



IIFL HOME LOAN

India's leading affordable housing finance company.

We, for you.

CSR ANNUAL ACTION PLAN

FY 2025-26



CSR MISSION AT IIFL HFL

The Mission of IIFL Home Finance Ltd. Social Impact and CSR Activations is:



through **Propagation, Technology** and **Innovation**

PROJECTS AT GLANCE



- Building Homes For Tomorrow: GHB 2.0
- Humara Kutumb
- Research & Innovation: Demo House
- Research & Innovation: Impact Calculator
- Research & Innovation: Green Materials Mapping
- Kutumb Pro App
- ESG Progressive Evaluation
- Solar Intervention
- Support for Government Schemes
- Disha



- Sakhiyon Ki Baadi
- Holistic Development of 102 Govt. Girls Schools
- SAMPARK Smart Shaala
- Chauras
- Seva Kutir
- E=Shiksha

ACTION ITEMS on CSR from previous meetings

S. No.	Action Item	Status	Closure Timeline
1	Demo House Construction and Promotion	Construction in progress; design integration underway	Q3 FY26
2	Exploring alternatives to fly ash for cost and environmental efficiency	Exploration of substitutes ongoing	Q2 FY26
3	Solar energy systems for self-constructed homes	Solutions under evaluation	Q2 FY26
4	Aligning CSR spending with IIFL HFL's market presence	Actively aligning with business footprint	Completed / Ongoing





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

BUDGET BREAKUP & CONSUMPTION STATUS

Financial Year	CSR Allocation (Rs. Crores)	IIFL Foundation (Rs. Crores)	IIFL HFL (In-House) (Rs. Crores)	Consumed by the In- House team (Rs. Crores)
FY 22-23	13.1	8.6	4.5	2.4
FY 23-24	17.4	13.4	4	2.7
FY 24-25	20.5	17.7	2.7	1.6
Total	51	39.7	11.2	6.8

77.99% of the total CSR budget over the past three years has been allocated to IIFL Foundation

22.01% has been allocated for in-house CSR projects

In-house consumption is approximately **61%** of the total in-house CSR allocation.

Note: The numbers for FY 24-25 are on provisional basis and might change during financial accounting.

PROJECT-WISE BUDGET ALLOCATION

S No	Projects	Ongoing Status	FY 24-25 Allocation - Inclusive of Budget & Unspent Accounts (In Rupees lakhs)	Consumed in FY 24-25 (In Rupees lakhs)	Unspent Amount (In Rupees lakhs)	Required for FY 25-26 (In Rupees lakhs)	Budget 25-26 (In Rupees Lakhs)
1	Building Homes For Tomorrow GHB 2.0	Ongoing since FY 22-23	65.78	12.51	53.27	70	16.73
2	Kutumb Pro App	Ongoing since FY 22-23	51.06	20.48	30.59	70	39.41
3	Humara Kutumb	Ongoing since FY 23-24	188.27	17.79	170.42	170.4	0
4	ESG Progressive Evaluation	Ongoing since FY 22-23	14.13	2.17	11.96	0	0
5	Research & Innovation	Ongoing since FY 22-23	53.77	7.79	45.99	150	104.01
6	Wheelchair Donation	Ongoing since FY 22-23	6.32	6.76	-0.45	20	20.45
7	DISHA/Public Infrastructure	Ongoing since FY 22-23	28.84	89.1	-60.26	0	60.29
8	Solar Intervention	Yet to start	100	0	100	200	100
9	Support to Government Schemes	Yet to start	100	0	100	150	50
10	Others- Consulting, Floor Relief	One time activity	0	9.38	-9.39	0	0
	Total		608.17	165.98	442.13	830.4	388.3

Note

1. The budget for FY 25-26 is tentative as the profit numbers have not been closed as of yet

THE NEXT BILLION BRICKS

A Climate Challenge and an Opportunity

Construction's Climate Cost

Accounts for 40% of natural resources and 50% of energy use—driving major emissions and waste

A Defining Opportunity

90% of India's 2047 building stock is yet to be built—an urgent chance to embed sustainability

Self-Built, Under-Served

75% of homes are self-built, yet most lack access to green practices—widening the sustainability gap

THE PROBLEM



THE OPPORTUNITY AHEAD



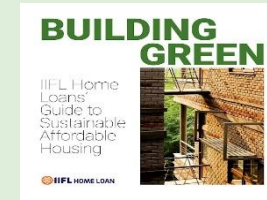
THE GAP



IIFL HFL'S CSR FOCUS AREA

At IIFL Home Finance Ltd., our CSR efforts in housing focus on **building intellectual properties** that **simplify green affordable construction**—making it accessible, replicable, and scalable.

