

PROGRESS PERSEVERANCE PROSPERITY



Annual Report 2023-2024

The world is dynamic, transitioning every minute and in this ever-changing landscape, we are committed towards shaping a better world for all. With unwavering dedication, we have undertaken multiple interventions reflecting our commitment to sustainability, empowerment and inclusive growth. Come, delve into a journey of sustainable actions, transformation and achievements through these pages!



About us

Our Vision

Mission

Who we are?

ICICI Foundation, the CSR arm of ICICI group, has been carrying the legacy of India's socio-economic development and inclusive growth since 2008. We work around the pillars of environment & ecology, integrated rural development, sustainable livelihood, healthcare and social empowerment. We design each intervention, keeping the beneficiary at the heart, with a holistic and sustainable approach and have positively touched the lives of 12.8 bn+ beneficiaries. We think that people are underserved, but not undeserving and to bridge this gap, we undertake need-based initiatives Pan-India, to facilitate inclusive growth for all.

We envisage to be a leading organisation in India, carrying the legacy and values of ICICI group and promoting inclusive empowerment for all. We wish to leave no one behind, and build an India where everyone can thrive.

We aim to facilitate sustainable transformation through focused initiatives in key areas of socio-economic development. Our mission is to empower people and transform lives.

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Governing Council



MR. SANDEEP BAKHSHI

Managing Director & CEO, ICICI Bank Limited,
Chairperson - Governing Council, ICICI Foundation for Inclusive Growth



MR. SANDEEP BATRA

Executive Director, ICICI Bank Ltd



MR. RAKESH JHA

Executive Director, ICICI Bank Ltd



MR. ANUP BAGCHI

Managing Director & CEO,
ICICI Prudential Life Insurance Company Limited



MR. NIMESH SHAH

Managing Director & CEO, ICICI Prudential Asset
Management Company Limited



MR. TK SRIRANG

Managing Director and Chief Executive Officer,



MR. SANJAY DATTA

President, ICICI Foundation for Inclusive Growth

Our Team



MR. SANJAY DATTA

President, ICICI Foundation for Inclusive Growth



MR. VINEET RUNGTA

Head - Healthcare, Finance, and Procurement



MR. BK VENKATESH

Head of Operations



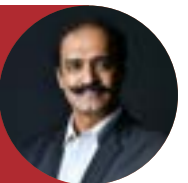
MR. ABHAY SHARMA

Head of Operations



MR. SUKETU KUMAR

Head - Environment and Ecology & Skilling Initiatives



MR. SUHAS NAYAK

Head - Digitization and Rural Livelihood Initiatives

Healthcare

Making Healthcare Available,
Accessible, Affordable

Healthcare sector has faced unprecedented challenges over the years. Lack of timely treatments, unaffordability, and limited access have exacerbated disparities in the health outcomes, especially for the marginalised sections of the society. We aim to bridge this gap through our interventions, embarking on a journey to address these challenges and delivering an empowering impact.

Delve into our initiatives, achievements, and advancements that reflect our commitment to empower communities with a quality life and promote exceptional healthcare support!

SDG's Targeted

Good Health & Wellbeing



Lives Empowered **2.1 Million**



Lives Impacted
in North East **9,103**



Hospitals **500**



Ambulances,
BCTVs, & BTVs **65**



Driving Progress Against Cancer

Collaborations & Interventions

Cancer is one of the predominant health challenges. Time, costs, accessibility, and advancement exacerbate the burden of cancer care, especially for the marginalised sections. To diminish the pressure and reinforce cancer support, we intervene by donating equipment, infrastructure, and ambulances as well as support cancer surgeries and nutrition for children.

Reinforcing Cancer Care with TMC

Tata Memorial Centre is one of the leading cancer institutions in the country. Towards strengthening care and support for cancer, **ICICI Bank has committed INR 12 Billion, being implemented through ICICI Foundation.** This is the largest contribution to TMC and will pave the way for comprehensive cancer care. Three new state-of-the-art oncology centres will be set-up in Mullanpur, Visakhapatnam and Navi Mumbai. The project is undergoing in full swing and is likely to be completed in 2027.

The intervention will double the patient capacity, reduce the waiting time and distance and provide them with advanced evidence-based therapies. The new centre at Navi Mumbai will boost the quality of cancer treatment under a single-roof with radiology facilities, including CT scanner and MRT, a new facility for outdoor patients, laboratories, and a radiotherapy facility for in-patients. The other two centres will be equipped with an array of advanced equipment and therapies required to treat paediatric and haematological cancer. The facilities will include intense chemotherapy, bone marrow transplantation, radiation therapy and newer immunotherapies like CAR-T cell, which are available only at super specialised centres.



FY 23-24

Since inception

Hospitals

23

35+



Nourishing Bodies, Empowering Spirit: Nutritional Support through Cuddles Foundation

Healthy food fuels the recovery process, enabling children to have a smoother journey of battling cancer. We have collaborated with Cuddles Foundation to ensure that children undergoing cancer treatment do not miss on healthy, nutritious food.






Supporting Rapid Response & Lifesaving Care

Emergencies happen unannounced and at such times, timely medical aid is crucial for saving lives. There is a major block in accessibility and availability of primary support in the vicinity, reinforcing the need for our interventions.

 Blood Banks
12

 Ambulances, BTVs, and BCTVs
65

 Hospitals
14



Connecting Life's Vital Link Blood Collection & Transportation Support

Blood is our lifeline, but there is a gap in the availability and need of blood which hampers life greatly, intensified by the infrastructural lag in equipment and facility to collect and store blood, as well as transport it. Towards mitigating this, we facilitate donation of **Blood Collection and Transportation Vehicles (BCTVs)** and **Blood Transportation Vehicles (BTVs)**. These vehicles ensure safe, uncontaminated collection, storage, and transportation of blood from remote areas to nearest blood banks and hospitals, with one unit having the potential for saving three lives.

Health on Wheels: Ensuring Timely Medical Relief

Lack of medical services in the initial hours is a predominant challenge and to support this, we donate ambulances and mobile medical units. These ensure the availability of timely healthcare services during the precious time of saving a person's life.



Emergency Preparedness

Deploying First Aid Kits at Railway Stations in Karnataka

Medical emergencies and crises do not come with prior notice, reinforcing the need for primary aid at the earliest. Railway stations and trains, the most used transportation, have a higher probability of medical emergencies. To support the railway hospitals to address these situations effectively, we donated **First Aid Medical Responder Kits at Mysuru, Arsikere, Davangere, Subramanya Road and Shivamogga stations in Mysuru division.**

5

Railway Medical Kits

133

Passengers Catered





Supporting Cardiac Care

The severity of cardiovascular diseases is intensifying each day. To strengthen cardiac care infrastructure for all, we donate critical care equipment and support cardiac surgeries, including paediatric cardiac surgeries. Some of the hospitals include **Sri Satya Sai Sanjeevani Hospital, AIIMS, District Hospitals, Military Hospitals and more.**

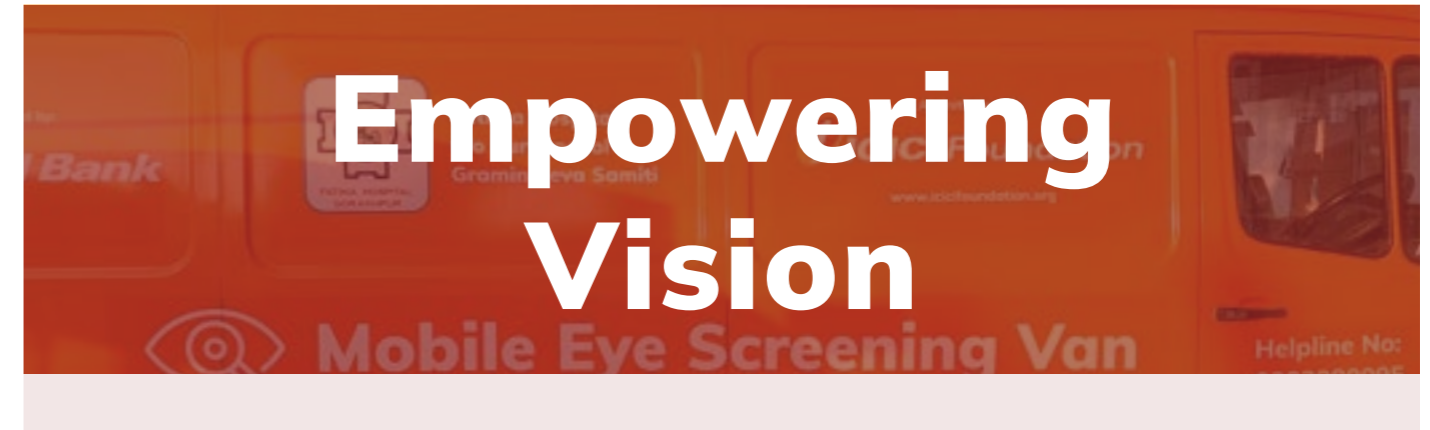
Hospitals: **17**



Surgeries: **333**

Empowering Heart Care at Jayadeva Hospital Karnataka

Sri Jayadeva Institute of Cardiovascular Sciences & Research, Benagluru is a Govt run autonomous body with 2,000+ beds exclusively for tertiary cardiac care and is one of the largest single centres for heart care in South East Asia. It is a not-for-profit, supporting affordable care for the people. An average of 1,500 patients visit daily and 68,902 in-patients get treated annually. 80% of these patients are marginalised. To provide advanced care to more patients, we have donated 2 Units of 2D Echocardiography Colour Doppler System with TEE Probe. It will help in diagnosing more than 400 patients with their heart issues.



Brightening Lives

With vision, the quality of life is enhanced. However, the burden of visual impairment in India is way too much, with 80% being treatable and preventable. To ensure this gap lessens, we undertake multiple interventions in collaboration with Vision Spring & India Vision Institute encompassing eye camps, critical eye care equipment, eye check-ups, distribution of spectacles, eye tests, infrastructure, ophthalmic vans, eye surgeries and likewise, especially for the marginalized communities and people residing in rural areas.

