



## **CORPORATE SOCIAL RESPONSIBILITY**

**ANNUAL ACTION PLAN  
FY 24-25**

# CSR MISSION AT IIFL HFL



*India's leading affordable housing finance company.*

1

to support communities, access healthy and sustainable housing

HOUSING

2

to facilitate financial inclusion amongst the economic weaker section (EWS) and lower income groups (LIG)

FINANCIAL  
INCLUSION

3

to foster social transformation & have a positive impact on community, by encouraging diversity, education, health & awareness

SOCIAL  
TRANSFORMATION

# PROJECTS AT GLANCE



*India's leading affordable housing finance company.*



- Building Homes For Tomorrow: Ghb 2.0
- Kutumb Pro App
- Humara Kutumb
- SheCreates
- ESG Progressive Evaluation
- Research & Innovation: Green Materials Mapping
- Solar Intervention
- Digital Aanganwadi
- Disha
- Wheelchair



- SmartShala
- Chauras
- Sakhiyon Ki Baadi
- Seva Kutir
- Gyan Shala
- EV Food Truck
- 100 Smart Boards
- Infrastructure Development at Maharana Bhupal Government Hospital
- Adoption of Government Schools
- Skill Development of Government Teachers - UP





**PROJECTS MANAGED BY  
IIFL HOME FINANCE LTD.**



# BUILDING HOMES FOR TOMORROW: GHB 2.0



India's leading affordable housing finance company.



**RELEASING: OCTOBER'24**

The second handbook offers guidance on sustainable, energy-efficient construction for low-rise residential units in Tier 2 and Tier 3 cities, targeting homeowners, contractors, and small developers.

**HOUSING**

**5  
Modules**



**5  
Languages**

நாளை வீடுகள் கட்டும்  
రేపటి కోసం గృహాలను నిర్మించడం  
नाಳुागी मनेंरलनु नुर्मलसुवुदु  
आपका घर, आज और कल, हमेशा के लिए  
BUILDING HOMES FOR TOMORROW



Arch. A. B Lall



Third Party Validation from Prof.  
Santhosh Venkata, IIT Bombay

**5  
Case  
Studies**



# KUTUMB APP



India's leading affordable housing finance company.



Kutumb, is a platform designed to bring green, affordable housing closer to everyday people, especially homeowners. It aims to simplify the path to owning sustainable homes by offering practical insights on green design, eco-friendly building practices, and financial options. Kutumb focuses on homeowners' needs and creates awareness around sustainable living, while connecting them with industry experts, material suppliers, developers, and designers.

To go live on  
**15<sup>th</sup> October**

Digital formats  
of the green  
handbook



Courses, blogs  
& other  
resources on  
sustainability



IIFL HFL & ADB  
TA report



HOUSING

# HUMARA KUTUMB



*India's leading affordable housing finance company.*



## WORKSHOPS



## GREEN CERTIFICATION



## DEMO HOUSES CONSTRUCTION



HOUSING

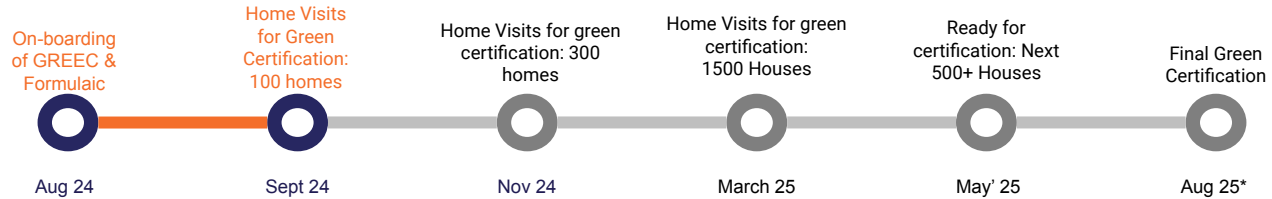
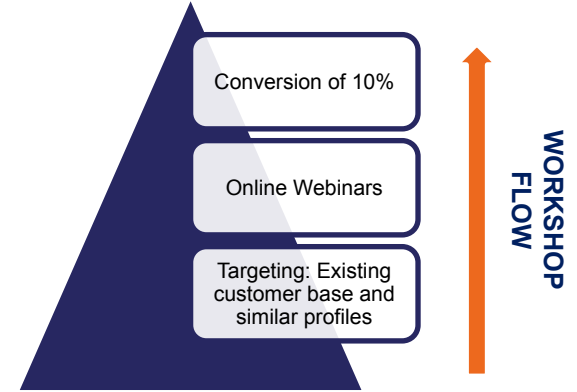
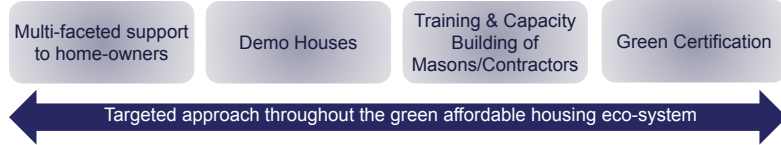
# GREEN CERTIFICATION & WORKSHOPS



India's leading affordable housing finance company.



