

ICICI Foundation



CATALYSTS OF TRANSFORMATION

A Journey of Creating Empowering and Sustainable Impact with ICICI Foundation

Our holistic interventions across the country are chapters that have culminated to become a story filled with hope, empowerment and transformation!

ANNUAL REPORT 2022-2023

About the Organisation

ICICI group has a long legacy of promoting India's economic development and inclusive growth. In 2008, ICICI Foundation for Inclusive Growth (IFIG) was set up as the CSR arm of ICICI group to carry this legacy of social initiatives ahead. Initially, the key working areas included education and healthcare along with supporting NGOs and other government programmes. Over the years, IFIG expanded its scope of work to include skill development, rural livelihoods training, financial literacy, sustainable environment and ecology and social initiatives along with healthcare under its ambit. The core pillars around which the work now revolves are –

- Environment and Ecology
- Healthcare
- Rural Livelihood
- Social Initiatives

The Foundation directly implements most of its programmes. However, we also converge with existing central and state government programmes, and partner with diverse group of stakeholders. We believe in co-creating with the community, keeping the beneficiaries at the heart of the intervention, whilst focusing on the long term, sustainable outcomes and impacts.

Overview

FY 22-23

1.4 mn Trees Planted

2,000+ Schools Renewably Powered with 5 MW Solar

20,000 Students Trained

43% Female Trainees

19,470 RSETI Trainees

3,520 Smokeless Chulhas

1,210 Vermicomposting Beds

785 Dustbins

1.92 Million Tonnes CO₂ Emissions Curbed

1.10 Lakh Tonnes CH₄ Emissions Reduced

1.5 Lakh Dialysis Sessions

500+ Dialysis Machines

8 Lakh Individuals Supported with Healthcare

200 Hospitals

520,000 Lives Supported with Livelihood

58% Women Beneficiaries

Since Inception

2.6 Mn Trees Planted Since Inception

17.1 Bn Litres Harvesting Potential

173 Water Bodies Restored

5,800 Schools Supported with RWHs

10.9 mn Lives Touched Overall

1.5 mn Lives Touched Through Healthcare

2.9 mn Lives Touched Through Livelihood

6.5 mn Lives Touched Through Social Initiatives

205,550 Students Trained

1,50,000 RSETI Trainees

400 Hospitals

250 Districts

38 Aspirational Districts

ICICI Foundation has carried the legacy of ICICI group towards social welfare, and inclusive growth. From education, healthcare and collaborating with NGOs to support programs, we have come a long way with embracing multiple interventions under the ambit of our core pillars of environment and ecology, healthcare, rural livelihood, and social initiatives. We design interventions holistically, focusing on both immediate and long-term benefits, with a sustainable approach.

We do not hold ourselves on a pedestal, but engage with the community and beneficiaries directly, working with a participatory approach, to inculcate the feeling of mutual ownership and co-creation among the people.

Though we have impact numbers to confidently show how our programmes have reached and transformed millions of lives in myriad ways, we also believe that numbers alone do not capture the real work. Our impact is far and beyond what these impact numbers convey. Its essence is much wider on grounds, where we actually work and build hope for a better world.

Hence, these numbers are just an encapsulation of the exhaustive work that is executed towards building an inclusive, sustainable India.

HEALTHCARE

Making Healthcare Accessible and Affordable

FY 22-23	Since Inception
Total Beneficiaries – 800,000	Total Beneficiaries – 1.5 mn
Total Hospitals – 200	Total Hospitals – 400

In the landscape of social development, health and healthcare have been the often overlooked sector where there has been a great disparity in terms of availability, accessibility, and affordability. This lag between the need and actuality has persistently obstructed the good health and well-being of communities across the country.

Against this context of quality healthcare being a distant dream for underprivileged sections of the society, we have embarked upon various interventions, to ensure accessibility, affordability, and availability of healthcare to all, making it a universal right, instead of a privilege.

Reinforcing Cancer Care with Tata Memorial Centre

Tata Memorial Centre is one of the premier institutions in the sector of cancer care and research in India. However, there is a lag in the current oncology infrastructure, where the individuals requiring cancer care and support are unable to access it, hampering their lives.

Towards reinforcing and strengthening the current infrastructure, ICICI Bank has committed Rs 12 Billion to Tata Memorial Centre under its CSR initiatives, which will be implemented by ICICI Foundation.

This contribution, which is the largest contribution to TMC from any institution, will support in enhancing cancer care services comprehensively, across different regions. This initiative by ICICI Foundation is likely to be completed by 2027, where three oncology centres will be set up in three different locations – Maharashtra, Punjab and Andhra Pradesh, with a combined area of 750,000 square feet. These will be state-of-the-art centres equipped with latest technologies and advanced machines.

These new centres of oncology, will offer excellent treatments with advanced evidence based therapies, to an additional 25,000 patients, doubling the present capacity of individuals TMC caters to. Moreover, these centres will also curb the distances and waiting time to get the services from TMC at Parel, Mumbai.

The new centre at Navi Mumbai will have state-of-the-art radiology facilities, including CT scanner and MRT, a new facility for outdoor patients, laboratories, and a radiotherapy facility for in-patients that will boost the quality of cancer treatment under a single-roof.