RESOURCES

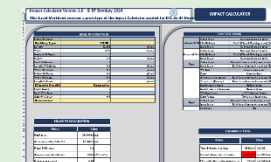


GREEN HANDBOOK SERIES

DIGITAL RESOURCES & TOOLS



KUTUMB APP



IMPACT CALCULATOR

ON-GROUND IMPLEMENTATION



HUMARA KUTUMB



GREEN CERTIFICATION SUPPORT TO SELF-CONSTRUCTION HOMEOWNERS



DEMO HOUSES

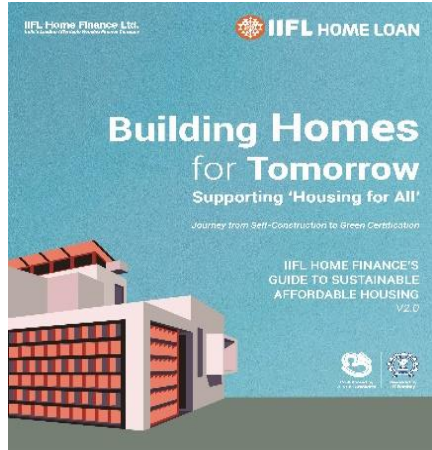
Knowledge
Creation

Sustainability
Tools

On-Ground
Implementation

BUILDING HOMES FOR TOMORROW

GHB VOLUME II



**RELEASED ON APRIL 17TH IN THE PRESENCE OF
NHB & KEY HFC STAKEHOLDERS**



In Collaboration With

**Ashok B Lall
Architects**



IIT Bombay

6

Languages

நாளை வீடுகள் கட்டும்
ரெபட்டி கோஸ் ரூபால்ஸ்
நிர்மிஷ்டம்

नाझागी मनेगलन्नु निर्मिषुवदु
आपका घर, आज और कल, हमेशा के
लिए!
BUILDING HOMES FOR TOMORROW



**Digital versions
of the book**

DISSEMINATION



To be hosted on the
Kutumb App + Other Social
Media Platforms



Module formats to be
delivered in workshops

Workshops



For Homeowners



For Masons



For Small
Developers

**Thought
Leadership**



Presenting at Sustainability conventions or book forums

**Budget Spent As of Now: Rs. 30 Lakhs
Budget Required for FY 25-26: Rs. 70 Lakhs**

Work initiation



May 23

Content
finalisation by
AB LA



April 24

Peer Review by IIT-
Bombay



Aug 24

Designing of the Book



March 25

Book Launch



April 25

Dissemination



May onwards

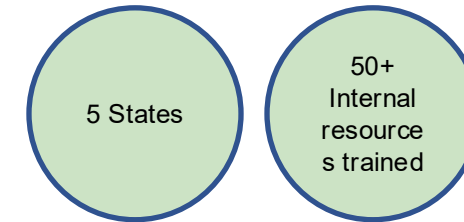
HUMARA KUTUMB

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).



IMPACT AS OF MARCH 31ST, 2025

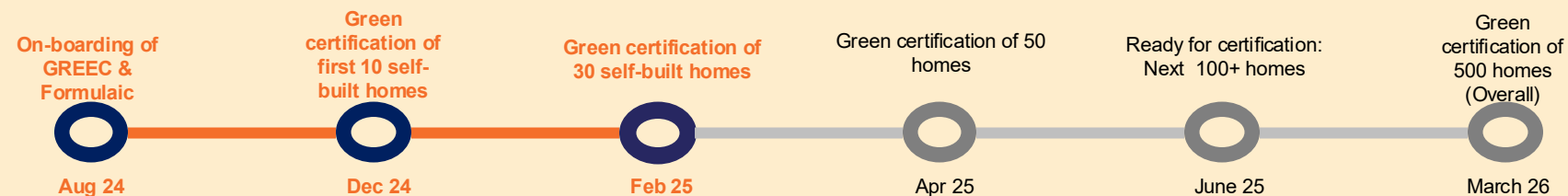
30 Houses Certified 139 Occupants Impacted 250+ Homeowners On-boarded



WAY FORWARD

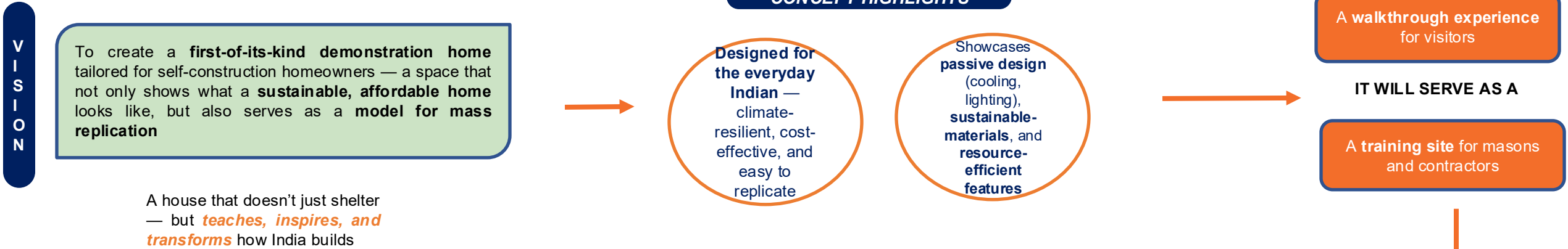


Budget Spent As of Now: Rs. 30.6 Lakhs
Budget Required for FY 25-26: Rs. 1.7 Crores