The ecosystem for green self built homes requires intervention across the value chain of building and construction industry and its stakeholders. The key driver in this chain remains the customer / end customer, whose choices and knowledge dictate the direction for building materials, green measures ( if any).



HOUSING

# DEMO HOUSE CONSTRUCTION



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*Front Elevation of Demo House*

Demo House is being constructed to showcase passive design principles and sustainable materials. It is positioned as a Sample House for public visitation, and it offers a tangible experience for prospective customers interested in green self-built housing.

The demo house would promote the construction of green homes through practical demonstrations. It also showcases the viability and benefits of green building practices to inspire broader adoption within the community.



## PROCESS



HOUSING

# ESG PROGRESSIVE EVALUATION



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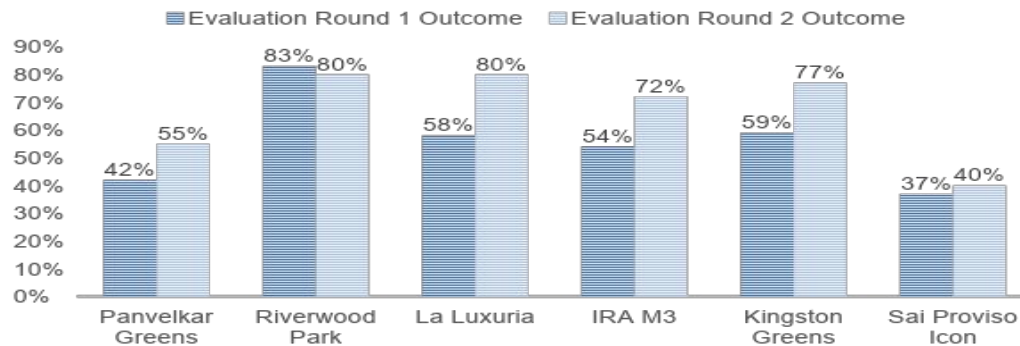
Before



After

Categories of Assessment Defined (Score – 30):  
Environmental: 13 Points  
Social: 9 Points  
Governance: 8 Points

Affordable Projects with Average Property of ₹ 30 Lakh



HOUSING

# RESEARCH & INNOVATION: GREEN MATERIALS MAPPING



*India's leading affordable housing finance company.*



*Fly-ash used as walling material in Andhra Pradesh*

1

To map the various types of low carbon, resource efficient and affordable building materials available across the 5 states (Madhya Pradesh, Rajasthan, Gujarat, Andhra Pradesh and Karnataka)

2

3

Co-create a demand-supply value chain of green materials to promote and enhance its use in affordable housing

*Roadmap on green building material ecosystem in five states*

PHASE I

*Bridging the supply gap of green building materials across 5 states*

PHASE II

*Quality monitoring and certification*

PHASE III

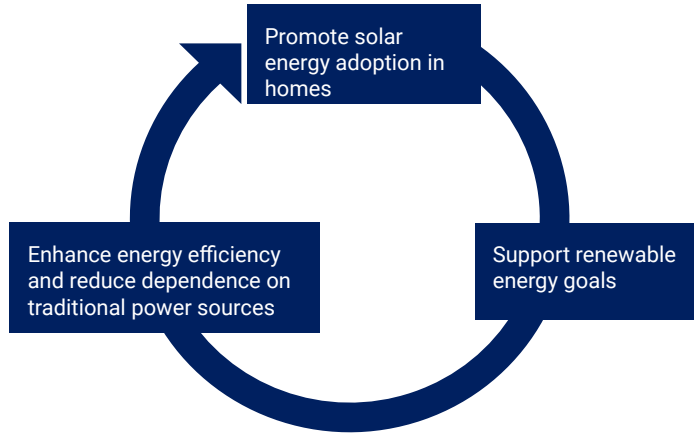
HOUSING

# SOLAR INTERVENTION

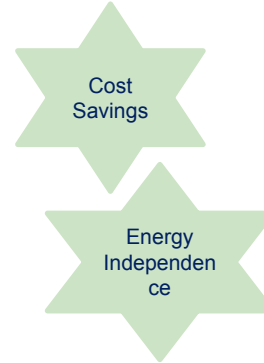


*India's leading affordable housing finance company.*

We aim to promote solar energy solutions in self-built homes, contributing to a sustainable and energy-efficient future. We are currently considering **On-Grid, Off-Grid, and Hybrid solar systems** to determine the best fit.



