



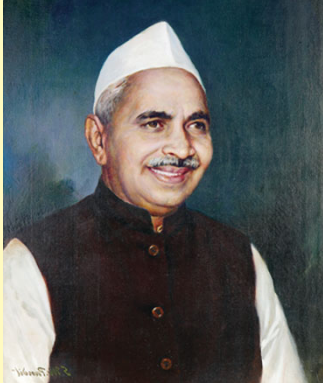
NEWSLETTER, June 2020

HINDUJA FOUNDATION



L to R, seated: Niyati Sareen, Hinduja Foundation; Paul Abraham, Hinduja Foundation; Sasi Kumar, Ashok Leyland; Dr Avinash Supe, Hinduja Hospital, Khar
L to R, standing: Manish Thirumalpad, Hinduja Global Services; Adwait Hebbar, IndusInd Bank; Rajdeep Rudra, IndusInd Media; Shilpa Harsh, Hinduja Global Services; GV Subramanyam, Hinduja Renewables; Srinivas Reddy, IndusInd-Bharat Financial Inclusion Limited; Dr Ashish Bondia, Hinduja Foundation; VA Durai, Hinduja Power; Joy Chakraborty, PD Hinduja Hospital; Freddy Martis, Hinduja Foundation; Anju Palani, Hinduja Tech; Rajshri Mehta, Hinduja Group

OUR FOUNDER



"I WORK SO I CAN GIVE"

~ Parmanand Deepchand Hinduja

FROM OUR PRESIDENT



We at the Foundation have been busy these past few months trying to do our bit to mitigate the distress caused by COVID-19. This quarterly newsletter comes to you in the midst of one of the most significant moments in the history of humankind. Never before have we seen the likes of this pandemic and its chilling impact on society. And yet, never before have we been more convinced of the Foundation's mission, which is core to the agenda as the world deals with the aftermath of the pandemic and charts our collective path forward.

COVID has taught us that we have

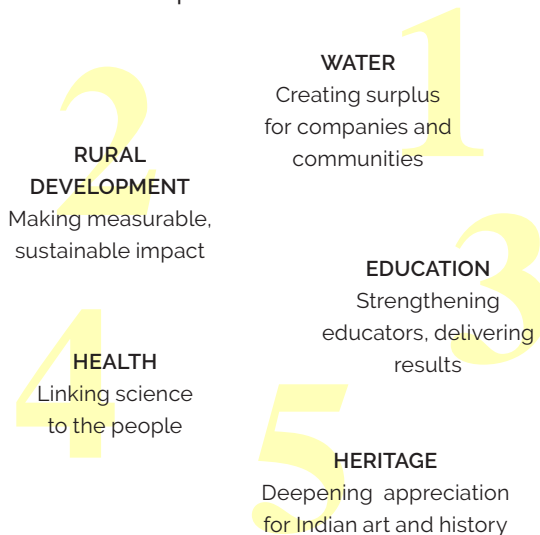
lived unsustainably. We have forgotten that this world is a community of citizens at its core, regardless of the boundaries of geography and history imposed on us. We need to protect and preserve our natural resources because they are the essence of life. We need to develop a new paradigm in education because the knowledge imparted by our current methods has obviously failed us and hasn't taught us to understand and prioritise the real issues confronting the planet. The healthcare challenges facing countries today is unprecedented, starkly exposing the fragility of our infrastructure, social responses and planning mechanisms. Our handling of mass migration to and from villages lays bare not only the inherent inequities of the rural landscape but also the terrible conditions in which migrants to urban centres live.

We at the Foundation will continue to contribute meaningfully in the areas of water, education, healthcare, rural development and appreciation of our heritage. I hope you will read with empathy and join us in our journey. There is much to be done. This world is—and must remain—a beautiful place.

~ Paul Abraham

Our Focus Areas

Together, our projects deliver on all 17 of the UN's Sustainable Development Goals (SDG)



CLEAN WATER FOR EVERYONE

Water stewardship is the flagship theme of our Foundation, recognised by all Hinduja group companies. All water-related activities are carried out under the brand name Jal Jeevan.