Hospitals

15

Surgeries

4,794

Individuals Screened

8,091





Aiming and Collaborating for

Advancing Healthcare with AIIMS

The All India Institute of Medical Sciences [AIIMS] was designed to serve as a nucleus for nurturing excellence in all aspects of health and wellness throughout India. Across its campuses, there are multiple areas that can be intervened and supported to advance the healthcare infrastructure. We donate various equipment, ambulances, blood collection and transportation vehicles, NAT Lab set-ups, nutritional support, RO plants, and electrical vehicles.

AIIMS Campuses

8

E-Vehicles

12

Ambulances

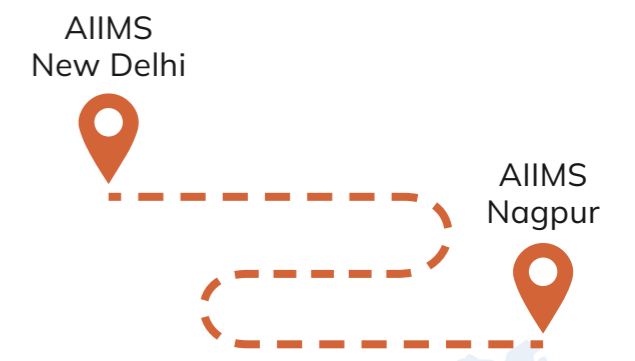
6

Equipment and Infrastructure

3



On-Campus Mobility



AIIMS Campus is quite spacious, requiring ample time and travel distance to reach the facilities. To aid the patients and their families, we have donated Electric Shuttles. In **AIIMS, Delhi**, we have donated 10 E-Vehicles, to assist approximately **35,000 patients** every day to easily traverse across their 175 acres' campus. The carts are deployed on different routes with an estimated round trip taking 20 minutes. Similarly, we have extended the support at **AIIMS Nagpur** by donating 2 E-Vehicles having the capacity of 8 seats each.



NAT Lab

AIIMS has the largest blood donor network with 120,000 donors visiting in-house and approximately 120,000 donors through outreach blood camps. Testing these blood for infections and storing it safely is of paramount significance. Our support in setting up a NAT Lab at AIIMS, Delhi facilitates detection of HIV, HBV, HCV and other infectious viruses' cases in blood donor samples that are undetected by serological tests. It is now helping more than 3,000 patients per month.



Enabling Inclusive Healthcare

Strengthening healthcare in North East

North-Eastern states are part of our country but lag behind in terms of infrastructural development. We have undertaken multiple interventions to support the healthcare landscape in the states of Sikkim, Manipal, Assam, Arunachal Pradesh, Tripura, Meghalaya and Mizoram. Our interventions encompass infrastructure, equipment, nutrition, mobility, timely care, etc. These enable accessibility, availability, and affordability for the residents across the states of North Eastern India.

28
Ambulances,
Mobile Medical
Units & Patient
Trolleys



4
Blood Collection
Vehicles

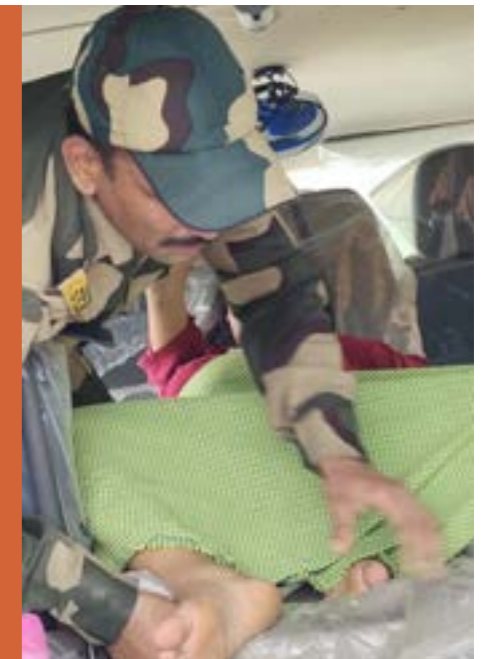


Strengthening the Battle against Tuberculosis with Hope and Healing in Meghalaya

Tuberculosis is a predominant health challenge. Reid Provincial (RP) Hospital in Shillong is the primary referral centre for tuberculosis (TB) management catering to the diagnostic & therapeutic needs of patients across the region. Limited equipment hindered correct diagnosis of pulmonary tuberculosis, especially the drug resistant TB. Lack of bronchoscopy and higher prices in private hospitals caused health disparities, which we addressed through our intervention.

We donated a video bronchoscope enhancing the diagnostic capabilities by being able to handle 16-20 cases a month compared to 50 cases annually. This has improved patient outcomes and reduced morbidity and mortality rates. Additionally, it has bettered comprehensive patient care and management, eased financial burden, created employment opportunities in healthcare, and boosted public health in Meghalaya.

Our intervention represents a significant step towards achieving equitable access to high-quality respiratory care, regardless of their socioeconomic status.



Environment

Nurturing Nature for a Sustainable Future

The world is rapidly changing and so is our environment. The challenges and concerns of climate change, loss of biodiversity, global warming, resource depletion, deforestation, water scarcity, pollution, habitat destruction and more are escalating with each passing day. This underscores the need for comprehensive environmental action.

We aim to make humanity thrive in alignment with the environment sustainably through our various interventions. Come, glance through to see all that we do under ecology and environment to build a better, stronger and more resilient planet.



SDG's Targeted

Zero Hunger



Clean Water & Sanitisation



Affordable and Clean Energy



Sustainable Cities and Communities



Climate Action



Life on Land



Key Highlights

Supporting Biodiversity



Trees Planted

3.6 Million

Forests covered

53

Water Conservation



Annual Harvesting Potential Created

12.139 Billion Litres

Watershed Structures Supported

17,000+

Renewable Energy



Solar Panel Set-ups

3,183

Waste Management



Bio-Digesters

3,183

E-Garbage Collection Vehicles

200+



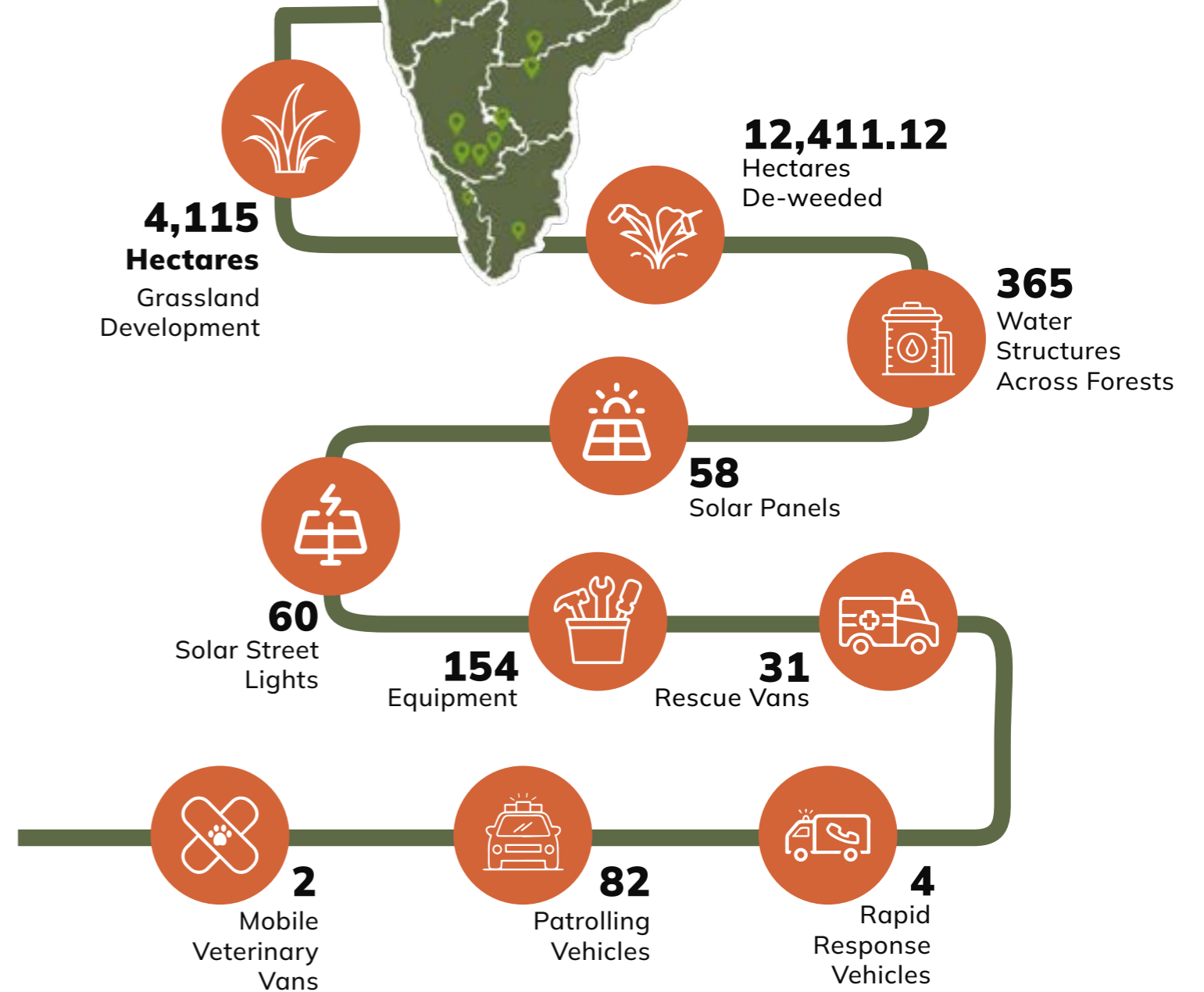
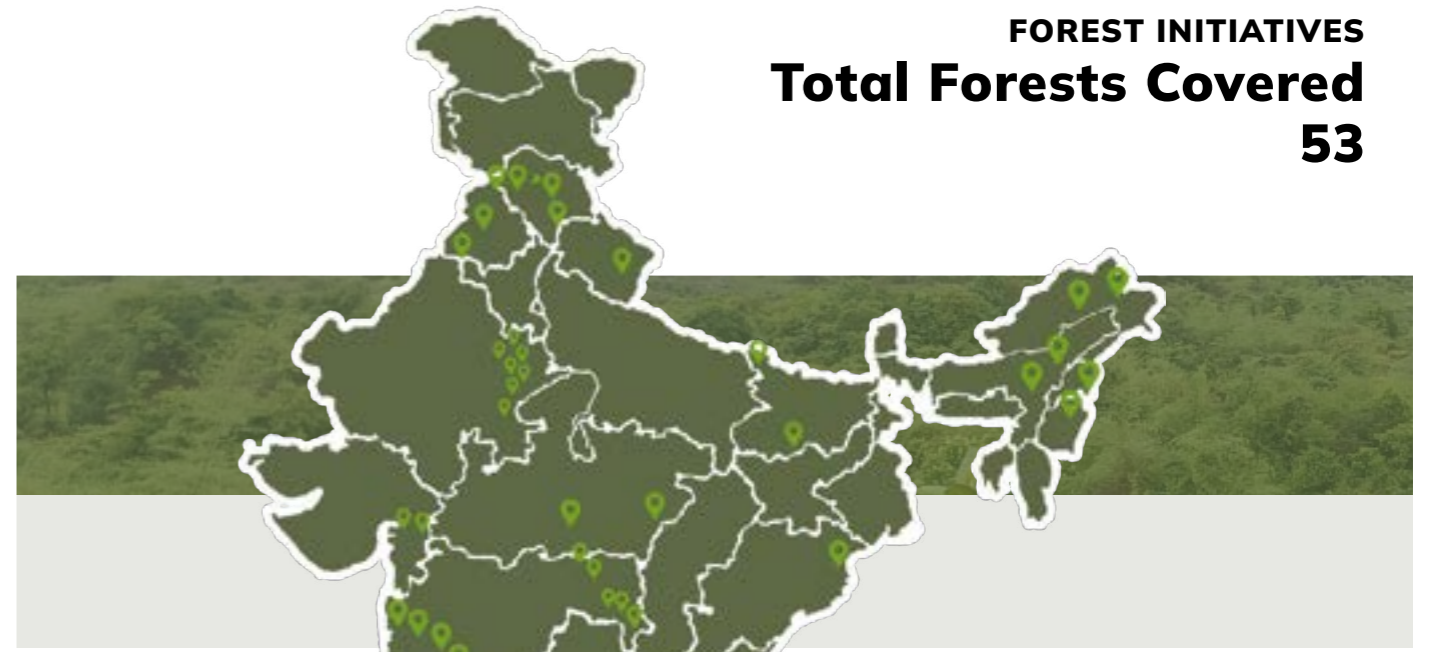
Eco Enclave

