

PHD
CHAMBER

PROGRESS HARMONY DEVELOPMENT

Estd. - 1905

5th GLOBAL CSR SUMMIT

• Sustainable Development • Innovation • Inclusion

6 October 2016

PHD House, New Delhi

PHD CSR Compendium Case Studies-Successful CSR Initiatives



MESSAGE



Dr. Mahesh Gupta
President, PHD Chamber

I would like to congratulate the CSR Committee - PHD Chamber for organizing 5th Global CSR Summit, 2016. The theme of the Summit is quite appropriate - Sustainable Development, Innovation and Inclusion.

CSR Committee - PHD Chamber has been proactively working on strategic policy advocacy in the domain of CSR concerning various facets related with CSR. In the recent past most innovative and thought provoking Conferences, Round tables, seminars and workshops have been organized by PHD Chamber on the emerging concept of CSR.

Now, the buzz word is 'Sustainability' in the realm of CSR where SEBI has mandated Business Responsibility Reporting for top 500 listed companies based on their market capitalization. It is remarkable step by the Ministry of Corporate affairs to make the companies responsible towards Corporate Social Responsibility and make it more transparent and accountable.

This is the 5th year celebration of the flagship programme - Global CSR Summit. Through this compendium, organizations are getting opportunity to showcase the successful and inspiring case studies of their CSR Projects. I sincerely hope that we all will be benefited by these motivating Case Studies.

I am very optimistic that the series of Global CSR summit will be successful in providing a leading platform to all the stakeholders to brainstorm and generate innovative ideas for creating a stronger linkage between NGOs and Corporate entity towards a shared vision of CSR and Sustainability.

5th GLOBAL CSR SUMMIT

#Sustainable Development #Innovation #Inclusion
6 October 2016, PHD House, New Delhi

Dear Mr. Sethi,

Greetings from PHD Chamber!

5th Global CSR Summit successfully held under the aegis of PHD Chamber of Commerce and Industry on 6th October 2016, it was duly emphasized that in order to sustain CSR operations by all stakeholders, their relationship with the communities concerned should be well assessed and equally well appraised.

The Summit jointly presided over by Vice President, PHD Chamber, Mr. Anil Khaitan; its former Presidents Dr. Raghupati Singhania & Mr. Salil Bhandari including Convener & Chief Programme Executive Head, Implementing Agency Hub, National Foundation for CSR, Indian Institute of Corporate Affairs, Ministry of Corporate Affairs, Ms. Gayatri Subramaniam; Private Sector Partnership Officer, UN World Food Programme, Ms. Jyotsna Bhatnagar and Chairman, Board of Management, Sant Longowal Institute of Engineering and Technology, Mr. Dilip Chenoy.

Noted Speakers in the discussion were Dr. Miniya Chatterji, Chief Sustainability Officer, Jindal Steel and Power Group of Companies; Mr. Sanjay Gupta, Director, CHETNA; Ms. Sumi Gupta, Head (North) Corporate Affairs, Communications and CSR, Essar Services India Private Ltd.; Mr. V.S.N. Rao, Additional General Manager, MMTC Ltd.; Ms. Arti Sharma, VP-HR Luminous Power Technologies Pvt. Ltd.; Mr. Arun Nalavadi, Head-CSR & Sustainability, Magic Bus; Ms. Simi Anderson, Executive Vice Chairman, IHRO; Prof. V. N. Rajasekharan Pillai, Former Chairman-UGC, Former VC-IGNOU, President-Human Development Foundation India; Mr. Hitesh Sharma, Head, CSR & Environment, Ricoh India Ltd.; Mr. Ajay Pandey, Partner, Thinkthrough Consulting Pvt. Ltd. and Mr. L.M. Singh, Project Director, IPE Global.

Thank you for contributing a Case Study of your successful CSR Initiative in PHD CSR Compendium, we look forward to your continued support and guidance in knowledge based CSR events in near future. The invoice of the payment for the Case Study along with a copy of the PHD CSR Compendium is enclosed. Kindly expedite the payment at the earliest possible.

Thanking you,

Warm regards,


Dr. Jatinder Singh

Mr. S. K. Sethi
Vice President
Insurance Foundation of India
Om Plaza (1st Floor), 430/7,
Sant Nagar, East of Kailash,
New Delhi, India-110065

Encl. as above

"Transforming India: Together We Can & We Will"

- **About your organization**
 - **Name of the organization:** Insurance Foundation of India
 - **Sector:** An Insurance NGO. A Not for Profit organization set up in 2009 under Trust Registration Act. 1882 of Government of India. Approved by Indian Institute of Corporate Affairs and having 80(g) approval of India Tax authorities.
 - **Contact Details:** Mr. S. K Sethi Vice President , IFI Om Plaza (1st Floor), 430/7, Sant Nagar, East of Kailash New Delhi, Pin- 110065, Phone: 011- 41324957, 26417566, Mob : 98100 90853, vp@ifingo.org website- www.ifingo.org

