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CONFERENCES HIGHLIGHT

FURES ASA VIALS OUT OF TOCONVERGING CRISES

A sense of urgency was palpable at recent meetings. As climate threats intensify, experts are calling for further integration of forestry into environmental agendas

CSR CONCERN

Noise pollution from deepsea mining could wreck marine life, study warns

CSR OPINION

What future for a world of 8 billion?

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Climate change emerging as big challenge on agriculture



Rajesh Tiwari Publisher rt@iccsr.org

The rise in annual minimum temperature, particularly during the winter season, may adversely affect the productivity of wheat.
This signifies that the future winter and summer seasons are very likely to become warmer and hotter.

ndia has been witnessing recurring droughts, cyclones, floods over the past couple of decades.

Climate Change is one of the major challenges to the existence of humankind posed by nature.

"Unfortunately, some of the extremist behaviors of humans are exacerbating the crisis. As it affects agriculture, the main source of food, it's time to alter the agricultural practices to tackle the food security challenge under the scenario of climate change. No doubt, the climatic changes will pose threat to human existence through increasing agricultural distress," says Assistant Professor of Geography Rahul Todmal from Vidya Pratishthan ASC College, Baramati, Pune.

However, the policy makers, agronomists, water resources managers, farmers and the common man can play the vital role to face this challenge through the changes which can empower agriculture to sustain during the future climate.

"Over the next five decades, annual mean minimum temperatures are expected to rise significantly across 80% Maharashtra districts. Agronomic studies have confirmed that the warmer climatic conditions never favour agricultural productivity. The future rise in temperature is very likely to reduce the productivity of traditional rain fed (jowar, bajra, pulses) crops and irrigated cash crops (sugarcane, onion, maize etc.) as well. The rise in annual minimum temperature, particularly during the winter season, may adversely affect the productivity of wheat. This signifies that the future winter and summer seasons are very likely to become warmer and hotter, respectively," adds Todmal.

A future increase in annual mean temperatures in the areas where the rainfall remains unchanged may aggravate the water scarcity problem, particularly in the semi-arid region of the state. "At the same time, the entire state is expected to witness a significant increase in monsoon rainfall through the period 2015–2100 (by 150–210 mm) barring the Konkan coast. Parts of the Vidarbha sub-division and Western Ghats exhibit a significant increase in rainfall by 82–225 mm," he added.

"As climate extremes are becoming the new norm, mitigating them needs to be response centric rather than relief centric. On this world environment day, Maharashtra should pledge to take collaborative and transformative action to restore its landscapes and climate-proof lives and livelihoods of citizens, strategic infrastructures and the overall economy of the state," says Abinash Mohanty, Programme Lead in the Risks and Adaptation team at the Council on Energy, Environment, and Water (CEEW).

As per CEEW's Climate Vulnerability Index, 7 out of 10 people in Maharashtra are vulnerable to climate extremes. While Maharashtra is the economic and financial capital, it is also one of the most vulnerable states in India; landscape disruption and encroachment of natural ecosystems like mangroves, and wetlands, among others, have triggered a spurt in extreme events such as cyclones, floods, droughts and heatwaves.

The recent IPCC report says that every additional 0.5 degrees C of warming will increase hot weather extremes, along with extreme precipitation and drought. Heat waves in India are likely to "last 25 times longer by 2036-2065" if carbon emissions remain high. Another estimate shows that the rising temperature will push the global temperature to rise to 4oC by the end of the century leading to more heatwaves and climate-induced devastations such as cyclones, heavy precipitation and droughts.

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CSRNEWS

Nissan Motor India invests Rs. 2 crores to revitalise health infrastructure at Tamil Nadu's Chengalpattu Medical College and Hospital



issan Motor India, as a part of its commitment to people and communities, has invested over Rs. 2 crores to revitalise health infrastructure at Chengalpattu Medical College & Hospital in Tamil Nadu. The effort in partnership with NGO Hand in Hand India (HiH India), includes the renovation of the hospital's Medical Out-Patient Department (MOPD), and the upcoming construction of a new waiting hall for patient caretakers within the hospital premises. Nissan India is deeply committed to nurturing societies and transforming communities in the geographies where we work.

The MOPD was inaugurated by Hon'ble Thiru. Thamo Anbarasan, Minister for Mini Small and Micro Enterprises (MSME), Government of Tamil Nadu. The inauguration was attended by key officials, including Ragul Nath, IAS, District Collector, Chengalpattu; Varalakshmi Madhusudhanan, MLA, Chengalpattu, Sandip Mookerjee, Head, Partnerships & Alliances, HiH India; Radha Krishna, Chief Operating Officer, HiH India and Lokesh Kumar Ganapathy, Vice President Partnerships & Alliances, HiH India. Nissan Motor India representatives also graced the occasion. Commenting on the initiative,

Rakesh Srivastava, Managing Director, Nissan Motor India, said, "Guided by our global vision of 'People First', Nissan India has been working on numerous CSR initiatives in the areas of community development, road safety, health, and well-being, and promoting equity by benefiting the most disadvantaged and marginalised groups. The new and renovated infrastructure at the hospital will serve a large number of Tamil Nadu residents and is a significant step forward in strengthening healthcare access and making it more inclusive and efficient."

The MOPD building, which was constructed in 2006, was in a dilapidated condition, making it unsafe for patients, caretakers, and staff. Working together, Nissan India, in partnership with HiH India, renovated the building in three-and-ahalf months. The MOPD was renovated at a cost of Rs. 43 lakhs and will cater to 1000 patients per day. Renovations comprised of weathering roof tiles, plastering of walls making it leak proof, renovation of toilets, OPD patients waiting shed, the complete painting, electrical rewriting and plumbing of the building, and ramp renovation, among other upgrades. The improved facilities will enhance the comfort of patients who visit the hospital's Cardiology and General Medicine OPD. The construction of the new waiting hall will commence shortly and is budgeted at Rs. 1.35 crores.

Ambuja Cement Foundation Skills Over 88,000 Youth in 10 States Under its SEDI Initiative till date

ith an objective to support India's young generation in obtaining job-relevant skills and livelihoods, Ambuja Cement Foundation (ACF) has imparted skill training to over 88,000 youth with a placement rate of 76% from rural and semi urban areas across 10 States of India, via its SEDI (Skill and Entrepreneurship Development Institutes).

SEDI is a unique skilling initiative that focuses on creating sustainable livelihoods for rural youth - making them industry-ready through practical vocational training. The initiative also encourages entrepreneurship among its students and motivates them to start their own venture to improve their economic condition. SEDI is running 43 certified courses at its 35 centres in eight domains such as IT/ ITES, electronics, health, construction, beauty and wellness, hospitality and tourism, automobile, capital goods, retail, telecom etc.

Speaking on the occasion of World Youth Skills Day, Ms. Pearl Tiwari added that, "Every year, 15 million youth enter the workforce, however industry studies say that more than 75% of them are not 'job-ready'. In such a scenario SEDI's achievement of providing vocational training to over 88,000 youth to make them employable, is a matter of immense satisfaction. ACF is committed to transforming the lives of people in rural areas by creating livelihoods equipping rural men and women with the necessary skills to find a job. We look forward to continuing our efforts to bridge the skills gap that India is facing, and contributing to the Government's Skill India Mission."

The success of the skilling initiative has led to various corporates, government organization and NGOs providing support to expand SEDI's footprint in various other locations - offering opportunities to more rural youth across India. ACF is also helping young people to earn, build careers and lift their families out of poverty. With gender diversity as one of its core values, ACF has also maintained a healthy 40:60 female-male ratio in each SEDI centre. Moreover, ACF has trained 3166 women in male dominated technical domains like welder, security guards, electricians, technicians and has also placed 2153 women in various organisations.

Maharashtra University of Health Sciences (MUHS) collaborates with Microsoft for building Mixed Reality solutions and services

he Maharashtra University of Health Sciences, Nashik has announced a collaboration with Microsoft for digital innovation and collaboration in healthcare services and medical education. The two organizations will work together on engagements leveraging emerging technologies in the healthcare sector, including tech-led remote healthcare solutions, patient care using mixed reality, and medical education and training.

As part of the Memorandum of Understanding (MoU) signed between Maharashtra University of Health Sciences (MUHS) and Microsoft India, the two organizations will also explore tech solutions using HoloLens 2 to improve healthcare delivery, mixed reality solutions for proctoring doctor and building training content for doctors, nurses, and staff through mixed reality.

Vice Chancellor, MUHS, Lt Gen Dr. Madhuri
Kanitkar (Retd) said, "MUHS is on a pathway of a
new vision and new vistas. In this regard, we are
happy to collaborate with Microsoft using mixed
reality to reach the unreached. We stand by our commitments towards Digital Health as a way forward
aligning with the nation's Digital India policy."

Rubén Caballero, CVP, Mixed Reality, Microsoft, said, "We are excited to work with an innovative institution like Maharashtra University of Health Science, Nashik, to expand access to healthcare services and medical education using mixed reality technologies, including HoloLens 2. We are proud to come together to help address underserved communities and expand access to healthcare to every part of India." The year-long collaboration agreement includes the development of any solution by MUHS or any of its chosen partner(s) under the innovation lab. Microsoft will provide the tools and technologies required by MUHS to build applications in relation to the project on Microsoft's cloud infrastructure, DevOps, collaboration suite, blockchain, IoT, analytics, AI, ML, AR, VR and Mixed Reality.

Mankind Pharma donates 11 lacs to Katakhali Swapnopuron Welfare Society

ankind Pharma has donated Rs 11 lacs to Katakhali Swapnopuron Welfare Society, an NGO based out in Kolkata for strengthening communities and ensuring child rights.

Mankind Pharma, from time-to-time, has supported the cause of empowering the community for which it has joined hands with the NGO to improve the lives of the children living in remote villages and islands of the Sunderbans by providing CBSE-based English medium education through its schools and simultaneously, empowering the community with livelihood, awareness and relief work initiatives.

Katakhali Swapnopuron Welfare Society works towards protecting the children of Sunderbans from multilevel vulnerabilities and focuses on providing them with fundamental rights such as access to quality education and necessary health & nutrition. The NGO ensures every child has an equal chance to realize their full potential. To achieve this goal, they empower children with holistic, quality education for creating a safe, fair community through building knowledge and livelihoods.

On the collaboration, Atish Majumdar, President- Sales & Marketing, Mankind Pharma, said, "We firmly believe that education is the key to better opportunity and life. It is the foundation for a progressive society. Considering that children at Sunderbans are unable to receive quality education, we decided to come together with Katakhali Swapnopuron Welfare Society NGO to help them empower children by providing them quality education. We want every child to

have an equal opportunity to dream big, and through collaboration, we strive to give children a conducive ecosystem to support their education.

Speaking on the development, Satarupa Majumder, Founder Secretary, KSW Society said, "It's a matter of privilege to see that Mankind Pharma has come forward to support us. In a place with multi-level vulnerabilities like the Sunderbans, teaching in a classroom is not enough. The community needs systemic support to be able to send their children to school. The monetary value will assist us in giving back to the community and enriching their lives better. We are truly humbled to receive this support. Their contribution will make a difference in the lives of the children associated with us.

Kotak Mahindra Bank Partners Khan Academy India for Creating NCERT Aligned Science Content for Classes 9th to 12th

otak Mahindra Bank Limited has announced its CSR partnership with Khan Academy India (KAI), a non-profit organisation that offers a free learning platform for students to access quality educational material which empowers them to study at their own pace both at home as well as in schools. Under the Bank's CSR Project on Education and Livelihood it is funding KAI to create National Council of Education Research and Training (NCERT) aligned science content for classes 9th to 12th, which will be freely available on KAI's digital platforms. Salman Khan, Founder & CEO, Khan

Academy said, "We are thankful to Kotak Mahindra Bank for supporting our vision of making world-class education accessible to all. The CSR funding from Kotak Mahindra Bank will enable us to create science content for class 9th to 12th and offer personalised education to students helping them to build a solid conceptual understanding. Once a solid repository of science content with Kotak Mahindra Bank's CSR funding support is created, Khan Academy India plans to initiate localisation efforts in science with support from Indian state governments." Rohit Rao, Joint President & Group Chief

CSR Officer, Kotak Mahindra Bank Limited said, "Our CSR partnership with Khan Academy India is with a view to enhance access to science content for classes 9th to 12th, for the benefit of students from the underprivileged segments, by making it freely available via the digital medium on Khan Academy India's platform. The content will help students learn better in the sciences, importantly those appearing for class 10th and 12th board examinations across India."

Kotak Karma is the Corporate Social Responsibility (CSR) identity of the Kotak Mahindra Group companies.

Aequs Foundation launches "Hamara Gaon Project"

The CSR arm of Aequs rolls out early education support programme in twenty-five villages in Koppal District to create community ownership in children's early-learning

egus Foundation has launched the Hamara Gaon Project to impart education to children in the age group of 3-14 years in the Koppal District to create community ownership in early schooling. Taken up in partnership with Pratham Education Foundation, Hamara Gaon will reach 5000 children over the next three years by supporting in-school and in-community components for early education. The programme will cover across twenty-five villages in the Koppal District, where India's first toy manufacturing cluster, the Koppal Toy Cluster (KTC), is located.

The Hamara Gaon Project is implemented to support children in their early years (3- 6 years) by training children with Anganwadi workers and volunteers on early-learning activities for children. The programme will also set up Mother's Groups to increase the participation by them.

The primary objective of the programme is to build age-appropriate skills in children. The in-school component for children in grades 1-5 addresses learning loss and focuses on foundational literacy and numeracy skills.

"In a rapidly transforming world, we believe education is the key. We at Aequs Foundation have introduced several programs that aim to help students excel in academics and extra-curricular activities for all-round development. Research has shown, and the Pandemic has proved the importance of the mother's role in building foundational skills in numeric and reading skills. This program seeks to involve them more closely in this process along with teachers, and Anganwadi workers," said Ms. Akkamahadevi Melligeri, Chairperson, Aequs Foundation.

Aequs Foundation and Pratham intend to create an environment that encourages both self-learning and group learning activity. Hence, Pratham team members conduct learning camps (short bursts of intense activities) in school for children in grades 3 to 5 using Pratham's Teaching at the Right Level (TaRL) methodology.

As part of the early schooling-interventions, several mother's groups in villages get trained in teaching their children. These groups meet weekly to share experiences and discuss activities they can take up with children. Pratham team members support the Lead Mothers and the groups by periodically visiting them.

In addition, engagement kits are given to mothers as an engagement tool to support the mother-child duo. The kit comprises three components-individual pouch with materials for every child, a kit for every mother's group at the Mohalla level, and a village level kit. The kits contain various teaching-learning materials that help children acquire age-appropriate skills.

During the Inauguration of the programme on July 9 at Koppal, several Engagement Kits were distributed to the mothers.

Sri Satya Ganapati Shirdi Sai Deity decorated with lakhs of toys



very year Guru Purnima is specially celebrated at Sri Sathya Ganapati Shirdi Sai Temple in JP Nagar, this year the special decoration is made using one lakh play materials drawing the attention of the citizens here.

Ram Mohan Raj, Trustee of Sri Sathya Ganapati Shirdi Sai Temple, said that last year three lakh tablets were used for decoration amidst Covid-19 pandemic. The tablets were distributed to one lakh families.

"This year special decoration is being done using 50 different materials like children's play materials. Traditional game equipment like goli, bugari, gilli danda and caterpult, as well as various sports equipment including cricket, tennis and hockey bats are used here. After Gurupurnima, these materials will be given free to the needy, he said.