14 lakh lives impacted across 14 states and 348 villages

15 lakes, 121 springs, 8 rivers & 1 stepwell restored & revived



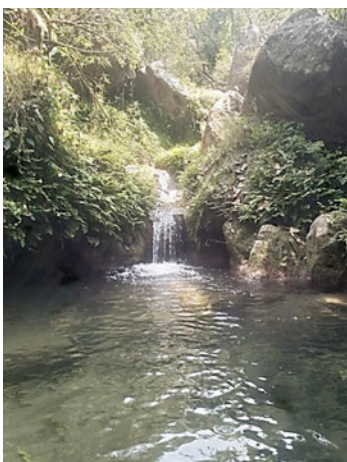
*We have recharged enough ground water to fill **3.8 million** water tankers*

*We have revived land for agriculture equivalent to **3 lakh** football fields*

*We have dispensed enough drinking water to fill **31 million** cans*

SECURING THE SOURCE

In 2018, Ashok Leyland initiated a project to improve water security in Uttarakhand. Together with Central Himalayan Rural Action Group (CHIRAG), the project aims to restore and rejuvenate springs, build rooftop water harvesting structures and provide safe drinking water to schools. The program has started showing results in the areas of community mobilisation. Locals are now restoring springs themselves and this has bolstered not just their quality of life but their earning capacity as well.



COUNTERING CLIMATE CHANGE

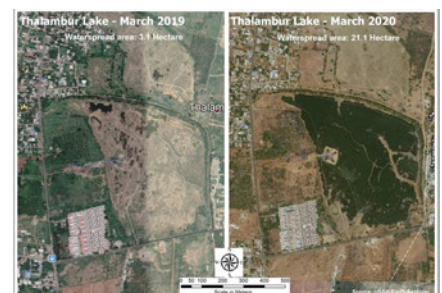
With most agriculture being rain-dependent, water availability becomes crucial for the economic and social progress of rural communities. IndusInd Bank embarked on its Watershed

Development Programme in 2018-19 in collaboration with WOTR (Watershed Organisation Trust) to help farmers transition to year-round farming by adopting sustainable farming practices, which will

result in higher incomes and social upliftment. The program covers 63 villages across Madhya Pradesh, Jharkhand, Odisha and Maharashtra, benefitting over 43,430 villagers.

Case Study: Thalambur Lake, Chennai

One year after the Jal Jeevan project started, the lake's waterspread area went up nearly seven-fold, from 3.1 hectares to 21.1 hectares! This project was funded by Hinduja Leyland Finance and implemented by Care Earth Trust.



QUALITY HEALTHCARE SHOULD BE UNIVERSAL

2 lakh patients treated by our mini health clinics

425 Type 1 Diabetics enrolled in our T1D program

75,000 patients treated in remote Maharashtra

We believe that quality healthcare is a human right and aim to make it accessible to people across all strata of society. From attending to emergencies in remote villages to investing in research for better outcomes in the long-run, we take a holistic approach.



MEDICINE ON THE MOVE

Deployed in partnership with the PD Hinduja Hospital, our MMUs or mobile medical units travel into the interior regions of the tribal belt of Jawhar taluka in Maharashtra, where healthcare delivery is scarce. MMUs function as both clinic and ambulance, depending on the need. Our goal is to bridge the gap in health access, especially for women and children in rural areas. Over 75,000 citizens across 46 villages of Jawhar have been treated through this program.

"My son was one-and-a-half years old when he was diagnosed with Type 1 Diabetes. When I got the news, the ground slipped from under my feet; this is an expensive disease and we are poor. Then I found out about the treatment at KEM Hospital, Pune. Today I am relaxed, all thanks to the Hinduja Foundation. My son gets treatment free of cost and we are also regularly updated on his treatment and health status.