The other two centres at Mullanpur, Punjab and Vishakhapatnam, Andhra Pradesh will be equipped 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.

The completion of this initiative will strengthen the present cancer care infrastructure and positively transform the healthcare landscape in the country.

State-of-the-art Oncology Centres at :	2 Paediatric and Haematological Oncology Blocks
Mullanpur, Punjab	1 Radiation Oncology Block
Navi Mumbai, Maharashtra	750,000 Square Feet combined area
Vishakhapatnam, Andhra Pradesh	25,000 New patients per year
	2027 Project Completion

Comprehensive Care, Countless Possibilities: Supporting Treatments for Underprivileged

Towards fostering affordable and accessible healthcare to the marginalized sections of society, ICICI Foundation has been supporting cancer care, bone marrow transplant, cardiac care, cataract surgeries, organ transplantation across various government and charitable hospitals across India. We support Tata Memorial Hospital, Indian Cancer Society, Sri Satya Sai Hospital and more. We also extend our support to various health organisation like Transplants Help the Poor Foundation in Mumbai. The core vision is that no individual should suffer because of lack of financial capabilities. Healthcare is a fundamental, universal right that everyone is entitled to and we are committed to bridge the gap through our interventions and support.

Donating Infrastructure, Strengthening Healthcare: Supporting Healthcare Infrastructure

Towards strengthening healthcare infrastructure in the country, that will enable accessibility, affordability and availability, we have facilitated provision of ambulances, mobile medical units, blood transport vehicles, blood collection and transportation vehicles, facility rooms and centres, patient shuttle buses, and other infrastructural support needed by the government and charitable hospitals.

Ambulances and Mobile Medical Units

Ambulances are crucial in the medical sector where the patient receives support for their treatment till they reach the hospitals. We facilitate the provision of ALS and BLS ambulances to the hospitals to be able to provide apt care to the people in need in their journey to reach the medical facility. Having this medical support through an ambulance before reaching the hospital, plays a pivotal role in saving lives and enhancing health and well-being. Mobile Medical Units are also facilitated by us towards making healthcare accessible to remote areas or disaster stricken areas, where reaching to a hospital is itself challenging, unsure and difficult. Through the support of these ambulances and mobile medical units, healthcare landscape is strengthened and it becomes accessible to more people, especially from the lower rungs of the society.

Blood Transportation Vehicles and Blood Collection and Transportation Vehicles

There exists a gap in the availability of blood and the need of blood. This shortage of blood in the blood banks and hospitals is a major health concern as it endangers life. This is exacerbated by an infrastructural lag in equipment and facility to collect and store blood, as well as transport it from camps to blood banks. Towards bridging this lag, we have provided blood collection vehicles and blood transportation vehicles. These transportation vehicles have the capacity to store the blood and transport it to the blood banks from camps without getting contaminated. The blood collection and transportation vehicles are larger vehicles that facilitate blood collection as well as blood transportation. This enables blood support to difficult terrains as well as availability of blood in the blood banks for the people in need.

- **Blood Transportation Vehicles – 14**
- **Blood Collection and Transportation Vehicles – 16**

Powering Healthcare, One Equipment at a Time: Supporting and Donating Medical Equipment

Medical equipment plays a pivotal role in diagnosis, treatment, monitoring, and research that will strengthen the healthcare system poignantly. A lot of government and charitable hospitals lack crucial equipment that can provide critical support in correct diagnosis, treatment and prevention. To address this issue, we donate various types of medical equipment across hospitals in rural and urban areas. The equipment includes machines for dialysis, MRI, CT Scan, X-Ray, bronchoscopy, sonography, HPCL, etc, 3-D chip laparoscopy cam, mortuary units, ENT machines, spine endoscope, ICU beds, oxygen concentrators, oncology equipment, eye care equipment, and so on. The support of the equipment enables quality healthcare in an affordable manner for all, including the ones in rural areas and in difficult/challenging terrains.

Dialysis Support

Chronic kidney diseases are one of the major public health concern in India. Hypertension and diabetes, the most common comorbidities also contribute to kidney diseases. For patients with kidney ailments, dialysis support becomes crucial. However, the economic burden on the families and the time for the treatment makes it difficult for people to avail the support, more so in the rural areas, where the access is limited. To address this, we aligned our intervention with the Pradhan Mantri National Dialysis Programme' and facilitated dialysis machines in various rural and urban hospitals and health facilities, including difficult terrains to provide free of cost treatment to people. This has empowered the marginalised communities with quality treatment.

Machines Provided – 500+

Number of Sessions – 1.5 Lakh Sessions

Envisioning a New Vision for All with the Gift of Vision: Supporting Eye Camps, Surgeries and Care

India is home to the majority of people with visual impairment whereas 80% of these impairments can be prevented and treated. The lack of availability, accessibility and affordability of eye care creates a gap in getting the desired treatment and preventive support. This gap is further exacerbated by lack of awareness, trained eye care professionals, and timely eye check-ups.