- **About the CSR program / project**
 - **Name of the program:** Bima Jagrukta Abhiyan 2016
 - **Objectives:** To spread the message of Insurance in the villagers of Haryana / Uttar Pradesh / Jammu & Kashmir /Karnataka by conducting workshops at village level by using audio visual means / distribution of animated printed booklet / by making power point presentation with special emphasis on answering the questions of villagers, who are having lower level of education and who may be are ignorant about risk perception and buying of Insurance.
 - **Year of Initiation:** 2015
 - **Target Beneficiaries of the intervention:** To reach 1,35,000 villagers living in 26 Villages located at:
 - . Sohna, District Gurgaon Haryana-10 Villages
 - . Noida, District Gautam Buddha Nagar Uttar Pradesh-6 Villages
 - . Jammu District Jammu & Kashmir-6 Villages
 - . Samba District Jammu & Kashmir- 4 Villages
 - **Thematic Area(s) covered:** Making villagers aware of importance of opening Bank account / saving money on regular basis & investing part of the same in life Insurance / buying Motor Insurance Health Insurance and Fasal Bima so that their risks of different types are covered. When the eventuality arises/mishappening occurs claim payment by Insurance Company will protect the family from getting into debt trap.
 - **Implementation Partner(s), if any:** In this project Insurance Foundation of India is being supported by PNB MetLife India Insurance Co. Ltd, who have undertaken this project as one of the CSR project. Jammu & Kashmir Bank has actively assisted us in Jammu / Samba Districts.
 - **Brief note on the program:** Financial Inclusion is a broad area and it is important that persons living in villages / towns should realize the importance of Insurance as a necessity. In this program IFI has worked on the concept of organizing workshops at village level. Programme comprises of:
 - . Use of Banners in the villages to inform forthcoming programme – Preactivity
 - . Announcement spread over 3 days (5 times / day) all over the village by use of auto rickshaw/ mike / announcement / playing jingle
 - . Assembling in village Chaupal / Suitable Hall / School
 - . Showing 10 minutes film
 - . Power point presentation
 - . Questions / Answers
 - . Distribution of book / pad / ball pen
 - . Serving of Tea/snacks
 - . Interaction with audience to guide on insurance points
 - **Geography covered:** We have covered Villages located at-
 - Sohna District Gurgaon Haryana- 10 Villages**
 - Noida, District Gautam Buddha Nagar Uttar Pradesh-6 Villages
 - Jammu District Jammu & Kashmir-6 Villages
 - Samba District Jammu & Kashmir- 4 Villages
 - In the near future IFI will be covering 20 villages in Karnataka
 - **Visual evidences, pictures, highlighting details of the initiative:**



Bima Jagrukta Abhiyan 2016 at Sohna, Gurgaon

This Bima Jagrukta Abhiyan 2016 was held from 29th to 31st Jan 2016 at Sohna Gurgaon as a CSR project undertaken by PNB MetLife India Insurance Co. Ltd.



Group attentively listening to Presentation in Villages Ghamroj, Sohna on January 31, 2016



Ladies group understanding importance of Life Insurance in Sohna Sabji Mandi, Sohna on January 30, 2016

Outcome

The lack of awareness on various forms of insurance became evident during the course of interaction of the IFI team with the villagers at the workshops. With virtually no social security net, insurance is the key to financial well-being of people in India. Good number of them appreciated role of IFI as NGO in giving sincere/truthful replies to their questions and removing myths about Insurance.

Bima Jagrukta Abhiyan 2016 at Noida, UP



This Bima Jagrukta Abhiyan 2016 was held from 27th to 28th Feb 2016 at Noida (UP) as a CSR project undertaken by PNB MetLife India Insurance Co. Ltd.



Raipur residents watching film. This film is part of Insurance Awareness Programme conducted by IFINGO with support of PNB MetLife.



Sultanpur village residents are watching 10 minutes film "Khushiyan ki Suraksha"

Outcome

The lack of awareness on various forms of insurance became evident during the course of interaction of the IFI team with the villagers at the workshops. With virtually no social security net, insurance is the key to financial well-being of people in India. Good number of them appreciated role of IFI as NGO in giving sincere/truthful replies to their questions and removing myths about Insurance.