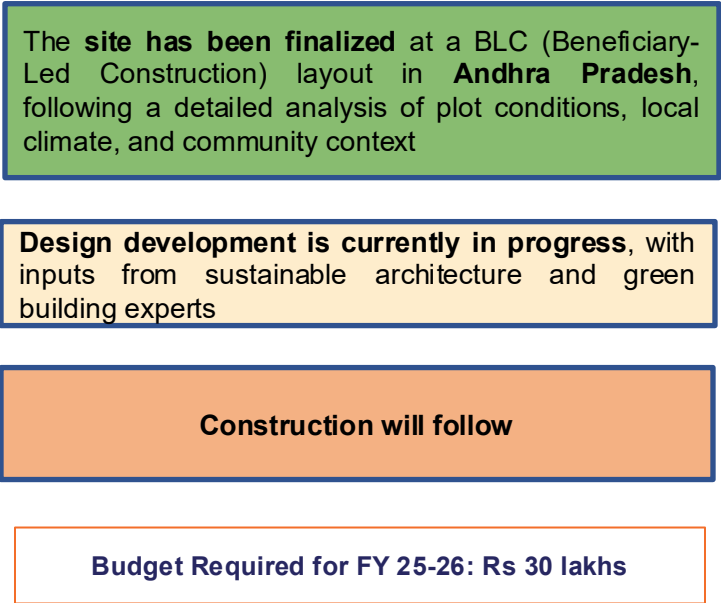


RESEARCH & INNOVATION: DEMO HOUSE

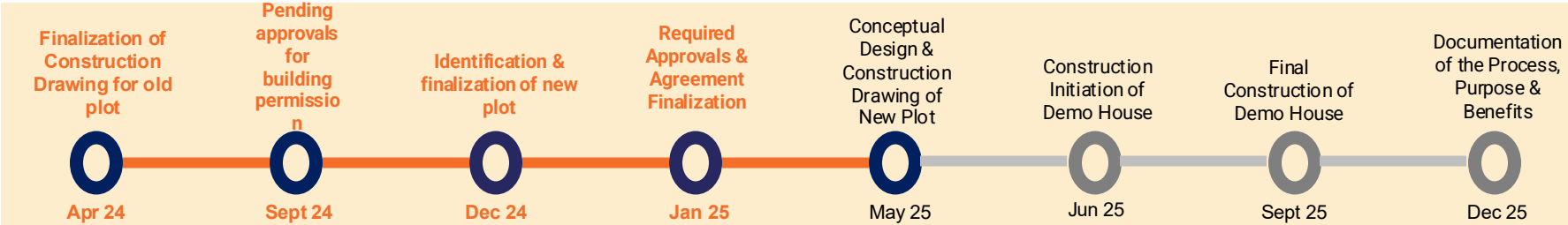
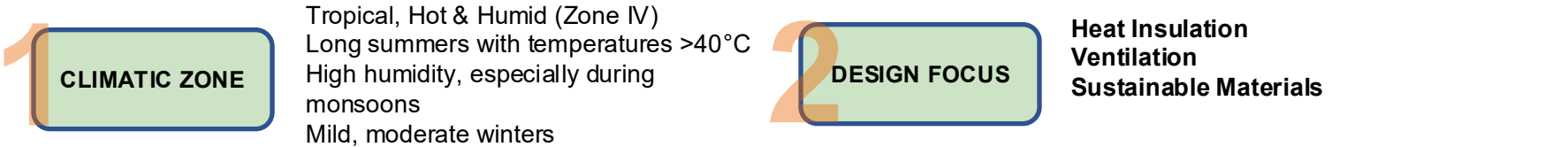
A Living Blueprint for Green Housing



STATUS & WAY FORWARD



CLIMATIC CONSIDERATIONS FOR THE FIRST DEMO HOUSE IN VIJAYWADA



RESEARCH & INNOVATION: IMPACT CALCULATOR

Impact Calculator Version 1.0 © IIT Bombay 2024

This Excel Workbook contains a prototype of the Impact Calculator created for IIFL by IIT

Basic Information	
Name of Project	Project A
Location	Mumbai
Project Type	Residential
Project Size (sq. ft.)	10000
Project Start Date	2024-01-01
Project End Date	2024-12-31
Project Status	Completed
Project Owner	IIFL
Project Manager	John Doe

Solar PV Calculation	
Panel Area	10000 sq. ft.
Area Covered by Solar PV	10000 sq. ft.
Panel Efficiency	20%
Annual Solar Radiation	2474 kWh/m ² .yr
Performance Ratio	0.75

Impact Calculator	
Embodied Carbon	10000 kg CO ₂ e
Operational Energy	10000 kWh
Renewable Energy Potential	10000 kWh
Cost Implications	10000 Rs.
Heat Gains	10000 kWh

IMPACT CALCULATOR

Built in collaboration
with
IIT Bombay



The Impact Calculator, developed with **IIT Bombay**, helps stakeholders in affordable housing make **data-driven, sustainable decisions** and assess the environmental impact of IIFL HFL's housing portfolio by optimizing **design, materials, and energy use**.