He said, "Sports, especially traditional sports play a very important role in our life. Engaging in daily sports activities increases physical and mental development. Prime Minister Narendra Modi has encouraged sports activities through programme like Khelo. The decorations this year were made by adopting this theme."

Omega CSR to Train 10,000+ Youth from marginalized communities via Flagship Skilling Programme – Project 10K

mega CSR, in collaboration with UNNATI and the HOPE Foundation, has designed an industry-focused flagship skilling programme with the aim of reaching 10,000 beneficiaries in Tiruchirappalli. The programme was inaugurated by various key stakeholders at a launch event in Red Fox Hotel Tiruchirappalli, Tamil Nadu.

Through this programme, the team will create sustainable income enhancement opportunities for 10,000+ first-generation earners in the focus geography of Tiruchirappalli, employing skill training in industry-led domains. The programme assures placement of at least 75% of candidates post-training.

Omega CSR has adopted a research-driven approach for holistic community transformation by gathering insights on the geography and skilling landscape, identifying potential partners and delivery models, collating data & insights to validate primary research insights, and defining the target geography, beneficiaries & program outcomes, etc. The skilling programme has been developed based on industry requirements in the region and therefore empowers underprivileged youth while bridging the skill gaps in key sectors.

"Today, there is a dire need for concerted long-term efforts towards strengthening skilling in India. Our research has revealed that only 2% of the workforce in India has formal vocational training, with 1 in 5 graduates being unemployed. While

there is a need for formal employment, there is also an industry-wide shortage of skilled workers. By 2025, Tamil Nadu expects a 48% shortage with 38 lakh skilled workers needed across Education, IT/ ITeS, Healthcare, Manufacturing & Construction sectors. Through our flagship programme- Project 10k, we aim to solve both these challenges by providing industryrelevant technical skills with a special focus on employability skills to first-generation earners" says Ms. Sunanda Rangarajan, Head - CSR, Omega Healthcare. "We are looking to invest approximately Rs. 5 crores in Project 10K in the next five years, and expect to reach 10,000 beneficiaries", she adds.

As one of the most industrialized districts in Tamil Nadu, the team chose Tiruchirappalli as the central point for the intervention and identified a potential need for skill training in the district's services industry. While the Service industry contributes to 60% of the district's Gross Value Add (GVA), only 2.4%

The programme will be formally launched at an event in Tiruchirappalli, Tamil Nadu

have undergone vocational training (lower than the national average of 3%). The programme will promote opportunities in service sectors such as upcoming retail, hospitality and IT/IteS for marginalized beneficiaries, hereby bridging the demand and supply gaps.

"Such a programme can potentially target 10,000 first-generation earners in Tiruchirappalli, coming from underserved sections of the society,' says-Kannan Sugantharaman, Chief Financial Officer, Omega Healthcare. "We are adopting a youth-centric and inclusive approach with a mandatory women representation of up to 30-40%. Our youth aspiration study revealed an aversion for blue-collar jobs and a strong preference for white-collar jobs, and our programme thus aims to provide opportunities for the same.", he adds.

The launch event will feature various stakeholders of the Tiruchirappalli ecosystem with dignitaries from Omega and their implementation partners in attendance. It will offer insights into the programmer's implementation pipeline, expected outcomes and beneficiary success stories. The event will also feature a panel discussion on the skilling ecosystem with various key stakeholders from Omega, consulting partners and implementation partners. Sunanda Rangarajan, Head - CSR at Omega, Ian Correa, CEO of HOPE Foundation, Ramesh, CEO of Unnati and Santosh Abraham, Associate Principal of Sattva as panelists.

Muthoot Finance has positively impacted over 4.5 lakh people as part of their CSR initiatives in FY2021-22

uthoot Finance, India's largest gold loan NBFC Company has demonstrated its dedication to the socioeconomic development of the society and touched more than 4.5 lakh beneficiaries under its CSR initiatives in 2021-2022. The company reported a total spend of Rs. 81.14 Crores on Corporate Social Responsibility initiatives that spanned across delivery of COVID essentials during second wave of the pandemic, education, healthcare. livelihood and skilling, infrastructure initiatives along with sports development projects.

The Muthoot Group and its flagship company Muthoot Finance have always been actively involved in a plethora of CSR initiatives in domains like education, environment, sanitation, healthcare, medical aid as well as financial aid for the betterment of the society.

Muthoot Finance's CSR activities helped more than 3.25 lakh underserved and needy people with food distribution and ration support and around 53 thousand people were positively impacted through the healthcare initiatives alone. Initiatives extended supported over 5000 unprivileged students by providing basic amenities and aids together with livelihood support to the weaker sections of the society. These initiatives have been implemented in association with many grass root level social organizations including National Association of Blind, Center for Blind Women & Disability Studies (New Delhi), Red Cross Society, Delhi Police Foundation for Education, Habitat for Humanity, The Earth Savior Foundation, Think Rise and Act Foundation, YMCA Mumbai amongst others. Under the series

of these initiatives, some notable activities included:

- **Healthcare:** In response to the pandemic, Muthoot Finance provided a 16-bedded COVID Hospital set up for Kanpur Police that helped around 7000 people. The Snehasarava Mobile Medical Van provided COVID testing to more than 7100 individuals. Muthoot also provided pick and drop facility for COVID vaccinations to around 7200 people. They supported 15 hospitals PAN India with medical equipment like beds, wheelchairs and also donated face masks, hand sanitizer, gloves and face shield to 94000 people.
- Food & ration distribution: Muthoot Finance supported Indian Food Banking Network and provided food kits, nutrition kits and drinks packs to around 37000 people. 50 families that were uprooted due to demolition of Yamuna Bank area in New Delhi were provided ration for 3 days. In association with ANAMARTIA Foundation, 7000 ready-to-eat food packets were distributed to the needy ones. More than 2.67 lakh under privileged people were supported with cooked and dry ration.
- Environment: Under the green initiatives, the company provided National Association of Blind (NAB) India Centre for Blind Women & Disability Studies with 24 KW Solar Panels. 500 fruit saplings were distributed to 50 Tribal Farmers at Asegaon Mokhada, Palgarh District of Maharashtra.
- Education: Sponsorship for the education of 40 girls studying at Deepalaya Senior Secondary School, Gusbethi. Also, distributed educational kits to 152

- children with special needs. Initiatives were undertaken to promote education among slum children at Delhi Cantt Slum area. Under this, 110 educational kits consisting of notebooks, geometry boxes, drawing book and 1lt steel water bottles (in order to reduce usage of plastic bottles) were distributed to slum children.
- Support to Differently-abled People: As part of this initiative, 104 people were benefitted with distribution of wheelchairs to support their livelihood, enhance their skill sets and promote sports among differently-abled people.
- Sustainable Livelihood
 Support: To promote self-employment practices and sustainable livelihood, 5 Self Help Groups (SHG) were provided scanning machinery, raw material for papad, pickle, namkeen making & e-cart for transportation of SHG's products. Tricycles, manual cycle rickshaws were also donated to weaker sections, migrants across regions in Punjab and Delhi.

Alexander George Muthoot, Joint Managing Director, The Muthoot Group, said, "With the aim to reach the marginalized sections of communities across the country, our CSR initiatives in 2021-2022 have been truly successful. We at. Muthoot Finance understand our duties and responsibilities towards societal development. From the very start, we have been serving as a helping hand for the development of our society. We will continue to strengthen, empower, and uplift our society by playing our part in overall development of our country and its people. We remain steadfastly committed to support weaker sections of our society through our continuous support."

WOTR organizes educational webinar series; guides farmers to combat Irregular Monsoon

OTR, a leading globally recognized non-profit organization in India, hosted a series of webinars for farmers in Maharashtra to guide them to combat the irregular monsoon conditions.

Through these sessions, WOTR aimed to create awareness about erratic monsoon patterns and various ways to tackle the impact of unfavourable monsoon on agriculture inputs.

Commenting on the sessions, Prakash Keskar, Executive Director, WOTR, said, "Farmers of the country are facing a serious danger from climate change. Irregular rainfall is a climate change-related problem affecting farm production significantly. The small and marginal farmers have been losing crops and incomes due to irregular rainfall patterns over the past few years. Therefore, there is an acute need to educate them to tackle such unfavourable scenarios. We received an overwhelming response to the educational webinars from the farmers and look forward to hosting more informative events in future."

"In order to support the farming communities, we have upgraded our FarmPrecise app to allow them to be informed about the weather conditions based on prior rainfall data and make appropriate choices," he added.

Along with WOTR representatives, Manikrao Khule (Retired Meteorologist, IMD) and Vivek Kale, Branch Manager, Central Bank of India, also participated in the webinars and instructed the farmers on facing irregular rainfall in the area. Khule highlighted the key aspects of intermittent rainfall, its impact on agriculture, and multiple ways to deal with the challenges of such







erratic patterns. During this webinar, Vivek Kale, Branch Manager, Central Bank of India, informed the farmers about the crop loans available for the next Kharif season and the various processes involved in availing agriculture financing schemes offered by the public sector banks.

Fabindia's journey of transforming trash to treasure

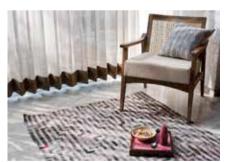












tonnes of waste generated every day in India, waste management remains one of the biggest issues that the country is facing. Landfills are being stretched to the limit, and the continuously mounting garbage is contaminating natural resources like soil and groundwater. While reforms at the industry and policy level are being introduced, businesses have

also taken up the awareness baton. Retail brand, Fabindia's 'Shunya' collection of rugs and outdoor chairs is made from recycled PET (Polyethylene terephthalate) yarn that has been upcycled from discarded single-use plastic bottles. The collection, launched in 2020, is titled 'SHUNYA,' which means 'zero,' to signify 'zero waste'. Approximately 260 to 300 plastic bottles go into making one environmentally

sustainable, GRS (Global Recycled Standard)-certified rug measuring 120*180 cm. Also, for every rug sold, Rs 100 is donated to a Delhi-based NGO called Chintan, which works towards upliftment of waste-pickers. So far, Rs 55000 has been donated to the foundation.

The company has also launched the 'Niyama' range of incense sticks by repurposing floral waste from temples in Uttar Pradesh. With tons of floral waste being discarded daily, Fabindia has partnered with Phool India, a biomaterial startup, to collect nearly 8.4 tons of flowers daily from the temples. 'Flowercycling' technology is used to handcraft this waste into charcoal-free, organic incense in a variety of fragrances. These recycled incense floral incense sticks are available across Fabindia's retail stores and online platforms.

Gudri is yet another technique that patches fabric scraps from tailors and textile factories. Rejected, leftover, and unused pieces are stitched and embellished with a running stitch. This fabric is mainly sourced from Rajasthan and Gujarat.

In addition to being a value-added waste management effort, such initiatives have also generated employment opportunities for several communities.

Fabindia Group has a network of close to 50,000 artisans, 12,000 farmers and 900 vendors across India. The company's business model is focused on sustainability by design and it has sought to create a differentiated supply-side community through a model of engaging various communities, who further demonstrate how a common purpose and aligned values can bring about equitable and inclusive growth and impact.

Komic, the world's highest motorable village in Himachal Pradesh now has access to ATM services via Spice Money Adhikaris

pice Money, India's leading rural fintech that is revolutionising the way Bharat banks, has provided much needed access to essential financial services for Komic, the world's highest motorable village in Himachal Pradesh, by introducing Spice Money Mini-ATM services. This major step takes Spice Money closer to its vision of driving financial inclusion for the last mile in the remotest corners of a vast country like India.

Popularly known as the highest village in the world, Komic is located in the beautiful Spiti Valley at an altitude of 15500 ft. with a total population of 114 people. Bounded by snowcapped mountains and majestic valleys, the village receives a regular inflow of tourists, both international and Indian. The lack of essential banking and financial services along with sparse internet connectivity stood as a major roadblock

for the residents as well as tourists. In order to get access to cash and payment services, they had to travel 18 km away to the district headquarters, Kaza for the nearest ATM. This was not only a great inconvenience for the residents but also hampered the economic growth of the village. Spice Money addressed this problem by empowering a local kirana store owner to become a Spice Money Adhikari and open his Digital Dukaan at zero cost. This Digital Dukaan now will act as an AePS cash withdrawal, mini-ATM, bill payment and loan collection center.

While ATM penetration across the hinterlands of India has been inadequate, with one ATM per ten villages on an average, Spice Money has been bridging this rural urban divide with the help of its millionstrong network of mini ATMs, and Adhikaris. Last year in May, Spice Money introduced Mini-ATM

services in Chitkul, India's last inhabited village in Himachal Pradesh. The company converted one of the only two Kirana Stores in the village into a Spice Money 'Digital Dukaan' to offer cash-in cash-out services to the residents and tourists.

Sanjeev Kumar, Co-founder & CEO, Spice Money, said "A majority of India's villages still lack banking infrastructure and ATM network. At Spice Money, our mission is to empower the smallest towns and villages in the remotest corners of India and bring essential banking and financial services to their doorstep. Establishing mini ATM service at Komic is a testimony to our dedication towards solving the problem of access across the hinterlands of the country. We are thrilled to mark our presence at the world's highest village and address the issues faced by residents and tourists through our digitally enabled platform".

ACC deploys advanced technological solutions to monitor and curb emissions

CC Ltd., one of India's leading and most sustainable cement makers, has adopted an advance technological approach to control carbon emissions. And this has revolutionised the manner in which the company monitors and curbs its carbon emissions.

The company has installed advanced primary and secondary abatement measures in addition to regular maintenance of equipment at its manufacturing locations across the country to minimise air emissions. This helps ACC to comply with the emission limit value mandated by various regulators.

ACC has also installed continuous emission monitoring systems at all of its 17 cement plants to monitor air emissions. Air quality is also monitored through the continuous ambient air quality monitoring stations. All plants have high efficiency bag filters in all operations, with the latest electrostatic precipitators deployed in clinker cooler applications. The equipment are also subject to periodic maintenance for maximum efficiency.

In addition, ACC has taken several measures to reduce CO2 emissions, such as reducing the clinker factor, improving

Thermal Substitution Rate reducing Thermal and Electrical Energy intensity, implementing Waste Heat Recovery System and increasing the rate of renewable energy consumption, and introducing new technologies.

Sridhar Balakrishnan, MD and CEO, ACC Limited, said, "We aim to deliver value to all our stakeholders in a purposeful and sustainable manner. And this is where our 'environmentfirst' approach comes in. We believe that our emission levels should not just meet regulatory requirements, but also improve on itself year after year."

Indian Oil Corporation Limited partners with Novac Technology Solutions to develop e-learning courses for its workforce (channel partners and employees)

ountry's oil major, Indian Oil Corporation Limited has put in place an upskilling program through SAMPARK, a well-developed e-learning platform for its channel partners. More than 4 Lakh users comprising dealers, distributors, delivery boys, customer attendants, Stockists and TT Crew get upskilled through this platform.

Recently Corporation has tied up with NOVAC Technology Solutions, a leading digital transformation and cloud solutions company to offer its employees a robust learning ecosystem through Novac's digital learning This upskilling initiative aligns with Skill India Mission. Availability of learning modules related to retail outlet functioning and LPG safe handling etc in seven regional languages shall further enhance the reach of knowledge to the reseller network which employs more than 4 lakh workforce across the country.