- **Whether any 3rd party assessment has been conducted:** Yes. It is conducted by GoodValues India and Soul Ace (These Consultants are appointed by PNB MetLife India Insurance Company Ltd. and report is submitted to CSR Committee of Directors of the company. This project has been highly appreciated within India & abroad.
- **Achievements / Results achieved (Qualitative, quantitative):** Use of Banners / announcement was made many a times in every village(including inner lanes) over 3 days and this resulted in 135,000 persons (most of the population) becoming aware of Bima jingle created by us. As a result of this now Bima word is very well understood by all of them. In every village on an average 110 persons attended the workshop (Total in 26 villages is 2860 persons)

- **What is the Innovation / Uniqueness of the CSR initiative and how did the innovation help in achieving the objective of the program**
 - Our finding is that low level of Insurance penetration in rural areas is because most of the advertising material is in English .Production of Film with jingle in Hindi and that too in easy to understand format / an interesting story /very good script resulted in people becoming aware of importance of insurance. / habit of regular saving / use of bank account / getting of cheque book issued/ depositing of insurance premium by cheque / avoid buying insurance on phones (to avoid missselling by seller or say wrong buying by the villager).
 - Made the villagers aware of- importance of
 - . Life Insurance
 - . Motor Insurance
 - . Health Insurance
 - . Shop Insurance
 - .Fasal Bima
 - . Home Insurance
- **Any awards / recognitions/ nominations received**
 - The film is available on YouTube and large number of persons have seen the film and liked it. In the near future film will be submitted for awards.
 - The lack of awareness of various forms of insurance became evident during the course of interaction of the IFI team with the villagers at the workshops. With virtually no social security netInsurance is the key to financial well-being of people in India. Good number of them appreciated role of IFI as NGO in giving sincere/truthful replies to their questions and removing myths about Insurance.
- **What are the major challenges faced and / or lessons learnt through this CSR initiative? How will it help you in improving your implementation in the following years?**
 - In some villages due to cultural reasons – females did not attend the workshop as male members were present in the meeting.
 - In some village even today females are not allowed to enter Chaupal premises. Now we are using premises like Schools where the presence of females in higher number is possible.
 - We feel alternative means are to be used for increasing attendance of female audience as they are key to savings/ buying of Insurance.May be we should organize separate sessions for ladies by using Ladies self help groups.

CASE STUDY: INSURANCE FOUNDATION OF INDIA

- **About your organization**

- **Organization:** Insurance Foundation of India
- **Sector**—An Insurance NGO. A Not for Profit organization set up in 2009 under Trust Registration Act. 1882 of Government of India. Approved by Indian Institute of Corporate Affairs and having 80(g) approval of India Tax authorities.
- **Contact Details:** Mr. S. K Sethi Vice President , IFI Om Plaza (1st Floor), 430/7, Sant Nagar, East of Kailash New Delhi, Pin- 110065, Phone: 011- 41324957, 26417566, Mob : 98100 90853, vp@ifingo.org website- www.ifingo.org

- **About the CSR program / project**

- **Name of the program:** Organizing Group Of unorganized daily wage earners (Caddies working in Delhi Golf Club) to have insurance protection.
- **Objectives:** Caddies are having fluctuating daily earnings which are affected by weather /inflow of Golfers (less on working day, hot summer afternoon or on a rainy day, but more on weekend). As a result the average monthly earnings of a Caddy are low and are in the range of Rs. 8000 per month .Caddies Welfare Trust wished to provide protection to the families.
- **Year of Initiation:** 2015
- **Target Beneficiaries of the intervention:** To reach 600 Caddies working in Delhi Golf Club. Part of the premium to be paid by Caddies so that there is no misuse of facility.
- **Thematic Area(s) covered:** To address Caddies meeting and make them aware;
Importance of bank account
Importance of savings
Plan for family future
Need of Insurance
Why a specific plan is suitable for them
After answering their questions we offered them LIC Aam Aadmi Bima
It is a product of Life Insurance Corporation of India (Owned by Government of India)
Available through Insurance Foundation of India (a nodal agency /NGO not being paid any commission) so that product reaches the customers at a very attractive price.
In addition to Rs. 30000/Rs. 75000 being payable on death of insured this product has scholarship (Rs. 1200 per year) payable to insured children studying in class 9 to 12
- **Implementation Partner(s), if any:** In this project Insurance Foundation of India is being supported by Caddies Welfare Trust, who have undertaken this project as one of the Project for welfare of caddies.
- **Brief note on the program:** Caddies are having fluctuating low income and they need guidance in what insurance they can buy in limited resources. IFI approached them with details and answered their questions to their satisfaction. Forms were filled up .Data was put by IFI in XL format for sending to LIC. Filling up of hundreds of forms was a challenge.
- **Geography covered:** We have covered Caddies working in Delhi Golf Club, New Delhi.
In near future we will cover Caddies / Support staff of
. DDA Golf Club (Lado Sarai)
. Delhi Gymkhana
. Noida Golf Club
- **Visual evidences, pictures, highlighting details of the initiative:**

Nodal Agency for AAM ADAMI
Bima Yojna – LIC



Insurance Foundation of India is working as Nodal agency of LIC for AAM ADAMI Bima Policy. Awareness Programmes have been conducted at various locations. IFI has successfully completed issue of certificates for 352 members (under this policy) for members of CWT (Caddies Welfare Trust) Delhi Golf Club, New Delhi



Trustees/IFI members conducting awareness programme and explaining importance of Insurance.



