



# Empowering Society

## UN SDGs impacted



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**KURUSH IRANI**

President - Corporate Social Responsibility, Bajaj Finserv Ltd.

Our social impact strategy prioritises capacity-building for self-reliance, alongside needs-based interventions. We are committed to empowering youth through skilling, supporting child development and inclusion of Persons with Disabilities, enabling our beneficiaries to build resilience and bring a positive change in their lives."

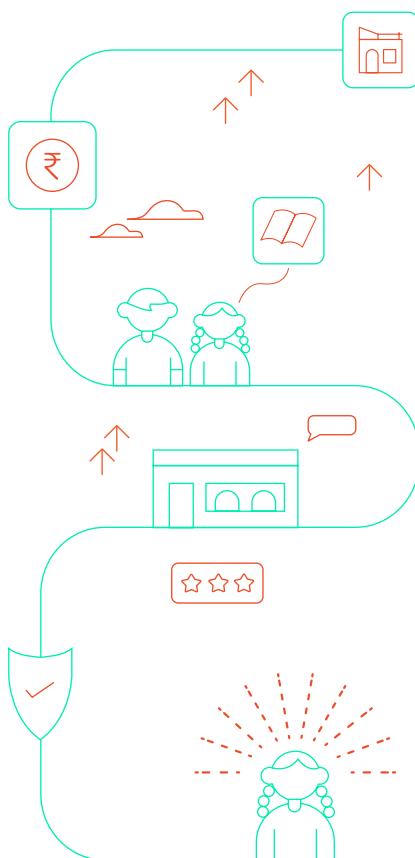
# Enabling Youth Employability

Backed by a strong legacy of community impact, Bajaj Finserv, through Bajaj Beyond, is dedicated to shaping a better future for 'Youth of Today' and 'Youth of Tomorrow.'

The initiative spans key focus areas, including Skilling, Child Education, Child Health, Child Protection, and Inclusion for Persons with Disabilities. We work closely with grassroots organisations, partners, schools, institutions, and hospitals to drive meaningful change.

# ₹335.73 crore

CSR spend on implementation of 265 projects in FY2025



## Bajaj Beyond – A Commitment for Social Impact

In 2024, Bajaj Group companies came together to commit 5,000 crore over five years towards social impact programmes, with the goal of impacting 2 crore individuals. This commitment is currently driving a wide range of ongoing initiatives, primarily focused on youth skilling for employment, income generation, and entrepreneurship. Efforts are also actively expanding to child specific programmes in education, health, and protection, along with inclusion for Persons with Disabilities.

## Youth Skilling: Addressing the Skills Gap

Bajaj Finserv is committed to bridging the skills gap through skilling and employability programmes, self-employment initiatives, and entrepreneurial support, with a focus on youth and women from disadvantaged backgrounds. The Skillserv initiative aims to bridge the employability gap in the BFSI sector by offering comprehensive, industry-relevant training.

**46,807**  
Students trained for  
Skillserv programmes

**177,349**  
Benefitted through skilling  
through grant-making  
programmes

**Note:** Beneficiary estimates are based on the full project period and not necessarily for the financial year under consideration.



## EMPOWERING SOCIETY

# Self-implemented Initiative – SKILLSERV



At the heart of Bajaj Finserv's skilling efforts is the flagship Certificate Programmes in Banking, Finance and Insurance (CPBFI)—a 120-hour module tailored to industry needs. Notably, 68% of participants are first-generation graduates, with nearly 61% women, mostly from Tier 2 and Tier 3 cities spanning 161 districts across 23 states.

Expanding reach, Project Odiserv—launched in partnership with the Ministry of Skill Development and Entrepreneurship—rolled out CPBFI in 60 colleges across 11 cities and 10 districts in Odisha. A major milestone is CPBFI's recognition as an Awarding Body by National Council of Vocational Education and Training (NCVET), placing it among India's top industry-aligned skilling programmes. Beyond CPBFI, Skillserv is piloting niche skilling modules in insurance, gold loans, and microfinance, while building a digital content library. Over time, it aims to build a robust ecosystem that unlocks economic and social opportunities for underserved youth nationwide.

## Skilling through Grant-making Initiatives

We partnered with multiple organisations to deliver a diverse range of training and skilling programmes, ensuring broader access to skill development and employment opportunities.

## Sector-specific or Need-based Training Projects

We support sector-specific and need-based training projects that promote employment or enterprise through targeted skill development. These short- and long-term vocational programmes are designed for youth from underserved communities, equipping them with industry-relevant skills tailored to specific sectors, regions, or entrepreneurial models. By bridging the gap between job seekers and industry needs, we aim to create sustainable income opportunities and drive inclusive growth.