Commenting on the partnership, C. Mahesh, Director, NOVAC Technology Solutions, said, "We are extremely happy and privileged to have joined hands with India's largest public-sector unit, Indian Oil Corporation Limited. Undertaking

Catering to the same, NOVAC will be developing intuitive and engaging digital content for IOCL employees, enabling them to acquire the necessary set of skills and maximize opportunities with tailor-made content development services, instructional strategies and highly engaging elearning courses that impart proper training among many others. The collaboration also extends to Retail Outlet Dealers, Customer Attendants, Retail Outlet Managers, Lube Stockists, Secondary SalesForce, LPG Distributors, LPG Delivery Boys, Tank Truck Crews, and Indian Oil Officers, to name a few. The company lays a singular focus on assessing IOCL's needs by curating content in the most effective manner, deriving intended behavioural goals and technical understanding that is expected from their workforce for diurnal operations.

Adding to this, K Arunan, CGM(Retail Academy), IOCL said "Our association with Novac is gaining strength through unified thoughts of both the teams in working for the desired goals. We look at remarkable results out of this partnership with Novac. Both teams are amalgamated by the enthusiasm to bring out the best of each other"

Highlighting the way forward, Pradeep B, Head of Digital Learning Services, Novac Technology Solutions added "We designated a handpicked team for this project to curate the elearning content for IOCL. It is indeed a moment of pride for the company to craft unique and innovative learning modules for the employees and IOCL channel partners".

The tailor-made e-learning content will be developed by NOVAC Technology and will offer a slew of interactive training modules for over 4 lakh stakeholders comprising channel partners and employees

vertical 'Novac Learning'. NOVAC will focus on offering a transformative learning experience by creating digital training modules that will also be made available in seven regional languages for the benefit of the target user segment. Covering over 4 lakh stakeholders of IOCL comprising channel partners and employees, the content will fulfil learning goals with custom content development services.

projects of such a scale has empowered us to significantly harness our strengths and has granted us the confidence to embark on several major projects for any sizable firm across sectors. This association will add to each other's strength and revolutionize the e-learning landscape."

Changing times and the dynamic nature of operations across the nation have forged the demands of an updated and advanced workforce.

ACC's DISHA helps create a better world by empowering communities

CC Ltd., one of India's most innovative and sustainable cement makers, has been continuously contributing back to society and the community through various initiatives and outreach programmes. DISHA, which focuses on eliminating unemployment among people in host communities, covering automotive technician, electrician, life skills, sewing machine operator and picker & packers.

The Development Initiative on Skills for holistic Development, or DISHA, aims to achieve this by providing necessary training and education required to make people employable across different skills and industries. In the 8 tribal villages that surround the company's manufacturing plant at Chaibasa in Jharkhand, the initiative is driving the development of rural communities by addressing unemployment of local youth particularly dropout children.

DISHA recently completed the skill development training and successfully placed the candidates at leading organisations like Mother & Sons Sumi, Grofers, Big Basket, Welspun and Shahi Exports in Bengaluru. Till date, more than 200 candidates has benefited from the DISHA project. When it comes to problem solving, DISHA follows the participatory rural appraisal study of communities followed by collection of household data that facilitates micro planning, counseling facilities, soft skills and digital skills development are also part of the programme, in addition to engaging with the local Panchayat members, who are key stakeholders of villages. Some of its other outreach programmes to the underprivileged focus on digital and financial literacy, soft skills, personality and all-round development.

ACC Limited, Chaibasa continues its journey and inaugurated new batch trades graced by Mr. Ananya Mittal (IAS) District Collector, West Singhbhum in presence of Mr. Raj Gurung, Plant Director of Chaibasa Cement Works to provide skill training to 70 candidates. District Commissioner was pleased to mention that West Singhbhum District is progressing rapidly under the program "Transformation of Aspirational Districts" launched by Hon'ble Prime Minister which aims to quickly and effectively transform some of the most underdeveloped districts of the country. District Commissioner also appreciated the contribution of ACC Limited in this regard. He said that participation of the youth will motivate others from the tribal area to come forward.

Sridhar Balakrishnan, MD & CEO, ACC Limited, said: "At ACC, our goal has always been clear: to transform lives and create a better world. We try to achieve the same by enabling marginalized households to access gainful self-employment, creating opportunities for youth development, and promoting equality through participation and inclusion of all individuals, groups and communities."

The outreach programme also helps mobilize employment with many governments and social security schemes, like the Shram card and zero-balance Jan Dhan bank accounts.

Walmart Foundation and Flipkart Foundation extend support to Assam for flood relief

he Walmart Foundation Disaster
Relief Fund and Flipkart Foundation
have contributed more than Rs 20 million (over USD 250,000) towards flood relief
work in Assam. The funds will help Doctors
For You support people impacted in the
region. "Our hearts are with those affected
by the devastating flooding in Assam, and
together with the Flipkart Foundation we
are here to support relief efforts," said Julie
Gehrki, Vice President and Chief Operating
Officer, Walmart Foundation. "Our support
will help Doctors For You serve local communities in these difficult times."

"The people of Assam have been severely affected by the floods and our endeavor is to provide the necessary support, care and compassion that is needed. With support from our colleagues across the organization, we hope to leverage our capabilities and mobilize resources toward the most critical needs of people and communities. The flood relief efforts we are announcing today underscore our commitment to provide essential support when required," said Rajneesh Kumar, Chief Corporate Affairs Officer, Flipkart Group.

To aid flood victims with urgent needs, the Walmart Foundation Disaster Relief Fund and Flipkart Foundation are supporting Doctors For You as the organization supplies relief kits with essential food items, medicines, and hygiene-care products and offers healthcare and psychological support to the affected population.

As floods continue in several parts of India, under the initiative of the Flipkart Foundation, Flipkart is also partnering with Goonj to raise funds from customers to provide critical medical supplies and essential relief materials for flood relief efforts in the country. The company has also mobilized employee contributions for this cause.

Only One Earth: Cosmo Foundation plants 15,000 trees

The Initiative is part of Cosmo Foundation Go Green Initiative where the foundation has planted more than 50,000 trees

osmo Foundation, the philanthropic wing of Cosmo Films
Ltd., planted more than 15,000
trees at the Army Equestrian Centre,
Delhi Cantonment in association
with Prayas Youth Foundation – a
leading environmental organization
in New Delhi.

The drive is a part of Cosmo Foundation Go Green Initiative to take a step towards creating a green and clean environment while contributing directly to the well-being of Mother Earth and our future generation. As of now, the foundation has planted more than 50,000 trees under the initiative across India.

Speaking on the occasion, Lt. Gen. SS Mishra, Quarter Master General, addressed the attendees and said, "We are very appreciative towards the efforts of environment conscious businesses like Cosmo Films Limited. Cosmo foundation's contributions are significant in preserving the greenery of Delhi and would benefit the people around. This massive tree plantation drive of Cosmo Foundation will help to improve UN SDG no: 15. Life On Land – that emphasizes planting of tress to help protect the environment."

Under Cosmo's Miyawaki project, the pioneer Miyawaki technique would be used to restore forestry cover in urban spaces. This technique is very useful in creating forests in small urban spaces as it allows for plants to grow 10 times







faster and the plantation to be 30 times denser than usual. It involves planting dozens of native species in the same area, and becomes maintenance-free after the first three years.

Ashok Jaipuria, Chairman & Managing Director, Cosmo Films Limited, said "Cosmo Foundation's philosophy is built on a robust environmental sustainability agenda and the determination that we can bring about change in the society. Through this initiative, we aim to encourage tree plantation and preservation of nature to uphold environmental balance by our communities in our areas of operations and beyond. As part of our consistent efforts to combat climate change in India, we

will plan more such plantation drive in the near future and take every possible step to make our society greener and sustainable."

Yamini Kumar Jaipuria, Managing Trustee of Cosmo Foundation said, "Cosmo Foundation has been at the forefront of preserving natural spaces and environment. We want to meaningfully engage at the intersection of community and sustainability. With this plantation drive, our goal is to do our part in order to protect the environment by planting as many trees as possible. These efforts are also valuable to communities and people living around as they enable the conservation of green ecosystems."

DDA and WWF India to work together to create one of its kind 'Learning with Nature' experience at Sanjay Van

elhi Development Authority (DDA) has signed an MOU with World Wide Fund for Nature - India (WWF India) for "Nature based learning & experiential activities" at Sanjay Van, New Delhi. Sanjay Van, spread over an area of approx 783 acres is an integral part of South-Central Ridge and is a notified "Reserved Forest". Located near Vasant Kunj, a part of ancient Aravalli Range with historic ruins of 12th Century, the dense forest with a rich diversity of flora and fauna is home to a number of birds, reptiles, butterflies, odonates and mammals etc. Its rich natural heritage is due to its distinct landscape with geomorphological features like rocky outcrops and water bodies, thus making it a haven for nature enthusiasts amidst the Metropolis.

WWF India, with its commitment towards addressing conservation issues for securing ecological biodiversity and spreading educational awareness about nature, will act as the 'Knowledge & Activity partner' and also undertake 'Educational Research and conservation of flora & fauna'. These activities at Sanjay Van will build a sense of appreciation for the city's natural heritage amongst the citizens of Delhi, especially children, to inculcate an understanding and bond with nature at an early and impressionable age. The MOU aims to establish activities based on

'Learning with Nature' and facilitate experiential activities like tree tagging, nature walks, flora & fauna observation, children's educational activities etc. In addition, WWF India as Knowledge Partner will also support with readable material like educative signages, flora and fauna atlas and other publications.

DDA, besides regular maintenance and upkeep of the large green, has taken several initiatives like enhancement of the forest character through plantation, restoration and conservation of heritage structures with ASI, cleaning of the water bodies with DJB etc. The MOU with WWF India is another important initiative in this direction.

NOIDA Authority and HCL Foundation launch Plastic Exchange Mobile Van for to curb single-use plastic

OIDA Authority and Clean NOIDA, an initiative of HCL Foundation, today launched the 'Plastic Exchange Mobile Van' for single-use plastic waste reduction as part of its ongoing efforts to make NOIDA India's cleanest city. The 'Plastic Exchange Mobile Van' was inaugurated by Ritu Maheshwari, Chief Executive Officer, NOIDA Authority and

Alok Varma, Project Director, Clean NOIDA.

The Plastic Exchange Mobile Van involves a Barter system, wherein, citizens would be given eco-friendly products (cloth bags, bamboo straw kits among others) in exchange of single use plastic items including PET bottles and polythene bags. The plastic collected through this drive will be channelized to the Indian Pollution Control Association, a certified recycler for safe disposal.

The project is aligned with the 'RACE' campaign, which was recently launched by the Government of Uttar Pradesh with the aim of reducing plastic usage, generating awareness among citizens, creating circular solution for disposal and engagement of one and all.



Flag off (From L to R - Ritu Maheshwari - CEO, Noida Authority; Praveen Mishra - ACEO (P), Noida Authority; Alok Varma - Project Director, HCLF; Deepa Baghai (Retd IAS))

In a bid to phase out single-use plastic items by the end of 2022, the Govt. of India issued guidelines for states to ban the manufacture, import, stocking, distribution, sale, and use of identified single-use plastic items with low utility and high littering potential from July 1 across.

Brookfield Properties in Association with Rotary Club of Mumbai Lakers hosts Mumbai's First Zero Waste Run in Powai to support the cause #BreakThePlasticHabit

rookfield Properties in collaboration with The Rotary Club of Mumbai Lakers organized Mumbai's First Zero Waste Run in the 11th Edition of Powai Run. The primary objective of the fourkilometer marathon was to promote health and wellness in a zero-waste environment and run for the cause #BreakThePlasticHabit as this year's theme. The CXO run was flagged off by Ankur Gupta, Managing Partner & Head of Real Estate India & Middle East, Country Head - India, Brookfield Asset Management and the community-run was flagged off by Vithal Survavanshi, Senior Vice President and Regional Head –West, Brookfield Properties on June 26th, 2022 at Powai Business District, which has a cluster of marguee office space assets from Brookfield Properties' India portfolio. The event witnessed the active participation of more than 2000 participants including over 150 CXOs running for the cause, "Break The Plastic Habit".

The recycling partner for the event was ReCircle, a resource recovery enterprise working towards a sustainable future by preventing all resources from getting wasted and bringing them back to society by recycling, reusing, and repurposing. The net proceeds from this zerowaste run will be used to support various charitable and social causes promoted by the Rotary club.

Additionally, Brookfield
Properties collaborated with the
oldest community of Powai, IIT
Bombay, to curate a unique running
experience "The Innovation Run"
which brought together CxOs who







Ankur Gupta, Managing Partner & Head of Real Estate India & Middle East, Country Head – India, Brookfield Asset Management

ran alongside the students of IIT Bombay. The leaders of today and tomorrow showing their solidarity to the run only helped in furthering



the cause. The run ended with a carnival with live music, food pop-ups, shopping and entertainment witnessing participation from the entire Powai community making it a perfect blend of fun, fitness, community, and social cause and entertainment.

Aggarwal said, "At Brookfield Properties, we believe that making the world a better place for our community starts with us. We are delighted to partner with the Rotary Club of Mumbai Lakers and E-Cell, IIT Bombay, for the Powai Run and be a part of this vibrant community. This zero-waste run was organized with the theme of 'Break the Plastic Habit' with the intention to take the first step in making Powai plastic-free."

Marengo Asia Healthcare pledges to plant 50,000 trees

arengo Asia Healthcare hospitals with a network of three hospitals of 1300 beds, pledges a tree planting drive that will witness 50,000 trees planted in the cities where a Marengo Asia Hospital is located to create an impact in society. This will be a unique eco-friendly approach of launching a sapling plantation drive to commemorate the National Doctor's Day. The drive was launched at Marengo QRG Hospital by Chief Guest, Dr Garima Mittal, CEO – Smart City Projects, Faridabad, special gue

The commitment of Marengo Asia Healthcare as a responsible ESG aligned healthcare provider is towards the UN Sustainable Development Goals 15 says, "Protect, restore and promote sustainable use of terrestrial ecosystems, sustainably manage forests, combat desertification, and halt and reverse land degradation and halt biodiversity loss." The SDG's are a blueprint to achieve a better and more sustainable future for every being on Earth.

As an awareness drive of the healthcare provider in alignment with SDG 16 that elaborates on how we all can impact the climate change, Marengo Asia Healthcare leads the tree planting drive to contribute

and be a part of the UN Sustainable Development Goals. Dr Garima Mittal, CEO Smart City Projects, Faridabad said, "I laud the efforts of Marengo QRG Hospital and Dr Raajiv Singhal for having come up with such a unique way to celebrate the National Doctor's Day. This is a progressive step beyond the call of duty by the medical fraternity to save more lives. With the global warming that is resulting in outcomes that are affecting health of everyone is some way or other, this kind of initiative will contribute to helping mankind. I hope there are more such initiatives that will contribute to a healthy society."

The Global Rainbow Foundation (GRF) kick starts its operations in India

he Global Rainbow Foundation Charitable Trust, kick started their operations in India in collaboration with the IIT Madras Research Park (IITMRP), India's first University-based Research Park, and TorchIt. The event brought together over 50 People with Disabilities (PwD), in addition to experts across the disability domain and incubated assistive tech startups from the IITM Incubation Cell. In alignment with the celebrations, artists and high-achieving individuals from the disabled community showcased engaging performances and were honoured by GRF. In addition to the launch, ten AI powered "Smart Canes" - developed by Torchit, were also distributed among beneficiaries by Hunny Bhagchandani, Founder, TorchIt Electronics. Founded by Prof. Armoogum Parsuramen G.O.S.K. in Mauritius on 11th November 2011,



The Global Rainbow Foundation (GRF) was incepted with the aim of empowering differently abled persons and vulnerable groups through educating, enabling, and empowering Persons with Disabilities. Across the last decade, GRF has worked

extensively in Mauritius towards educating, enabling, empowering Persons with Disabilities, advocating for their rights and providing them with the opportunity for holistic human development so that they can lead a happy and rewarding life.