Towards transforming the current scenario for eye care, we facilitated eye check-ups and eye tests across the country, especially in the rural areas. We further supported installation of eye testing equipment and infrastructure in hospitals. Our intervention also focuses on supporting cataract surgeries for underprivileged, which is the leading cause of vision loss. Through the eye camps, we also facilitate provision of free spectacles to those in need. The core that underlies this area of work in healthcare is that vision is fundamental for a quality, empowered life and accessibility, availability and affordability should not create a barrier for people to seek support for their eye related issues.

ENVIRONMENT AND ECOLOGY

Nurturing Nature for a Sustainable Future

2.7 Mn Trees Planted

17.1 Bn Litres Water Harvesting Potential

2,000+ Schools Supported with Solar

5,800 Schools Supported with Rainwater Harvesting

We live in a world where environmental risks and hazards are looming large now, and the need for building a sustainable environment has never been more pressing. The reality of environment confronting us at the moment is climate change, deforestation, water scarcity, pollution, habitat destruction, loss of biodiversity, and likewise. The consequences of these, if left unattended, can pose challenges to not just the environment, but well-being of the entire communities and their livelihoods as well.

Towards making humanity thrive in alignment with the environment, ICICI Foundation has been undertaking various interventions with the aim of nurturing nature for a sustainable future, that will be for the mutual good of all.

Preserving Nature's Legacy: Supporting Ecological and Wildlife Conservation in Forests

Forests, the home for diverse flora and fauna, sustains our planet's essence. Over the years, we have been witnessing a downturn in the forest ecosystems, because of climate change, deforestation, human-wildlife conflicts and more, putting our environment at a large risk. Undertaking multiple interventions in forests and tiger reserves, has been one of the key pillars of ecological conservation.

The initiatives include habitat restoration and creation, facilitation of solar-powered pumps for borewells, creation of water holes, weed removals, construction of stone bunds, and tree plantations. Towards wildlife protection and strengthening, facilitation of patrolling vans, animal rescue vans, rapid response vehicles, enclosure and fencing, and equipment like camera traps, fire-fighting equipment is undertaken. Our work spans across 42 tiger reserves and forests, including Sariska Tiger Reserve in Rajasthan, Tadoba-Andhari Tiger Reserve, Umred-Pauni Karhandla wildlife sanctuary, Pench Tiger Reserve, and Bhimashankar Forest in Maharashtra, Satpura Tiger Reserve in Madhya Pradesh, Bandipur National Park in Karnataka, Simlipal Tiger Reserve in Odisha, Valmiki Tiger Reserve in Bihar, Amrabad Tiger Reserve in Telangana and more.

Each initiative is underpinned with the vision of sustainability, ecological preservation and strengthening of forests, towards nurturing a better planet. When the forests will thrive, the environment will bloom.

- **Solar Powered-Pumps – 80**
- **Water Holes – 50**
- **Grassland Development – 2,245 acres**
- **Patrolling Vehicle and Rescue Vans – 30**
- **Stone Bunds – 75**
- **Tree Plantation – 6,700**

Rays of Empowerment – Facilitating Solar Power Support

Frequent electricity cuts, power shortages and lack of electricity had become a common narrative, especially in rural areas, and more so in north east and hilly terrains. Towards mitigating this challenge, we have supported the installation of solar power support in schools, colleges, and other such places, emphasising more on rural and difficult terrains. For example, we supported 30 rural schools in Meghalaya with solar power support, which enables continuous flow of education. Further, the solar capacity of these solar units is harnessed by the communities in their households.

This initiative supports education and also reduces carbon footprints, fossil fuel use, and greenhouse gas emissions. It eventually empowers the communities with a sustainable energy source.

Solar Powered Schools – 2000+

Total Capacity – 5 MW

Drops of Sustainability - Rainwater Harvesting Initiative

Conserving rainwater can play a pivotal role in building a sustainable environment. ICICI Foundation started its Pan-India rainwater harvesting initiative in the year 2021, and continues to support the setting up of rainwater harvesting structures in schools, creating awareness about the importance of conserving water, and sowing the seeds of building a sustainable future in the next generation.

- **Water Harvesting Potential Created – 17.1 Billion**
- **Total Schools with RWH – 5,800**
- **Schools with RWH in Fiscal 23 – 3,500**

Reviving Springs to Replenish Lives – Spring Water Harvesting Initiative

Springs are a perennial source of water, however, there has been a steep downfall in its water availability. For communities depending on spring water, this led to increased time and effort to avail water. This was a pertinent issue in North-East India. A pilot intervention was undertaken in Manipur's Langol Reserve Forest in the last fiscal year to channelize the spring water to be available in residences of the villages. After the initiative was successful, the project was continued in this fiscal where we installed 25 spring water harvesting units, with each having a storage capacity of 15,000 litres water a day in Kangpokpi, Chirachandpur, Imphal East, and Imphal West districts of Manipur. We also extended this project in Ri-Bhoi district in Meghalaya. Further, the channelizing of spring water depends on the forests. So the forest dwellers have come to realise the importance of forests and have assumed the responsibility of being its protectors and conserve it.

