at least around 255 people were reported to have

died, after a cloudburst and heavy overnight rains triggered flash floods, mudslides, and debris flows. 200 people were reported missing in the initial aftermath of the storm, and thousands more were rendered homeless after the flooding caused extensive damage to property and infrastructure. Overall, 9000 people were directly affected by the event.

IDBI Bank's Initiative

IDBI Bank has played a pivotal role in development of the country and has always gone beyond providing financial assistance through various initiatives and interventions for industrial and economic development. Given the severity of the crisis, it was felt that as a responsible corporate citizen, IDBI Bank should be part of the relief and rehabilitation efforts needed to build the region. The vast experience of Tata Institute of Social Science (TISS) in the Ladakh region as a part of the TATA-LAHDC Development Support Program, made the Bank consider undertaking relief and rehabilitation work in partnership with TISS. Accordingly, the Board of Directors at their meeting held on January 25, 2011 approved a proposal for adoption of a village in Ladakh region, at an outgo of Rs. 3.55 crore, as a part of the CSR initiative of the Bank. It was decided to partner with TISS and the Ladakh Autonomous Hill Development Council (LAHDC) as facilitators for carrying out the development activities for the proposed region.

MoU between IDBI-TISS

On August 3, 2012 a bipartite MoU between IDBI Bank and TISS was signed for operationalising the rehabilitation initiative at Leh, Ladakh. The main purpose of the project is to re-build and rehabilitate an adopted flood affected village (Taru village) in the Ladakh Region as a „Model Village" by the stakeholders and to facilitate effective implementation of "Ladakh 2025" Vision document by undertaking a set of programme activities. The idea goes along on the lines of being a socially responsible organisation sensitive to the needs of its stakeholders.



Workshops aimed at women empowerment organised for women panchayat leaders and women groups from Ladakh region.

The programme activities being undertaken include the following:

- ❖ Rehabilitation Work: Debris removal, restoration of agricultural infrastructure and revival of livelihood activities in the Model village.
- ❖ Improvement of Basic Services: Healthcare, education, drinking water, sanitation etc.
- ❖ Improvement of Livelihood: Strengthening

income sources through value addition, marketing support, insurance, etc

- ❖ Strengthening Community Mechanisms: Micro planning, Economic Empowerment, disaster mitigation, promoting and strengthening PRIs and linking effectively with GOI flagship programs, Strategy Development, Capacity Building, Women's empowerment, Research Studies, Health etc.

A CSR documentary film titled „ Taru Zameen Par", documenting the journey so far of the project has been released and is also uploaded on the Bank's YouTube channel. Once completed, circa December 2014, the Village could serve as a model for emulation in similar geographical terrains across the country.

AWARDS

The Bank was felicitated for its various community-targeted CSR initiatives in the fields of Rural Infrastructure, Sustainable Livelihood & Poverty Alleviation, Healthcare, Environment/ Sustainable Development, Education, etc. Following are the awards received by the Bank in the current and previous year:

January 2014

- ❖ IDBI Bank was conferred the prestigious Golden Peacock Award for Corporate Social Responsibility for the year 2013 under Banking (PSU) category for its innovative 'Adoption of a Flood-affected Village in Ladakh' project.



Shri M. S. Raghavan, Chairman and Managing Director, IDBI Bank Ltd and Shri B.K. Batra, Deputy Managing Director, IDBI Bank Ltd. receiving the "2013 Golden Peacock Award for Corporate Social Responsibility" from Shri Nikhil Kumar, Hon'ble Governor of Kerala and Lt. Gen (Rtd.) J.S. Ahluwalia, President, Institute of Directors, India on January 17, 2014 at Bengaluru.

- ❖ IDBI Bank won the 3rd Annual Greentech Corporate Social Responsibility (CSR) Award-2013 in the Platinum category – the highest category instituted under the award for the project 'Adopting a Flood Affected Village in Ladakh'.



Shri B.K. Batra, DMD, IDBI Bank receiving the Greentech CSR Award - 2013 in the Platinum category from Shri Bhaskar Chatterjee, DG & CEO, Indian Institute of Corporate Affairs, Ministry of Corporate Affairs and Shri Kamleshwar Sharan, President Greentech Foundation.

February 2014

IDBI Bank was conferred the award for 'Best Corporate Social Responsibility Practices' in the Banking Category at the ABP Banking, Financial Services & Insurance (BFSI) Awards, 2014.

June 2014

- ❖ IDBI Bank was conferred the SKOCH Order of Merit for CSR in the SKOCH Financial Inclusion & Deepening Award 2014.



Shri Dipankar De, General Manager, CSCD receiving the SKOCH Order of Merit Certificate, New Delhi

- ❖ IDBI Bank was conferred the award for 'Best Corporate Social Responsibility Practices' in the Banking Category at the Lokmat Banking, Financial Services & Insurance (BFSI) Awards, 2014.



Shri Dharendra Kumar, DGM and Shri Dipankar De, GM receiving the Lokmat BFSI Award, Mumbai

- ❖ IDBI Bank was conferred the award for 'Best Corporate Social Responsibility Practices' in the Banking Category at the Responsible Business Awards, 2014.