~ GANESH GHULE



FOR THE CHILDREN

We at the Foundation have identified Type 1 or Juvenile Diabetes as a Champion Cause, and are committed to impacting it with our T1D Program, which seeks to improve the lives of underprivileged children suffering from the disease, create awareness

and add to scientific knowledge. Our partners for the program are KEM Hospital, Pune; Madras Diabetes Research Foundation, Dr Mohan's Diabetes Specialities Centre, Chennai; and PD Hinduja Hospital & Medical Research Centre, Mumbai.



THINK BIG, GO SMALL



IndusInd Bank has supported the setting up and running of 280 Mini Health Clinics (MHCs) in 24 backward districts across the five states of Uttar Pradesh, Bihar, Jharkhand, Madhya Pradesh and Chhattisgarh. These centres serve as temporary OPD clinics where all consultations are free of cost and the medicines are heavily subsidised. So far, over 2,00,000 patients have been treated at our MHCs and over 6,00,000 citizens have attended our preventive healthcare sessions.



EDUCATION LEVELS THE PLAYING FIELD

The most secure investment we can make is in India's classrooms. For years, Hinduja Foundation has been working with educators, government bodies and private partners to make a meaningful impact on the quality of education in India.

75,000 children reached through Road to School

1 lakh students & 7,000 teachers reached through early learning program in Haryana

1,300+ scholarships awarded every year

MAKING A START



In Maharashtra's Jawhar taluka, our Foundation runs a project called Saksham. It consists of an in-school program that is currently supporting 2,493 students from 14 schools over a period of six years; an after-school program that covers 1542 children from 14 villages and 69 hamlets; and professional development and mentoring programs that work with over 100 educators from 14 schools. The Foundation's Gyan Shakti program based in Worli, Mumbai works with 11 schools, 783 students and 43 teachers in six languages to develop digital literacy and aid professional development.

ON THE ROAD TOGETHER

Road to School (RTS) and Road to Livelihood are broad-based programs that reach thousands of schools mainly through primary-level interventions that build learning and lifestyle skills. They are supported by a healthy sport and nutrition support mechanism, and offer guidance to the child's community and ecosystem. Road to School is supported by many Hinduja group companies, including Ashok Leyland, IndusInd Bank, Hinduja Leyland Finance, IndusInd-BFIL in Tamil Nadu, Rajasthan, Andhra Pradesh, Karnataka,



Odisha and Maharashtra. So far, 823 schools and 75,000 children have been reached through RTS, which provides holistic development opportunities for all children, including both slow and gifted students.

The group has also experimented with new instruments like Development Bonds to try and address

the requirements of all stakeholders who take risks and ensure outcomes in the field — this intervention works on early learning literacy and supports 100,000 students and 7,000 teachers in seven districts of Haryana. We believe in building capacities for adults too, whether in the world of finance or through technical skills.



"Now I feel closer to my dream of becoming an IAS officer, thanks to Ashok Leyland"



Farzana lives in Athipattu, a village in the outskirts of North Chennai. She studies at the Government High School in Minjur, 8km away from her home. Getting to school and back by train used to take over three hours every day. But thanks to the bicycles provided by Ashok Leyland to girls of 8th and 9th grades as part of its Road To School program, going to school is less of a chore for the 14-year-old. Farzana's father is a daily wage-earner in Chennai and his family supports their daughter's ambitions.



SUSTAINABLE RURAL DEVELOPMENT CREATES SMARTER VILLAGES

We strive to bring positive change to the most under-served of communities and regions by improving access to fundamental human rights, like clean water, quality

education and free healthcare. We work with partners to enrich livelihoods through 360° farm-based interventions and infrastructure development.

950+ families supported in floriculture

3 lakh trees planted for the Wadi program in Jawhar

1,300+ kitchen gardens set up



Rain-fed Paddy Cultivation



Intervention: Improving Paddy Productivity

program. It combines horticulture and forestry plantation and is typically carried out on one-acre plots, bringing in sustainable income from the sale of fruits, crops and timber ensuring food security for the whole family. Wadis are planted on degraded wasteland or slopes so these lands can turn productive with the addition of biomass and development of water resources. A win-win!