- **Total Spring Water Harvesting Structures – 43**

Reimagining Green Revolution Today – Supporting Climate Smart Agriculture

There has been a great decline in agricultural productivity, intensifying the challenges for farmers in a predominant agricultural land. To address this, we started with our initiative of Climate Smart Agriculture in the previous fiscal where we promoted scientific methods of planting the crops like System of Rice Intensification (SRI), and Alternative Dry and Wet (ADW) irrigation methods. These methods, have been undertaken in the regions of Tamil Nadu, Telangana, Kerala, Karnataka and Andhra Pradesh, and has benefitted the farmers whilst contributing to the environment.

- **Water Saved through Climate Smart Agriculture – 11 Billion Litres**
- **Farmers Benefitted – 2,240**
- **Land Cultivated using SRI – 1,860 Acres**
- **Land Cultivated using ADW – 4,750 Acres**

Combatting Stubble Pollution – Parali Burning Free Villages Initiative

As parali burning was the major contributor to environmental pollution in Northern India, we started our initiative previously in 2018, in collaboration with Punjab Agricultural University, to stop the stubble burning by providing alternatives to the farmers. A total of 77 villages had been declared parali burning free. Continuing with the same intervention in this fiscal, we reached 120,000 farmers across 853 villages and implemented the use of Parali as fodder and raw material for cardboard and bio fuel industries. This has led 600 villages to be parali burning free in this fiscal with a significant decrease in pollution levels and greenhouse gas emissions in the regions of Punjab and Haryana.

- **Parali Burning Free Villages – 677**
- **Parali Burning Free Villages in this Fiscal – 600**
- **Land saved from Parali Burning – 498,285 Acres**
- **Carbon Di Oxide Emissions Curbed – 1.92 Million Tonnes**
- **Methane Emissions Reduced – 1.10 Million Tonnes**

Towards Carbon Neutral Villages

Carbon Neutrality is critical for a sustainable tomorrow. Towards reducing the carbon footprint, ICICI Foundation has started its Carbon Neutral initiative in villages where we provide smokeless chullahs, vermicomposting beds, bio-digesters and likewise. These reduce the carbon footprints and contribute towards green villages and environmental sustainability.

- **Smokeless Chullahs – 3,520**
- **Vermibeds – 1,210**

Replenishing Water Bodies – Lake Rejuvenation Initiatives

Lakes are fundamental water bodies, supporting sustenance of biodiversity. When lakes become inaccessible or unusable, there is a severe impact on the quality of lives. ICICI Foundation undertakes lake rejuvenation projects where desilting, widening and water treatment are done to make the lake usable by the community members.

- **Total Lake Rejuvenated – 4**

Creating Ripple Effects for Nurturing Nature – Watershed Management Initiatives

Apart from rejuvenating lake, our Pan-India watershed management activities include pond construction and rejuvenation, check dam constructions and repairs, creation of farm ponds, water saucers, dug wells, gabion structures, earthen, trench-cum and stone bunds, soak pits, creating or repairing of borewells, desilting of water bodies, well repairs, building canal gates and rejuvenating canals, and likewise. The creation and rejuvenation of these structures help in increasing the availability of water and supports agriculture and environment.

- **Ponds Constructed/Rejuvenated – 127**
- **Borewells Recharged – 156**
- **Check Dams Constructed/Rejuvenated – 13**
- **Farm Ponds Constructed – 75**
- **Dug Wells Constructed/Repaired – 20**
- **Trench Cum Bunds – 16,004**
- **Earthen Bunds – 33**
- **Nala Bunds – 12**
- **Soak Pits – 90**

Sustainable Management Practices – Waste Management Initiatives

The current lifestyle generates massive wastes which pose environmental challenges. To control this sustainably and prevent pollution, we facilitate distribution of dustbins, bio-digesters, vermicomposters, and e-garbage vehicles to manage the waste better. These enable the segregation of dry and wet waste, recycling of materials and prevention of dumping waste openly in places. The use of e-vehicles for collecting garbage even reduces the carbon footprint.

SUSTAINABLE LIVELIHOODS

Empowering People, Transforming Lives

FY 22-23	Since Inception
20,000 Students Trained	205,550 Students Trained
19,470 RSETI Trainees	1,50,000 RSETI Trainees

India ranks on the top in unemployment. Livelihood, which is a fundamental right of the citizens, is not accessible to many, especially the rural communities and underprivileged sections. Lack of proper knowledge, support, resources, and optimisation keep the marginalised sections trapped in the vicious cycle of poverty and diminished quality of life. Most of the work is seasonal and with limited opportunity. A significant proportion of the total population do not have livelihood opportunities, that can sustain them consistently.

ICICI Foundation started its sustainable livelihood initiatives, in rural and urban areas, with value chains, skilling and vocational training, and community led initiatives to empower the marginalized and underprivileged sections of society, and make them self-reliant, resilient and improve their quality of life.

Linking Lives, Building Successful Futures - Value Chains

Towards strengthening the rural areas and the rural communities in India with sustainable livelihood opportunities, ICICI Foundation started multiple value chain initiatives over the years where beneficiaries are provided with inputs, market linkages, credits, and self-help groups, processing units, and value added products are formed along with skilling to independently operate the process. This has continued in this fiscal too.