# 35,941

Youth supported through these programmes in FY2025

## Healthcare Skilling

Within the healthcare domain, our efforts are directed towards enhancing the capacity of healthcare professionals, especially paramedics and technical staff, through targeted capacity-building and fellowship initiatives. Providing them with advanced training and resources leads to improved healthcare delivery and outcomes. We work towards addressing the needs not only in the rural and urban areas but also a section of tribal communities, thereby reducing migration pressures.

1,487

Individuals supported under this initiative across various partners in FY2025

## Skill Development for Persons with Disabilities

We recognise that individuals with disabilities, including those with intellectual and developmental challenges such as Autism, Down Syndrome and Cerebral Palsy, often face limited opportunities in the job market. Hence, we collaborate closely with our partners to design and implement skill development programmes that cater to their unique needs and challenges. This includes provision of training in enterprise-based and employability-focused skills. We have also provided recruitment of Persons with Disabilities (PWDs) within Bajaj offices. These efforts aim to empower individuals with disabilities to generate income and enhance their economic independence.

11,792

Individuals with disabilities supported through this in FY2025

## Self-employment and Entrepreneurship Development

We support individuals in establishing micro and nano-enterprises, helping them transition into income-generating activities with long-term potential. To drive innovation in the skilling ecosystem, we have also incubated social startups that address critical challenges in employability and vocational training. Additionally, artisan training programmes have been implemented to both preserve traditional crafts and create sustainable livelihood opportunities, blending heritage with economic empowerment.

43,170

Individuals supported in FY2025

## Women Empowerment

We are committed to empowering women—especially those from marginalised communities, rural areas, and lower socio-economic backgrounds—by equipping them with the skills needed for employment or entrepreneurship. Through diverse training programmes in healthcare, retail, hospitality, artisanal crafts, and food processing, we aim to enable sustainable income generation and foster economic independence. Women are provided training in both traditional and non-traditional roles, expanding their employment opportunities and strengthening their participation in the workforce.

19,288

Women supported through these initiatives

**Note:** Beneficiary estimates are based on the full project period and not just the financial year under consideration.



## EMPOWERING SOCIETY

### PanIIT: Empowering Rural Youth through Industry-aligned Skilling



The PanIIT Alumni Reach for India (PARFI) project offers a sustainable, no-cost skilling model with assured job placements—empowering underserved youth through industry-aligned training and improved household income. Supported by Bajaj Finserv, the project will benefit 2,000 underprivileged youth from rural India.

In a recent milestone, seven girls from remote Jharkhand villages, born to small farmers and daily wage earners, were selected for specialised training at Renesas in Malaysia's advanced semiconductor industry.

## Child: Comprehensive Child Development Approach

Investing in children's well-being is essential for long-term societal progress. We support initiatives in child health, education, protection, and inclusion for Persons with Disabilities, ensuring a holistic impact on their development.

32,460

Were supported through Health interventions

2,562,998

Benefitted from Education-related initiatives

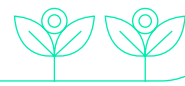
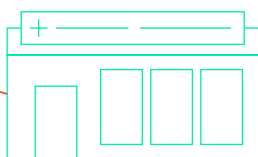
43,860

Supported under Children Protection

554,229

Persons with Disabilities were supported

**Note:** Beneficiary estimates are based on the full project period and not just the financial year under consideration.





## Child Health

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**DR. N SRINIVASA RAO**

Chief Economist and President (Corporate Affairs), Bajaj Finserv Ltd.

When individuals are empowered, they have a positive and far-reaching impact on their families and the communities they live in. At Bajaj Finserv, our social impact initiatives focus on empowering youth and children. The ripple effects of these initiatives create a more equitable society and contribute to economic prosperity.”



We are committed to providing holistic care for children under 18 facing critical health conditions through medical and surgical support, infrastructure enhancement, and community awareness. Our focus areas include cleft lip and palate, congenital heart diseases, paediatric cancer, Type 1 Diabetes, and epilepsy.



Beyond treatment, we prioritise early diagnosis, community-based screening, and awareness to reach last-mile beneficiaries. In parallel, we collaborate with partners to strengthen hospital infrastructure, ensuring high-quality, accessible care for the most vulnerable.



## EMPOWERING SOCIETY

### Key Initiatives

#### Cleft Care

- ◆ Supporting overall 22,720 children with cleft lips and palates.
- ◆ Launched Maha Smiles – Cleft Care for Every Child with Smile Train India to perform over 7,000+ surgeries in the state.
- ◆ Awareness and early intervention driven through Accredited Social Health Activist (ASHA), Rashtriya Bal Swasthya Karyakram (RBSK), and Federation of Obstetric and Gynaecological Societies of India (FOGSI) partnerships.
- ◆ Network of partner hospitals and fellowship programmes established to expand reach and capacity.