SPOTLIGHT: JAWHAR

Jawhar is a taluka in Maharashtra comprising several small and far-flung villages. Our goal here is a 360-degree transformation in the lives of the poor and landless citizens. Besides interventions in water, healthcare and education, we are committed to enhancing the income-generation

potential of Jawhar's agrarian communities. One of the main goals of our Jawhar project is to create livelihood opportunities and improve the standard of living of the citizens. This has been achieved by introducing practices like composting and providing support for the cultivation of paddy, millets,

vegetables and rabi crops. We have also encouraged floriculture for families with small land holdings so they have cash for their everyday needs. Farmers are given technical inputs through demonstrations conducted on their plots and encouraged to market their produce as a collective. Another successful intervention in Jawhar has been the Wadi



OUR HERITAGE IS PRECIOUS



From a medieval coins workshop conducted in association with the Indian Numismatic, Historical and Cultural Research Foundation

Our Foundation owns a substantive collection of historical artefacts, most notably a world-class selection of ancient Indian numismatics. Also known as the Lance Dane bequest, this treasure trove is being brought to the public domain through publications, exhibitions

and regular workshops. We aim to house our priceless antiquities in a museum and research facility one day, so they can be available to students, historians and scholars who will advance our understanding of India's glorious, multicultural heritage.



COVID-19: WARRIORS IN OUR TEAMS

Our teams showed us the true meaning of a fighting spirit by braving all odds and proving their enduring commitment — presenting our very own COVID warriors



During the lockdown, Pallave Raj, who is part of the IndusInd Bank CSR team, travelled 230 km every day to provide lunch and dinner to citizens in the tribal villages of Vasind, Maharashtra. She and her group supplied cooked meals to around 500 people of the Katkeri tribe, among the most underprivileged of those living in this remote location.

VS Haribaskar is Deputy Manager, CSR at Ashok Leyland and when he realised how many migrant laborers were stranded in his town of Hosur after the national lockdown, he swung into action. With the help of the city's officials and the canteen staff at Ashok Leyland's Hosur plant, Haribaskar worked around the clock to deliver fresh food and provisions to the homeless, those affected in the fisherman community and immuno-compromised patients.



Venkat and VR Balu work in the CSR and HR departments at Ashok Leyland in Hosur. They are both registered under the Tamil Nadu Police Traffic Warden Scheme and were called up for duty when the pandemic broke out. Together, they assisted the town's police and government bodies, organised the delivery of relief material and life-saving medicines, made sure that medical equipment including PPE reached doctors on the frontlines.

Seeing the increased load placed by the pandemic on government health services like the 104 helpline, IndusInd-Bharat Financial Inclusion Limited stepped in and offered their call centre services in Madhya Pradesh. They have handled 25,892 calls helping people report suspected cases of COVID-19, access relief material and rations through the PDS scheme, request an ambulance and seek help, in the case of migrants and others unable to return home.



Kailash Topale is an attendant in our mobile medical unit or MMU. During the COVID lockdown, these trusty vehicles have been delivering essentials to disadvantaged communities in Palghar, Maharashtra. Kailash travelled in the MMU to deliver food rations, as well as the cleaning supplies that are so essential to pandemic preparedness.



6 lakh+

PPEs supplied to health and frontline workers

Calls attended by our COVID-19 helplines

80,000

3 million

Families reached through our COVID awareness programs in 12 Indian languages

210 tonnes

Dry rations distributed

PROUD PARTNERS:
IN SERVICE TO
OUR NATION

1 million+

Meals served to the needy for COVID relief



COVID-19: IN SERVICE TO OUR NATION

From creating low-cost ventilators for hospitals to safeguarding frontline workers to bringing comfort to the needy in the form of a hot meal, here's an overview of COVID relief efforts.

HOSPITALS



At PD Hinduja Hospital, Mumbai, we have dedicated an entire building to house an exclusive COVID-19 treatment facility. Hinduja Hospital Khar is managing a COVID centre free of charge for the Municipal Corporation of Greater Mumbai. In

Thane, following a request from the Municipal Commissioner, Ashok Leyland's team converted ten Stag buses into ambulances and deployed them in COVID hotspots. Companies across the group have donated personal protective equipment (PPE) kits, rapid testing kits, masks and sanitisers, generators and disinfectant-mounted vehicles to government hospitals and care-workers in Maharashtra, Haryana, Rajasthan and Tamil Nadu.