Soyabean Value Chain – Latur, Beed, Osmanabad and Jalna

Soyabean is the major crop of these regions, and the lives of farmers depend predominantly on it. However, owing to the traditional methods of farming and selling, their productivity and income generation was low and the expenses were high. To empower the farmers, we introduced diverse interventions under the soyabean value chain:

- **Broad Bed Furrow Technique**
- **Organic Practices**
- **Phermone Trap**
- **Yellow Stick Trap**
- **Jiwamrut**
- **Waste decomposer and Vermi compost**
- **Seed production**

The farmers were provided comprehensive training for using every intervention so as to derive optimum benefits out of it.

Impact:

- **Total beneficiaries – 860**
- **Cost of cultivation reduced by – 20 to 30% because of local organic inputs**
- **Production increased by 20%**

The value chain directly and indirectly benefitted the soyabean cultivators, improved their incomes, and their quality of life with a constant source of livelihood with better outcomes.

Lac Value Chain – Jharkhand

Lac cultivation and production is one of the most important sources of income for the native population of Jharkhand, especially the forest dwellers and tribals. However, they could draw limited profits out of their work. To transform this and empower the farmers, we signed a MoU with Indian Council of Agricultural Research, and introduced several interventions to revive and support the lac cultivation. The interventions include:

- **Provision of 70 Farmtool Banks for each village in the districts of Ranchi, Khunti, and West Singhbhum**
- **Set up the first solar powered lac processing unit in Silda Village, Khunti district.**
- **Started backyard kitchen gardens, and mushroom cultivation as a supplementary source of income and food security.**

Impact

- **The average annual income of 2,200 tribals and forest dwellers has been increased by 60%.**
- **The interventions have positively impacted 4,430 beneficiaries.**
- **43,000 lac host trees including semialata plants have been planted.**

The value chain has significantly enhanced the lives of forest dwellers and tribals, and empowered them with a sustainable source of income. We have also started farm tool banks here, where the necessary equipment is kept for the local usage, and this has then been created across many states.

Crafting Empowered Futures with Skilling and Sustainable Livelihood ICICI ACADEMY FOR SKILLS (ISA)

There is a pertinent lack of skills amongst the Indian youth, especially in the marginalised and vulnerable sections of the society. Towards addressing this, ICICI Foundation started with its flagship programme – ICICI Academy for Skills in 2013, focusing on inclusive growth, empowering people and sustainable livelihood in line with the Government's emphasis on skilling and development.

We have 28 academies in 20 States and Union Territories, where free-of-cost vocational training in 15 courses (11 technical and 4 office skill courses) is provided in collaboration with the experts in the industry to ensure that the curriculum and training align with the current context and relevance. We also have more than a thousand placement partners who provide employment opportunities to the trainees. Through the courses, training and skill building, people from all walks of life have been able to transform themselves in way they never imagined was possible.

- **Youth Trained in Fiscal 23 – 20,000**
- **Youth Trained since Inception – 205, 550**
- **Women Trained since Inception – 43%**
- **Successful Placements – 100%**
- **Placement Partners – 1400 +**

FROM A SEASONAL DAILY WAGE WORKER TO A FULL-TIME SERVICE ENGINEER – PUNARAD YADAV

Life was very difficult and meeting the basic requirements each day was a struggle for us, a family of 8 with my grandparents, parents, and three siblings. My father's meagre income of Rs 1,200 as a cook in a primary school was not sufficient to sustain us. I somehow managed to finish my Class XII and wished to pursue higher education. However, my dreams came crashing down and were shattered owing to the financial difficulties. Till 2016, I had to work as a wage labour in my village, running errands and doing menial jobs like painting and so on.

Amidst this hopeless situation that we were living in, ICICI Academy was a ray of fresh hope. One of my friends shared about the Academy, after he completed his course and secured a job. Inspired by this, I decided to go ahead and enrolled myself in Refrigeration and Air Conditioning Repair course at the ICICI Academy for Skills. This was my gateway to a successful life. The course equipped me with all the relevant life skills, discipline, time management, and self-confidence. Nurtured and fostered in a nice and comfortable environment, there has been no looking back. I got a job after the completing the course, and today, at the age of 22, I am working as a Senior Technician, earning a handsome salary package.

This job has opened the doors for a brighter future for my entire family. I have been able to support my siblings in their education and financially take care of my family. Not just meeting these basic requisites, I was able to purchase two bikes for myself and my father. This financial prosperity has given me new wings, and a sense of pride and self-confidence.

I am indebted to ICICI Academy for being a beacon of hope in my life, and for many youngsters like me, enabling us to empower and transform our lives for the better.

“एकेडमी ने मेरे जीवन में जिस तरह उजाला भरा है, उसके लिए आईसीआईसीआई एकेडमी के लिए शुक्रिया कहना बहुत छोटी बात है। एकेडमी मेरे और मेरे जैसे कई अन्य युवाओं के लिए प्रकाश की किरण है।”

STRUGGLE TO SUCCESS: IF EVERYTHING WAS PERFECT, YOU WOULD NEVER LEARN AND NEVER GROW – SANJIV KUMAR

Sanjiv Kumar belongs to a farming family in a remote village in Khagaria, Bihar where they faced lot of challenges to make ends meet. Sanjiv dreamt of pursuing higher education but lack of money crippled him to work on the farm. When the Covid-19 pandemic hit us, all his hopes for a brighter future died faded away. He thought he would not be able to lead a good life.