THE TOOL CALCULATES

Embodied carbon of construction materials

Operational energy usage over the building's lifecycle

Metric used to normalize the total carbon emission. It is total embodied carbon divided by the floor area

$$EEI = \frac{\text{Total embodied carbon}}{\text{area of building}}$$

Metric used to measure & compare the energy efficiency of the building. It is total amount of energy consumed per unit area

$$EPI = \frac{\text{Total annual consumption}}{\text{area of building}}$$

TO EVALUATE

Renewable energy potential (e.g., rooftop solar)

Cost implications of various design choices

Heat gains through building façades

Budget Spent As of Now: Rs. 7.78 Lakhs
Budget Required for FY 25-26: Rs 20 lakhs

Initiation of Discussion on Impact Calculator



Jul 24

Ideation & Data Sharing for Calculator Development



Sep 24

Finalization of Impact Calculator Tool



Jan 25

Development of Process Document



Mar 25

Impact Assessment on sample case scenarios



May 25

Development of Matrix for House Configuration & Cost Evaluation



Aug 25

Portfolio Data Capture + Awareness Programmes



Dec 25

RESEARCH & INNOVATION- GREEN MATERIAL MAPPING

WHAT WE AIM TO DO

Across India, there's limited awareness and access to reliable data on sustainable, locally available green building materials.

THE PROBLEM

As a result, eco-friendly practices remain underused—especially in affordable housing—with builders and homeowners often relying on conventional, high-carbon materials due to lack of better-known alternatives

CONSEQUENCE

To bridge this knowledge and access gap by creating a **comprehensive database** of low-carbon, resource-efficient, and affordable building materials available across five states — Madhya Pradesh, Rajasthan, Gujarat, Andhra Pradesh, and Karnataka.

OUR GOAL

1 Map locally available green and alternative building materials suitable for affordable housing

2 Co-create a demand-supply value chain with local suppliers, manufacturers, and end-users

3 Promote usage of green materials through **knowledge dissemination, training, and awareness programs**

4 Encourage **quality monitoring and certification** to establish trust and standardization

Budget Required for FY 25-26: Rs 1 Crore
(This is a tentative budget)

Roadmap on green building material ecosystem in five states:
8 months

Phase 1 – start
by Aug 25

Bridging the supply gap of green building materials across 5 states:
18 months

Phase 2

Quality monitoring and certification:
12 months

Phase 3

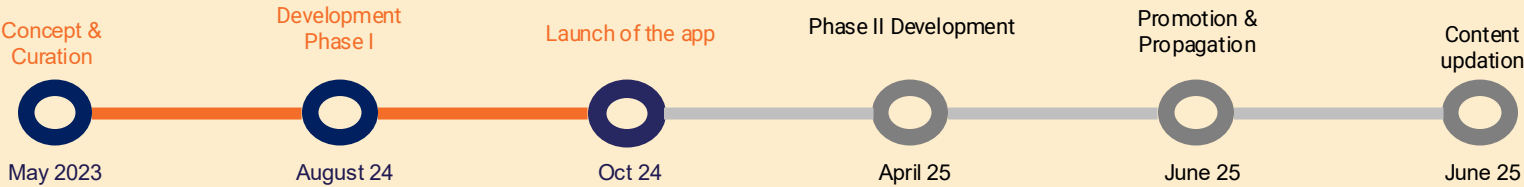
KUTUMB APP



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.



Budget Spent As of Now: Rs. 35 Lakhs
Budget Required for FY 25-26: Rs 70 Lakhs



ESG PROGRESSIVE EVALUATION



Before
*(No covering over fine
construction materials)*

After
*(Covered stock-piling of
excavated topsoil)*

To handhold the developers in achieving better environment, social & governance compliances. Improve the site conditions & labour safety. Educate the developers on the best practices causing minimal impact on the environment

OBJECTIVE



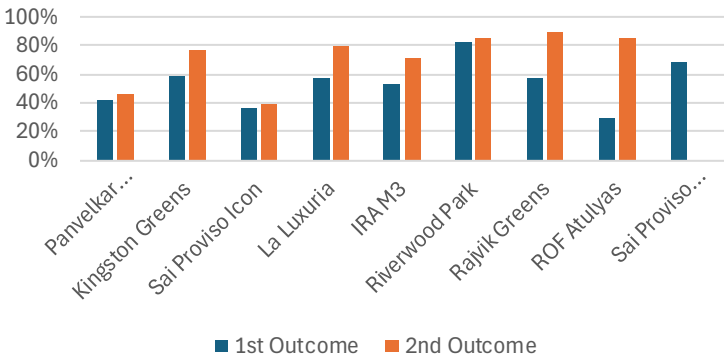
Categories of Assessment Defined (Score – 30):

- Environmental: 13 Points
- Social: 9 Points
- Governance: 8 Points

Affordable Projects with Average Property of ₹ 30 Lakh

Progressive Evaluation Outcome	Level Of Compliance
Satisfactorily Compliant	>75% Score
Improvement Required	75%<=Score=>40%
Situation Critical	<40% Score

Impacts / Results till March 2025



IMPACT

All 9 projects showed improved ESG compliance post-intervention.