CSRINDIA UNITED

Narendra Modi Inaugurates Akshaya Patra's New Kitchen in Varanasi



he new kitchen is Akshaya Patra's 62nd unit in the country and will enable the Foundation to serve over 100,000 children in 282 schools.

Prime Minister Narendra Modi inaugurated The Akshaya Patra Foundation's new kitchen in Varanasi in the presence of Uttar Pradesh Governor Anandiben Patel, and Chief Minister Yogi Adityanath.

The state-of-the-art centralised kitchen supported by Westbridge Capital is spread over an area of 3 acres. It is Akshaya Patra's 62nd kitchen in the country and fifth in the state of Uttar Pradesh. It will enable the Foundation to impact the lives of over 100,000 children through the Pradhan

Mantri Poshan Shakti Nirman (PM POSHAN) [formerly the Mid-Day Meal (MDM) Scheme]. The event was presided by Shri Madhu Pandit Dasa, Chairman, Akshaya Patra, and Shri Chanchalapathi Dasa, Vice-Chairman, Akshaya Patra Foundation. The inauguration event was followed by a tour of the kitchen facility and a symbolic serving of meals to the children. The dignitaries present unequivocally commended Akshaya Patra's efforts to address hunger and malnutrition in the country through the feeding programme and pledged their support to the organisation's endeavours.

Modi said: "I had the opportunity to inaugurate the centralized kitchen for the mid-day meal scheme (PM Poshan) today. During the ceremony, I had the privilege of interacting with a few 10 and 12-year-old children from a government school from my city Varanasi. I must say, the next time I come to Varanasi, I should meet the teachers of these students. I was with them for merely 15 minutes, but the kind of talent these kids had, the confidence and the variety in skills they demonstrated... and to think they study in a government school, and come from ordinary families is worth noting."

Expressing his gratitude, Shri Madhu Pandit Dasa, Chairman, The Akshaya Patra Foundation, said, "I extend my heartfelt gratitude to the Hon'ble Prime Minister, Shri. Narendra Modi ji for taking time off from his busy schedule to inaugurate our new kitchen in Varanasi. I want to thank the Hon'ble Governor. Smt. Anandiben Patel ji, and Hon'ble Chief Minister, Shri. Yogi Adityanath ji for gracing this auspicious occasion. Today, we write yet another chapter in our association with the Government of Uttar Pradesh. We are immensely grateful to the Government for this opportunity to serve the children of Varanasi and would like to take this moment to reiterate our commitment to various developmental programmes and initiatives of the administration. I also want to thank Sandeep Singhal, Co-Founder & MD, of Westbridge Capitol & their team for sponsoring this kitchen and supporting our efforts to address classroom hunger."

He further added, "Such collaborative efforts by all the stakeholders will surely take us closer to our mission to ensure a world where children do not have to choose between education and food. Lastly, I would also like to take a moment to thank the Ministry of Education (MoE), Government of India, for their continued support to our efforts to serve children and communities over the last 21 years." Akshaya Patra has been an implementing partner of the

Government of Uttar Pradesh for the school lunch programme since 2004. With the launch of the new kitchen, the Foundation will be implementing the programme in Varanasi.

The new unit will follow worldclass manufacturing practices and the highest standards of hygiene, food safety and quality to ensure that nutritious mid-day meals are cooked and delivered to children in the region. Its salient features include a roti machine with 40k rotis/ hr capacity, a 700-ltr capacity rice cauldron with a hydraulic system, 1,200-ltr capacity dal cauldron with automatic motors and an RO plant for water purification. Further to its efforts to integrate sustainability into its policy, Akshaya Patra will use solar panels for electricity production with a heat pump and solar

water heater to boil water which is to be used in production.

In adherence to the MDM Guidelines and as per the practice of serving food in accordance with the local palate, Akshaya Patra's menu for Varanasi will include mixed veg soya masala, chole masala, rajma masala, roti, jeera rice, plain rice, veg pulao, masala bhaji pulao, kheer and a fruit.

Safe Water Network hosts a physical training program on 'Vocational Training of Youth and Women in Water Enterprise' under the USAID program SEWAH with Amity University, Noida

afe Water Network, the well-known international NGO, held a physical training programme titled 'Vocational Training of Youth and Women in Water Enterprise' to share its knowledge on how to become a certified water entrepreneur/technician. The week-long residential training program will be conducted under the USAID program SEWAH in partnership with Amity University NOIDA.

The inauguration was held in the presence of Dr. Poonam Sinha, Director, National Institute for Entrepreneurship and Small Business Development. NIESBUD and Dr. R.K. Bharti, Joint Director, Ministry of Micro, Small & Medium Enterprises as the Guest of Honour, Mr. Paul Varghese, Acting Director GDO, USAID / India, spoke about the USAID and Government of India partnership for the commitment to clean water for public health improvement and the importance of private sector participation and enterprises to solve it. Poonam Sewak, Vice President, Programs & Partnerships, Safe Water Network, presented the keynote address, followed by a vote of thanks by Prof. (Dr.) Neelam Saxena, Head, Amity Center For Entrepreneurship **Development Amity University.**

At the event, Vice Chancellor Prof. (Dr)
Balvinder Shukla graced the occasion
motivated the participants to start a safe
water enterprise as this is the call of the
day. Safe Water Network, in partnership with

SEWAH Alliance partners, is scaling up water enterprises in India. The vocational training program, is a part of the scale up initiative. The training includes Social Entrepreneurship and Soft Skills modules, Community Water Treatment plants / Water ATMs Maintenance and Repair, Installation of Point of Use filters, Urban Roof-Top Rainwater Harvesting -Principles and Methods, plumbing, and minor electrical applications. These topics are covered under the direction of highly qualified industry trainers and is a mix of theory, practical and field visit. Amity University will continue to hand-hold and mentor the trainees for six months post training and assist them in development of business plans, loan securing etc.

Dr Sinha said, "It is encouraging to witness the contribution of today's youth in guiding the nation toward prosperity. Water is a vital resource for human habitation. Safe Water Network in partnership with USAID and Amity University will assist youth in protecting this precious natural resource while advancing their careers timely under the guidance of skilled mentors."

Dr. Bharti said, "The biggest gift is the gift of teaching How to Fish. It is admirable that the program SEWAH, in partnership with USAID, NGO - Safe Water Network, and Academia - Amity University, training to create social entrepreneurs in safe water enterprise. Our country has abundant talent

and resources, and this training program provides an opportunity to become pioneers of social change. This is the biggest contribution to development."

Varghese said, "USAID believes that all people, especially women, youth, and marginalized communities, play a pivotal role in improving the well-being of their society. USAID's partnership with SEWAH and Amity University exemplifies this because women and youth, throughout the country, are now empowered to be change agents and help improve access to safe drinking water in their communities, with the goal of ensuring that clean water is not a privilege, but a right for all."

Sewak said, "We believe that water enterprises led by women and youth are critical to improving water security and safe water availability for public health improvement. Youths are the agents of change; these enterprises provide income and uplift the community's well-being. Along with the USAID-supported-SEWAH program, we have trained youth in social enterprises to be self-employed, generate income, and provide safe water locally. The Digital online toolkit iSWEET, Safe Water Enterprise Entrepreneur Toolkit facilitates learning at your pace. We are proud to partner with the Amity University, which has an excellent record of training, skilling, mentoring, and creating entrepreneurs by providing exceptional vocational and practical education.

Nandana Sen visits COVID Orphaned Children in the Sundarbans

ward-winning actress, writer and Brand Ambassador Child Protection for Save the Children, India, Nandana Sen visited the homes of COVID orphaned children she is supporting along with the child rights organisation in South 24 Paraganas district of Sunderbans.

In a bid to ensure the safety and welfare of the most vulnerable children whose lives were torn apart by the deadly combination of Covid-19 and Cyclone Yaas, Nandana mobilized resources to support over 300 children across 25 gram-panchayats of the Sundarbans area The 'For a Safe Tomorrow' campaign was launched by Save the Children in 2021 and provides for care-givers to meet the medical, nutritional, educational, psychosocial and protection needs of these children. Each child is receiving Rs.3000/- per month to meet these immediate requirements, in preparation for their return to mainstream educational and healthcare support..

Nandana also visited the two Multi-Activity Centres (MAC) operational in Mandir Bazar and the Banashyam Nagar island of Pathar Pratima block. These centres are helping bring back orphaned/abandoned and at-risk children within the purview of education, while supporting them with crucial psychosocial care.

Sundarbans being a hotspot for climate change, this area experiences cyclones, storms and floods resulting from incessant rains. These children are victims of multifarious vulnerabilities, with some of them having lost their parents, and/ or principal breadwinner of the family, due to COVID-19. Several of these children also faced the additional impact of Cyclone Yaas,





while others lost their parents to snakebite, crocodile bites, capsizing of boat, tiger attacks and honey collection. "For a Safe Tomorrow" is also taking care of children who are terminally ill and suffering from cancer and thalassemia.

These children are in the care of the child protection regulators in their communities and spend six to seven hours in a week in MAC centres which helps them socialize and come out of the fear and anxiety they have been living through.

"The areas we are focusing on are extremely remote, underserved, and in some parts very wild, devastated not only by COVID-19 but also by natural calamities. Consequently, there are so many children here who have lost one or both parents, and essentially their lifelines. Not only have they gone through a massive trauma that needs much care to heal, they also stand exposed to

child trafficking, child labour and child marriage, all of which have increased alarmingly in West Bengal during the pandemic. Together with Save the Children, we are ensuring that these kids receive the comprehensive sustenance they need, in terms of protection, nutrition, education, healthcare, and psychosocial support. I want to make sure that these most vulnerable children of my beloved Bengal stay safe and healthy, and continue to learn and grow in a position of security," comments Nandana Sen.

Sudarshan Suchi, CEO, Save the Children added, "The loss that these children have suffered during COVID has made them extremely vulnerable. In addition to financial and educational support, Save the Children is ensuring trained workers and cadres provide counselling and psychosocial support for children to overcome the trauma associated with the loss of a parent or caregiver. Children who need in-depth psychosocial assistance are being carefully guided to professional mental health counsellors.

The support, given to each child on a monthly basis was allocated following a rigorous screening process to ensure that the funds are utilised to help the children in most need. The support project is being implemented, monitored and reviewed by Save the Children until the vulnerability of each child is addressed comprehensively.

In 2020 cyclone Amphan followed by cyclone YAAS in 2021 made the area extremely vulnerable. To top it, Covid-19 made the situation worse. Climate change is expected to continue to affect both natural systems and human populations in the region, resulting in further ecosystem degradation and climate migration.

Rotary International district 3110 conducts Mega Cycle Donation Drive to support girl child education

In line with Rotary's vision to support basic education and literacy, reduce gender disparity in education and increase adult literacy, Rotary International District 3110 today organized a cycle donation drive across 19 cities to support underprivileged and meritorious girl students.

Speaking at the launch event. RI District 3110 Governor, Pawan Agarwal, said, " As a part of this initiative, Rotary members have contributed Rs 1 crore to support girl empowerment. Investing in girls' education is one of the most transformative development strategies to enable all girls to complete secondary education and develop the knowledge and skills they need for life and work. Rotary clubs and districts in India are working to empower girls, especially in rural areas where there is little or no public transport for commute to schools. We aim to provide solutions to the girls who toil hard daily commuting to schools and tuition centers."

The beneficiaries have been selected based on distance between the school and their homes as well as financial status of the family. The details were provided by teachers, and a cycle will be passed on to another beneficiary if a girl leaves school for any unforeseen circumstances.

Congratulating the district,
Rotary International Director A. S.
Venkatesh said, "Around the world,
girls are disadvantaged and discriminated against. In India, a significant
percentage of girls dropout of school
due to infrastructural issues, including distance from school, being a
major hindrance for them to accessing higher education. Providing girl
students with the means to achieve
education is a small step towards



Distribution of cycles to Girls after Kanya Poojan Ceremony by Chief Minister of Uttarakhand, Shri Pushkar Singh Dhami



Presenting cycle to beneficiary student by DG Pawan Agarwal, First Lady Prachi Agarwal and District Trainer PDG Devendra Agarwal

improving adult literacy in India. We should continue to create opportunities that enhance their education, safety, health, and well-being, as it has the power to transform their futures and also transform their families and communities."

Also present at the occasion were eminent guests like Shri Pushkar Singh Dhami, Hon'ble Chief Minister, Uttarakhand, Shri Kailash Gehtodi, Chairman, State Forest Development Corporation, and Shri Trilok Singh Cheema, MLA, Kashipur, Uttarakhand, Mr SP Baghel, Union Law and Justice Minister, Agra, Mr Sandeep Singh,



Presenting cycle to girl student by District Governor, Pawan Agarwal and First Lady Prachi Agarwal

UP Education Minister – Aligarh, Mr Satish Mahanna, Speaker of UP Assembly – Kanpur, Mr Arun Kumar, Environment Minister of UP. The event was supported by Actress and Social Worker, Hema Malini, Member of Parliament.

A UNICEF report released earlier this year pointed out that there has been an increase in the dropout rates among girl students due to Covid-19 pandemic. Students sometimes have to travel on foot for more than five kilometers to reach school. This makes it difficult for female students to attend school regularly, leading to school dropouts.

Plan Care Foundation, a Delhi Based NGO, Pioneering the Cause of Women Empowerment and Girl Child

ccording to recent studies, more than 50% of women in India are illiterate, and only 29% of women in India are actively employed. Additionally, those who are employed are paid 46% less than men holding the same positions. To address unmet needs in the community Plan Care foundation, an upcoming Non-Profit Organisation, registered under Section 8 of the Companies act (2013) is working to bridge the gap in the socio-economic development. The organisation is committed to empowering and educating women, especially those from disadvantaged backgrounds.

In pursuant of these aspirations, they have recently started a Sewing Centre in association with Singer India Ltd., inaugurated by Shri Mahender Yadav (MLA, Vikas Puri Constituency) at a densely populated area of Mohan Garden. They provide Diploma and Certification Course for women/girls where they learn preparing fabric craft masks, children's dress material and ladies' suits under one roof.

The course material has been meticulously crafted for the beneficiaries keeping in mind the goal to ensure that they gain necessary skills, on the state-of-the art machines like Industrial Sewing Machine and Fashion Maker Machine, also their upkeep and maintenance, guaranteeing their complete self-reliance. From the inception the objective had been to provide sustainable employment opportunities and training, resulting from the numerous surveys in the locality where many women were struggling to make their ends meet. In fact, some of them are widows without any livelihood. Nearly 150 students have been enrolled,







Women Empowerment and Delhi MCD School Infrastructure Development

and are undergoing regular training in four shifts from 11 am to 4 pm. While the household women join the training during the morning session, and the college students pursuing study join post-noon. Ninety per cent are from poor backgrounds which has prompted the organization to take up an initiative to give them a way of earning their own daily bread and sustaining their families.

Plan Care Foundation have also undertaken the work of infrastructure development and capacity building for the MCD primary girls' schools in West Delhi, which includes providing notice boards in classrooms as well as planning out Smart Classes - something only available now at private schools, to refurbishing the ground floor corridor by painting the ceiling and walls. This is to create an environment of learning and equal opportunities regardless of economic background which will bring them at par with the private schools.