#### Type 1 Diabetes Care

- ◆ Supporting 680 children and healthcare workers with comprehensive care.
- ◆ Established a Centre of Excellence for Type1 Diabetes at Hirabai Cowasji Jehangir Medical Research Institute (HCJMRI) Hospital using a Hub and Spoke model (Pune – Hub; Nagpur & Kolhapur – Spokes).
- ◆ Includes treatment access, diabetes education, counselling, and family support.
- ◆ Capacity-building workshops and skilling programmes in nutrition and diabetes education conducted.
- ◆ Active in research and advocacy to advance Type 1 Diabetes care.

#### Paediatric Heart Care

- ◆ Supporting 1,490 beneficiaries through congenital heart disease surgeries.
- ◆ Partnering with Rashtriya Bal Swasthya Karyakram (RBSK) teams for community screening and early referral.
- ◆ Focus on awareness, intervention, and research on heart conditions.

#### Cancer Care

- ◆ Providing access to treatment and holistic care for 1,012 children with paediatric cancer.

#### Epilepsy Care

- ◆ Supporting 726 children with critical surgeries and medicines, improving quality of life.

#### Healthcare Infrastructure

- ◆ Equipped hospitals with advanced paediatric medical equipment and trained healthcare staff.
- ◆ Support extended to 2,356 children through enhanced service delivery.

#### Sai Sanjeevani Hospitals: Healing Little Hearts

Sri Sathya Sai Sanjeevani Centres for Child Heart Care provide free, high-quality treatment to children with congenital heart disease (CHD), including complex surgeries, using state-of-the-art infrastructure. Through Bajaj Finserv's support, it supports surgeries, awareness, advocacy and early referral, skilling of healthcare workers and genomic research.

With support from Bajaj Finserv, the hospital is expanding its capacity through a new 10-bed ICU and modular OT enabling additional surgeries annually and reducing the waiting list for underserved children. Diagnosed with CHD at just one, Ganesh's parents—migrants from Bihar—feared surgery after losing a family member to the same condition. They delayed treatment, hoping he'd recover on his own. As his condition worsened, a relative guided them to Sai Sanjeevani Hospital in Navi Mumbai, where a successful surgery finally let Ganesh breathe freely.

# Child Education

We have implemented targeted interventions and collaborations to strengthen foundational literacy and numeracy, STEM education, and social-emotional learning among children. The initiatives are directed towards enhancing the lives of children by aligning with government programmes and schemes.



## Key Initiatives

### Digital and Tech-based Interventions

- ◆ Collaborating with partners to enhance learning through digital teaching tools.
- ◆ Supporting 17,300 children with improved educational access and effectiveness.

### Comprehensive School Interventions

- ◆ Covering nutrition, health check-ups, and skill development to enhance employability.
- ◆ Supporting 8,577 children.

### Foundational Literacy & Numeracy

- ◆ Addressing barriers in foundational learning with innovative methods in core subjects.
- ◆ Reaching 2,062,400 children under this intervention.

### Early Childhood Education

- ◆ Focusing on cognitive, social, and emotional development, language skills, and school readiness.
- ◆ Impacting 5,000 children.

### Mental Health Interventions

- ◆ Promoting emotional well-being and addressing behavioural challenges to support learning.
- ◆ Benefitting 80,800 children.

### Vocational Education Initiatives

- ◆ Equipping students with practical skills and industry exposure to reduce dropouts and improve job prospects.
- ◆ Reaching 3,000 children.



## EMPOWERING SOCIETY

### Scholarship Support

- ◆ Providing educational scholarships to enable completion of studies for deserving students.
- ◆ Supporting 10 children.

### Health and Well-being

- ◆ Conducting annual health check-ups and follow-up treatments to ensure proactive care.
- ◆ Benefitting 360,500 children.

### Lend A Hand India: Real-world Skills for School Students

To address the gap in India's secondary school curriculum (Grades 9-12), Lend A Hand India (LAHI) is upgrading vocational education in 30 schools across Pune, benefitting 3,000 students. The initiative includes refurbishing school labs, training and upskilling educators, providing industry exposure (including internships), and introducing robust monitoring tools.

The goal is to make school education more hands-on and aligned with real-world needs, while enhancing outcomes from existing government skill programmes. Through LAHI's internship programme, supported by Bajaj Finserv CSR, Shravni Bhonsale is interning with an art studio. Her story reflects NEP 2020 in action—where vocational training builds confidence, nurtures talent and opens doors to career possibilities.



# Child Protection

We are committed to protecting vulnerable children from marginalised communities who face risks such as trafficking, abuse, child labour, legal conflicts and juvenile delinquency. Through strategic partnerships, we strive to create a safe and nurturing environment that prioritises their holistic development and long-term well-being. We adopt both institutional and non-institutional care models, enabling children to access protection, rehabilitation, and developmental opportunities in settings best suited to their individual needs.