6 out of 9 sites improved from low compliance to Satisfactorily Compliant

Highest improvements at:
ROF Aalayas (+45%) & Sai Proviso Icon (+35%)

Avg. compliance improvement: +27 percentage points

Areas of improvement

- Covered construction materials
- Labour safety measures
- Environmental best practices

POWERING PROGRESS

A Vision for Inclusive Solar Adoption

Empowering LIG/EWS homeowners by enabling on-grid solar systems with real-time monitoring and subsidy support. This initiative aims to

Unlock Energy Equity

Enable Smart Monitoring

Drive Scalable Climate Action

PROCESS

SITE IDENTIFICATION

Identify eligible homes via Kutumb/self-construction network.

SYSTEM DESIGN

Design tailored on-grid systems based on household needs

SUBSIDY FACILITATION

Facilitate subsidy application (Suryoday Scheme by Govt.) and compliance checks for disbursement (3-6 months).

INSTALLATION & SETUP

Install systems (2-5 days) and set up net metering with DISCOMs.

MONITORING & REPORTING

Track system performance via Oorjan's IoT-powered dashboard with real-time alerts.

OORJAN'S MONITORING DASHBOARD

Live Analytics

Track daily, monthly, and historical energy generation

System Health Alerts

Instant notifications for faults, inefficiencies, and downtime

Financial Impact

View savings generated by solar power

Environmental Impact

See CO₂ mitigated (in tons) and tree-equivalent offsets

EXPECTED OUTCOMES

- Energy Access:** Empower 400 low-income households (Phase 1)
- Seamless Subsidy Access:** Easy integration with IIFL loans for subsidy facilitation
- CO₂ Reduction:** Significant environmental impact through clean energy
- Real-time Monitoring:** Customized dashboards for CSR tracking and API integration