At this moment, he came across ICICI Academy for Skills. With this new found glimmer, he joined the online batch of Electrical and Home Appliances Repair. He learnt everything sincerely online and when he was called offline for physical training after the pandemic ended, he engaged in curriculum activities and practical sessions that polished his skills and developed self confidence in him.

Under the placement support extended by the Academy, he got a job by AnG India Ltd. as a Trainee with an income of Rs 14,000/- per month in Kochi, Kerala. The regional shift from Bihar to down south brought its own set of challenges for Sanjiv, in terms of language, food, and housing. However, his training at the Academy prepared him to brace these challenges and grow. For 10 months, he committedly worked there, strengthening the skills that he had learnt during the course. He developed a deeper understanding of the technical aspects of CCTV Cameras, Fire Alarms, and Security services.

His hard work paid off as he was able to secure a job in Argus Electronic Security System Pvt. Ltd. in New Delhi, as a Service Engineer. He now earns an in-hand pay of Rs 24,000/- per month. This has enabled him to lead a satisfying life, where he is enjoying his work and is also able to support his family financially. Not just this, he is able to fulfil his dream of pursuing higher education along with doing a job.

ICICI Academy for Skills rekindled his lost hope and enabled him to lead a good life, where he is experiencing financial stability, taking care of his family and fulfilling his dream of pursuing higher education.

Empowering Rural Youth, Building an Inclusive India – ICICI Rural Self Employment Training Institutes (RSETIs)

The Ministry of Rural Development, Government of India, initiated a national programme to provide vocational training to rural youth from underprivileged sections of society. In line with this, ICICI Foundation set up Rural Self Employment Training Institutes in Jodhpur and Udaipur in 2011, to support self-employment opportunities to the youth.

These institutes create entrepreneurs and sustainable livelihood opportunities for unemployed rural youth. This is achieved through vocational training programs that facilitate credit and market linkages.

Over a decade, RSETIs have skilled many young people from across the state in various vocational courses that have relevance and earning potential. These trainees have also secured successful jobs and are working independently.

ICICI Foundation is focused on strengthening the infrastructure and raise more awareness about the courses, enabling more youth to take the opportunity and transform their lives. Towards this, satellite centres have been set up in various blocks of Udaipur and Jodhpur districts. The centres enable RSETIs to expand their support by providing on-location training courses to local youth. The following courses are available for the training – Dairy Farming and Vermi-Composting, Electrical Appliances Repair, Electric Motor Rewinding and Pump Set Maintenance, and Sand Stone Cutting and Finishing.

The Government has acknowledged these RSETIs for providing quality training, standardisation of programmes, and the sustainable contribution the economy by enabling livelihood opportunities.

- **Total Trainees – 150,000+**
- **Trainees in Fiscal 23 – 19,470**
- **Women Trainees – 61 %**

SOCIAL INITIATIVES

Supporting Societal Development

38 Aspirational Districts

200,000 Aspirational District Beneficiaries

785 Dustbins

146,000 Financial Literacy Beneficiaries

ICICI Foundation is committed to community welfare and has focused on empowering marginalised sections. This goes beyond classroom support and trainings, and provision of material resources alone. It includes children in child care institutions, residents of remote areas and border villages, aspirational districts, cultural heritage, disaster-prone areas and people, tribal communities, and so on. Our interventions are diverse, to ensure a transformative change. These initiatives reflect our commitment to the societal well-being.

Empowering for a Better Tomorrow – Strengthening Aspirational Districts

The Government of India has identified some districts that have shown lesser progress comparatively in the core areas of development as aspirational districts. The aim is to transform these districts and strengthen their socio-economic indicators. The Government is committed to not leave them behind, and ensure their inclusive growth and improve the quality of life. ICICI Foundation, aligning with the vision of the Government has taken this opportunity to undertake livelihood interventions in 38 aspirational districts in association with local authorities. Through these initiatives, 200,000 individuals have benefitted in these district.

Total Aspirational Districts – 38

Total Beneficiaries – 200,000

Transforming Lives in Ramnathapuram, Tamil Nadu

Ramnathapuram is one of the aspirational districts in Tamil Nadu, predominantly occupied by fishing community. The income was seasonal, and therefore, most residents, mostly men, had to migrate to nearby towns to find alternate livelihood opportunities. The women of the families were usually left behind.

In order to empower women to supplement their family income, ICICI Foundation started a value chain here. The value chain included training on crop improvement, productivity enhancement, preparing bio-inputs from beneficial organisms or natural extracts obtained from plants to boost yields, and market linkages. Additionally, need based skill-training were also provided to support additional income generation. Other interventions comprised of seaweed cultivation training and value additions to make different products. We also facilitated 8 micro-enterprises for producing value-added products such as palm food products, fish, seaweed, coconut, and crab fattening.