They undertook school beautification project which when completed, was met with resounding praise from the administration. The principal and faculty were thrilled with the new paintings, graphics, quotes and images of inspiring female leaders that adorned the walls. They said that it would not only motivate the students, but give them hope to follow their dreams.

The occasion of 8th International Yoga Day, on 21st June was celebrated with full grandeur and enthusiasm and attended by 517 participants including principal, teachers, school staff and parents. The program was organised beautifully by the school faculty, staff and assisted by volunteer of Plan care Foundation under the PPP Model, and conducted in an engaging and delightful manner by a certified Yoga practitioner. The session was carefully curated to fit the requirement of the event participants, to engage everyone in a holistic manner

with the aspiration of spreading positivity. Advantages of each Asana was related and explained with respect to our mind body and soul during the yoga session.

Making this event greater success was brilliant initiative by the NGO where the hardworking cleaning personnel of the Municipal corporation Delhi was recognised and facilitated by the principal.

When asked about the vision of the organization the Director Manjeet Kaur said, "The patriarchy is a system that has been in place for centuries, and it will take more than a few years to upend it. But we believe that change is possible, and we are committed to working towards it. We act as a catalyst for change, bringing about positive transformation in individual lives.

This work is not easy, but it is essential. We will continue to fight for equality and justice, even when the odds seem insurmountable. We know that Rome was not built overnight, but we also know that change can happen if we work together towards it. So let us continue to fight the good fight, knowing that our efforts will be making a difference in the world."

India's Brightest 100 Underprivileged Students to Study at Sitare Foundation

K-12 students in India, for talented students from low-income and minority households there is a need for differentiated and inclusive learning opportunities. Sitare Foundation, a bootstrapped pan India educational NGO, that strives to transform the lives of underprivileged children by empowering them with education, announced the results of its 2022 annual entrance exams.

The foundation has selected about 100 students out of the 73,000 applications received during the entrance exams conducted in Jaipur, Jodhpur, Bhopal and Indore.

Majority of these selected students are from government schools and their families earn less than Rs 25,000 a month. For selection in the foundation's program, children have to undergo an extremely comprehensive evaluation process which includes an entrance exam, followed by a two-week educational camp to test children's in-class performance, and a thorough background check.

Led by philanthropist couple Shilpa and Amit Singhal, Sitare Foundation strives to provide high quality education for underprivileged children from impoverished background. Since its inception, the foundation has been constantly working towards identifying and uplifting talented students especially from financially backward and marginalized sections of the society. Five students from the foundation's first batch have secured multiple admissions to prestigious US universities

Dr Amit Singhal, Founder, Sitare Foundation said "Bright students are born in all socio-economic backgrounds. We need to provide educational opportunities to the bright minds born in underprivileged backgrounds as education is the only reliable way out of poverty and can transform the broader society. We at Sitare Foundation, firmly believe that education has the power to not only uplift individuals, but also an entire village, an entire community, and an entire country. Our vision is to provide bright children with high quality education and, through education, grow them into world-class leaders of tomorrow."

Shilpa Singhal Founder, Sitare Foundation said "This year's entrance exams have been a monumental success for us as the large number of aspirants reflect the trust and belief the community has placed in our commitment. Our work at the Sitare Foundation is slowly spreading across the nation and we hope that more and more deserving children can be a part of our dream. Our scientific, step-by-step approach is not merely impacting the lives of these young children but is also having a great effect on the society at large."

Apart from the academic aspect, the foundation also lays a major emphasis of building the social, emotional, and language capabilities of the students that are enrolled under its banner. This not only helps to prepare the students for a successful future as a world class professional, but also helps them to build their overall confidence.

With over four hundred students currently enrolled in its program, Sitare Foundation is successfully moving towards its mission to "transform 50,000 lives through education by 2050". The foundation firmly believes that after undergoing their seven-year program, Sitare scholars will shine like stars, and inspire millions in their own communities.

Kirana stores in Assam offer banking services to 40,000 customers in flood-affected villages



PayNearby Correspondent standing with a Micro-ATM in hand



PayNearby Retailer giving a Micro ATM to a resident of Assam

n a big relief effort, the residents of flood-devastated Assam have now received a lifeline as Business Correspondents (BCs) of PayNearby, India's leading digital payments and largest branchless banking network, are now sailing on boats to offer essential banking and financial services to the population of the flood-stricken villages. With the aid of Micro ATM and Aadhaar



A flood affected victim receiving cash out of PayNearby's Micro ATM



PayNearby team offering services on a boat in flooded regions

ATM, they are helping citizens across 265 flood-hit villages to avail cash withdrawal services.

For a population of over three crores, the floods have considerably impacted the economy of Assam, affecting more than 31.54 lakhs in 26 districts. During these times, the citizens have little to no access to services or even cash on hand to consider buying necessities. In

difficult times, the BC network in India, a large percentage of which is registered with PayNearby, has been crucial in ensuring that the general public's access to essential financial services is not interrupted and made available at their doorsteps.

PayNearby's network of over 20,000+ retail partners in Assam is putting its best foot forward to serve as the cash disbursal points. These retailers commute on foot or in small boats, converting them into cash points, equipped with AePS biometric devices and Micro ATMs to provide cash to the underprivileged in the affected areas.

Speaking on the relief work, Anand Kumar Bajaj, Founder, MD & CEO, PayNearby, said, "It is a tough time for the citizens of Assam. Reaching out to their doorsteps and aiding them with cash is the need of the hour. Our retail partners are at the forefront, ensuring that people in these areas have uninterrupted access to cash to endure the flood and its aftermath. More than 40,000 villagers have used the service, withdrawing around 20 crores."

"As an organization founded on the principle of service backed by cutting-edge technology and innovation, we have always believed in utilizing technology for addressing the unmet needs of the last mile. The relief work done by our foot soldiers in Assam against all odds is in sync with our motto to serve unabated at all times. We feel privileged to be able to contribute towards the relief efforts and are working hard to make sure that all transactions are completed successfully. Our commitment to stand with the country and bring last mile uninterrupted service to all remains stronger than ever."

ICICI Bank launches 'Campus Power', a digital platform for the student ecosystem

CICI Bank has launched a digital platform to address the needs of the students aspiring to pursue higher education in India and abroad. Called 'Campus Power', the one-stop platform caters to varied needs of the entire student ecosystem comprising students, parents and institutes. It offers both banking and value-added solutions at one place, eliminating the need for the student ecosystem to contact with multiple stakeholders. It is available for anyone including customers of other banks.

A first-of-its kind initiative. 'Campus Power' assists users to explore financial products matching their needs ranging from bank accounts including overseas accounts, education loan and its tax benefit, foreign exchange solutions, payment solutions, cards, other loans and investments. Further, the platform provides information regarding a host of value-added services related to higher studies in India and foreign countries including Canada, UK, Germany, USA and Australia. The empanelled partners provide the value-added services on courses/ universities, destinations, admission counselling, test preparation, overseas accommodation and travel assistance.

Speaking on the launch, Sudipta Roy, Head – Unsecured Asset, ICICI Bank said, "We at ICICI Bank, believe in customer centricity and constantly try to enhance our offerings with the evolving market expectations. We have observed the education lifecycle in depth to understand diverse needs of students in various stages of their life. We have found out from our research that students, their parents and institutions grapple with the challenge of interacting

First-of-its-kind comprehensive platform for students aspiring to pursue higher studies in India and abroad

Provides banking and valueadded services to students, parents and institutes

with multiple stakeholders to resolve issues related to their higher studies. This assumes importance with increasing number of students opting for higher studies in India and abroad. Hence, we have decided to launch 'Campus Power' to bring all education related services under one umbrella.

We are launching 'Campus Power' iust before the start of the fall season abroad and beginning of the next academic year in India. This initiative caters to the student ecosystem by providing them with digital. personalised and comprehensive solutions. We believe that the benefits of our products and services should be available to all students and their parents, irrespective of whether they are ICICI Bank customers or not. With this launch, we wish to provide a holistic experience to the students and their parents and assist them in fulfilling their dreams."

In order to complement the digital efforts, ICICI Bank is setting up branches dedicated to the student ecosystem. The first branch has been set up at IIT Kanpur and seven more will be added in the campus of top premier institutes across the country. These full-service branches house multi-functional teams with

rich expertise to cater to the entire student ecosystem efficiently.

The 'Campus Power' offers a host of banking as well as value-added features to students, parents and institutes:

- It offers 360 degree curated solutions to students who are aspiring to go for higher studies in India and abroad. The services include funding education, assistance on finding out the course and the university, helping students to prepare themselves for tests, offering debit/credit cards and creating overseas student account.
- To support the child's education journey, 'Campus Power' offers parents with education loans and remittance services. Moreover, it has other solutions for them in terms of savings account, investment products, travel and health insurance.
- It provides institutes and international schools with various products and services under one umbrella to facilitate all the financial needs including funding, payments, collections, investments and insurance.

'Campus Power' also provides value-added services for which the Bank has collaborated with reputed companies. These partners include IDP Education (for admission counselling, information on universities and online test prep), the British Council (for IELTS preparation and English language improvement courses), Casita (for accommodation solutions) and EaseMyTrip (for travel booking). All these services are available on 'Campus Power' itself.

To experience 'Campus Power' and explore different offerings, please visit: https://www.icicibank.com/campus-power

World Bank Approves \$250 million Program for Making India's Roads Safer

he World Bank's Board of Executive Directors have approved the financing of \$250 million to support the Government of India's Program for Strengthening Road Safety.

The World Bank project will help participating states reduce road crash fatalities and injuries through improved road safety management and institutional reform, and results-based interventions on high-risk roads. It will also strengthen emergency medical and rehabilitation services for post-crash care.

With only 1 percent of the world's vehicles, India accounts for almost 10 percent of all crash related deaths. The poor house-

or motorcyclists and almost 84 percent of all fatalities are among road users between the working ages of 18-60 years.

"The World Bank's India Road Safety Project will support the Government of India's efforts to reduce incidents of road crashes by creating efficient institutional mechanisms for safer roads, vehicles, and enforcement in the country and strengthening efforts to provide better on-the-spot care to victims of road crashes," said Hideki Mori, Acting Country Director, World Bank India. "This will help in reducing the impact road crashes have, especially on the poor, and the economy and human capital."

The India State Road Safety Project will help the Centre and the state governments better design, coordinate and execute road safety programs in a results-oriented approach

holds bear a higher proportion of the socio-economic burden of road crashes due to loss of income (over 70 percent of crash victims in poor households), high medical expenses and limited access to social safety nets. According to a World Bank study, road crashes are estimated to cost the Indian economy between 5 to 7 percent of GDP a year. Official government data show that each year road accidents in India kill about 150,000 people and injures another 450,000. More than half of the victims are pedestrians, cyclists,

The India State Support Program for Road Safety, financed by the World Bank, will be implemented in the states of Andhra Pradesh (AP), Gujarat, Odisha, Tamil Nadu, Telangana, Uttar Pradesh (UP), and West Bengal.

Road safety interventions face a unique challenge in India as the management is spread across different tiers of government. The project will focus on strengthening and streamlining the management capability of the lead agencies for road safety in these states. To reduce incidents of road crashes, the project will establish a national harmonized crash database system, the analysis of which will be used to construct better and safer roads. Women face the indirect brunt of road accidents. Recognizing this challenge, the project has a special focus on gender and will promote women's representation in management roles in the road safety sector. The project will also provide employment opportunities for women especially, in post-crash care command and control centers.

To better manage post-crash events, the project will help strengthen pre-hospital emergency care services for road crash victims. This will include setting up a single accident reporting number, increasing the network of basic and advanced life support ambulances and, training first responder caregivers to road crash victims on the spot.

The project will also provide incentives to states to leverage private funding through Public Private Partnership (PPP) concessions and pilot initiatives.

"The India State Road Safety
Project will help the Centre and the
state governments better design,
coordinate and execute road safety
programs in a results-oriented approach," said Dipan Bose, Arnab
Bandyopadhyay and, Suresh Kunhi
Mohammed, task team leaders for
the project. "The program will drive
key reforms in institutional mechanisms, road safety engineering,
enforcement, and emergency care
using a results-based approach."

The \$250 million variable spread loan from the International Bank for Reconstruction and Development (IBRD) has a maturity of 18 years including a grace period of 5.5 years.

NEWS YOU CAN USE

Young baker to host baking fundraiser to help badminton player see success in world ranking

inusha MK, a 12-year-old chef from Chennai is one of the youngest, creative minds who runs a bakery called Four Seasons, inspired by the four seasons around the year.

She has initiated an interactive fundraiser on Milaap 360, the newest holisitic online giving solution from Milaap to help Hruitvik Ambekar, an international badminton athlete to reach a higher world ranking in Badminton. Vinusha has worked with Milaap, India's largest crowdfunding platform, to conduct a fundraiser baking class two years ago. At that point all the proceeds went towards helping the street vendors of Chennai who lost their jobs owing to the COVID pandemic and the lockdown.

The teenage entrepreneur who mostly runs the cafe from home, is hosting a fundraising baking workshop on Milaap 360, an "all-in-one"



Vinusha MK

fundraising platform this Saturday July 16 at 4pm. Vinusha invites participation in her fundraising and requests parents of young children to help them get registered for the baking session. Vinusha started her journey as a baker three years back, with her first attempt to bake a perfect birthday cake for her mother, on her birthday. After trying out a few more items, she hit upon the perfect recipe and consistency for baking a cake and never looked back. She also conducts live classes on social media to drive more and more people to the world of baking in addition to running her entrepreneurial venture at this tender age.

To participate in this fun session, please register at https://mlpi.milaap360.org/hruitvik/Event

Milaap 360 is designed to guarantee a hassle-free virtual fundraising experience for the online-natives of today while seamlessly integrating the traditional methods of running a fundraiser. Each organizer on the platform will have the liberty to design their own page, with their branding, content, logo, updates as per requirement.

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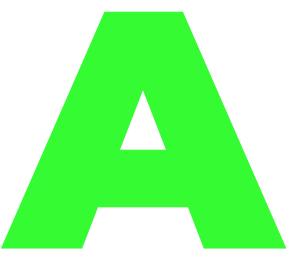
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series of recent high-level international conferences have brought record numbers of forestry experts and delegates together, calling for forests to be put at the centre of conversations on the world's most pressing environmental and health issues.

The 15th World Forestry Congress took place in Seoul, South Korea from 2–6 May and underlined the importance of forests in confronting climate change, biodiversity loss, land degradation, hunger and poverty. High on the agenda this year were gender inclusion, the role of youth and indigenous communities in preserving forests, and the importance of financing to reduce deforestation. Curbing unsustainable commodity production – the leading cause of deforestation – was also highlighted.

The following week saw the 17th Session of the United Nations Forum on Forests (UNFF 17), held in New York. Both conferences come on the heels of the Covid-19 pandemic, which has served as a stark reminder that if nature and forests are not protected and sustainably used, humanity runs the risk of new infectious and zoonotic diseases emerging.

The UN stressed that the Covid-19 crisis has also set back the implementation of sustainable forest management, jeopardising the viability of forests in numerous regions.

With over 15,000 participants from

146 countries coming from governments and international organisations, the private sector, academic and research institutions, NGOs and indigenous groups, the 15th World Forestry Congress was the largest ever encounter of its kind.