Budget Required for FY 25-26: Rs 2 Crores

Closing of Scope of Work



April 25

Agreement Finalisation & Project Initiation



By May 25

Customer Awareness



By June 25

Deployment of Batch I



By July 25

Subsidy Process of batch I



By July 25

Subsequent batches as per processed



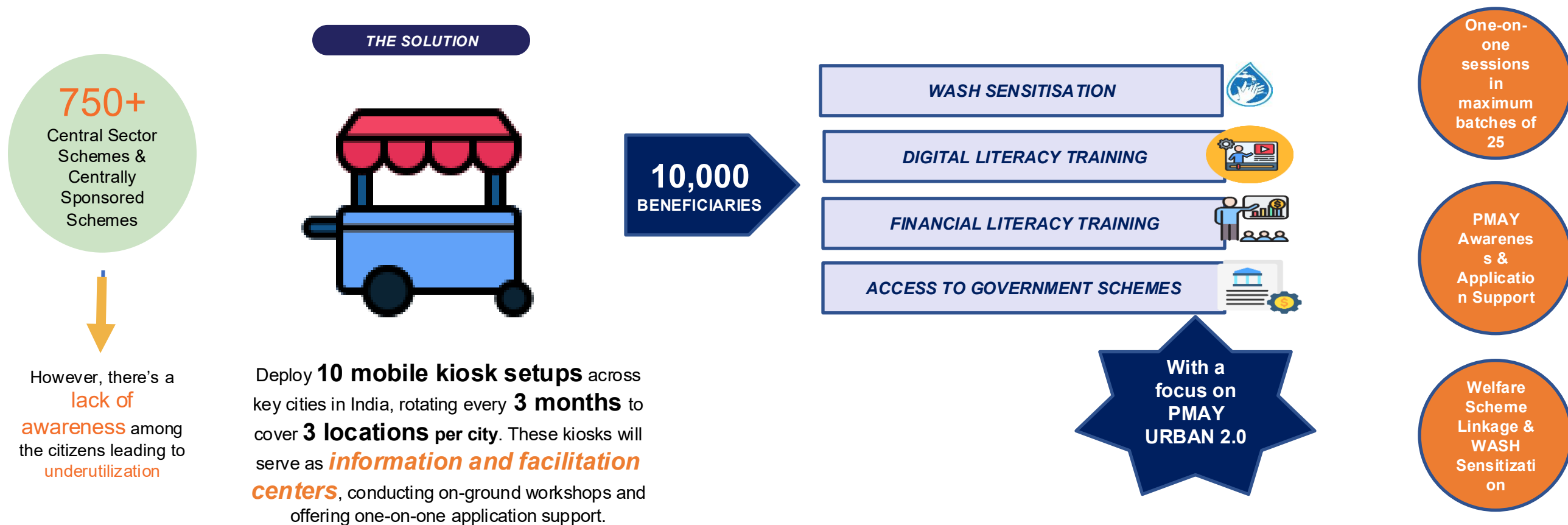
By Aug onwards

First 400 customers

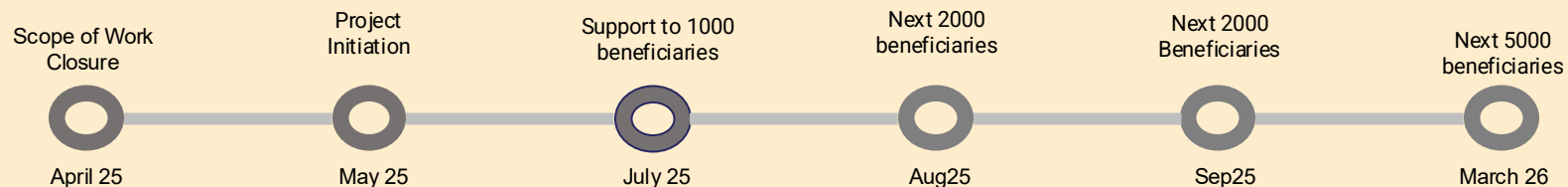


By March 26

SUPPORT FOR GOVERNMENT SCHEMES



Budget Required for FY 25-26
Rs. 1.5 Crores
(This is a tentative budget)



PUBLIC INFRASTRUCTURE & WHEELCHAIR DONATION

1

DISHA



1450+
Helmets
Donated

Donating helmets at police chowkis for police and traffic police to promote responsible and safe behavior on the roads.

650+
Barricades

Delivering barricades to police for traffic lights and roads, and police boards to support public infrastructure

Budget Spent As on March 31st
Rs. 62 lakhs

Budget Required for FY: Rs. 20 Lakhs

2

WHEELCHAIR DONATION

Supported
80+
army
veterans



3

FLOOD RELIEF: VIJAYWADA

Supported
650+
households



Awards



IIFL Home Loans - Excellence in ESG Leadership
in BFSI
9th Elets BFSI CXO Awards



Indian CSR Awards by Brand Honchos
She Creates - CSR Initiative of IIFL Home Finance



7th Elets NBFC 100 Leaders of Excellence Award
Excellence In Risk Management to IIFL Home
Finance

IIFL HOME LOAN
PROJECTS MANAGED BY
IIFL FOUNDATION

Note: The budget for FY 25-26 is tentative as the profit numbers have not been closed as of yet



Education

Projects	Location
Sakhion ki Baadi	Pratapgarh, Udaipur & Salaumabr - Rajasthan
Holistic Development of 102 Govt. Girls Schools	Udaipur, Rajasthan
SAMPARK Smart Shaala	Chitrakoot, Sonbhadra (Uttar Pradesh)
Chauras	Rajasthan, Gujrat & Uttar Pradesh
Seva Kutir	Sheopur, Madhya Pradesh
E-Shiksha (Digital Boards)	Baran & Udaipur, Rajasthan

Sakhiyon ki Baadi - A flagship program of IIFL Foundation committed to eradicate female illiteracy from Rajasthan, with community based learning centers delivering **Foundational Literacy & Numeracy (FLN) Skills**, to girls (4-14 yrs old)



Districts Covered	Udaipur, Pratapgarh, Salumbar
No. of learning centers	247
Students Engaged	7,412

Each Sakhiyon Ki Baadi operates for **4 hours a day and 6 six days of a week**. Learning at Sakhiyon Ki Baadi happens through **interactive sessions by adopting play- way method, music, drama and exposure to the field**.

The programme has been instrumental in mainstreaming girls to Government schools

An Impact Assessment conducted by **KPMG (2025)** , of the programme showed following results.



97%

Enhance inclination within the students to visit the centre and access education



96%

Improved digital literacy and skills among Dakshas. Daksha's are now attending online sessions.



94%

Enhanced programme reach to underserved community through Daksha



77%

Enhanced social skills amongst the students resulting increase participation of students in class/group activities



68%

Students observed significant positive change in learning/skill indicating improved academic performance due to access to necessary study materials

The program empowers the indigenous Schedule Tribe Communities : **Meena, Garasiya, Kalbeliya, Bhil, Rebari & Banjara.**

Gender-Responsive and Inclusive Education Approach

- Targets out-of-school girls from marginalized communities.
- Addresses gender disparities in education.
- Eliminates barriers like long travel distances, socio-cultural norms, and economic constraints.
- Ensures inclusivity and equity in access to education.