Forests

Our flagship programme – “Eco Enclave” centres around forest and forest areas with the aim of conservation, biodiversity enhancement, and sustainable livelihood support for the periphery communities. Through our multiple interventions, we strive towards reducing human wildlife conflict, ensuring water availability, using clean energy, restoring ecological and biodiversity habitats, enhancing the green cover and protecting the wildlife.

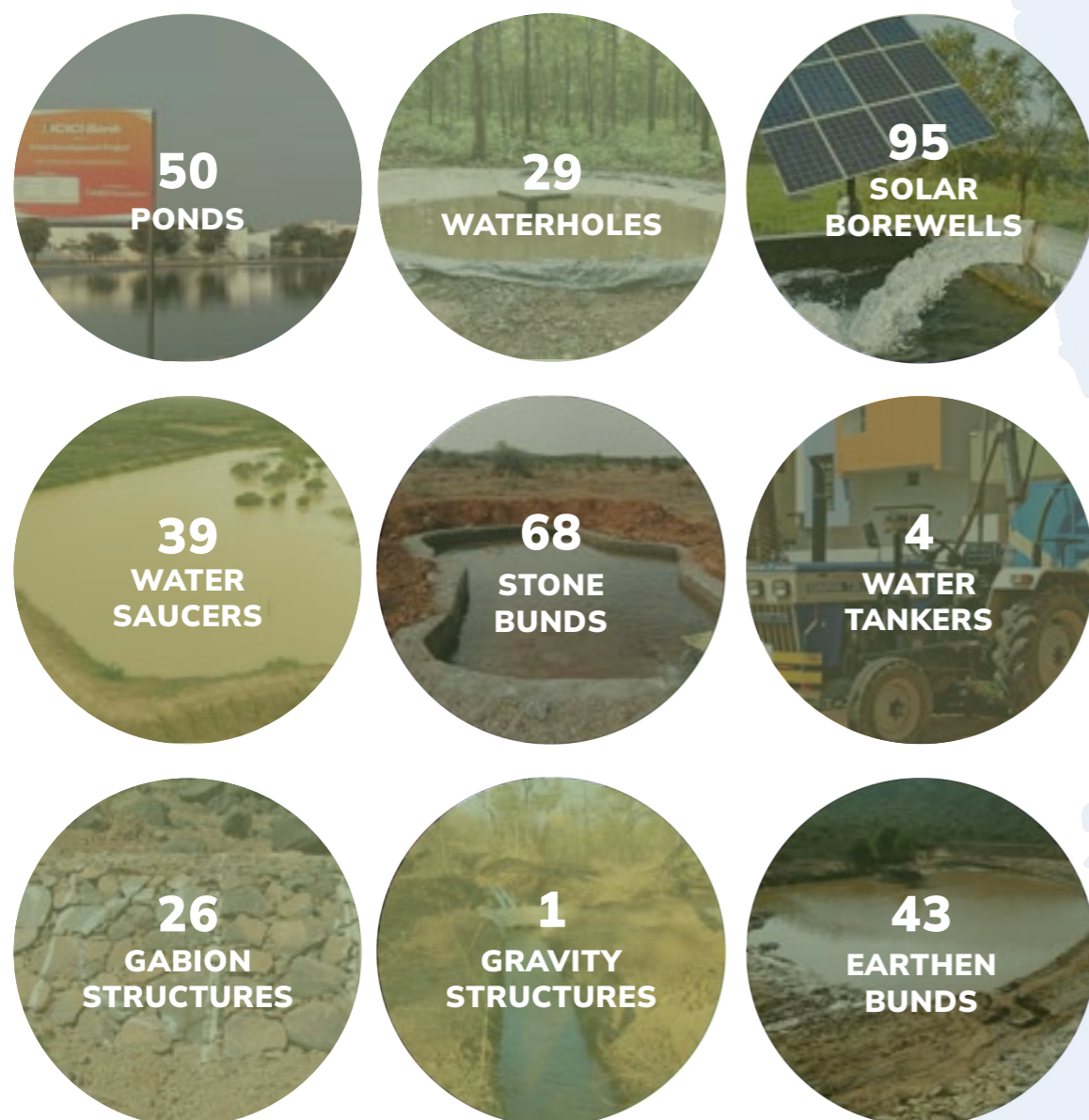


FOREST INITIATIVES Total Forests Covered 53



Forest Ripples: Watershed Initiatives

We have undertaken multiple watershed initiatives across forests and tiger reserves to ensure clean water availability for the flora and fauna as well as the people in the periphery communities.



Water Saucers in Maharashtra



We collaborated with the Forest Department in Maharashtra to tackle the pertinent challenge of water scarcity, contributing to human-wildlife conflict, especially during the summers. Our intervention consisted of constructing water saucers near the sites of the existing borewells in Bor Tiger Reserve and Umred Pauni Karhandla Sanctuary spread across Bhandara and Nagpur districts of Maharashtra. The 39 saucers in total facilitate clean drinking water, a cool spot for the wildlife during scorching heat and reduce human wildlife conflicts.



Waterholes in Tamil Nadu

In the Hosur Forest Division, Anchetty and Urigam ranges are rich in wildlife but the scarce water availability forces the animals to venture out in its search. We constructed 16 waterholes across 20 forest villages to improve water availability, enhance biodiversity and mitigate human wildlife conflicts.

Gabion Structures in Forests



To address soil erosion resulting from high-velocity water flow during heavy rainfall; soil deposits in the water bodies; drying up of the pools; rapid widening of storm water drains; and falling of trees, we initiated the construction of gabion structures – 18 in Bhimashankar Forest Range and 1 in Nagarhole Tiger Reserve. These structures are basically storm water drains made of big rocks held together by steel wire mesh and attached to the stream's edge. It guides storm water into a small stream to stop soil erosion, channelizing the water flow without widening the nallah. These structures helped in capturing the silt at the source, protecting the water bodies and preventing landslides.



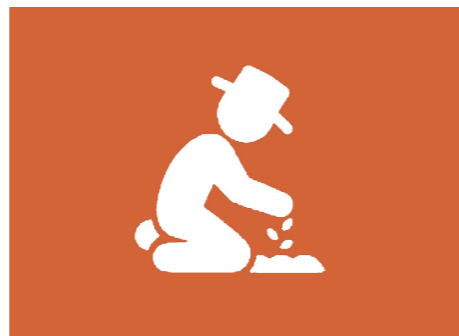
Gravitational Pond Recharge, Madhya Pradesh

In Satpura Tiger Reserve, water bodies were drying up constantly in the arid seasons, endangering biodiversity and wildlife. We set up pipes and made earthen channels to draw and transport water through the force of gravity. We connected the perennial Kanjakuwar stream through this gravitational technology and diverted the water to Raikheda Grassland. The extra water is released into the Denwa River. This has enabled 4 ponds to be rejuvenated with water availability, having a capacity of 8.5 million litre water and providing abundant moisture to the 200-hectare grassland. Now, the wildlife here has green fodder and water availability.

Forest Ventures: Maharashtra

Tadoba-Andhari Tiger Reserve (TATR)

TATR, nestled in the heart of Chandrapur across 1,700 sq. kilometres is a home to more than 250 tigers. However, it grapples with the issue of human-wildlife conflict. We started our intervention in 2021 in collaboration with the Department of Forests, Government of Maharashtra. The two-pronged approach of our intervention comprises the aspects of ecology and livelihood.



IMPACT

3,515 Farmers generated an income of **₹8.50 crore** with cultivation across **4,367 acres**.

4,000 acres cultivated with pulses by **4,100 farmers**

60% migration in villages **reduced** due to plantation.