**Benefits of Solar**



HOUSING

SOCIAL TRANSFORMATION

# DIGITAL AANGANWADI



*India's leading affordable housing finance company.*

Modernize Anganwadi centers by integrating digital tools to enhance early childhood development, maternal health, and community engagement.

Digital Learning

Health Monitoring

Empowerment of Anganwadi workers



1. **Improved Child Development:** Enhanced cognitive and physical growth in children.
2. **Better Health Outcomes:** Reduced malnutrition, improved vaccination coverage, and maternal health monitoring.
3. **Efficient Service Delivery:** Increased productivity and reduced manual paperwork for Anganwadi workers.
4. **Community Awareness:** Better health and nutrition practices among parents.

SOCIAL TRANSFORMATION



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housing finance company.*



## **PROJECTS MANAGED BY IIFL FOUNDATION**

### Smart Shaala – Uttar Pradesh (2 Districts)

- The programme focuses on developing skill set of the teachers and equip them with custom designed TLM Kits (Teaching and learning material).
- Teachers are trained by subject matter experts and receive support from field supervisors. The programme is implemented by partnering with Niti-Aayog
- The team is working with the SCERT, District Education Departments, and Block Education Departments for the execution

District	Schools	Students (Beneficiaries)	Teachers (Beneficiaries)
Sonbhadra, Chitrakoot	2,791	2.72 lacs	2,231

### Sakhiyon ki Baadi (Rajasthan)

- Sakhiyon ki Baadi** is an initiative aimed at eradication of female illiteracy from Rajasthan by building **Foundational literacy and Numeracy (FLN)** among girls in the age group of 4 to 14 yrs. old
- The centres are located in the areas dominated by native Scheduled Tribe communities, where girls often dropout of school or are never enrolled at one.
- An impact assessment conducted by Independent Agency (*KPMG*), highlights that the programme has reduced girl child marriages, Improved literacy rates, promoted behavioral change and community development.

Number of learning centres	Girls Enrolled in the programme
248	7,440

### Chauras

- Chauras is a learning centre and crèche for children of labourers (migrant) working at construction sites, brick kiln and Mineral grinding units.
- In addition to Education, the children receive nutritious meals, Health checkups and vaccinations.
- The sites are carefully selected keeping in mind the scope for long term intervention, following a holistic approach.

State	Centres	Site details
Uttar Pradesh	1	Construction Site
Rajasthan	9	Construction site, Brick Kiln, Mineral Grinding Unit
Gujarat	1	Construction Site



Chauras



Smart Shaala – Uttar Pradesh

### Seva Kutir – Madhya Pradesh

- IIFL Foundation supports 10 Seva Kutirs - Day boarding supplementary meals-cum-education centers in Sheopur District in Madhya Pradesh, engaging with 918 children.

#### Key Features

- 2 nutritious meals - Breakfast and dinner
- 5-6 hours of education supplemented by sports and yoga
- A mini-library comprising of 100 books (Pratham) to promote reading and improve comprehension skills
- Celebration of important days in a year - Republic Day, Independence day, Gandhi Jayanti, National Youth Day, etc.
- Preparing children for enrollment at government school with help of Guides



Seva Kutir – Madhya Pradesh

### Gyan Shala – Rajasthan

- IIFL Foundation has on-boarded Gyan Shala, as an expert for development of curriculum to prepare textbooks for children studying in the 'Sakhiyon ki Baadi' programme
- The team will be designing books which will be circulated in print form among all the children enrolled in the program
- The objective is to deliver Foundational Literacy and Numeracy (FLN) skills to children in a span of 1-2 years

Number of learning centres	Girls Enrolled in the programme
248	7,440

### 100 Smart Boards – Kota, Rajasthan

- The programme aims to promote learning through use of Interactive AV Material, over a 52 inch Smart TV, installed at the Government schools, especially in the rural pockets
- IIFL Foundation will be ensuring installation of the Smart TVs, while the government (Education department) will install the interactive Audio-Visual content (videos)

Government Schools Covered	District
100	Kota

### EV Food Truck – Mumbai, Maharashtra

- The programme aims to promote livelihood, through entrepreneurship opportunity to registered Self Help Groups.
- The Self Help group will get ownership of the vehicle and the Brihanmumbai Municipal Corporation (BMC) will provide a valid license for operating the Food Truck at public place.
- The food truck will operate at a public place with high number of footfall and for public in need of food at economical rate, Eg. outside a Government Hospital.
- A battery unit and a solar panel (for charging) is an effort towards to have an environment friendly solution