We also collaborated with Krishi Vigyaan Kendra for promoting azolla cultivation. We further undertook mangrove and bamboo plantation with Miyawaki forest method. Towards strengthening the district, we have extended financial literacy trainings to the residents of that district for them to avail benefits of various Government schemes; conducted eye camps; set up solar drier unit for drying of fish, spices, curry leaves, fruits, vegetables, paddy and other products and established 64 rainwater harvesting structures in schools, panchayat buildings and veterinary hospitals with annual storage capacity of 4,500 litres.

Rebuilding Lives in Raichur, Karnataka

Raichur is an aspirational district in Karnataka, lagging behind in socio-economic development. It predominantly depended on Alkoda Lake for water and other livelihood activities. However, this 100-acre lake was covered in weeds, encroached upon, inaccessible and had become unusable, hampering the lives of residents of Raichur, pushing them further down in the developmental lag.

Towards strengthening this aspirational district, ICICI Foundation undertook the intervention of rejuvenating Alkoda Lake. We desilted it and built other structures like culverts, mini islands, pipes etc around it to support the environment, and the problem of water. We cleared the encroachment as well and made the lake accessible. This brought Alkoda lake back to life.

Area Desilted – 237164.58 cubic metres

Trees Planted – 5000 saplings

Area Irrigated through the lake – 2,500 Acres

Borewells Recharged – 2,500

Farm Ponds Recharged – 181

Livestock Benefitted – 1,00,000 +

Total Beneficiaries – 15,600 +

The intervention further supported in creating sustainable livelihood sources like poultry, fishing, vermicomposting, millet production, livestock management, bio-input preparation, etc., and various watershed and ecological activities were also implemented like rainwater harvesting, borewells, trench cum bunds, farm ponds, tree plantation, avenue plantation etc. This has revived the landscape of Alkoda and Raichur with water availability and livelihood, managed disasters, increased bio-diversity, and fostered community engagement and ownership.

Supporting Schools

ICICI Foundation has carried out interventions in the remote parts of Ladakh and Kashmir, to facilitate education for the children. We have provided schools in these border areas with solar power support for uninterrupted power supply, furniture, electrical appliances, and computer systems to enhance education.

Promoting Sustainable Livelihood

Enabling sustainable livelihood in the border villages has been one of the core focus for ICICI Foundation. We have supported the SHGs in the deserts of Ladakh, who work with local farmers, to address shortage. By constructing trench-cum bunds and underground/geo thermal storage, the famers are able to produce surplus and manage it well with the support of SHGs.

From Borders to Progress - Supporting Border Villages

ICICI Foundation has been undertaking various interventions to strengthen and support the border villages with social infrastructure. The geographical challenges of these villages limit the resources and infrastructure, affecting the lives of the civilians and military personnel there.

Medical Infrastructure Support

To ensure that healthcare is available, accessible and affordable for people here, ICICI Foundation provided healthcare infrastructural support. 7 ambulances, 9 medical equipment, and a wheel loader were facilitated to the paramilitary force guarding the entire India-China border across Jammu and Kashmir, Himachal Pradesh, Uttarakhand, Sikkim, and Arunachal Pradesh. In Jammu and Kashmir, we provided 4 ambulances and medical equipment to hospitals, and medical support in the villages of Tangdhar, Gabra, Karalpura and Teetwal in Keran sector at Kupwara district. In the riverine areas of Sundarbans in West Bengal, we supported the paramilitary force in converting a twin-engine speedboat to a water-ambulance, facilitating quicker and easier access to hospitals with essential medical support.

Watershed Interventions

Watershed management and water conservation are crucial for environmental preservation. ICICI Foundation has been working for watershed projects in the border villages with water scarcity and challenges to enable a sustainable source of water. We have created an artificial glacier in Ladakh, eight ponds in Leh, and fifteen ponds in Lahaul and Spiti districts in Himachal Pradesh. This has enhanced the water storage capacity in these villages which further helps the farmers in their agriculture. We are also constructing semi-concrete structures at the outposts for the purpose of rainwater harvesting in Jaisalmer, Rajasthan as a pilot project.

Supporting War Veterans

ICICI Foundation has been supporting two separate funds – “The Armed Forces Battle Casualties Fund”, which helps the injured soldiers of the defence personnel through the hospitals run by defence and para military forces and “The Armed Forces Flag Day Fund”, which supports the education of war widows and their dependents. Over 1,500 beneficiaries have received support for the education.

Rural Development Support

ICICI Foundation collaborated with Himalayan Environmental Studies and Conservation Organisation (HESCO) to construct foot over bridges to facilitate connectivity in the villages in the hilly terrains of Uttarakhand. A total of 70 bridges have been constructed in Uttarakhand. Apart from this, we undertook the construction of 13 bridges in Himachal Pradesh, and 8 bridges in Jammu and Kashmir. The bridges facilitate better connectivity for the villagers. This enhances school education, livelihood, technology and conservation of natural resources, and improves the lives of the villagers in these areas.

Restoring Cultural Heritage in Mumbai

David Sassoon Library has been a symbol of cultural heritage in the city of Mumbai. Located at Kala Ghoda, this Grade-1 heritage structure was getting damaged. ICICI Foundation collaborated with JSW Foundation to restore this library and reading room. It has been completed and open for public to visit and read.