Empowering Dakshas through Direct Employment and Capacity Building

- On-boarded all Dakshas onto the Foundation's payroll.
- Strengthens Dakshas' sense of ownership and professional identity.
- Allows need-based training and capacity building for all Dakshas.
- Equips Dakshas with enhanced pedagogical skills.
- Enables effective on-ground monitoring of SKBs.

Structured and Age-Appropriate Learning Approach

- Developed a structured curriculum with Gyan Shaala for Mathematics, English, EVS, and Hindi.
- Ensures age and level-appropriate learning.
- Follows a focused pedagogical approach integrating peer learning methodologies.
- Fosters a supportive and interactive learning environment.
- Enhances student engagement and retention.

Strategic Collaboration with Implementing Partners

- Partners have strong grassroots connections, enhancing community outreach and engagement.
- Established relationships with institutional stakeholders facilitate seamless collaboration with local authorities, educators, and families.



5.3
SRoI value

For every one rupee invested through IIFL Foundation in the SKB program, 5.3 rupees of social value has been generated in the community.



IIFL Foundation entered a MOU with the Government of Rajasthan to bring holistic development at **102 Government Girls Schools** across Udaipur district, to **promote enrollment** and **retention** of girls in the schools, over next **3 years**.



Installation of **Smart TVs** and setting up of **Computer Labs**, for students to access up-to-date information and new age technology. *Girls touched a computer for the **first time** in their life*



Sessions on **Financial Literacy** for the girls to develop understanding on financial management, savings and Investments, at an early age to grow financially.



Winter-Kits (Sweater, Shoes and Socks), to ensure regular **attendance** during winter season, prevent dropping out.

IIFL Foundation, has implemented the biggest TV based learning programme (Smart Shaala) along with dissemination of the **Math Kits** in two **aspirational districts** of Uttar Pradesh - Sonbhadra and Chitrakoot, running from 2023 to 2025 (3 years)



This project has helped to **reduce the dropping out of students from Govt. Schools**, especially among girls, in past 3 years.



State	District	Schools	Students	Teachers
Uttar Pradesh	Sonbhadra , Chitrakoot	2,791	2.72 Lakhs	5,582

Education

A learning centre cum crèche for children of labourers (migrant), operating from 9:00 am to 5:30 pm., providing Education (Foundational literacy) & Nutritional meals to the children, in the age group that spans from 3 months to 14 years of age.

Ours is a Long term intervention with a holistic approach - nutrition, health, learning, community strengthening, in a caring and protecting environment..



Above: children of **Balwadi** age group during a session

Below: Administration of **Polio Vaccine** at Chauras



Children Enrolled	Total Centres	Type of Sites	States	Age Wise Groups
1373	11	- Construction site - Mineral Grinding Unit - Brick Kiln	- Rajasthan - Gujarat - Uttar Pradesh	- Creche - Balwadi - Bridge Course

IIFL Foundation supports **10 Seva Kutirs** - Day boarding supplementary meals-cum-education centers in Sheopur, Madhya Pradesh, engaging with **764 children**.



The project aims to address the problems of poor learning outcomes and malnutrition affecting **tribal children** in Madhya Pradesh in the age group of 3 to 14 years.

Key features of every learning center :

- **2 nutritious meals** - Breakfast and lunch
- 5-6 hours of **education supplemented by sports** and yoga
- A **mini-library** comprising of 100 books (Prathams) 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



IIFL Foundation signed a memorandum of understanding (MOU) with the **Government of Rajasthan** to provide Flat interactive panels to **150 government schools** in Udaipur and Baran districts of Rajasthan. The project was approved under the guidance of Honourable Minister of School Education, Rajasthan, **Shri. Madan Dilawar**, and completed over span of 2 years, **benefitting 50,000 students**.

Boards Installed (Year)	No. of Govt. Schools
FY 2023-24	75
FY 2024-25	75



Awards



Mrs. Madhu Jain, Founder-Director of IIFL Foundation has been recognized as **GLOBAL POWER LEADER IN CSR (GIRL CHILD LITERACY) 2024** for her contribution towards girl child education by White Page International, at **The House of Lords**, The Palace of Westminster, London.

Rajasthan Government's Education Minister Mr. Madan Dilawar honored Mrs. Jain at the state-level Ceremony held at Udaipur with prestigious 'Bhamashah Award'.

