

# Corporate Social Responsibility

## CSR Activities

HomeFirst lives in every community across the nation through our customers and business partners. We can relate to the everyday struggle of a daily wager. The morning bus chase of an employee running late for work, the afternoon hunger of an autorickshaw driver, or the midnight drowsiness of a watchman swatting mosquitoes! Our philosophy of giving back to society as a responsible corporate citizen is deep-rooted in our CSR (Corporate Social Responsibility) Policy. It acts as a guiding star to design initiatives that would benefit the communities at large.

Every year hundreds of thousands of workers migrate to urban areas in search of employment opportunities to give

their families a chance at a better life. Here, many of them help translate the dreams of our customers to reality. Daily wage earners and construction workers form the backbone of the housing industry. It is their sweat and tireless determination that transforms brick and mortar into a home. In order to celebrate their hard work and promote the welfare of this community that supports our cause, our CSR initiatives are focused on these groups. We have conducted surveys based on various parameters such as healthcare, workplace safety, job skills etc. with the assistance of local NGOs and created programs accordingly.

## What we have done

During the year, we implemented 14 Projects. 12 projects (including donations) were executed in collaboration with NGOs and 2 of them (Covid Care and Relief and Workplace Safety) through head office and branches directly.

*The community engagement process involves:*



Since some of them are long-term projects, we have broken them down into phases. Post completion of each phase, the NGOs submit their impact reports. In case of any grievances, the beneficiaries can walk into the community centres

created in collaboration with the NGOs. Let us take you through the details of our CSR projects including our flagship projects.

## Flagship Project 1 Project Sashakt

With the struggles of the migrant population in mind, we surveyed 1,000+ families in the Narol area of Ahmedabad to study their demographics, family income, educational background, and the problems they face in everyday life. The observations from our survey indicated that 63% of families only had 1 earning member of which 43 families earned less than ₹5,000. Even families with 2 or more earning members had monthly incomes less than ₹15,000. After the age of 35, their incomes stagnated due to lack of skills. On the health front, 75% of the families surveyed were not vaccinated for covid and from a socio-economic perspective, 90% of the families could not avail any Government schemes due to lack of awareness and basic documents like Aadhar card, ration card, BPL card, etc.

These families lived in a fragile situation where most of their earnings got exhausted in daily expenses, and years of savings and family heirlooms could potentially be wiped away by common diseases and health problems. The objective of our intervention was to make these families 'sashakt', meaning "self-sufficient".

From the survey of 1000 families, we selected 500 most vulnerable families for intervention. Unique identifiers were given to each family in order to facilitate tracking of benefits and progress made over a period of time. Project Sashakt aims to uplift the health and socio-economic status of these families over a period of time. Health check-up camps and

covid vaccination drives were organized. Doctors at the camps checked the children for basic diseases and deficiencies and the elderly for BP and diabetes. With malnourishment being a common observation, nutrition kits were distributed to children and pregnant women. This free health check-up camp has since been made a weekly event for all families along with free medicine distribution. We have enrolled 120 individuals to learn new skills. Including GST - Tally courses, tailoring, and beautician therapy. Also, helped open 80 Sukanya Smabridhhi Yojna accounts.

In order to focus on children, we decided to incorporate a separate flagship program within Project Sashakt to specifically target holistic development for children. This led to the foundation of Bal Sashakt program. Bal Sashakt targets children aged 6-15 years in the beneficiary families for extra-curricular activities, incorporating academics, arts, crafts, sports, nutrition, culture and performing arts aspects. The first batch of Bal Sashakt was recently concluded at Narol, Ahmedabad. In addition to providing exposure to various skills and hobbies, here we help these children to become confident at expressing themselves, develop their creativity, and in the process, sometimes discover hidden talents. Added to this, the height and weight of each child is recorded at the beginning of the program and at every session, we distribute healthy food to the children. Wholesome learning has been combined with measurable health goals of these children.





# Corporate Social Responsibility

## Flagship Project 2

### Mahila Shram Shakti Kendra

When a family migrates, the women often migrate along with their husbands and kids in search of a better life. However, with restricted means and higher costs of living in urban cities, they are forced to find a job for themselves in addition to handling the responsibility of the household and children. Classified mostly as “unskilled laborers”, they wait at local market spots to get hired by the local construction contractors. Here they face the stigma of being delicate and weak, so they either don't get an opportunity to work, and even when they do, they are barely paid half the wages as their male counterparts. Adding to this, many of them also have to care for their children who end up traveling along to these harsh working conditions. When we reached out to these women to understand the various challenges and struggles in their

lives, lack of job skills, and awareness seemed to be the main pain points. So, we set up 3 multipurpose centres exclusively for women workers called “Mahila Shram Shakti Kendra”.