It resulted in: the Seoul Forest Declaration, which spells out shared roles and responsibilities for ensuring a sustainable future for the world's forests; the Ministerial Call on Sustainable Wood; and a Youth Call for Action. All emphasise the need for increased and immediate efforts to support forestry stakeholders at all levels.

"The most important outcome in my view, is the sense of urgency," said Maria Helena Semedo, deputy director-general of the UN Food and Agriculture Organisation (FAO).

"Forests and sustainable management of forests can bring solutions to the different challenges we are facing now: the climate crisis, deforestation, sustainable use of natural resources and the biodiversity crisis," she added.

According to the Global Forest Resources Assessment 2020, led by the

FAO, 420 million hectares of forest have been lost since 1990. Although the rate of deforestation is declining, it continued at an estimated 10 million hectares a year between 2015 and 2020. South America and Africa top the rankings for most rapid losses, recording annual rates of net forest loss of 2.6 million hectares and 3.9 million hectares, respectively, between 2010–2020.

Agricultural commodities, including beef, soy, palm oil and paper, are key drivers of this, being responsible for over 40 per cent of global deforestation.

During the World Forestry Congress, the FAO launched the State of the World's Forests 2022 report, which emphasised these problems. Qu Dongyu, the FAO's directorgeneral, outlined three priorities identified in the report: halting deforestation and maintaining forests; restoring degraded lands and expanding reforestation, through increased grass and bush cover to avoid soil erosion; and ensuring sustainable value chains.

Peter Csoka, associate secretarygeneral of the Seoul congress, expanded on these areas for progress: "What we would like to discuss more in detail is how to stop deforestation, how to restore ecosystems, how to make our life healthier and more in line with nature, and how we can make forestry an economically profitable activity that provides livelihoods for millions of people."

FINANCING AND AGRICULTURAL COMMODITIES

A common topic at both conferences was financing, and its role in preventing deforestation. In its final report on UNFF 17's proceedings, the UN made frequent mention of the various socio-economic and environmental challenges the forest sector has faced as a result of the Covid-19 pandemic.

These include mobility restrictions, as well as a reduction of investments and low prioritisation of forests in national plans. A shortage of skilled personnel, financial and technological constraints, and disruptions to trade and supply chains for wood and other forest products have also contributed to difficulties.

The New York gathering also saw calls to leverage support from the private sector and the international development community for a post-Covid-19 recovery. The need to identify additional funding alternatives to support sustainable forest management, and production of both timber and non-timber products, was emphasised. The Global Forest Financing Facilitation Network, established by the UN Forum on Forests in 2015, was highlighted as having an important role to play in supporting countries in the design of forest financing strategies.

During a Ministerial Forum on Forest Financing at the Seoul congress, attended by representatives from forestry, environment and finance ministries, discussions centred on the importance of promoting local markets for sustainable products, and the repurposing 44

Forests and sustainable management of forests can bring solutions to the different challenges we are facing now.

MARIA HELENA SEMEDO,
Deputy Director-General, UN Food and
Agriculture Organization

of subsidies to include sustainable forestry and agroforestry; according to the FAO, of the US\$540 billion of agricultural subsidies issued globally each year, 86 per cent are associated with harmful impacts.

The securing of land tenure and rights also featured on the ministerial agenda, as well as supporting market-based measures for sustainable food systems and increasing transparency in supply chains.

SHARING EXPERIENCE

The challenge of agricultural commodities that drive deforestation was addressed in several focused events at the World Forestry Congress. For example, sessions on scaling-up finance and agri-food commodity markets discussed how to improve forest-positive finance from both public and private sectors, in order to transform food systems and support sustainable commodity production.

Members from various countries shared the lessons they have learned so far. Benjamin Singer, senior forest and land use specialist at the Green Climate Fund, described approaches to encourage deforestation-free supply chains that include "transformational planning and programming, encouraging climate innovation and scaling up models that use different financial means and aligning domestic finance with sustainable development."

Maggie Charnley, from the International Forests Unit at the UK's Department of Business, Energy and Industrial Strategy, stated the importance of engaging stakeholders and traders across supply chains. She said strong laws can provide confidence to consumers that they are not contributing to deforestation when they buy a product.

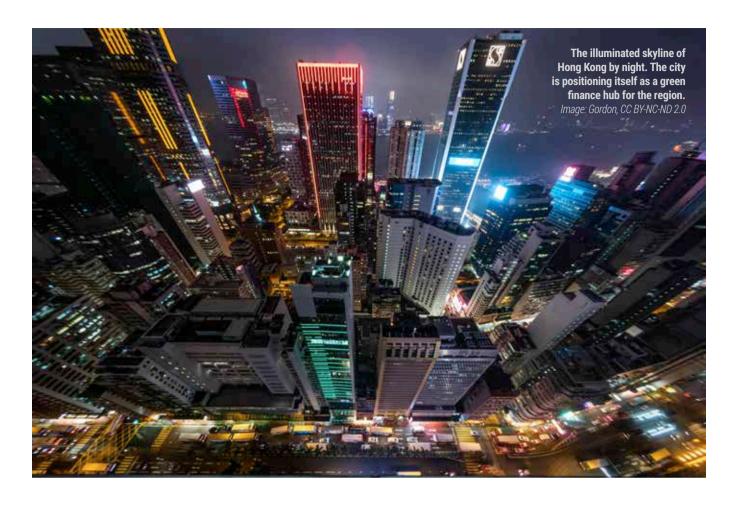
Wendy Arenas from Alisos, a Colombian sustainability NGO, pointed to challenges in regulation for industries such as cocoa, in which around 70 per cent of production is carried out by millions of smallholder farmers. She expressed concern over who is expected to pay for the extra costs associated with sustainability certifications.

Ravi Muthayah, secretary-general of Malaysia's Ministry of Plantation Industries and Commodities, explained his country's policy approach to stopping unsustainable commodity production practices, including a commitment to limit the planted area of oil palm to 6.5 million hectares.

All of these lessons, it is hoped, will contribute to the developing sector of sustainable commodity agriculture production, as demand for food increases and the need to halt deforestation becomes an ever higher priority.

The challenges and obstacles remain significant, but ahead of a series of vital environmental meetings later this year – including the COP27 climate summit in Sharm el-Sheikh, Egypt and the COP15 biodiversity talks in Montreal, Canada – the recent forestry conferences may have established some momentum around the sector's concerns, its needs and importance in face of converging global crises.

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DON'T DISMISS GREEN FINANCE JUST YET

ESG investing has suffered a series of blows to its reputation. But green financial instruments are showing signs of having genuine, rather than theoretical positive impact, writes Leanne Chee.

he outlook on green finance in 2022 tells a pessimistic story.

ESG investing has recently taken many blows to its reputation. Take Larry Fink, CEO of the world's largest asset manager, BlackRock, for example. In January 2022, he reiterated the paramountcy of sustainability in his 2022 letter to CEOs. Yet by May 2022, BlackRock backtracked from this position, announcing that it would vote against more climate resolutions.

In 2021, the former chief sustainability officer at Deutsche Bank's asset management arm, Desiree Fixler, revealed an ugly underbelly of 'green' investments that continued to support unsustainable business practices. Even the global head of responsible investing at HSBC, Stuart Kirk, was recently suspended for his off-tune remarks about climate change being "irrelevant" to regulators and financial investors.

While not ideal, the failure of the financial sector to live up to its climate rhetoric is understandable. As it stands, financial systems are in a difficult position when asked to pivot to environmentally-friendly practices. Among other reasons are the structural inability of the financial system to account for the longterm, the tendency for profit-making to correlate with higher carbon emissions (though decoupling efforts are being made), the comparative ease with which "greenwashing" marketing campaigns can substitute for actual transformative change, and the reality that fossil fuels are still a lucrative industry. The list goes on.

For all these reasons, critics are right to point out that green finance is, at present, a deeply flawed actor in the fight against the climate crisis. However, a meaningful discussion about market forces requires a deeper interrogation of the mutability of financial systems. Rather

than writing off the financial sector as a one-dimensional antagonist in the climate crisis narrative, what if banks, regulators, and investors had a redeeming character arc?

Why green finance

Despite ESG's muddled reputation and difficulties in changing financial behaviour, green finance should not be forsaken.

Firstly, green finance is a way of accounting for climate change, rather than leaving it as a costly externality. The truth of the matter is that climate change will directly impact financial activity. "The Dasgupta Review", a comprehensive global review commissioned by the UK government, concluded that the economy is dependent on biodiversity and ecological health. Keystone species such as mangroves, perform crucial ecological functions such as flood protection and erosion pre-

Green finance has the potential to empower companies and investors alike to stay ahead of the curve. The **Asian Develop**ment Bank has called on investors to embrace longterm investing, which entails mobilising capital on an institutional level to support investment opportunities that are geared towards a sustainable future. vention. These functions, otherwise known as "ecosystem services", are extremely costly and sometimes impossible to replace with technology. Reinsurance group Swiss Re valued the total estimated cost of ecosystem services at \$33 trillion a year. As the G7 climate ministers put it, this makes the massive scale and speed of biodiversity loss we face today an "existential threat to nature, people, prosperity and security".

This means that the financial sector will ultimately pay a higher price if they ignore climate change, rather than confront it head-on. Mark Carney put it succinctly in his seminal speech in 2015 – climate change imposes three distinct costs: physical risks, such as ecological disasters causing direct damage to physical assets, liability risks, which arise from people seeking compensation for losses suffered from climate change, and transition risks, resulting from the transition to a low carbon economy, all of which have a financial cost to them.

Green finance has the potential to empower companies and investors alike to stay ahead of the curve. The Asian Development Bank has called on investors to embrace long-term investing, which entails mobilising capital on an institutional level to support investment opportunities that are geared towards a sustainable future.

"Today's savvy investors – and the financial industry as a whole – need to look ahead, beyond today's market prices and policies to the market prices and policies of the future," the bank wrote in a 2019 report.

Secondly, green finance, when properly executed, is a way to ensure that capital flowsdo not enable environmentally destructive economic activities. The fossil fuel industry is one such sector which has been a source of massive economic profit, but is also a major contributor of emissions. The drastic global warming and worsening

environmental conditions caused by the use of fossil fuels have led to the displacement of climate refugees from their homes in vulnerable third world countries.

Truly "green" funds would ideally no longer support such "brown" activities. This would take the form of divestment from environmentally harmful activity, redirecting investments into green technologies such as renewable energy, and even investing in ways to help the fossil fuel industry pivot away from tapping oil and gas. Plainly speaking, if past actions cannot be undone, green finance is a way to set the future path straight for financial actors. Until green finance decouples itself from emission intensive sectors, it cannot be considered truly "green". This would require tightening ESG standards and enacting punitive legislation to stem the flow of investments towards environmentally destructive activities.

It is clear that as a matter of selfpreservation and ethical responsibility, financial accountability for climate change at a systemic level is necessary if we wish to mitigate the threats of climate change.

Hope for green finance

Luckily, green financial instruments are showing signs of possessing real, rather than theoretical positive environmental impact. Yes, there has been ongoing debate as to whether green bonds are truly making any substantial positive impact given how hard it is to measure tangible environmental impact caused directly by financial activity.

Here, it might be useful to draw attention to the subtle difference between impact-aligned, and impact-generating investments. While impact-aligned investments are claimed based on already-realised environmental benefits, the latter label requires an investment to make further impact than what has already been achieved.

Environmentally-minded investors should aim for the latter, which moves the needle on tackling climate change, where the former does not. Though it is difficult to discern which investments are truly impactgenerating, the process of doing so has gotten easier with the increasing wealth of research on green financial instruments and the development of taxonomies. For instance, more recent studies show that issuers of green bonds have a "pronounced, significant and long-lasting" decrease in their assets' carbon intensity. Essentially, this means that lower Scope 1 (or direct) carbon emissions have been observed from issuers who borrow on green bonds rather than non-green bonds.

is following suit, leading the APAC region with its own green taxonomycoming out in late 2022.

In theory, these regulations should help to redirect financial flows from dirty assets to the clean investments necessary for a green transition. Though their efficacy remains to be seen, the introduction of these regulations signals a much stronger hand from regulatory institutions in enforcing sustainable standards in the finance sector.

Though the current state of green finance is bleak, not all hope in financial mechanisms as a means of enacting environmental change should be lost. Green finance has both the moral and financial impetus behind it to become an

Green finance has both the moral and financial impetus behind it to become an empowering tool in the fight against the climate crisis. With the right changes to institutions and individuals to shift the finance sector away from purely profit-driven motives, the mountain of challenges that seem to loom ahead will be surmountable.

Moreover, the size of the green asset market is bound to increase as regulators and financiers grow more concerned with greening finance. The push for financial institutions to invest in assets with higher ESG ratings has grown considerably in the last year. In light of this, ensuring that assets are accurately labelled as "green" will be critical. The European Union, in particular, has just pushed out new standards on climate risk disclosure through the Green Taxonomy, a piece of European legislation which outlines activities which are considered sustainable, starting in 2023. Singapore

empowering tool in the fight against the climate crisis. With the right changes to institutions and individuals to shift the finance sector away from purely profit-driven motives, the mountain of challenges that seem to loom ahead will be surmountable.

Leanne Chee is a double-degree student at Yale-NUS and NUS Law. She is a research assistant at the Green Swan Initiative, a Singapore non-profit focusing on green finance.

(Source: https://www.eco-business.com/ opinion/dont-dismiss-green-finance-justyet/?sw-login=true)

What future for a world of billion?

Population growth will now occur mostly in low and lower-middle income nations. Inequalities persist and worsen, both within and across countries and regions. More action and funding by governments are needed so that no one is left behind, writes **John Wilmoth**

hat does a young girl from Juba, in South Sudan, an 8-year-old boy living in the slums of Mumbai, in India, a young mother from the south of Lima, in Peru, and an 83-year-old man enjoying retirement in the suburbs of Stockholm, in Sweden, have in common?

Many things, perhaps, but here is one of the most important: they are all members of the human population, whose size will surpass 8 billion people in mid-November 2022. They are part of a common humanity that aspires to live peacefully and in dignity, that desires access to quality education, adequate living conditions and decent work, and that hopes to enjoy a long, healthy and fulfilling life. Even though all of them are part of the same humanity, the challenges and opportunities that they face in their daily lives are drastically different.

In 2015, Member States of the United Nations adopted the 2030 Agenda for Sustainable Development. At the core of this agenda are



Students in South Sudan attend School at Queen's Nursery and Primary School located inside the Weapons Free Zone near the "UN House" compound in Juba, run by the United Nations Mission in South Sudan, in February 2018. Image: United Nations.

17 Sustainable Development Goals (SDGs), which constitute an ambitious call-for-action to end poverty and hunger, protect the planet and improve the current lives and future prospects of all people everywhere. Reducing social and economic

inequalities is at the heart of the 2030 Agenda. Yet many inequalities persist and are deepening, both within and across countries and regions. Today, the probability of living a long, healthy and fulfilling life, and the challenges and oppor-

tunities that people encounter every day, differ vastly around the world.

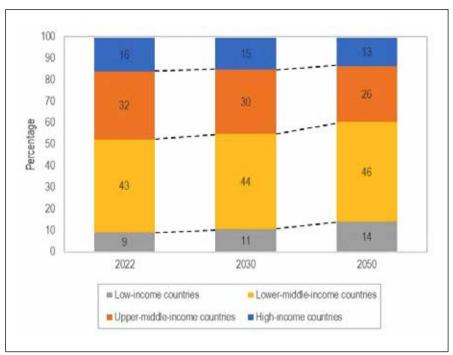
In countries where deaths outnumber births, the population is increasing very little, if at all. In some cases, it has already started to decline or will do so soon. In some of these countries, immigration helps to counter the population loss due to an excess of deaths over births.