Caddies attending the awareness programme



Individual Certificate has been issued to members of CWT(Caddies Welfare Trust) under LIC LIC AAM ADAMI Bima Yojna

LIC
LIC of India

बीमा योजना का सदस्यता प्रमाण पत्र पालिसी सं.: 16300226
CERTIFICATE OF MEMBERSHIP UNDER POLICY No.: AABY

शुद्धीकरण के अन्तर्गत यह पालिसी बीमा योजना की शर्तों के अन्तर्गत जारी की जाती है।
This is to certify membership under AABY Scheme as detailed below.

बीमा सं. सं. : SHAMBHU WATH
(पूरा नाम / Name in Full)

पिता का नाम / Father's Name : CHOTE LAL
जन्म तिथि / DOB : 01/10/1971
पता / Address :
Tajpur Road, Delhi
C-41/50B - JANTA Camp T-HUDA Ra
(एन डीएलसी / Name in Full)
NEW DELHI DELHI
NCT OF DELHI

विवरण / Details :
सदस्यता सं. / Membership No. :
बीमा योजना की शर्तों के अन्तर्गत जारी की जाती है।
पालिसी सं. / LIC No. : 151
विवरण सं. / Amount : 01/04/2015
विवरण / Remarks :
बीमा एजेंसी / Agent Agency : Chandevati

यह पालिसी 01 अप्रैल, 2015 को प्रभावी होगी।
The insurance under this policy will be effective on 01/04/2015.
अवधि के अन्तर्गत यह पालिसी जारी की जाती है।
The insurance is renewed as per the conditions of the policy prior to the completion of its term.

आवधिकार अधिकारी का हस्ताक्षर
Signature of Issuing Officer

LIC of India O.S.S. Unit

पता / Address :
25 A, 27 Floor
Janta Welfare Building
110017 New Delhi
बीमा सं. सं. : 151
विवरण सं. : 01/04/2015
आवधिकार अधिकारी का हस्ताक्षर
Signature of Issuing Officer
25 A, C. ROAD

Insurance Foundation of India is helping in filling up of claim form for:

- 1- Ms Shrimati nominee of Caddy Bhawari, (who expired on 29Nov2015) in filling up of claim forms. Under LIC for AAM ADAMI Bima Policy No-103002261 & Birla Sun Life Insurance Policy No-50348 where claim of Rs 30,000 & Rs 1,00,000. has been paid respectively.
- 2- Ms Renu nominee of Caddy Chandrika Prasad, (who expired on 31March2016) in filling up of claim forms, under LIC's AAM ADAMI Bima Policy No-103002261 & Birla Sun Life Insurance Policy No-1292228, where claims has been paid respectively Rs 75,000 & Rs 1,00,000.



Volunteer assisting Ms Shrimati nominee of Caddy Bhawari, (who expired in November 2015) in filling up of claim forms.



Volunteer assisting Ms Renu nominee of Caddy Chandrika Prasad, (who expired in 31March2016) in filling up of claim forms.

- **Whether any 3rd party assessment has been conducted:** Yes, It is conducted by Caddies Welfare Trust c/o Delhi Golf Club.
- **Achievements / Results achieved (Qualitative, quantitative):**
 - Caddies covered:
 - 2015: 356 caddies
 - 2016: 342 caddies (reduction due to some caddies crossing age of 59 years)
 - During 2015/2016
 - 1 member died due to natural death and
 - 1 Caddy died due to accident
 - Claim documents were filled up by our Volunteers and payment was received by the nominees in their Bank account.
- **What is the Innovation / Uniqueness of the CSR initiative and how did the innovation help in achieving the objective of the program?**
 - As all caddies do not come at the same /specific time therefore 6 visits were required to fill up 356 forms. It is real social work done by IFI and has been appreciated by the Management of Delhi Golf Club / Caddies Welfare Trust.
- **Any awards / recognitions/ nominations received**
 - IFI Vice President was called to Delhi Golf Club and appreciated in front of members on exemplary service rendered by IFI in insuring Caddies without attraction of any commission payment. They appreciated prompt claim settlement.
 - Outcome-The lack of awareness of various forms of insurance became evident during the course of interaction of the IFI team with the Caddies at the workshops. With virtually no social security net. Insurance is the key to financial well-being of people in India. Good number of them appreciated role of IFI as NGO in giving sincere/truthful replies to their questions and removing myths about Insurance.
- **What are the major challenges faced and / or lessons learnt through this CSR initiative? How will it help you in improving your implementation in the following years?**
 - Different Caddies coming on different days. Meeting them, filling up forms was a challenge but we are capable of handling as we are a well-staffed NGO.