The objective of these centres is to provide a safe space for women construction workers and their children. And provide them with important skills and knowledge to improve their prospects of getting regular work in the long run. Initially, women workers turned up at our centre seeking refuge to rest for themselves and their children. As more and more women heard about our centres and visited us, we started talking to them about the various ways we could help them in terms of knowledge, and skills to enhance their employment prospects. 21 Women have

enrolled to learn masonry, and plumbing in the construction field as well as skills like tailoring in non-construction fields were imparted to these women.

To bring more awareness around various government social security schemes in this community, we started registering women-construction workers with Buildings and Other Construction Workers welfare board (BOCW) on e-nirman portal and registered them for insurance and health schemes. Also, workshops on financial literacy were

carried out, where we helped them open a bank account, and a Jandhan account and taught them how to handle their cheque books, passbooks and how to use an ATM. Next, we launched a series of health and nutrition workshops. We started off by linking our MSSK with ICDS (Integrated Child Development Services) centres. This helped us provide primary and universal healthcare to teenage girls, lactating mothers and their children. Then, we facilitated regular access to food and nutrition, iron tablets and timely vaccinations at our MSSKs. A workshop



on family planning and female hygiene was also held to build awareness of reproductive health along with valuable information on Ante-natal and Post-natal Care. In the last financial year, we have conducted 31 awareness meetings helping 650+ women.

Another important initiative was to impart legal awareness and aid among the women labourers. Following our

commitment, we have provided counselling and assistance with 70+ legal cases. In addition to this, we have helped raise awareness regarding minimum wages, due payments, and payments book maintenance for 1,000+ women. Empowering women to raise their voice in places of importance and protect themselves against workplace harassment, gender sensitization workshops were held at all MSSKs by expert trainers.





# Corporate Social Responsibility

## Other Projects

### Workplace Safety

Loss of hearing is one of the hazards of working in a loom factory. Noise levels are upwards of 90 decibels which is 30 decibels more to an environment that is considered to be normal. So, we aided these loom workers by providing them with high-quality noise cancellation ear muffs. Construction workers are often exposed to hazardous working conditions. Basic safety gear like helmets, gloves, and glasses goes a long way in ensuring the safety of this workforce and improving their overall working conditions. We provided 5,000+ construction safety kits to workers at the construction sites.. We have also, facilitated e-shram and e-nirman card registrations in Surat. That will provide them with state-sponsored welfare schemes and benefits.



### Going Green

This Jan'22 we crossed ₹5,000 crores in AUM. We distributed 5,000 fruit and herbal trees to the marginal farmers as a contribution to a green and cleaner environment. These initiatives will not only help the marginalized farmers / tribal communities to create an additional source of income but also help the environment. In another initiative, we have installed Solar Panels at a Physiotherapy Institute and Research Centre in Nagpur which provides its services to specially-abled individuals at discounted rates to install solar panels at their centre. This will help in cutting down the overall running cost of the centre and lower its carbon footprint.





# Corporate Social Responsibility

## Healthcare Initiatives

### Financial support for medical surgeries

We sponsored cleft lip surgeries and clubfoot rectifications for close to 100 children. At Vizag, 100 cataract cure surgeries were also sponsored in association with Shankar Netralay Foundation to help the elderly get their vision back.

### Capacity Building and Covid Care

We have also made contributions to hospitals to build their infrastructure and worked with organizations like JCI and Rotary Club to provide oxygen concentrators to covid patients during the second wave of covid. We were able to help 170+ critical patients during the peak of the second wave. In addition we also contributed food kits to vulnerable families during covid.

We at HomeFirst try to use our network and resources to spread happiness and joy among the various communities at the grassroot level such that the less fortunate who live at the bottom of the economic pyramid are also able to access the best of facilities and healthcare. It is they who toil day and night in all weathers and by the sweat of their brows build the castle of our customer's dreams. While we may take you home, it is they who bring it into existence.

We are focused towards working towards betterment of our society. Given that the nature of our business is providing housing finance loans and is a service – oriented business, we do not have any direct adverse impact on the environment due to our business operations.