Livelihood Support in Buffer Villages

We promoted cultivation of oilseeds, including linseeds, groundnut, mustard, sunflower, safflower, sesame and pulses in the Rabi season in 5 blocks. We further established oil extraction and pulses processing units with support from the Krishi Vigyan Kendra (KVK) and agriculture experts and trained the farmers to utilise it. We also planted fruits and medical species across 400 acres of land in 30 villages, and planted 50,000 saplings over 82.5 hectares.

IMPACT

Mitigation of animal electrocution

Reduction in poaching

Improved **vigilance and monitoring** of wildlife.

Regeneration of palatable grasses and legumes

Removal of weeds from the reserve

Provided wage employment to the members of Eco Development Committees.



Ecological Interventions in the Core Areas


We made the core area of TATR, spreading across 600 sq. km, grid-free by installing 33 KVA solar capacity. In addition to this, we have donated 11 patrolling vehicles and restored habitat on 1,400 hectares.

Bhimashankar Forest Range

Bhimashankar Range is a part of the Western Ghats, a UNESCO World Heritage Site, hosting diverse flora-fauna. This range is the 8th biodiversity hotspot in India, housing a sub-species of Giant Indian Squirrel and was declared an Eco-Sensitive Zone by the Government of India in 2020. However, it faces environmental challenges like soil erosion, water depletion, extinction of animals, improper waste management and limited water drawing potential in hilly areas and livelihood issues in the periphery villages such as seasonal agriculture, and limited knowledge, resources and market linkages.

Our three pronged intervention was designed to holistically catalyse change!



| | | |
|-----------------------------------------------------------------|---------------------------------------------------------------------|-------------------------------------------------------------------------------------|
| 50 Schools RO Installations | 3.37 crore litres Water Availability in Villages | 10 Schools with RWH |
| 2.43 crore litres Water Conserved in Forests | 34 Schools with Solar | 60.75 lakh mt. sq. Soil Erosion Prevented in Forests |
| 200 Acres Village Watershed Development | 2,766,702 Litres Annual Harvesting Potential of RWH |  |

Environment & Ecology

We undertook watershed initiatives in the villages and forest like building 18 stone bunds and 75 earthen bunds. We also drew upon the abundant monsoon there by installing 10 rainwater harvesting systems and installed 123 Kw solar panels in schools in 3 blocks. Apart from this, we donated 1 garbage collection vehicle, 1 garbage collection e-vehicle, and 320 dustbins for waste management and constructed 9 sanitation facilities for daily wage workers there.



| | | |
|---------------------------------------------|------------------------------------------------------------------|------------------------------|
| 6 Fire blowers | 13 Animal Rescue Vans and Patrolling Vehicles | 8 Range Offices |
| 3 Pathways on the main road | 43 Fire Incidents Prevented | 6 Grass Cutters |



Forest & Wildlife

To protect the wildlife there, we provided patrolling vehicles, rescue vans, fire safety equipment and constructed pathways for territorial animals.

Livelihood

To facilitate sustainable livelihood opportunities and additional income, we initiated mango cultivation, additional pulses cropping in rabi season, strawberry cultivation, backyard poultry, mushroom cultivation, cashew plantation and started backyard kitchen gardening in 500 households.

Savings up to **INR 3,000** and additionally earning **INR 2,500** per household – **Backyard Kitchen Gardening**

Earning **INR 56,000** per farmer in 2 months – **Mushroom Cultivation**

Average Income Enhancement of **INR 5,000** per household – **Pulses Cultivation in Rabi**

Average Income of **INR 15,000** per household – **Backyard Poultry**

Average Income Potential of **INR 60,000** per household – **Strawberry cultivation**

22 Women Employed – Roasting Unit managed by SHG

16 villages & **3,682** beneficiaries

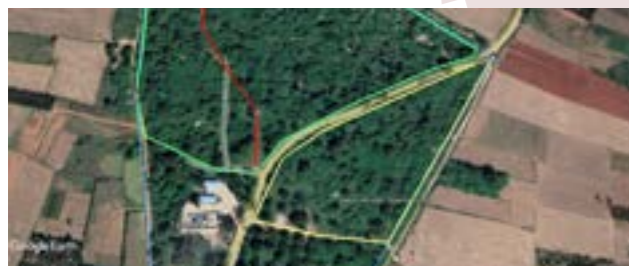
Forest Ventures: Karnataka

Nallur Tamarind Grove

Nallur Tamarind Grove is Karnataka's premier biodiversity heritage site, housing around **65 rare species and 310 tamarind trees**. However, in the recent years, neglect, irresponsible management, destruction of the fence by local shepherds, broken or damaged number plates assigned to the trees, theft, vandalism, invasive-weed infestation and wild thorns have severely impacted the grove, dwindling the species' count from 150 to 20.



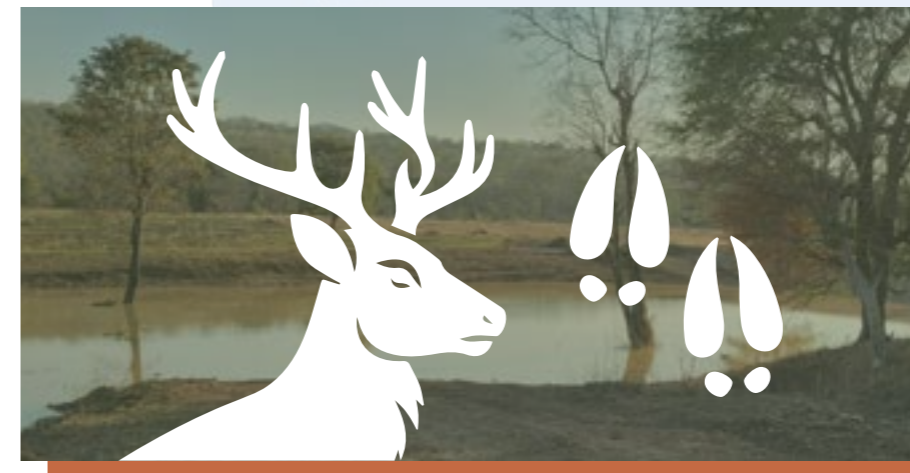
We are making this site an eco-tourism hub by installing a fence to prevent unauthorised access, trampling of vegetation, littering and vandalism; supporting soil quality enhancement to provide nutrients and minerals for the growth of trees; rejuvenating the pond inside the grove to promote water conservation, overall ecological health and aquatic biodiversity and removing of invasive-weed for natural growth and regeneration of tamarind plants.



Forest Ventures: Madhya Pradesh

Barasingha Enclosure, Satpura Tiger Reserve

Barasingha, the state animal of Madhya Pradesh, almost on the verge of extinction, were shifted from Kanha to Satpura to boost their survival. As their population increased, it was imperative to relocate them to avoid territorial conflicts. We supported a potential relocation site in Pachmarhi Sanctuary with a 1.8 km enclosure fence across 20 hectares, double swing gate, 1,434 m³ capacity pond rejuvenation and grassland with suitable varieties of grass, where 16 Barasinghas were reintroduced.



Additional works here include rainwater harvesting, habitat development, rescue vans, watershed, forest guide training, lantana removal and livelihood support.





Seedling Stories

Plantation is one of the core areas of environmental conservation. We have been carrying out multiple plantation initiatives to suit the need and geography of the area.

MIYAWAKI FOREST PLANTATION: We undertake Miyawaki Forest Plantation method, *developed by Japanese Botanist Akira Miyawaki* where distinct species of native plants are planted at a specific distance and sequence to resemble a mini forest;

DRYLAND AGRO FORESTRY: A method *developed by Indian Environmentalist Sundaram Verma* to plant trees in arid areas with a moisture locking technology;

AVENUE PLANTATION where trees are planted at a stretch and **BLOCK PLANTATION** where a group of trees are planted at a single land.



1,179,673
Trees Planted in
Fiscal 2024



3.6 Million
Trees Planted
since Inception

Additionally, we also set up polycarbonate greenhouses and zero energy based storages to facilitate cultivation of vegetables and fresh supply, during peak winter seasons.

Tata Power Hydro Plants in Maharashtra



Ghanvan: TATA Power X ICICI Foundation

ICICI Foundation and Tata Power have joined hands for the **plantation of 0.25 Million trees across 75 acres** of Tata Campus. The aim is to conserve and enhance the biodiversity with native species, develop habitat for fauna, generate employment for the local communities through site maintenance and promote sustainable development and ecology. Our role here is to provide the plants, execute the plantation, install solar water pumps, set up drip irrigation, and supervise the maintenance.



Sun-Powered Progress

The use of non-renewable energy is the major cause of environmental degradation reinforcing the need to maximise the utilisation of renewable sources. We support schools, hospitals, government buildings, forests, lakes, agricultural lands with solar panels and solar equipment set-ups. This facilitates uninterrupted power supply, availability of basic electricity for the community in times of disasters/crisis, use of cost-effective and clean energy, reduction in grid electricity dependency, cutting down on conventional power sources, and bringing down the fossil fuel usage and greenhouse gas emissions.



Sunlit Schools

| | FY 23-24 | Since inception |
|--------------------------------------------|------------------------|------------------------|
| Solar Panels Installed | 773 | 3,183 |
| Total Solar Power Capacity | 1,946 kilowatts | 9,968 kilowatts |
| Potential Annual CO ₂ Reduction | 6.41 tonnes | 36.02 tonnes |

Solar Savvy Learning in Beed

In Nizam Patel Secondary and Higher Secondary School, having 350 students, load shedding, frequent power cuts, excessive heat, inability to use smart devices, and high cost of electricity were common concerns. Despite paying bills on time, they never had electricity.

All this was transformed with our solar panel set-up. Now, the school has regular power supply with all the electrical appliances like fans, lights, and computers functioning properly. Not just that, but the school has received an Atal Computer Lab with 10 computers and 1 projector, enabling e-learning as well. The cost of electricity bill has become negligible and the grid dependency has been drastically reduced.



Water Stewardship

Water Scarcity is a harsh reality we are all grappling with. Climate change has exacerbated the need for focused water initiatives across the world. We have adopted an integrated approach with multiple watershed initiatives across the country including rainwater harvesting, spring water harvesting, waterbody rejuvenation, restoration and construction, check dams, canal gates, and likewise in collaboration with local authorities and communities to address the water scarcity.