Hinduja Global Solutions (HGS) donated over 30,000 reusable face masks to the Bengaluru City Police who have been providing round-the-clock services to keep the city safe.



FRONTLINES

FOOD

We have arranged for over 1 million nutritious meals for the needy at locations across India. This includes packaged meals served to health workers by the canteens of our manufacturing facilities and plants and also dry rations amounting to 210 tonnes.



VACCINE

In England, the Hinduja Foundation has donated funds towards the COVID-19 vaccine development program at the Imperial College of London, and is arranging thousands of meals for NHS staff.



HELPLINES

HGS has been working with the Government of Karnataka to operate a 24/7 COVID-19 helpline center in Bengaluru; between March and May, they clocked nearly 14,000 hours and attended to over 70,000 calls. HGS also accommodated 50 workers of the government-run Apthamitra helpline at one of their offices in Bengaluru. In Madhya Pradesh, IndusInd-BFIL with implementation partner Apollo Telemedicine supported the government's helpline for non-COVID health concerns, serving over 8,000 patients.



JOB

IndusInd-BFIL started soil water conservation works in Karnataka's Kalaburgi region, working with MYRADA and local government officials. Over 1800 labourers were employed across 10 villages, generating a total of ₹ 92.54

lakh in economic support during the lockdown.



TRANSPORT

We shared access to our vehicles and fleet of drivers with state authorities, including disinfectant-mounted vehicles to fumigate and sanitise areas. Ashok Leyland tied-up with HPCL and various transport associations to reach out to over 10,000 drivers stranded due to the lockdown. All vehicle warranties were extended for two months and Gulf Oil Lubricants conducted a free oil change camp in Mumbai for all vehicles delivering essential services.



VENTILATORS

Ashok Leyland was approached by the governments of India and Tamil Nadu to work with and support ventilator-makers and help them improve supply chain and output capacity. A team of 50 of our engineers worked on the project from end-March to May, readying a simple yet intelligent ventilator, priced at a low cost but with all the essential features.