Clubfoot rectification



Cataract examination



Cleft surgery





# Corporate Social Responsibility

Details of CSR amount spent against other than ongoing projects for the financial year:

SI No.	Name of the Project	Item from the list of activities in schedule VII to the Act.	Local area (Yes/ No).	Location of the project.		Amount spent for the project (in ₹)	Mod e of impl ementati on - Direct (Yes/ No)	Mode of implementation Through implementing agency	
				State.	District			Name.	CSR registration number
Healthcare :									
1.	Sponsor treatment of 50 children towards elimination of clubfoot disability	Promotion of healthcare	Yes	Gujarat	Ahmedabad, Surat	500,000/-	No	Cure International India Trust	CSR00001867
2.	Sponsor treatment of 44 children towards elimination of Cleft lip	Promotion of healthcare	Yes	Gujarat	Ahmedabad, Surat	1,188,000/-	No	Smile Train India	CSR00000842
3.	Under privileged Cancer patient's care Donation of OT stretcher, Wheelchair, fowler beds and Ligasure (Covidien) to Cancer Hospital	Promotion of Healthcare	Yes	Gujarat	Rajkot	1,750,000/-	Yes	Rajkot Cancer Society	CSR00025201



# Corporate Social Responsibility

4.	Underprivileged cardiac patient's care (Upto age 18years)	Promotion of Healthcare	Yes	Gujarat	Ahmedabad	1,800,000/-	Yes	Prashanti Medical Services and Research foundation	CSR00007410
5.	Construction of OT in Trust hospital	Preventive Healthcare	Yes	Gujarat	Surat	1,800,000/-	Yes	Guru Maa Mahila Grah Udyog Samiti (Seva Foundation)	CSR00005145
6.	Eye Cataract Surgery for underprivileged patients	Preventive Healthcare	Yes	Andhra Pradesh	Vizag, Vizianagaram	500,000/-	Yes	Sankar Foundation	CSR00006331
7.	Workplace Safety	Preventive Healthcare	Yes	Gujarat, Tamil Nadu, Maharashtra, Chhattisgarh, Madhya Pradesh	Ahmedabad, Surat, Himmatnagar, Mehsana, Bhavnagar, Baroda, Anand, Indore, Sangli, Satara, Nashik, Ahmednagar, Nagpur, Raipur	2,861,034/-	Yes	-	-



# Corporate Social Responsibility

Education and Livelihood :									
8.	Project Sashakt-Empowerment of Migrant Factory Labourers and their families.	1. Promotion of employment enhancement skills and livelihood enhancement projects. 2. Promoting health care 3. Promoting, education, including special education and employment enhancing vocational skills especially among children, women, elderly	Yes	Gujarat	Narol, Ahmedabad	1,523,697/-	No	Elixir Foundation	CSR00001799
9.	Mahila Shram Shakti Kendra-multipurpose centers exclusively for migrant women construction workers	1. Promotion of gender equality, empowering women 2. Promoting health care 3. Promoting education, including special education and employment enhancing vocational skills	Yes	Gujarat	Ahmedabad and Surat	1,392,868/-	No	Aajeevika Bureau Trust	CSR00003350



# Corporate Social Responsibility

Disaster Management :									
10.	COVID Care-Relief & Welfare	1. Promotion of health care, including preventive health care and sanitation 2. disaster management	Yes	Gujarat, Maharashtra, Tamil Nadu, Karnataka, Andhra Pradesh, Uttar Pradesh, Chhattisgarh	Raipur, Nagpur, Nashik, Bangalore, Hyderabad, Chennai, Coimbatore, Surat, Ahmedabad, Erode, Delhi, Ghaziabad and Mumbai	4,814,243/-	Yes	-	-
Environment									
11	Distribution of 4000 fruits trees to marginal farmers	Ensuring environmental sustainability, ecological balance, protection of flora and fauna, animal welfare, agroforestry, conservation of natural resources	Yes	Maharashtra	Thane	100,000/-	No	Global Vikas Trust	CSR00004400
12.	Developed Van Aushadhi Garden with 1000 herbal tree plantation	Ensuring environmental sustainability, ecological balance, protection of flora and fauna, animal welfare, agroforestry, conservation of natural resources	Yes	Maharashtra	Palghar	600,000/-	No	Keshav Shrushti	CSR00002691



# Corporate Social Responsibility

13.	Installation of solar panels at the physiotherapy Centre	Ensuring environmental sustainability		Maharashtra	Nagpur	826,461/-	No	Nagpur Association for the rehabilitation of children with orthopedic disabilities	CSR00024544
<b>Others</b>									
14.	Army Welfare	Measures for the benefit of armed forces veterans, war widows and their dependents	Yes	Delhi	Delhi	500,000/-	Yes	-	CSR00010944
	<b>TOTAL</b>					20,156,303/-			