In other countries, emigration is exacerbating the loss of population linked to a low birth rate. As the proportion of the population above age 65 continues to grow, the shifting population places additional fiscal pressure on social security, public pension and health-care systems.

In low-income countries, where economic growth may struggle to keep up with population growth, alleviating poverty and countering high levels of inequality is a major challenge. Lack of access to resources deprives individuals of opportunities and choices. Inadequate access to family planning services perpetuates high levels of childbearing, often starting early in life, and contributes to rapid population growth. Such growth generates ever-larger cohorts of children and young adults, whose experiences early in life will shape their prospects for success.

A sustained drop in the fertility level can stabilize the number of children and youth in a population, facilitating increased investments per child in health care and education. With such changes, along with measures to ensure access to decent work, a large and youthful population presents an opportunity for accelerated social and economic development—a phenomenon known as demographic dividend.

Today, less than 16 per cent of the global population lives in highincome countries, a percentage that is expected to fall to 13 per cent by 2050. By contrast, low-income and lower-middle-income countries are home to more than half of the



Distribution of the world's population by income group, 2022, 2030 and 2050. Numbers may not add up due to rounding. Image: UN DESA.

world's population (9 and 43 per cent, respectively). The proportion of the global population living in these two groups of countries is projected to grow to more than 60 per cent by 2050. Indeed, the future growth of world population will take place mostly in low-income and lower-middle-income countries.

The higher rate of population growth in low-income and lower-middle-income countries is fueled by declining mortality, with fertility remaining at comparatively high levels. If the population of these countries continues to grow at the current rate, their combined size will double in about 26 years.

Today, in low-income countries, a woman gives birth to 4.5 children on average over a lifetime. This figure is projected to drop just below 3 births per woman in 2050. By comparison, women in high-income countries currently bear, on average, 1.6 children. Between 1990 and 2022, improvements in health-care services in low-income countries tripled the survival prospects for children under the age of five.

Nevertheless, a baby born today in a low-income country can expect to live almost 18 years less than a baby born in a high-income country. Despite a slight convergence that is anticipated over the coming decades, these vast differences are expected to remain largely intact.

Unequal outcomes for people across the globe call for renewed action and investment. Countries and the international community need to redouble their efforts to advance the achievement of the Sustainable Development Goals and to ensure that no one is left behind. Whether a girl in Juba or a boy in Mumbai will enjoy a long, healthy and fulfilling life depends on the world's commitment to ensuring that all 8 billion inhabitants of the planet will have genuine opportunities to find success.

John Wilmoth is the director of the population division at the United Nations Department of Economic and Social Affairs (UN DESA).

(Source: https://www.eco-business.com/ opinion/what-future-for-a-world-of-8billion/)

Asian tycoons lead push to make world's cheapest green hydrogen in India

India has the potential to be a world leading green hydrogen producer and exporter, as the country's vast conglomerates move to produce cut-price low-carbon fuel. But to realise this ambition, India must fill a big investment, infrastructure and technology gap, writes **Biman Mukherji**

hen Indian transport minister Nitin Gadkari arrived in parliament in a car fuelled by green hydrogen in March this year, he signalled the country's big ambition for fuel billed as crucial for the energy transition and the fight against climate change.

"India will soon become a green hydrogen exporting country," he said. The government's vision has captured the imagination of industry players in India, where two of Asia's richest tycoons, Mukesh Ambani and Gautam Adani, are now racing to produce the world's cheapest green hydrogen.

If they achieve their goal, the sector could potentially transform

the world's third-largest energy consumer and carbon emitter. But it will likely take at least a decade for India to realise its green hydrogen hopes, analysts say.

On 15 June, Adani announced that it had sold a quarter of the equity in group company Adani New Industries to France's TotalEnergies and planned to invest \$50 billion over the next decade in green hydrogen.

"Our confidence in our ability to produce the world's least expensive electron is what will drive our ability to produce the world's least expensive green hydrogen," Gautam Adani, chairman of Adani Group, said in a statement.

Reliance Industries' chief executive, Mukesh Ambani, too, has pledged to produce green hydrogen at \$1 per kg — which is about 60 per cent cheaper than today's price — and plans to invest \$75 billion in renewable energy production and equipment.

The plans of the two business groups alone can clean up thousands of tonnes of emissions, because Adani Group owns a chain of coal mines and coal-based power plants, while Reliance boasts of the world's biggest petrochemical refinery as well as some of the country's largest oil and natural gas assets.

Analysts expect both Ambani and Adani to not only replace their industrial use and production of fossil fuels at home, but to also target exports of green hydrogen.

Green hydrogen, which is produced by splitting water into hydrogen and oxygen using renewable energy, could replace fossil fuels for a variety of uses including the manufacture of commodities like steel and fertiliser as well as transport fuel.

A lot will depend on government policy support as well as improved technology to cut the high cost of fuel (around \$6 per kg) that puts it beyond the reach of the majority of consumers, analysts say.

Pipe dream?

"I think we are quite far away from what the big majors are announcing and where we are at this point of time," says Vinay Rustagi, managing director of Bridge to India, a renewable energ consultancy firm.

"Everybody is hoping that green hydrogen will be almost like a silver bullet. But it's a technology in the nascent stages and there is lack of clarity on the manufacturing plans," Rustagi said.

There are several key challenges that are looming for the sector.

India will need to build manufacturing capacity for electrolysers, the equipment that splits water into hydrogen and oxygen, which is still a niche market worldwide, notes Thirumalai NC, sector head, strategic studies at Center for Study of Science, Technology & Policy (CSTEP), a Bengalaru-based thinktank.

The capacity to make electrolysers as well as better technology will be crucial to slash production costs by a third to below \$2 per kg – a price level at which large-scale industrial demand is likely to kick in, say analysts.

India would also need to set up infrastructure for storage as well as pipelines that are mostly absent except for some ageing equipment, analysts added.

New Delhi would also need to source materials such as iridium, scandium, yttrium, and platinum, which are not easily available in the country and would be needed in abundance.

The federal government has started taking steps and in February announced a National Hydrogen Mission, outlining a program to incentivise the production of green hydrogen such as by offering cheaper land and fee waivers for electricity transmission across provinces.

The government is expected to flesh out the initial announcement with a more detailed program in

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India's green
hydrogen ecosystem
could be a 1-2
trillion dollar
industry over the
next 20-25 years.

RAJAT SEKSARIA, CEO, ACME Group

about a month with specific mandates for sectors such as chemicals, fertiliser and steel to use the fuel.

India plans to produce five million tons of green hydrogen by 2030, which is nearly the same amount as it produces now using natural gas to mainly make fertilisers.

Global ambitions

The bold ambitions made by Indian policymakers have convinced several Indian companies besides Reliance and the Adani to make moves to develop green hydrogen.

Renewables energy company ACME Group has already set up an integrated green hydrogen and ammonia plant in Bikaner in the north-western state of Rajasthan, investing about \$20 million to produce up to 1,800 tons of green fuel and five tonnes per day of green ammonia that is used to make fertiliser. The group is also developing one of the world's largest green ammonia projects in Oman with an annual production capacity of 0.9 million tonnes, which will likely be operational by 2024. The \$3.3 billionfacility will cater to European and Asian demand.

A host of state-run oil companies such as Oil India Ltd, the nation's second-largest oil and gas explorer, Bharat Petroleum Corporation and Indian Oil Corporation, have also announced plans to make green hydrogen as well as develop equipment like electrolysers, which could make the country a large producer over the long term.

The decarbonisation ambitions of other Asian countries such as Japan and South Korea are likely to play into India's hands, as the country emerges as a low-cost green hydrogen producer, analysts say.

Although Indian companies' production plans are at an early stage, the country can become a large supplier as it is one of the cheapest producers of renewable electricity, which accounts for up to 80 per cent of green hydrogen's production cost, says CSTEP's Thirumalai.

India plans to raise its renewable energy capacity to 500 gigawatts by 2030, up from 110 gigawatts now, could drive down output costs further.

"India will have its own green hydrogen demand as well be a major exporter ... This would make the green hydrogen ecosystem in India a 1-2 trillion dollar industry over the next 20-25 years," according to ACME chief executive, Rajat Seksaria.

Globally, the green hydrogen industry could be worth \$12-13 trillion by 2050, according to industry estimates.

Subhalakshmi Naskar, partner at law firm Cyril Amarchand Mangaldas, says that the government's National Hydrogen Mission is a positive step to incentivise output and encourage investments, but a lot more will be needed.

"The implementation of policy... (including production linked incentives and tax holidays) will need to be put in place without any regulatory or other policy delays," says Naskar.

(Source: https://www.eco-business.com/ news/asian-tycoons-lead-push-to-makeworlds-cheapest-green-hydrogen-in-india/)

Rise in mental health issues, limited access to healthcare, dependency on family key problems for seniors during COVID-19,

reveals Antara State of Seniors' Survey

ntara, an integrated service provider for all senior care needs and a part of the \$5-bn Max Group, released the findings from the second edition of its survey titled 'State of Seniors'. The first-of-its-kind survey attempts to bring out insights on the lives, aspirations, preferences, opinions, and consumer behaviour traits of seniors in India.

The findings come at a significant time when India is beginning to experience major demographic shifts with a growing senior population. It is critical to understand that this demographic cohort expects professional and specialised services, in line with their evolving needs, enabling a healthy, happy ageing experience.

The survey was conducted across urban India, with a focus on the North (Delhi-NCR & Jaipur), the West (Mumbai & Pune), and the South (Bengaluru & Hyderabad), with a Random Sampling methodology covering over 2,100 seniors aged 60 and above. The research was conducted in collaboration with Aeon Insights Market Research, a leading research

The 'State of Seniors' survey brings out insights into lives, preferences, opinions, and consumer behaviour traits of senior citizens in urban India

The survey, conducted in metros in the North, West, and South of India covered over 2,100 seniors, aged 60 and above

73% more seniors
dependent on family/
children for their living
situation post COVID-19
as compared to 1st
edition of Antara State of
Seniors' Survey 2020

and consulting firm, over a period of two and a half months from March to May end.

Commenting on the survey findings, Rajit Mehta, MD and CEO, Antara said: "The study focuses on understanding the challenges and needs of India's urban seniors. Today, the seniors in India have evolving needs and aspirations. They want to be active contributors to the economy, lead a life with dignity, and become more independent.

Further, the pandemic has brought about notable shifts in their living patterns and preferences, consumption of technology, along with rise in mental health concerns. The survey will help in gauging the needs and demands of our seniors, and understand the evolution in their choices, concerns, and aspirations."

70% respondents didn't have access to proper healthcare

During COVID, 70% seniors didn't have access to proper healthcare and more than 57% seniors faced mental health issues. This number (81%) was the highest in seniors from Mumbai followed by Bengaluru (70%), Pune (70%), Delhi (64%)

As seniors become a larger part of the Indian population, their evolving lifestyle needs offer greater economic opportunity, and India needs to provide tailor-made solutions that cater to their interests. It is essential we understand these needs to appropriately address them. Studies like these can help us understand the new, nuanced senior cohort emerging in India.

and Jaipur (51%). Hyderabad was an exception with 94% of seniors did not face any mental health issue. While fear of getting infected rose to 65%, 58% seniors were scared of social isolation as a result of strict guidelines. Voted by 53%, ill preparedness to fight COVID-19 was one of the top concerns by the elderly.

Avoiding serious ailments, maintaining health are key concerns for seniors

After witnessing the tumultuous second wave, the topmost concern among seniors is how to avoid serious ailments and maintain health, with 50% of them voting for it. About 72% of seniors opted for a self-monitored, balanced diet and 55% relied on home remedies instead of seeking professional medical help. As per the State of Seniors Survey 2020, most seniors were monitoring and taking care of their health through regular physical activity (57%), which has now reduced to only 22%.

Over 59% seniors partially satisfied by Indian Govt's handling of the pandemic

Commenting on the Indian Government's management of COVID-19, 59% of the seniors said only some aspects were managed well. About 33% found the self-precautionary measures enlisted by the government inadequate and 8% thought the

handling was mismanaged. During the second wave of COVID-19, India not only suffered a great loss of lives but also saw a sharp drop in GDP. In the previous survey, where a significant 32% had applauded the government's effort, the number fell to 0 this year.

Seniors welcomed the idea of independent assisted living facilities

An ageing population in India, along with a growing middle class and enhanced life expectancy, is

57% seniors faced mental health issues during COVID-19.

35% of seniors are still dependent on their families for finances.

Seniors take on tech!

69% use it for socialising

43% use it for entertainment

expected to boost the demand for allied health care services in India. This is expected to gravitate towards wellness and preventive services. As per our survey, majority of the respondents welcomed the idea of an independent assisted living facility. 64% of the respondents like the idea of such a facility, of which 44% of them said they would choose one because it would allow them to live with like-minded people and 24% believed opting for such a facility will ensure that their healthcare needs are covered. It was noted that non-awareness of such existing facilities (37%) and the concept being a novel one less information (30%) are the key hindrances to availing them.

Though seniors like the concept of assisted living, there still are some concerns around it. The biggest issue being lack of awareness and existence of such affordable facilities. Also, the fear of being secluded, especially in lockdown-like situations is another critical area.

As seniors become a larger part of the Indian population, their evolving lifestyle needs offer greater economic opportunity, and India needs to provide tailor-made solutions that cater to their interests. It is essential we understand these needs to appropriately address them. Studies like these can help us understand the new, nuanced senior cohort emerging in India.



Noise pollution from deep-sea mining could wreck marine life, study warns

Noise from a single mine could travel 500km, new research finds. Noise pollution could ruin habitats for bottom-dwelling creatures that use sound to feed and communicate. Scientists are calling for further scrutiny of mining regulations.

ittle is known about the potential harm that deepsea mining could do to marine ecosystems, but there is one impact of ocean extraction that scientists believe could devastate bottom-dwelling marine life — noise.

Without light to help them navigate the ocean depths, deep-sea creatures commonly use sound to find their way around. A study published in the journal Science in July finds that noise from a single seabed mine could travel 500 kilometres — approximately twice the

distance from Singapore to Malacca — in light conditions, potentially wrecking the sonic environment for benthic life forms.

Among the animals that use sound to feed, communicate and navigate are Beaked whales, which have been known to swim to depths of 5,000 metres. A 2015 study found that these deep-water whales may frequent an area of the Pacific Ocean earmarked for industrial-scale mining known as the Clarion-Clipperton Zone (CCZ).

Seventeen contractors are readying mining operations for the CCZ, and could proceed as soon

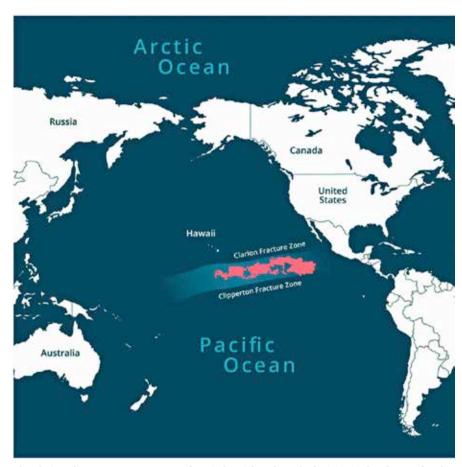
as July 2023, once regulations are approved by the International Seabed Authority (ISA) and the seafloor is opened up for commercial-scale exploitation for the first time. If each of the contractors launched a single mine, 5.5 million square kilometres — an area bigger than the European Union — could be disrupted by noise pollution, the study predicted.