Rain to Resource



India receives considerable rainfall that can support our daily water needs. However, it is not used properly and gets wasted. This can be tackled with rainwater harvesting, a sustainable solution to capture and store rainwater for later use. Realising this, we commenced our rainwater harvesting initiative in schools from 2021.



Reviving Water Legacy: Ahar Pynes in Bihar

In Bihar, Ahars and Pynes were the traditional floodwater harvesting for irrigation and other requirements. These age-old systems, native to South Bihar, collect water from rivulets or diversion channels. However, with the passage of time, silt accumulation reduced the capacity and the groundwater started to deplete further. The traditional methods became unsuitable to use, forcing people to depend on bore wells and other external sources

We revived **three Ahars in Belaganj** and **one in Barachatti, in the Gaya district**, ensuring irrigation for farmers and boosting their income by enabling multiple crops annually. These traditional methods are eco-friendly and water-saving. The revival addresses the drought conditions in the district and promotes water sustainability.

56.73 billion
Water Holding Capacity



350 acres
Additional Land Cultivation

897
Household Impacted



5,250 acres
Irrigated Area

₹10,989
Average Incremental Income

₹9,857,152
Additional Income through Agriculture

Lake Rejuvenation: Andhra Pradesh

Sunkaranicheruvu is a key water source for Goravandlapalli, Pothuvandlapalli, and Annapagaripalli villages in Devapatla Gram Panchayat, Annamayya District, Andhra Pradesh. Over time, environmental degradation, water scarcity, damaged bunds, siltation, and encroaching vegetation have reduced water storage capacity, increased flood risks, diminished agricultural land, and limited drinking water availability. To tackle these challenges, we conducted a thorough assessment of the issues and engaged local communities, government agencies, and experts.

To address this pressing concern, we did an in-depth assessment of environmental degradation and water resource management challenges and then engaged stakeholders like local communities, government agencies, and experts.

Bund restoration: Structural repairs and reinforcement of damaged bunds to enhance water storage capacity and prevent flooding.

Capacity building: Training and awareness programs for farmers on sustainable agriculture practices, water management, and livestock care.

Desiltation & Jungle clearing: Mechanized dredging and manual clearance to remove silt and encroached vegetation, reclaiming agricultural land flooding.

Improvement of borewells & openwells: Revival and enhancement of bore wells and open wells to increase water availability.

Monitoring & evaluation: Ongoing monitoring to assess progress, adapt interventions, and measure impacts.

The intervention **recharged 20 bore wells and open wells**, increased water availability, **expanded agricultural land by 160 acres**, improved the pond's water holding capacity, enhanced livelihoods, and ensured access to clean drinking water for the community.



Aquatic Renewal: Kutch

Kutch, one of the arid places in the west, faces water scarcity. They predominantly depend on unpredictable monsoons, which is being exacerbated by climate change. Poor water quality and availability impact the environment, livelihood and agriculture.

We initiated a project where we desilted ponds and created a river channel. Through this, the groundwater levels have gone up and villagers are now getting continuous and reliable water supply for agricultural and domestic purposes. The Total Dissolved Solids (TDS) levels of the water have also improved, indicating its better quality.

Additionally, this has impacted the livelihood and agriculture greatly by facilitating increased cultivation and crop diversification, especially cash crops leading to enhanced incomes. Grass has also developed due to this, enabling better livestock management with the available fodder. This initiative testifies how together, ecological concerns can be addressed sustainably, while empowering the local communities.

12

Villages

30

Ponds
Rejuvenated65.50
crore
litresStorage Water
Capacity

10ft

Groundwater
Rise

1,950

Families
Directly
Benefited

3000

Families
Indirectly
Benefited2,950
AcresArea
Cultivated

30,000

Livestock
Benefitted

Springing Sustainability: Ri Bhoi

Ri-Bhoi, a hilly region in Meghalaya, faces severe water scarcity, especially from December to April. The lack of clean drinking water creates economic hardship as people travel long distances to find it. We identified the root cause and implemented Spring Water Harvesting (SWH) as a sustainable solution to reduce costs and improve water access. Given Ri-Bhoi's abundance of perennial springs, SWH is both feasible and cost-effective.

We've established 46 structures to ensure year-round water availability, while engaging the community and collaborating with stakeholders for ecological conservation and empowerment.

IMPACT

2,782 households directly benefited

Enhanced safe drinking water access with
40-60 TDS level verified by PHED

Cost reduction up to Rs. 8,400 per family

Income generation of Rs. 10,800 by
women during April-December

Creation of additional livelihood like
kitchen garden, and backyard poultry

Enhanced community health with reduction
of
water-borne diseases.

Disturbance-free attendance in school for
girls.

Water-User Groups set-up for robust
monitoring, evaluation, maintenance and
impact assessment.

2,782 households across **579 villages** in 4
blocks directly benefitted





Eco-friendly Waste Management

Sustainable Waste Solutions

Managing waste is crucial to environmental conservation. We have started supporting the municipal corporations and other departments with Electric Garbage Collection Vehicles as more often than not, the existing vehicles with the Municipality have a lot of challenges to cater to the requirement.

We have supported more than 200 such vehicles across states towards managing waste sustainably whilst taking care of the environment.



Latur

The Nilanga Municipal Council in Latur district, Maharashtra, was finding it difficult to collect more than 12 metric tonnes of garbage every day, with two out of five collection vehicles not working, leading to trash piles in the communities.

To address this, we donated 4 electric garbage collection vehicles (EVs) in June 2023. This initiative has a two pronged approach for holistically supporting ecological conservation:

A. It helps the municipality in collecting garbage from all its 12 wards spread across 16.80 square kms regularly, eliminating the air pollution and damaging health effects of the rotting garbage on nearly 42,000 residents.

B. The vehicles have also helped in reducing the CO2 emissions caused by vehicles run on fossil fuel that were previously being used for garbage collection.



Kerala

We established 6 Mini collection facilities in the Koratty Gram Panchayat to keep the collected non-degradable waste. Further, interventions like incinerators in 24 schools and 7 tribal girl hostels, and advanced waste management systems like bio-digesters, bio- toilets were installed at several organisations, to process the waste in an eco-friendly manner. To facilitate solid waste transportation, we provided 71 e-rickshaws to 34 municipalities in 12 districts. We also provided ring composting units to 530 households. The efforts have reduced pollution and promoted cleanliness greatly.

Livelihoods

Empowering and Shaping Lives Sustainably

Amidst the increasing socio-economic challenges, sustainable livelihood is the need of the hour. Communities are grappling with limited resources, environmental degradation, economic instability, and lack of skills, drifting them away from a secure life. Our livelihood intervention was designed and executed with the aim of skilling, training and empowering the local communities, especially the rural and underprivileged, to have sustainable sources of income. We aim to shape a resilient, enduring future and a better quality of life for generations to come.

Discover our journey, interventions, and initiatives under sustainable livelihood across the country.

SDG's Targeted



Key Highlights



Rural Livelihood Beneficiaries **3.7 Million**



Processing Units **505 Units**



Farm Tool Banks **333 Banks**



Urban Skilling Trainees **181,701 Trainees**



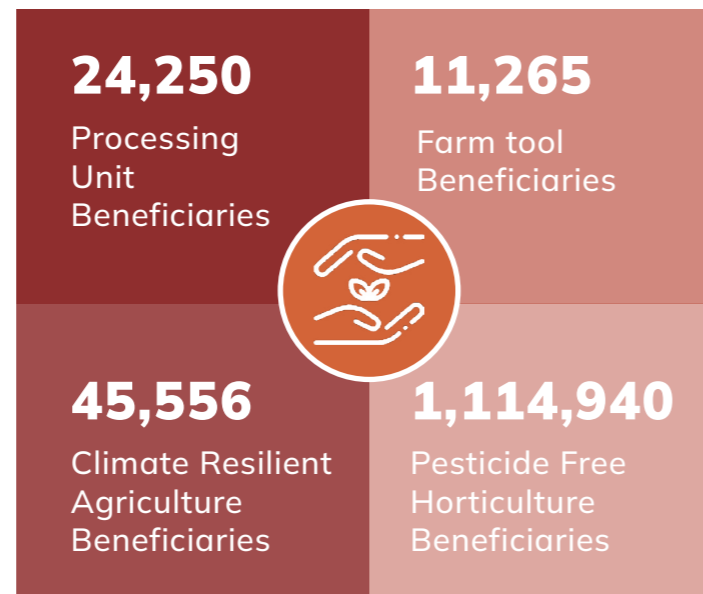
Females Trained **78,585**



Rural Livelihood Initiatives

Making Rural Lives Thrive Sustainably

The heart of India is its rural areas comprising a significant section of the population. Towards empowering them with sustainable livelihood, we undertake various interventions like value chains, farm tool banks, climate resilient agriculture, pesticide free farming, and likewise. A need-based, comprehensive initiative is undertaken to ensure that the communities enjoy secure, sustainable livelihood. A complete cycle of training, capacity building, credit and market linkages, and support is provided to establish or enhance a source of livelihood for the local community.



Rural Value Chains Adding Value to Life

Do you realise that most of what we consume originates from rural areas? Yet primary producers often fail to receive fair value because they're excluded from value chains. Our intervention focuses on turning waste into profit, managing surplus sustainably, and adopting best practices for secure livelihoods. We provide inputs, market linkages, credit support, form self-help groups, set up processing units, and promote value-added products, along with skilling, as key pillars of our livelihood initiatives.

Enhancing the Lac Journey

We drew upon the potential of lac, one of the major cash crops in India with our value chain in 2020, aiming to holistically support the entire production and have maximised value out of it for the farmers.

Optimizing Lac in Jharkhand

In Jharkhand, lac cultivation acts as a primary source of income with opportunities for an enhanced livelihood but was not being utilised. We intervened by signing a MoU with the Indian Council of Agricultural Research. We have been assiduously continuing year after year, multiplying impact and empowering lives.

| | FY 23-24 | Since Inception |
|--------------------------------|----------------|-----------------|
| Districts | 1 | 4 |
| Farm Tool Banks | 94 | 164 |
| Solar-Powered Processing Units | 3 | 4 |
| Total Beneficiaries | 4,559 | 8,989 |
| Lac Host Trees | 112,414 | 155,414 |



We have also started backyard kitchen gardens and mushroom cultivation as supplementary sources of livelihood and for food security.