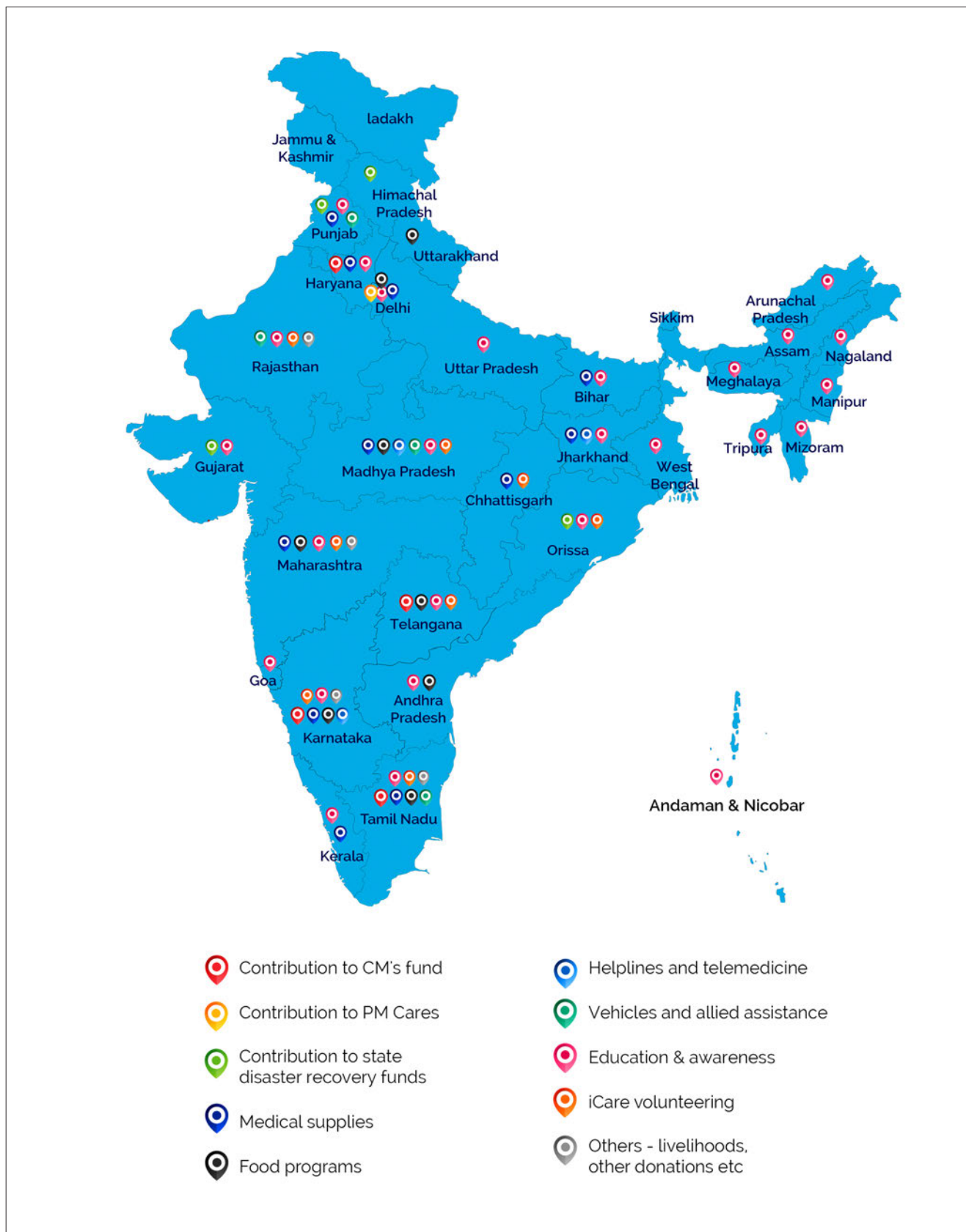
COVID AWARENESS

Awareness on preventing the spread of Coronavirus was created and disseminated by IndusInd Media, ONE Broadband and IndusInd Bank. Information about COVID hygiene from sanitising to social distancing was spread through our 77 Water ATMs across the country.