The research was conducted by marine wildlife conservation group Oceans Initiative, Australia's Curtin University, the University of Hawaii and the National Institute of Advanced Industrial Science and Technology in Japan. It was funded by United States-based nongovernmental organisation The Pew Charitable Trusts.

Due to a lack of available data on underwater noise pollution from mining companies' trials in the CCZ, researchers used noise data from oil and gas industry ships and coastal dredges as a proxy. The researchers said noise from deepsea mining operations is likely to be more severe, because seabed mining equipment is larger and more powerful than the proxies.

Craig Smith, a professor at Hawaii University, said the research findings suggest a rethink of mining regulations is needed. "Our modelling suggests that mining noise could impact areas far beyond the actual mining sites, including preservation reference zones (PRZs), which are required under draft mining regulations to be unaffected by mining," he told Science Daily. The level of noise pollution from mining the seabed should lead to a tightening of the number of mining operations permitted in the CCZ, he said.

Contractors are obliged to monitor the areas outside their mining operations, known as PRZs, as well as the areas that are directly impacted by mining, called Impact Reference Zones (IRZs). Observers say there is no clear guidance from



The Clarion Clipperton Fracture Zone, where industrial-scale seabed mining is slated to go ahead in a year's time. Image: Horizon, CC BY 4.0

ISA on how PRZs should be designed, including which habitats they include, how big they should be, and the factors that should be considered when monitoring them.

A year ago, the Pacific island of Nauru triggered a rule with the ISA that requires the regulator to allow seabed mining in two years' time, regardless of whether regulations have been finalised.

Nauru's push to green-light industrial-scale deep-sea is supported by nations including Japan, China, Belgium, United States, United Kingdom, Russia, Australia and South Korea. Last week, Singapore affirmed its support for deep-sea mining despite making a series of pledges to protect the ocean the week before at a United Nations event.

Ocean mining, say its protractors, is necessary to power the energy

transition, as the seabed is littered with trillions of valuable rocky nodules containing manganese, copper, cobalt and rare earth elements, which could be used to make wind turbines, solar panels and electric car batteries.

Environmentalists and a growing number of scientists and governments say that not enough is known about the impact of deep-sea mining on ocean habitats for large-scale exploitation to go ahead. Scientists have warned that extraction would compound ocean stressors, including climate change, bottom trawling and pollution, and obliterate ecosystems about which less is known than the surface of the moon.

(Source: https://www.eco-business.com/ news/noise-pollution-from-deep-sea-miningcould-wreck-marine-life-study-warns/)



CULTURE OF ENERGY EVALUATION 'MISSING' IN INDIA

India plans to electrify all homes this year but the country's energy evaluation programme is deficient, say experts.

ndia is committed to electrifying 40 million homes this year to attain the goal of delivering electric power to all of its 1.3 billion people. It also has plans to install 75 gigawatts of renewable energy as part of commitments made under the Paris Agreements.

But there's a missing link to these ambitious pledges that could help bring about a just energy transition. India, like many other developing countries in the Asia Pacific region, lacks an effective energy evaluation programme, say experts.

At a webinar organised 29 June by Energy Evaluation Asia Pacific (EEAP) experts identified challenges to mainstreaming energy evaluation in this vast and diverse country and offered suggestions on how to overcome them.

Vibhuti Garg, India lead at the Institute for Energy Economics and Financial Analysis, pointed to how India's much-vaunted plan to provide clean cooking fuels to households went awry due to poor targeting. Relatively richer sections of the population cornered the subsidies with the intended beneficiaries burning biomass along with cleaner fuels, according to studies, she said.

India is not devoid of agencies that carry out energy evaluation and these include the Comptroller and Auditor General's office, which audits government receipts and expenditure, said Aditya Chunekar, fellow at Prayas, the Pune-based energy group that promotes public awareness around energy projects.

Customers and consumers need to understand how programmes and projects are doing and how different socioeconomic groups are impacted by them, he said.

In 2001, India set up a Bureau of Energy Efficiency which was mandated to develop energy efficiency policies and strategies. But the Bureau has been criticised for being ineffective in such areas as remedying massive losses of electricity at the supply end, attributed to powerful players in the system.

Chunkekar pointed to the practice of projects being evaluated by consultants on terms of reference which worked to limit their independence. Evaluations made are often filed away with no attempts made to refer to them when it comes to new projects, he said, adding that there

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Evaluators in India
will need to work with
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EDWARD VINE Energy efficiency scientist, Lawrence Berkeley National Laboratory were often no provisions for midterm corrections.

"For evaluation to be seen as credible, evaluators need to be independent of the agency implementing the energy programmes and policies," said the webinar's moderator Edward Vine, energy efficiency scientist and affiliate at the Lawrence Berkeley National Laboratory, US.

Similarly, said Vine, evaluators need to be involved in discussions with stakeholders — such as states, unions and industries — as part of a feedback loop to gain their trust and to inform "influencers" at the community level about the impacts of programmes and policies at different levels.

According to Vine, EEAP could play a critical role in the evaluation of energy policies and programmes in India, including through webinars to help develop and promote a culture of evaluation. "EEAP could compile and distribute best practices on evaluation and help disseminate this information to all stakeholders," he told SciDev.Net.

"In summary, evaluators in India will need to work with government at all levels to accept evaluation outcomes and the lessons learned so that better programmes and policies can be adopted."

This article was originally published on SciDev.Net. Read the original article.

(Source: https://www.eco-business.com/ news/culture-of-energy-evaluation-missingin-india/)

Plum Goodness partners with WWF India for the CLEANING OUR COASTLINES' project across four states

The brand is leveraging its association with '1% For The Planet' to address the issue of marine plastic pollution

ndia's fastest-growing 100% vegan beauty and personal care brand Plum Goodness joins hands with WWF India to work on the issue of marine debris across the coastlines of Gujarat, Tamil Nadu, Kerala, and Maharashtra. As a long-time member of the global movement of '1% For The Planet', Plum Goodness gives away 1% of every sale to support environmental causes. Over the past few years, Plum has also supported WWF India's efforts towards the conservation of snow leopards and their habitat.

It has been estimated that between 4.8 to 12.7 million metric tons of plastic enter our oceans annually globally. Due to harsh sunrays and weather conditions, the discarded plastic breaks into minute fragments and gives birth to micro-plastics. This poses a considerable threat to our seas and the lives dependent on them. The 'Cleaning





our Coastlines' is a project under which Plum is supporting WWF India in their work on marine plastic debris and abandoned/discarded/ lost fishing gear (ADLFG). Another aspect of the project will cover the upcycling and management of such debris and ADLFG in the states mentioned above. Additionally, efforts will be directed towards raising awareness on the issue by engaging and fishing communities and citizens.

Commenting on this initiative, Shankar Prasad, Founder and CEO of Plum Goodness, said, "Being good has always been at the core of whatever we do. Since our inception, we have been a proud member of the global movement of '1% For The Planet'. With the help of WWF India, we made a modest attempt to protect the snow leopard over the past couple of years. This year, we are working with WWF India for a cause closer home – that of cleaning our coastlines and protecting the ocean from harmful marine plastic debris. We aim to take a small step towards a plastic-free, litter-free, and pollution-free marine environment through this initiative."

To kickstart the citizen awareness under the partnership, Plum

and WWF India conducted a community-driven beach clean-up drive at Dadar Chowpatty, Mumbai. Supported by Beach Warriors India, a Mumbai-based NGO known for its clean-up initiatives at various beaches in the city, the clean-up drive saw 85+ participants assembling to collect garbage strewn on the beach. Most of the trash collected was single-use plastic, a significant cause of pollution and environmental deterioration. All the waste material collected was put together to form a thoughtprovoking art installation - that of marine life being threatened by man-made waste.

Vinod Malayilethu, Associate
Director, Marine Conservation Programme, WWF India said, "Plastic waste pollutes our oceans and seas, threatens marine life and even ends up in the seafood we eat. One of the most threatening forms of marine plastic pollution is abandoned, lost, or discarded fishing gear, commonly referred to as Ghost Gear. We want to thank Plum for joining the effort to address the problem of marine plastic pollution."

Born in 2013, brainchild of Shankar Prasad, an IIT-ISB Alum, Plum is a leading, 100% vegan, cruelty-free & non-toxic beauty brand with a strong portfolio in skincare, haircare, personal care, and makeup. The brand is driven by a strong leadership & investor team focused on building value for - People, the Planet, and Profitsharing participants. With over 180 SKUs, Plum has steadily built its customer base on both online and offline platforms. In addition to being among the top new-age beauty brands online, the brand also now reaches over 250 towns and cities in India, through 1000+ assisted outlets, and over 10,000 unassisted outlets - growing monthon-month. It is also one of the fastest growing beauty and personal care brands on key online marketplaces. The brand recently raised \$35 Mn in series C funding. Plum also bagged the Best Vegan Cosmetics award at the PETA India's Vegan Fashion Awards 2021. Besides skincare, Plum's hair care, makeup and the Plum BodyLovin' range of bath and body products are gaining popularity with consumers.

(Source: https://www.wwfindia.org/ news_facts/pres/?20842/Plum-Goodnesspartners-with-WWF-India-for-the-Cleaningour-Coastlines-project-across-four-states)



COP26 signatories must shift US\$28 billion annually from fossil fuels to deliver climate promises

Some 34 countries signed a statement at last year's climate talks to end new financing for fossil fuels by the end of 2022. But so far, only a handful of them have updated policies that turn these pledges into action, new research found, according to **Hannah Alcoseba Fernandez**

ountries which signed the statement at last year's climate talks to end international public financing must transfer US\$28 billion from fossil fuel financing to a clean energy budget, if the world should meet its climate ambitions.

At the 26th Conference of the Parties (COP 26) in Glasgow last year, 34 countries and five public finance institutions, signed a joint commitment to end international public finance for fossil fuels by the end of 2022 and instead prioritise public finance for solar, wind, tidal, geothermal and small-scale hydro power.

Of these signatories, 18 of them were high-income countries whose annual public finance for fossil fuel projects on average between 2018 and 2020 was US\$28 billion a year, while their clean energy finance was US\$18 billion.

"Since signatories committed to end fossil fuel financing, we argue that they have an opportunity to shift their budget for fossil fuels into renewables that can help increase the clean energy flows to a total of US\$46 billion a year," Laurie van der Burg, co-lead of the global public finance campaign at United Statesbased research organisation Oil Change International, told Eco-Business.

But halfway through the year, only a handful of signatories like the European Investment Bank (EIB), lending arm of the European Union, and the United Kingdom have publicly made it known that they will exclude fossil fuels in its international financing, according to a joint report by Oil Change International, Canada-headquartered think tank International Institute for Sustainable Development (IISD) and United Kingdom-based Tearfund.

The US, the biggest emitter among developed nations, is part of the signatories of what is known as the

Country/Institution	DFI	ECA
Belgium	O	8
Canada	O	8
Denmark	 Whole of government (DFI, ECA, and others) 	
EIB	Ø	
Finland	O	8
France	Ø	•
Germany	©	8
italy	O	8
Netherlands	Ø	8
New Zealand		8
Portugal	O	8
Slovenia		8
Spain	O	8
Sweden	Ø	•
Switzerland	O	8
United Kingdom	 Whole of government (DFI, ECA, and others) 	
United States ¹⁴	 Whole of government (DFI, ECA, and others) 	
	al, oil, and gas restrictions, coverage [di compatible or beyond Glasgow.	irect/indirect support] and
At least one assessment criter ff-track."	ion is ranked as "below Glasgow." One o	riterion maximum is ranked a
At least two assessment criter	is are ranked as "off-track"	

Summary assessment of publicly available policies in 18 high-income signatories of the Glasgow Statement and the European Investment Bank (EIB), as of May 2022. Image: International Institute for Sustainable Development (IISD)

Glasgow Statement, but its development financial institutions (DFIs) and export credit agencies (ECAs) have not published fossil fuel exclusion policies that match the ambition of the agreement.

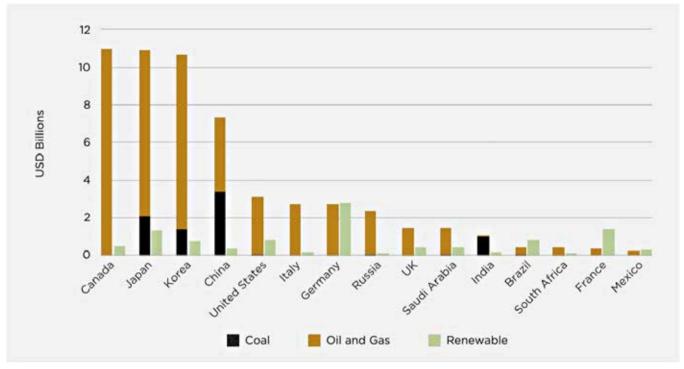
International public financing institutions are composed of DFIs, otherwise called development banks, and ECAs, which offer loans, loans guarantees and insurance to help domestic companies limit the risk of selling goods and services in overseas markets. Known ECAs include Export-Import Bank of the United States and UK Export Finance.

Meanwhile, Asia's worst polluters like China, India and Japan have yet to join the treaty. Sri Lanka is the only Asian country which signed into the pact.

Among the signatories of the Glasgow Statement, Canada provided the most public finance to fossil fuels, with US\$11 billion a year mostly for oil and gas, followed by the US at US\$ 3.1 billion, Italy and Germany each at US\$2.8 billion, and Spain at US\$2.4 billion.

International public finance institutions have not scaled up their clean energy support, with some signatories even signaling their intention to allow continued large-scale overseas support for gas, despite their pledge.

Last month, G7 leaders, which includes the US, Germany and Italy, stated at the ministerial summit how liquified natural gas can be tapped as a "temporary response" to the oil crisis borne out of the Russianled war in Ukraine, casting further



Top 15 G20 countries for international public finance for fossil fuels compared to renewable energy, annual average 2018-2020, US\$ billion. Image: Oil Change International

uncertainty on the Glasgow Statement initiative.

Growing the list of signatories in Asia is "critical"

Large financiers of fossil fuels in Asia like China and Korea have committed to ending international public finance for coal-fired power by the end of 2021 but have not yet adopted a similar pledge for oil and gas finance.

After Canada and Japan, China and Korea are among the world's biggest energy funders at US\$7.3 billion and US\$10.6 billion a year respectively, which makes it "unsurprising" that it is one of the top fossil fuels funders, said van der Burg. "For international public finance

to fully shift out of fossil fuels, it is critical that countries like China, and also Korea, sign onto the Glasgow Statement," said van der Burg.

Although Sri Lanka signed into the Glasgow treaty, this was before the energy price crisis impacted its economy, leading to the resignation of the entire administration and the subsequent resignation of its prime minister in March. As a consequence of the current crisis and without any meaningful support for cleaner alternatives, Sri Lanka may remain locked into fossil fuels, noted the report.

"It is equally critical that lowand middle-income countries join the [Glasgow] initiative so that they can help shape the donor signatories' efforts to phase out public finance for fossil fuels and prioritise clean energy finance solutions," the study read.

(Source: https://www.eco-business.com/ news/cop26-signatories-must-shift-us28billion-annually-from-fossil-fuels-to-deliverclimate-promises/)

"It is equally critical that lowand middle-income countries join the [Glasgow] initiative so that they can help shape the donor signatories' efforts to phase out public finance for fossil fuels and prioritise clean energy finance solutions"





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