Extending Lac Cultivation in Chhattisgarh

The success of the lac value chain in Jharkhand encouraged us to extend in Marwahi Block of Gaurella Pendra in 2023. This region has abundant lac but farmers here lack scientific knowledge to make it more profitable and sustainable. So we collaborated with indigenous communities and residents of the forest, set up farm tool banks, and provided training about brood lac, cutting & pruning trees, and revived lac farming.

300 Households Trained on Scientific Lac Farming


1,000 farmers provided with **10,000 host trees**

10 Farm Tool Banks Set-Ups

Maximizing Millet Potential

Millets are one of the most nutritious crops but the demands started dwindling, and growing it also became challenging for the farmers. However, now, it has been gaining more prominence, with 2023 being declared as the International Year of Millets. We undertook our millet value chain in 9 states to support the falling millet farming and make it sustainable for the farmers.

| | FY 23-24 | Since Inception |
|---------------|----------|-----------------|
| Beneficiaries | 7,997 | 18,580 |
| Villages | 4,018 | 7,288 |
| Districts | 86 | 158 |



Revitalizing Millets in Karnataka

In Hanur, a taluk in the **Chamarajanagar district, famous for its millet farming**, farmers stopped cultivating millet owing to dwindling demands and prices. Other challenges like shortage of annual rainfall, frequent droughts, higher depth of bore wells, crop destruction by wild animals, use of chemical fertilisers, reducing green cover added to the difficulty of millet cultivation. **To revive it sustainably and make it supportive to the farmers, we intervened with organic farming training and support. Additionally, to enhance water availability, we constructed 9 check dams, 5 ponds and 37 RWH structures**

 **1,776**
Farmers Trained

 **4**
Gram Panchayats

 **26**
Villages

IMPACT

- **Reduction** in cost of cultivation
- **Reduction in use of fertilizers** with vermicompost support provided
- Increase in the **per acre yield**
- Adopting of **organic farming** practices
- **Improvement** in soil health property
- Introduction of additional sources of **livelihood**

Establishing Farm Tool Banks

Cultivating Empowerment, Harvesting Success

| | Farm Tool Banks | Villages | Districts | States | Farm Tool Beneficiaries |
|-----------------|-----------------|----------|-----------|--------|-------------------------|
| FY 23-24 | 249 | 164 | 20 | 7 | 7,356 |
| Since Inception | 333 | 264 | 27 | 9 | 11,265 |

We have started setting up farm tool banks in villages to empower farmers with essential tools. A resource crunch, especially during peak seasons, is a major obstacle for farming communities. With tool kits available, farmers can enhance productivity, reduce rental costs, and foster sustainable practices, enabling effective cultivation and greater success.

Sharing Resources, Powering Success in Tamil Nadu

In **Mayiladuthurai**, paddy farmers grappled with labour shortage, time-consuming manual labour, uneven plant density, and high costs for market rentals for workforce and equipment. With the establishment of farm tool banks equipped with equipment (power tillers and trans-planters) in 5 villages, this was transformed. Through these, small and marginal farmers (landholding below 5 acres) are able to have equipment at affordable rates, enabling them to prepare land efficiently, improve planting precision, soil quality and transplantation practices, reduce labour dependency, and save time and resources.



| | | | | | |
|-----------|-----------------------------|--------------|-------------------------------|------------------|---------------------------------|
| 25 | Direct Beneficiaries | 1,500 | Indirect Beneficiaries | ₹ 150,000 | Reduction of Rental Cost |
|-----------|-----------------------------|--------------|-------------------------------|------------------|---------------------------------|

From Spores to Sustainable Livelihood Mushroom Cultivation

Mushroom, a commercial crop, enables a secure source of income for the farmers. Drawing on its livelihood potential, we started our mushroom value chain across states with proper support, training, inputs and linkages.

| | FY 23-24 | Since Inception |
|---------------|---------------|-----------------|
| Beneficiaries | 19,851 | 36,467 |
| Villages | 601 | 1008 |
| Districts | 22 | 29 |
| States | 9 | 10 |



The Mushroom Revolution in Keonjhar, Odisha

Odisha's Keonjhar district is mostly inhabited by tribal population and lacks a secure livelihood opportunity. We started our mushroom value chain here, realising its high consumption. Usually they get mushrooms from the neighbouring districts like Balasore, Bhadrak, Jajpur, Khurda, and Puri or they collect natural mushrooms like Nada chhatu, Bali chhatu and Rutka. We aimed to streamline this to ensure a sustainable, profitable livelihood for them.



Hence in 2019, our journey commenced with an integrated approach. **We collaborated with Krishi Vigyan Kendra and Horticulture Department**, and called on experts to provide training and practical demonstrations on how to cultivate mushrooms.

With the rising demand and spawn shortages, we partnered with a local Self-Help Group (SHG) to establish a spawn unit that now supplies mushrooms to the village. With support from ITDA and the horticulture department, six small mushroom production units were set up in nearby villages, all managed by local SHGs. This initiative highlights the power of community involvement and sustainable empowerment.

Impact

43,000 Kg
Total
Production






3,400
Households
Cultivating

17,200
Total Mushroom
Bed Raised



Maximising Potential with Processing Units

Our value chains majorly involve establishment of processing units to add value to the raw products, leading to better market price, utilisation of surplus production, and enhanced economic opportunities.

| |  Processing Units |  Villages |  Districts |  States |  Beneficiaries |
|-----------------|----------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------|
| FY 23-24 | 104 | 130 | 44 | 15 | 18,002 |
| Since Inception | 505 | 569 | 80 | 21 | 24,250 |







Dudhsagar

Dairy Value Chain in Jammu & Kashmir

Dairy farmers grappled with low income. Despite surplus production, traditional practices and limited resources hindered their ability to improve milk quality and yield value.

We initiated our value chain with breed enhancement, enhanced feed management practices, and connections to government resources like NRLM, KVKs, and the Animal Husbandry Department. We set up milk processing centres and introduced ancillary income projects including mushroom cultivation, backyard kitchen gardens, and millet production.



| | | | |
|---------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------|
| 2,832 Direct Beneficiaries | 85 Direct Women Employees | ₹ 25,000 Average Income generated per month |  |
|  | 269 dairy farmers selling milk at fair price Indirect Women Beneficiaries | 19 Processing Centres |  |
| 5,662 Total Beneficiaries | Curd, Cheese, Mawa, Kaladi, Lassi, Buttermilk Value added milk products |  | |

Cultivating Clean Crops, Reaping Safe Harvests: **Natural Farming**

The demand for organic produce has significantly increased in the market, boosting natural, pesticide-free farming. Our agro horticulture initiative promotes organic fertilizers as well as other equipment that diminishes the use of the chemical ones. We produce jeevamrut, an organic fertilizer prepared by fermenting the mixture of cow/buffalo dung and urine. It provides nutrients to the plants and improves the activity of beneficial microorganisms and earthworms in soil. Using these, the farmers are able to produce more quality crops and earn better.

Since Inception **1,114,940** Jeevamrut produced in litres

670 Villages

21,400 Total beneficiaries

35 Districts

12 States



Promoting Healthy Soil, Healthy Food in **Chhattisgarh**

Chhattisgarh is predominantly occupied by forest dwellers and tribal communities, practicing agriculture for their sustenance. To support their livelihood and enhance their incomes, we collaborated with NRLM and introduced an automatic Jeevamrut Production Plant. This enables quick production of up to 2,000L in one go, providing organic manure to the farmers in time for their crops. It does not require much technical knowledge and can be prepared in a short time at negligible costs.

Along with the SHGs, more plants have been set-up in the districts to facilitate production and availability of organic manure. This initiative provides employment opportunities, reduces costs on fertilisers, and increases income because of the enhanced soil quality and productivity.

ADVANTAGES

Reduces incidences of pests and diseases in the crops

Enhances the activity of microorganisms in the soil and keeps the soil healthy

Maintains soil moisture

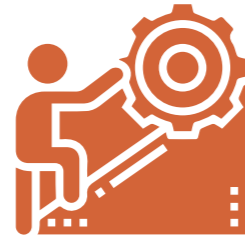
Provides plants with nutrients for proper growth and development

Has no side effects on the soil and the produce

Improves quality of crops, production and value in the market



| | | | | |
|-----------------------------|----------------------|----------|----------------------|--------------------|
| 6 | 3 Districts | 6 | 78,900 Litres | 636 |
| Jeevamrut Production Plants | Jashpur, Korba, Durg | SHGs | Jeevamrut Produced | Farmers Benefitted |



Skilling For a Better Life

We extend skilling and training to the underprivileged youth to address the lack of skills, leading to a subsequent lack of opportunities for a secure livelihood. Our vocational training encompasses both technical and non-technical, life-skill courses, paving the way for job opportunities in the industry.



FY 23-24

Since Inception

Youths Trained

23,130 **181,701**

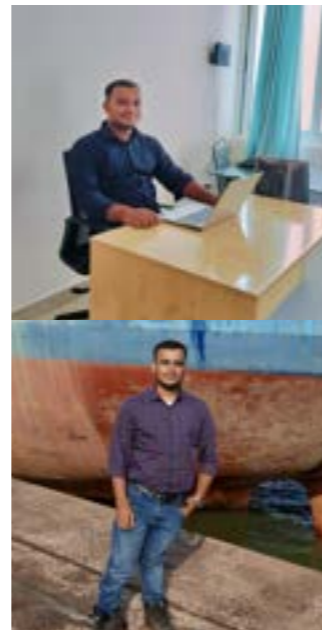
Females Trained

10,428 **78,586**

Aditya Kumar Panda

A Life of Dignity and Pride

Growing up with 50% polio-affected legs, I faced daily challenges of mockery, pain, and rejection. Despite completing my education, my disability kept me from securing a job, leaving me in despair. I slipped into depression, feeling hopeless and helpless. A turning point came when I attended a job fair in Kendrapara, Odisha, where I discovered ICICI Foundation's skilling program. Enrolling in the Financial Service Associate course, I found respect, confidence, hope and an open platform to learn. I slowly started to come out of my shell of negativity and gained confidence. I realised that my disability cannot stop me. I can also have a strong career like others, I have the potential. It is not defined by my polio affected legs. **The 72 days of training transformed my outlook and career prospects.** I started as a DIP Executive earning ₹17,000 and later secured a role as an Accountant Executive at Sai Exports Pvt. Ltd with ₹20,000. Today, because of ICICI, I lead a life of dignity and pride



Mehzabeen Sheikh

Flying Towards New Heights

“ The training transformed my life ”

Coming from an underprivileged family, life was a struggle as my father drove a rented rickshaw to meet our basic needs. After school, I was eager to support my family and improve our living standards when I discovered ICICI's skilling program through an NGO. With the guidance of supportive faculty, I enrolled in the Office Administration course, learning life skills, grooming, customer service, selling, and computers. Learning was made so simple. Even when I had a fracture, I attended the classes regularly, which got me a merit certificate!