राजस्थान सरकार ने मधु जैन को दिया शिक्षा विभूषण सम्मान

प्रातःकाल संवाददाता
मुंबई। राजस्थान सरकार द्वारा 28वें राज्य स्तरीय भामाशाह सम्मान समारोह में इंडिया इन्फोलाइन फाउंडेशन मुंबई की प्रबंधक मधु जैन को शिक्षा मंत्री मदन दिलावर ने राज्य स्तरीय भामाशाह सम्मान (शिक्षा विभूषण) से सम्मानित किया। यह सम्मान उनके द्वारा शैक्षिक



Expenditure & Allocation to Ongoing Projects

Project Name	Amount spent from grant of FY 24-25	Amount spent from unspent of FY 23-24 (Ongoing projects)	Amount to be transferred to the unspent account
Sakhion ki Baadi	1,88,84,763.00	-	-
Chauras	99,99,066.00	-	-
Seva Kutir	59,50,000.00	-	-
Holistic Development of 102 Government Girl Schools in Udaipur	1,88,46,242.00	-	12,34,19,929.00
Smart Shala – Education programme in Aspirational Districts, U.P.	-	2,68,00,000.00	-
Smart Interactive Panels for 150 Government Schools	-	86,25,000.00	-
Total	5,36,80,071.00	3,54,25,000.00	12,34,19,929.00

Sakhiyon ki Baadi | Educating girls - Sakhiyon ki Baadi

Chauras | IIFL - Chauras

IIFL CHAURAS SUCCESS STORIES

Case -1

Title: Motivating Parents to Enroll Dolly Saini in Formal Schooling: A Path to Safety and Growth

Dolly Saini, a lively 5-year-old, began her journey at the Geetanjali Centre in Jaipur on October 12, 2023, in the Balwadi class. After relocating from Bharatpur, her parents, Ompal and Pooja, faced long working hours at the Geetanjali Medical Hub construction site, which posed safety risks for Dolly and her sister Jhanvi. The creche program transformed their lives, offering a nurturing environment where both Dolly and Jhanvi thrived. Dolly's weight improved from 12.1 kg to 13.7 kg, and she excelled in her studies and activities, drawing the staff's attention for further growth through formal education.



Dolly in school uniform and with her parents

Initially, Ompal and Pooja Saini wanted to enroll Dolly in a school in their native village, fearing their migratory lifestyle would disrupt her education in Jaipur. The Geetanjali Centre staff, recognizing the need for stability, addressed these concerns. They highlighted how a stable educational environment in Jaipur could offer Dolly consistent learning and growth, free from the disruptions of migration while ensuring safety and nurturing care.

During discussions, Pooja became more engaged with the Geetanjali Centre, joining as a helper on December 23, 2023. This provided her with an income and a supportive community, aiding her in coping with domestic challenges, including violence. The staff empowered Pooja to focus on Dolly's well-being. With their encouragement, Pooja realized enrolling Dolly in a formal school would protect her from domestic violence and ensure quality education. The staff's persistent support highlighted the potential of a stable, safe environment for Dolly's growth.

Following several discussions, the Saini family enrolled Dolly in the nursery class at Mother India Children Secondary School, Jaipur. She transitioned from the Geetanjali Centre on July 30, 2024, and started her new journey on August 1, 2024.

The Geetanjali Centre staff played a crucial role in prioritizing Dolly's education and well-being. Through consistent communication and support, they helped the family overcome concerns about domestic violence and migration. Dolly's successful enrollment showcases the significant impact of community support on families in difficult situations, paving the way for a brighter future.



- ✓ Mr. Satish Umbare (name changed) is 44 years residing at Chinchpokli in Mumbai living with his wife and his parents.
- ✓ He is currently unemployed as he had an accident and had his brain damaged.
- ✓ Satish's father is also retired and his wife is the only person who earns in the whole family
- ✓ He is also paralyzed from one of the sides of his body which has made him immovable to which he had to undergo a surgery.
- ✓ Satish was diagnosed with a liver ailment for which he was advised to visit Bhaktivedanta Hospital.
- ✓ Satish was given treatment at subsidized rate by taking in consideration the financial status of the family.

Empowering Education in Rural India: Leela's Remarkable Journey with IIFL Foundation's Sakhiyon ki Baadi

Name: Chanda Kumari

Age: 11 Years

Village: Umarani, Block - Abu road, Sirohi district, Rajasthan.



Chanda Kumari, a resident of Umarani, had attended school up until the second grade. However, the responsibility of caring for her three younger sisters and one brother fell entirely upon her shoulders, as her parents were engaged in daily wage labour, which made Chanda responsible for managing household affairs.

Due to her responsibilities at home, Chanda found it challenging to attend school regularly and eventually dropped out during second grade.

Our Daksha (Teacher), a representative of the initiative, paid a visit to Chanda's parents and explained them about Sakhiyon Ki Badi program. The consented chanda's participation consent at Sakhiyon ki badi centre and thus Chanda started attending the center regularly.

Chanda displayed remarkable intelligence and enthusiasm for learning. Within a few months, she made significant progress in subjects like Hindi, English, and Mathematics. The initiative not only provided academic education but also fostered holistic development. During an audit conducted by an external agency, Chanda confidently answered all the questions and showcased her acquired knowledge and skills.

Apart from her academic pursuits, Chanda is talented in different art forms - dancing and drawing. Her dedication and enthusiasm are reflected in her approach to every task she undertakes. Chanda's commitment to her education and her various interests highlight the holistic approach of the Sakhiyon Ki Badi program.



THANK YOU