Number of EV Trucks	Location
4	Mumbai, Maharashtra

### Infrastructure Development at Maharana Bhupal Government Hospital – Udaipur, Rajasthan

- Maharana Bhupal Government Hospital in Udaipur, stands as a medical facility of prime importance for treatment of the marginalized and Scheduled Tribe population in radius of 100 kilometers around Udaipur
- Over 1000+ patients are admitted and several thousand seek OPD facility on any given day
- The Foundation is looking ahead to upgrade the facility with necessary infrastructure to support the operations at this large healthcare facility serving the community

Location
Udaipur, Rajasthan

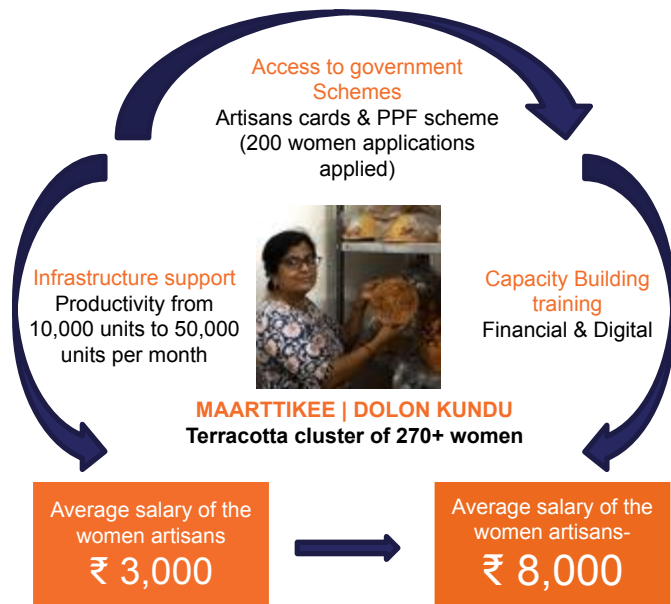


### Adoption of Government Schools – Rajasthan

- IIFL Foundation would be adopting 100 government girls schools in District Udaipur and would work closely with the government authorities.
- This activity will support girl child in accessing quality education.
- This would include but not limited to construction of new class rooms, renovation of existing infrastructure, set up of digital class rooms, installation of solar panels etc.
- This will be need-based exercise.

Number of schools	Girls to be reached out (Approx.)
100	50,000





## हक्रदर्शक Haqdarshak

- Card facilitated to **268** women
- Health and life insurance
- Skill development and market access
- Financial support

FINANCIAL INCLUSION



Upcoming-  
Coffee Table Book

SOCIAL TRANSFORMATION

# TECHNICAL ASSISTANCE PROGRAMME- ADB

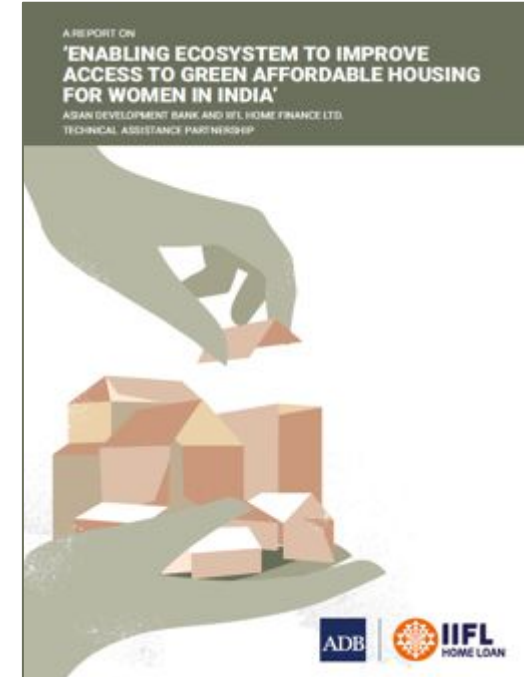


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Image on the left (From left to right)

- Ajay Jaiswal: COO (IIFL HFL)
- Priya Sunder: Senior Investment Officer (ADB)
- Monu Ratna: CEO & ED (IIFL HFL)
- Deputy Country Director (ADB) – Aarti Mehra
- Country Director : Mio Oka (ADB)
- Madhvi Gupta: Head, Marketing, CSR & ESG (IIFL HFL)
- Lokesh Goyal: Head- Technical (IIFL HFL)



**TA REPORT**



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**Thanks**