I began my career with Kotak Mahindra Bank, moved to Tanishq and Malabar Gold, and even earned ₹40,000 in incentives at Tanishq. I can proudly say that my earnings allowed me to buy an auto rickshaw for my father and complete my graduation. **Today, I work as a Fine Jewellery Specialist on Fred Olsen Cruise Liner,** earning ₹1,00,000 plus incentives and have traveled to 18 countries from a small part of Mumbai.

I could never imagine this in the first place, but today I am living this life. Our family standards, quality of life, and our dignity, everything has improved. **I am very thankful to everyone in my journey, who helped me succeed and reach where I am.**



Social Interventions

Fostering Holistic Community Development & Empowerment

The heart of any country is its community and for communities to thrive, holistic support is required in multiple avenues like education, safety, culture, relief aid, crisis management and so on. By intervening in these domains, we are hoping to build an empowered, resilient community sustainably.

Take a look at our social interventions highlighting our efforts towards transforming and empowering the communities.

SDG's Targeted

Quality Education



Clean Water and Sanitation



Sustainable Cities and Communities



Key Highlights



Financial Champions 1,60,000+



Connecting People with Footbridges 99



Digitally Empowering with IT Labs in Schools & ITIs 68



Developing Space Understanding with Astronomy Labs in Schools 131



Financial Pathways to Prosperity

Banking, Financial, Services and Insurance (BFSI) sector envelops comprehensive services ranging from commercial banking, investments, asset management, insurance and other financial institutions that facilitate financial transactions and risk management. The knowledge of BFSI is critical in today's dynamic and ever-evolving world as it supports economic stability, investments, risk management, and likewise.

Towards empowering individuals, especially the underprivileged, within the domain of BFSI, we initiated our Financial Literacy Sessions across the country. **The program focuses on raising awareness among rural and urban populations** about organized banking, including savings, credit, remittance, insurance, and investment through sessions taken by Financial Literacy Counsellors. The sessions act as a pathway to informed decision making, risk mitigation, and economic empowerment in a simplified manner.

FINANCIAL LITERACY TRAINEES

FY 23-24: **164,160**



Beyond Classroom Learning

Vocational skills and knowledge are instrumental in breaking the cycle of poverty and vulnerability. We cater to the inmates of prison, children/youth in conflict with the law, and people in the lower rungs of the society, especially women through extension courses on vocational skills. The aim is to enable their reintegration to the mainstream society sustainably.

Extension Course Trainees

FY 23-24: **1,410**

626
Defence Personnel



128
Inmates of Prison

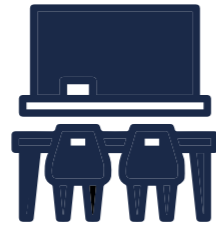


634
Juveniles



20
Destitute





Transforming Learning Spaces

A robust educational infrastructure is pivotal to quality education in addition to the textbooks and classes. We undertake multiple interventions to promote a conducive learning atmosphere, fostering innovation, creativity and interest. Often children from privileged backgrounds are able to access advanced learning techniques and spaces. However, our support facilitates people from the marginalized sections to have access to better education, which is a part of Right to Education.



Cosmic and Scientific Explorations: Astronomy Labs

We live in an age dominated by science and technology with an increasing relevance for STEM education. Learning practically instead of just reading books is the need of the hour! Our set-ups of astronomy labs with smart TVs, microscopes, telescopes, and all other necessary equipment promote scientific curiosity, enhance STEM education, provide practical learning, and steer up innovation through technology, boosting enrolments, aspirations, interest in space, celestial understanding, and problem solving skills.

131
Schools

11
States

Digital Junction – IT Labs



Knowledge of computers is a must! To facilitate that, we support in setting up or enhancing the IT labs by donating computers to various schools and ITIs. We also donate furniture for the labs in many places to make it functional and conducive.



68 Schools & ITIs

11 States

Building Blocks for Education

Schools, where children spend most of their time learning, should facilitate uninterrupted education. Therefore, we aid infrastructural support to schools across the states, including border villages and difficult terrains as per their needs. This comprises safe drinking water through RO installations, minimising the risk of water-borne diseases due to contaminated water; using clean energy through solar power set-ups to ensure continuous electricity; and donating benches to provide a comfortable learning space.



Reviving Cultural Heritage

Mata ni Pacchhedi

Mata Ni Pacchhedi, is one of the sacred art forms of Gujarat, crafted to perfection by the **Vaghri community for 350 years**. It depicts the sacred epics of Goddess Durga and makes for her temporary shrines. However, over the years dwindling demands, mechanisation, lack of trained artisans, limited use of digital world, financial crunch, irregular supply chain, unavailability of raw materials, dearth of design innovation, have languished the art form, leading to its loss. Nevertheless, its global prominence is now increasing with leaders talking about it and gifting it across.

In this context, we collaborated with **Entrepreneurship Development Institute of India** towards bringing back this lost art to life. Our intervention involves 2-day Entrepreneurship Awareness Program, Domain-Based Training and Skill Upgradation, Mentoring Support, Linkages for credits, markets, GI fairs and Start-Ups, Financial Literacy and Awareness, and Registration for authorisation, aiming to revive the lost art and make it a sustainable source of income for the artisans practicing it. Through the linkages, **71 entrepreneurs** have generated sales of **₹82,30,000**.



Linking Lives

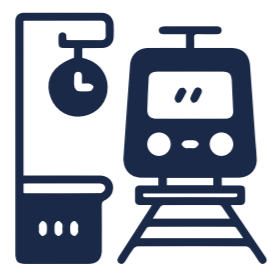
Footbridges for Connectivity

The hilly terrains often face myriad challenges owing to its difficult geography and periphery. The isolation and lack of connect push them in the abyss of disempowerment and lack of basic necessities, leaving them behind. The disasters and its consequences exacerbate this all the more. This is a staunch reality for the remote villages in the hilly terrains of Jammu & Kashmir, Himachal Pradesh, and Uttarakhand.



To address this critical issue, we collaborated with **Himalayan Environmental Studies and Conservation Organisation (HESCO)** and have undertaken the construction of footbridges in multiple villages across these states. We strategically positioned the footbridges across rivers and gorges to bridge geographic barriers and **significantly improve village connectivity**, creating a ripple effect by promoting **better access to education, healthcare, and economic opportunities**, ultimately improving the quality of life for residents in these remote communities.





Digital Safety Rails

Awareness Campaign, Southwestern Railways

South Western Railways (SWR) is one of the 19 railway zones of India and caters to a large section of the population within its ambit who use the services on a daily basis. The Bengaluru Division of this railway has 100 stations under it, stretching across 1,139 kms and witnesses an annual footfall of around 2.54 crores. On an average, 793 people are run over by trains here, costing them their lives. In the wake of this, we collaborated with SWR to create user friendly, appealing digital content to spread safety awareness.

Our content, which can be dubbed in local languages, covers topics like carrying inflammables on trains, using earphones on railway premises, alighting and boarding a moving train, hygiene, safety, and usage of unauthorized railway crossings. This will be displayed across LEDs at the stations and additionally on social media in the form of 13 animated films, 3 live action short fiction, and 6 documentaries.



Aid in Action Mobilizing Disaster Relief

Disasters come unannounced and change the course of our lives. At such a crucial time, support is required to restart and rebuild. Himachal Pradesh is prone to various calamities and disasters, hampering the lives of its residents there.

Towards supporting disaster relief in the state, we provided:

4 Bolero campers to Mandi and Kullu district Disaster Management Units

1 hearse van for District Disaster Management Unit, Kangra; and other essentials to **Himachal Pradesh Police Department**

Supported in rebuilding 20 bridges in Kullu and Mandi, to restore connectivity and accessibility.

Through such interventions, we are fostering hope, support, resilience and empowerment to not just Himachal Pradesh but many other states transitioning through disasters.



Shield of Strength

Collaboration with Defence Personnel

Our defence personnel ensure we live safe and sound each day. It is our honour to be able to collaborate and undertake multiple interventions across the country with different defence personnel and support them and their families. Our interventions include **skilling through extension courses, healthcare, infrastructure, plantation, rain water harvesting, disaster relief support, education, solar, watershed, safe drinking water, sanitation, waste management, and likewise across BSF, INS, military and para military hospitals, military cantonments and more.**

Water Wellness

Danapur Cantonment, under the administrative control of the Ministry of Defense, is a municipality with the army personnel and their families residing there.

We provided a chlorine dosing system to **Danapur Cantonment** towards facilitating better access to drinking water. Our role included supply, installation, commissioning of the diaphragm type chlorine dosing pump including a starter panel for automation, electrical and pipeline arrangements, and other civil support. This machine destroys viruses and microbes in the water through the use of chlorine.

Seas of Collaboration with INS Dronacharya

INS Dronacharya is the gunnery school of the Indian Navy situated in Kochi, Kerala.

It is one of the important training grounds for naval officers and hosts a significant number of people in the campus at any given point in time. This is a 103-acre campus, on the shores of Arabian sea. We joined hands with INS Dronacharya to undertake several interventions.