## Key Initiatives

### Community Protection Programs

- ♦ Integrated education and protection programmes to empower vulnerable children and enhance employability.
- ♦ Reached 4,529 children.

### Aftercare and Transition Support

- ♦ Offered continued guidance and care for children transitioning between life phases.
- ♦ Benefitted 984 children.

### Rescue and Rehabilitation

- ♦ Conducted child rescue operations at railway platforms, focusing on family reunification and rehabilitation.
- ♦ Impacted 2,650 children.

### Awareness and Sensitisation

- ♦ Partnered with organisations to raise awareness on child sexual abuse and build safer communities.
- ♦ Reached 59,729 children through sensitisation efforts.

### Adoption and Daycare Support

- ♦ Provided safe spaces and early childhood care for children of construction workers.
- ♦ Supported 890 children.

### Institutional Care

- ♦ Supported 2,114 children in shelter homes and child welfare institutions, ensuring safe housing and holistic care.



## EMPOWERING SOCIETY

### Maher: A Safe Haven for the Underprivileged

Maher is dedicated to providing shelter, care, and dignity to destitute men, women, and children. Beyond residential support, Maher also runs community development programmes in nearby villages.

Children from underprivileged backgrounds often lack access to basic needs—compromising their health, education, and future. Maher addresses this by offering a safe, nurturing environment where both boys and girls receive food, clothing, education, healthcare, and emotional support for as long as needed.

The organisation also equips children with skill-based training to help them become financially independent and self-reliant. Bajaj Finserv is supporting 95 individuals through Support for boys' and girls' homes.





# Inclusion for Persons with Disabilities

We focus on the well-being of Persons with Disabilities (PwDs) by facilitating their inclusion into mainstream society. We address a variety of challenges, including intellectual, developmental, physical, and locomotor disabilities, with a strong emphasis on early identification, intervention and counselling.



## Key Initiatives

### Rehabilitation and Comprehensive Care

- ♦ Implemented early therapies, parental counselling, and ongoing support programmes.
- ♦ Benefitted 2,425 individuals to enhance quality of life.

### Educational Inclusion

- ♦ Supported special schools, inclusive education, and vocational training for Persons with Disabilities (PwDs).
- ♦ Promoted inclusive learning environments with adaptable teaching methods.
- ♦ Reached 76,803 individuals.

### Community-based Inclusion

- ♦ Delivered therapies, education, medical aids, and employment opportunities at the community level.
- ♦ Promoted self-reliance through self-help groups and mentorship.
- ♦ Impacted 76,306 people.

### Medical Rehabilitation

- ♦ Provided aids, prosthetics, and critical medical treatments to improve mobility and health outcomes.
- ♦ Supported 3,99,748 beneficiaries.



## EMPOWERING SOCIETY

### Competitive Exams and Fellowships

- ◆ Supported students with disabilities in clearing exams and accessing higher education and jobs.
- ◆ Launched capacity-building for special educators.
- ◆ Benefitted 100 individuals.

### Assistive Technology

- ◆ Partnered with organisations and start-ups to provide tech-based accessibility solutions.
- ◆ Supported 6,180 individuals.

### AssisTech Foundation (ATF): Enabling Accessibility through Innovation

AssisTech Foundation (ATF) is India's first ecosystem dedicated to Assistive Technology (AT), focused on empowering Persons with Disabilities (PwDs) through the 3Ls—Learning, Livelihood, and Living. Educational institutions, workplaces, and public spaces often lack the infrastructure and awareness needed to support PwDs. High costs and limited access to assistive devices further hinder opportunities for education, employment, and independent living.

ATF addresses these gaps by supporting innovative solutions such as BleeTech, Avaz, PhonoLogix, and Cogniable, which have already impacted over 3,075 individuals through Bajaj Finserv's support, helping them lead more empowered and inclusive lives.



# Impact Assessment



Bajaj Finserv is committed to creating meaningful social impact through CSR initiatives focused on education, healthcare, livelihoods, skilling, and support for Persons with Disabilities (PwDs). To ensure our efforts align with community needs and deliver sustainable outcomes, we conduct regular impact assessments. In FY2025, we evaluated 26 CSR projects, helping us measure effectiveness, identify challenges and refine our future strategy.

## Key Objectives of Impact Assessment

- ✓ Evaluate the effectiveness of CSR projects in meeting their goals.
- ✓ Assess the sustainability of project outcomes.
- ✓ Identify strengths, weaknesses, opportunities, and challenges.
- ✓ Provide recommendations for improvement.
- ✓ Enhance transparency and accountability in CSR reporting.

WAY  
FORWARD

Alongside our continued focus on the development of child and youth beneficiaries, the Company is committed to deepening its impact in Pune city through multi-pronged interventions, partner capacity building, and the implementation of more strategic, outcome-driven projects.