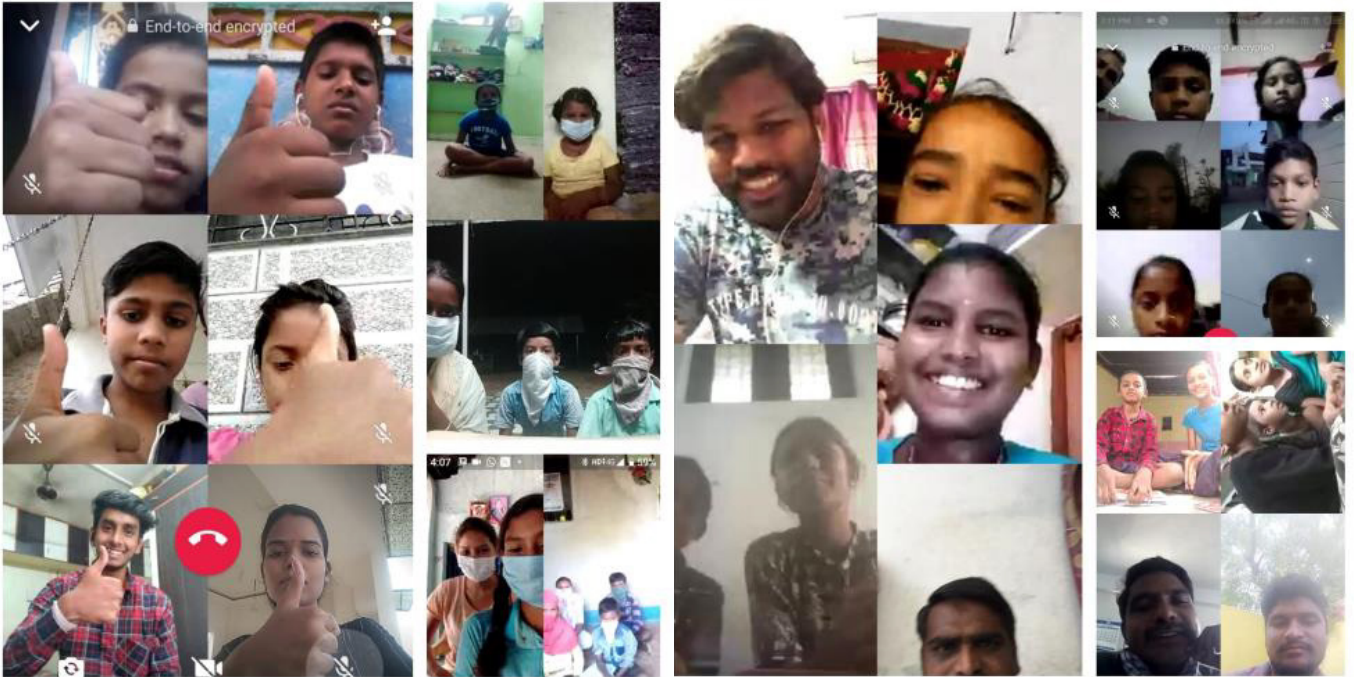
MAPPING IMPACT ON THE COVID CRISIS

A bird's-eye view of interventions led by companies in the Hinduja group during the lockdown in India



HINDUJA GROUP: UNITED AGAINST COVID

While all the Hinduja companies came together to offer COVID relief across the country, our teams working from home too wanted to lend their support. Through iCare, a unique new volunteering program, they were able to do just that



iCare: Volunteer From Home was a unique initiative for all Hinduja Group employees to give them an opportunity to interact with students of government schools and their families across the country and engage them in a wide range of activities through technology based online and offline interactive modes. Learning Links Foundation extended its support to the iCare program by



coordinating all the on-field volunteering activities.

Volunteers across the companies carried out diverse activities with children that ranged from learning about subject content to building awareness about the current pandemic situation. As children remained confined within their homes, these activities provided a source of engagement and learning for them, especially with respect to building crucial skills.

Some of the activities conducted included subjects like 'Covid-19 awareness', 'Fun with math', 'Storytelling', 'Teach a poem', 'Physical exercise', 'S.P.E.C.I.A.L. education', 'Introducing personalities', etc.

PROGRAM UPDATE

With the inception of iCare, the Hinduja Group Companies collectively demonstrated their keenness and commitment to become a part of this unique initiative. A total of 608 employees from 11 companies volunteered for this program, some of whom chose to do online sessions while others recorded their sessions to be sent through Whatsapp.

The program sessions were undertaken across 8 states in the country, with 8 different language preferences (Hindi, Marathi, Odia, Chhattisgarhi, Kannada, Tamil, Telugu and English) to interact with the students.

The volunteers shared their positive experience of engaging with children and conveyed interest in continuing with the activities in future. All the target beneficiaries, the parents and especially the children expressed their satisfaction with all the sessions.



FARMERS' BEST FRIENDS

For small and marginal farmers, livestock is their greatest asset and major source of livelihood, while animal care can be expensive and difficult to access. IndusInd-Bharat Financial Inclusion Ltd tackled this with Sanjeevani, its flagship CSR initiative which provides veterinary treatment at the farmers' doorstep in rural areas. Sanjeevani's toll-free call centre uses BFIL-built technology support in Madhya Pradesh, Jharkhand and Uttar Pradesh. It lets veterinary doctors undertake well-planned services and route optimization through their 12-13 hour days, to meet high demand among farmers. The success of this project has been applauded by the Ministry of Corporate Affairs, with the "National CSR Award in Challenging Circumstances for East" in 2019 by the President of India.

IN GOOD COMPANY

By working with and supporting companies across the Hinduja Group, we're able to broaden the scope of our own operations as well as benefit from learnings across the board. Here are some innovative programs offered by our group companies that made us proud.