Surface Run-Off Rainwater Harvesting



The significant monsoons in Kerala leads to waterlogging and flood like situation in INS Campus. However, this water simply flows off by pumping out the excess water into the sea through fire engines, without any practical utilization. This also damages nearby buildings. Over time, Fort Kochi, where the campus is located, has suffered from water scarcity and saline water issues. **To address this sustainably, rainwater is now repurposed and redirected into a 150-meter-deep confined aquifer beneath the campus.** Spread across 53 acres in four specialized zones, this system collects and filters rainwater before directing it to the aquifer via bore wells. **This approach effectively dilutes 42 litres of saline water annually, reduces flooding, and supports recreational activities such as tennis, horse riding and football.**

Waste Management

Towards a green campus, we provided a bio-digester, an advanced vermi-composting unit which has significantly reduced the amount of organic waste sent to landfills. **A considerable portion of about 250 kg/-day of biodegradable waste generated within the INS Dronacharya campus is being converted into nutrient-rich compost,** thereby minimizing environmental pollution and reducing the burden on landfill sites. It has further led to decrease in greenhouse gas emissions associated with organic waste decomposition, mitigation of climate change, reduction in foul smells, and improvement in air quality, enhancement of soil fertility, promotion of sustainable agriculture practices and circular economy.

Catching Rainfall: Rainwater Harvesting at Army Public School, Pune

Towards addressing water scarcity, we facilitated the setting-up of rainwater harvesting systems in **Army Public School, Dighi and Khadaki**. The initiative aimed to reduce external water dependency, promote water conservation, and promote awareness in the children from the starting. After a detailed assessment, the suitable structures, filtration systems, and educational components instilling awareness were set up leading to increased water self-sufficiency, environmental benefits, and enhanced practical knowledge on sustainable water conservation.



We have also undertaken similar rainwater harvesting initiatives in BSF campuses and schools in Gujarat, Rajasthan, Madhya Pradesh and more.

Ecosystem Revival: BSF Tekanpur

Tekanpur village, situated in Gwalior District, Madhya Pradesh houses a BSF Academy. The 180-hectare lake here is a main source of drinking water as well as enables thriving biodiversity, supports army training and acts as a recreational spot with boating and water sports. However, the decrease in rainfall in the last 5 years (average 762 mm) and continuous weeding, has hampered the aquatic ecosystem and made it practically unusable for any purpose. Hence, we supported lake cleaning equipment to help clear the weed around 4.4 hectares through mechanical control and restore the lake.



This has led to revival of the lake ecosystem, improvement in water quality, enhancement of groundwater and infiltration rate, recharge of dug wells and borewells, start of fisheries and other water-dependent livelihood, increased water availability and better drinking water quality. Not just this, but the waste removed through the Vihan Tari X3 fuel version, running on the capacity of 10 hours a day, enables 16 tons of compost to be used by the BSF team for plantation.

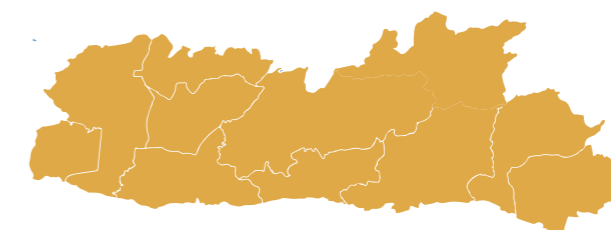
Green Clean: Waste Management Solutions

Sri Ganganagar Military Station, Rajasthan

Towards facilitating clean and green campuses and military stations, we have been providing bio-digesters as part of organic waste management solutions. In Sri Ganganagar Military Station, we provided two such bio-digesters with a capacity of 1,000 Kgs and 500 Kgs per day. This significantly reduces the waste dumped in the landfills and enables organic compost.



Defensive Dynamics: Initiatives with BSF Meghalaya



We have collaborated with BSF Meghalaya to **facilitate support to them in terms of healthcare, education and more**. We donated a mobile medical unit to BSF, enabling primary medical support on the go. We also supported a BSF school with Digital Lab, bridging the digital divide and opening the horizon of digital learning for the children.



Employee Volunteering

Creating a Transformation Together

ICICI group has always believed in empowering the employees to make a positive impact in society. Employee volunteering extends that belief and enriches the lives of others with sustainable actions. It fosters a culture of unity, compassion, social responsibility, collaboration, teamwork within the organization. We undertake many activities to provide our employees with volunteering opportunities for them to participate and contribute meaningfully and make a difference.



Sowing Hope, Harvesting Change Unitedly

Plantation Drive at *INS Shivaji*

We are undertaking a plantation project at INS Shivaji Campus, Lonavala in Maharashtra with the aim of enhancing the green cover of INS Shivaji and its surrounding areas, thereby promoting biodiversity, mitigating environmental degradation, and creating a healthier ecosystem. A voluntary plantation drive was organised twice for the ICICI group employees, INS Shivaji team and local community members.

The site was prepared for plantation and native plants were selected as per the climatic and soil conditions. Then volunteers actively participated in planting saplings, adhering to proper planting techniques to maximize their survival rate. This plantation drive was successful because of the effective communication and coordination reflecting the spirit of collaboration, environmental stewardship, and corporate social responsibility. By planting trees and nurturing green spaces, the initiative not only contributes to environmental conservation but also strengthens bonds within the community



Uniting for Saving Lives Blood Donation Camps

ICICI group has a long legacy of conducting blood donation drives in its office premises, motivating and empowering the employees to come and donate blood for saving lives. Multiple camps are organised Pan-India in a year where employees voluntarily come forward to participate. Safety, precautions and guidelines are adhered and maintained throughout for a smooth experience. The collected units of blood are then safely transported to blood banks, marking the contribution towards saving lives. It fosters an environment of goodwill, compassion and mutual support in the organisations and leads to saving countless lives.

Governance & Key Partnerships

Transparency, accountability, sustainability, ethics, underscore our conduct at the organization in whatever we do. Guided by these, our actions align with our vision and mission, fostering our identity, trust, and recall value for our stakeholders.

We also believe that collaborations play a pivotal role in our journey by supporting us to leverage collective expertise, innovation and sustainable actions to bring an empowering impact. Together, we embark on a path of inclusive transformation.

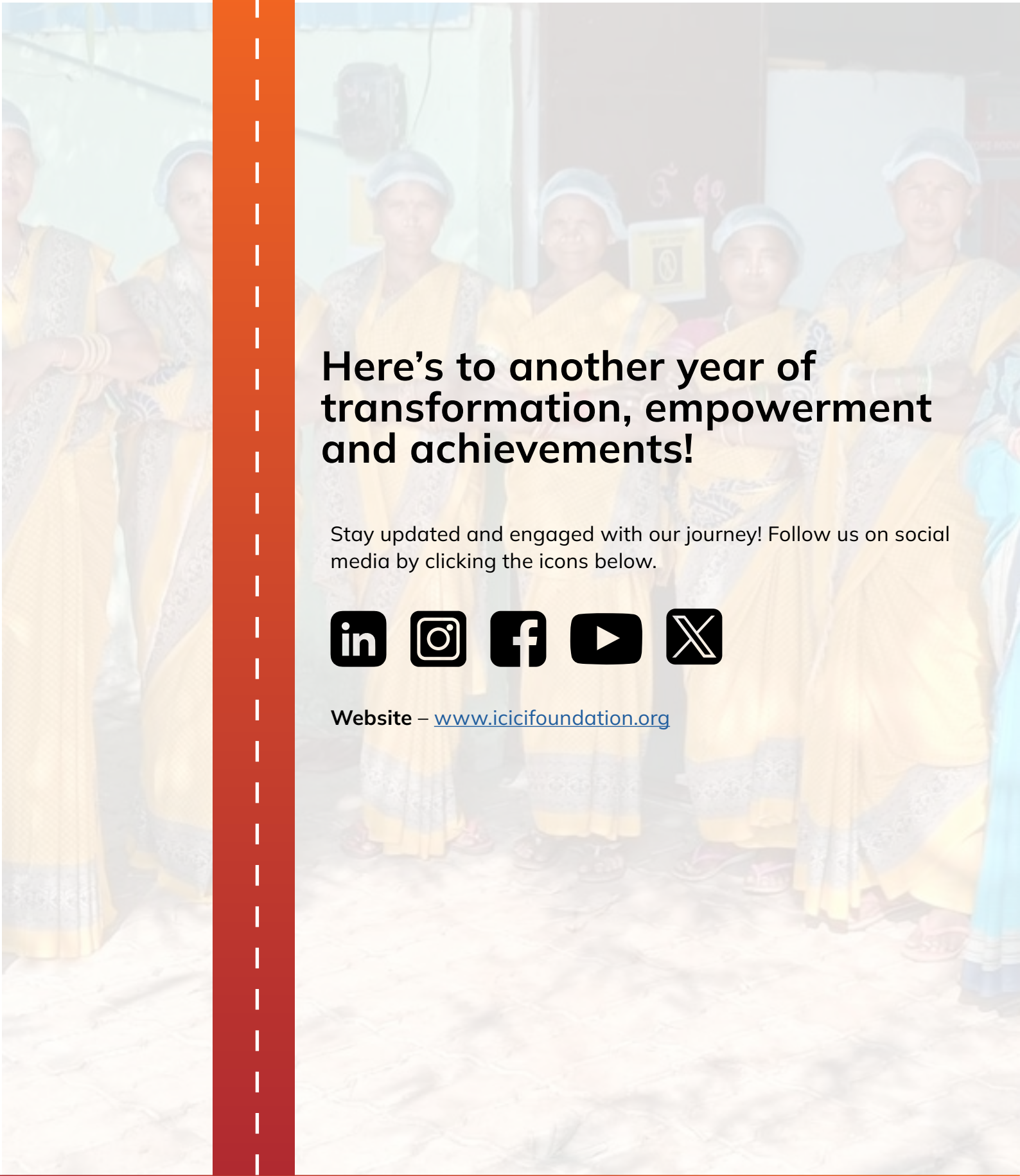
Key Partnerships & Collaborations

TATA POWER

TATA MEMORIAL CENTRE

KISAN VIKAS KENDRA

ALL INDIA INSTITUTE OF MEDICAL SCIENCES



Here's to another year of transformation, empowerment and achievements!

Stay updated and engaged with our journey! Follow us on social media by clicking the icons below.



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