Disaster Relief Support in Assam

ICICI Foundation has always striven to support the people hit by natural disasters. In 2023, Assam was struck with floods and people's lives were affected. In such a critical time, we provided essential supplies like food grains including rice, pulses, mustard oil, puffed rice; and kitchen utensils. Furthermore, ICICI Bank provided galvanised iron sheets to support the reconstruction of damaged houses. Through these, over 14,000 families were supported.

Financial Literacy Trainings

ICICI Foundation has always striven for promoting financial education among the underprivileged. The Financial Literacy programmes are comprehensive where a detailed understanding of banking, credits, deposits, budgeting, savings, debt management, investments, insurance, retirement planning, financial fraud protection, and digital transactions are provided.

These programmes are designed and modified specifically to cater to the needs of specific groups like low income families, small business owners, professionals and corporate employees, etc. The trainings are extended in collaborations with schools, community centres and financial institutions to expand the audience, and empower more people.

Groups Receiving Training

- **Daily wage earners**
- **Self-help groups**
- **Railway coolies and porters**
- **Railway Protection Force (RPF)**
- **Central Industrial Security Force (CISF),**
- **People with disabilities**
- **Transgender,**
- **Children in conflict with law and children in need of care and protection,**
- **Angandwadi workers and ASHA workers,**
- **Farming groups**

Beneficiaries - 146,000 people.

Enhancing Education

ICICI Foundation has been supporting schools with various interventions all across India in both urban and rural areas to enhance education. We have been facilitating Astronomy labs, Interactive Boards, computer labs and computers, furniture, and other infrastructural support to enhance and improve the education for the students.

Skilling Beyond Classroom Walls

Apart from providing skilling in the ICICI Academy for Skills and ICICI Rural Self Employment Training Institutes, we conduct skill training as extension courses in child care institutions, prisons, regimental centres, hostels and such places to prepare them and build readiness for the outer world.

Supporting Sanitation and Drinking Water Facilities

ICICI Foundation supports drinking water facilities through installation of ROs, water coolers and water purifiers. This ensures that safe water is accessible to the people. Further, to improve sanitation, we have facilitated construction of toilet blocks in various rural schools and communities. A total 994 such facilities have been constructed till now. These initiatives not only fulfil the basic requirement of drinking water and sanitation facilities but also promotes health of the people.

SPECIAL INITIATIVES AND PROGRAMS

In alignment with the vision of ICICI Foundation of empowering people, transforming lives and inclusive growth for all, many other projects and initiatives are undertaken across the country.

INCUBATION PROGRAMME – IINPact

An Incubation Programme called ICICI Incubator for Impact – IINPact was launched by ICICI Foundation in collaboration with Xavier Institute of Management, Bhubaneshwar, to support the grass-root start-up entrepreneurs for their businesses. This program will offer two-pronged assistance – Guidance on business fundamentals from industry experts and Interest-Free Funding. Through this collaboration, boot camps and training sessions are conducted in hybrid mode. It also includes periodic feedback from the stakeholders and incubatees. The incubatees also receive a certificate when they complete the programme, which can help them in their professional journey ahead.

Total Applications Received in Fiscal 23 – 760

ICICI Fellowship

ICICI Foundation organises a 12-month long youth leadership programme for training the young people to be socially responsible leaders for India. ICICI Foundation has been working to find developmental solution which are enduring and sustainable in the arenas of healthcare, environment, livelihood, education and other social aspects. With this on-ground experience, experts from ICICI guide and mentor throughout the fellowship, enabling the improvement of quality and quantity of social projects across India. It is conducted in three phases with a blend of theoretical and practical learning. The primary aim is to pass the knowledge through experiential learning, equipping the fellows with a framework to collaborate and drive long term socio-economic development in India and build a career in the development sector.

ICICI Foundation runs a Financial Advisory programme across India under the umbrella of ICICI Academy for Skills. This programme focuses on providing pro-bono training of 50 hours for the National Institute of Securities Market – VA examination. The minimum eligibility criteria are graduation and being above 22 years old.

This programme is extended to retired persons, share brokers, LIC Agents, house wives, CA's and youth to empower them. The program involves selection of partner, sourcing candidates and creating batches, and providing training. Post the training and exam, there is a follow-up with the candidates to handhold and support for AMFY Registration Number (ARN) and getting empanelled with Asset Management Company.

GOVERNANCE AND KEY PARTNERSHIPS

To bring a positive transformation and empower the underprivileged sections of the society, governance structures and partnerships are of paramount significance. These partnerships support ICICI Foundation in carrying out our mission of creating sustainable livelihood opportunities.

We have developed robust governance structures to ensure our operations have transparency, accountability, and ethical practices. We collaborate with national agencies, state agencies, and private entities, who have been instrumental in leveraging our resources and expertise to bring in a transformation in socio-economic development. Along with these stakeholders, we are able to deliver impactful initiatives across India.

National Agency Partnerships

State Agency Partnerships

Private Partnerships



To a year filled with progress, achievements, and impact!

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