HEADS UP!

Gulf Oil has initiated a Helmet Drive to raise awareness about the importance of helmets for children. The project makes children's helmets widely and easily accessible, with distribution at specific locations like schools and malls.



DRIVING TOWARDS HEALTH

Since 1994, with the establishment of the Driver Training Institute at Namakkal, Ashok Leyland has been focused on educating drivers on good driving practices in order to reduce accidents, improve efficiencies on the

usage of fossil fuels and simply make our roads a safer place. Annually, around 1,80,000 drivers are trained at 10 institutes operated by Ashok Leyland across the country.

And finally, December 2019 saw the inauguration of a healthcare centre for drivers in Namakkal, spread over a massive 2500 sq ft space with diagnostic equipment, pharmacy and counselling rooms as well as a full team that includes doctors, lab technicians, optometrists and social workers. Facilities include health education, eye care, screening of drivers for hypertension, diabetes, TB and AIDS awareness, as well as general health and well being. A nominal registration fee of Rs 20 is all that is required to give drivers access to these facilities.





TRUE CHAMPIONS

A pioneering initiative by IndusInd Bank, the Para Champions program strives to improve the lives of Indian para-athletes, many of whom come from low-income homes. In partnership with the GoSports Foundation, this initiative was launched in 2016 in Karnataka and has since supported 45 athletes with nutrition, fitness and conditioning, medical support, domestic and international training stints, coaching fees, competition expenses, sports

science, living expenses, equipment and gear, apparel and mentorship. The program also helps differently-abled athletes break through both psychological and physical barriers, inspiring others in their condition and changing social perceptions as well. Para-athletes from this program have won 170 gold, 82 silver and 59 bronze medals in various national and international competitions, with 20 athletes expected to qualify for the Tokyo Paralympics 2020.

WORK IN PROGRESS

In 2018-19, IndusInd Bank partnered with Ambuja Cement Foundation to set up a Skill Development centre in Rajasthan, resulting in creating livelihoods for 450 young people from 18 villages as microfinance executives, customer relations executives and unarmed security guards. The youth were selected through a rigorous process of counselling and one-on-one discussions to assess the right fit for the right trade. The training is based on National Skills Development Corporation (NSDC) guidelines, and also boosts interpersonal, technical and critical thinking skills to make young people workplace-ready. This program offers guaranteed employment for 90 per cent of participants, with an average salary of Rs 12,000 per month, and those who don't want a job are encouraged to set up their own enterprise.



Building Green Cities

of healthy ecosystems.

It is also one more step in the fight against climate change through the mitigation of greenhouse gases (GHG). Finally, it's a great way to promote awareness on the importance of planting trees, by encouraging IndusInd Bank employees, local schoolchildren and the local community to get involved. Over the last year, this initiative has seen wonderful employee engagement, generating over 3,700 volunteering hours from almost 700 IndusInd Bank employees.



In January, Hinduja Global Solutions Bengaluru organised an event called 'Pals with Paws' where children from government schools and those with autism and Down Syndrome could interact safely and playfully with therapy dogs.

The UN estimates that by 2030, over 40% of our population will live in urban centres, but as the urban jungle grows rapidly, what happens to our green cover? With the strong belief that 'Good Ecology is Good Economics', IndusInd Bank has partnered with the Centre for Environmental Research and Education (CERE) to plant 1,00,000 trees of native species in 40 locations across 13 cities in Maharashtra, Delhi, Haryana, Rajasthan, Telangana, Gujarat, UP, West Bengal and Karnataka. The project will restore and promote local biodiversity in urban spaces by planting only indigenous tree species as they support the growth



OUR CSR & SOCIAL IMPACT PARTNERS



HINDUJA



ASHOK LEYLAND



HINDUJA
RENEWABLES



HGS



HINDUJA TECH
Technology for Business Excellence



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HINDUJA BANK (SWITZERLAND) LTD
BUILDING WEALTH, ENABLING ENTERPRISE



HINDUJA LEYLAND FINANCE



HINDUJA FOUNDATION



HINDUJA HEALTHCARE

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