Fondly remembered as the ‘architect of Tata Motors’, Padma Vibhushan, Mr. Sumant Moolgaokar was instrumental in shaping the automotive sector in India. Leading Tata Motors for nearly four decades, he established it into a world class OEM that not only gave India its first home made car but also inspired others to dream.

An engineer who started his career in the cement industry, his skills as a leader and an administrator were revered by all. He was a fervent crusader for research, product development, quality control, and technical and managerial industrial growth of the nation. He set up the Engineering Research Centre, the Machine Tool and the Press Tool Divisions that are internationally recognized today. A people’s person, he was very involved in building capacities so the employees worked at their highest caliber, producing high quality results.

This visionary pursued excellence in every walk of life. He derived great pleasures in plating trees, making man-made lakes, in nature conservation, building livelihood opportunities for the marginalized and more. An avid photographer, he believed that everyone must strive to be their best selves and he dedicated his life for creating opportunities for such pursuits. These values laid the foundation for the corporate citizenship culture of Tata Motors.

Sumant Moolgaokar Development Foundation is one such entity that is dedicated to advance his vision and celebrate his values.
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This section presents a prelude to the report with an executive summary, milestones and highlights of the projects.
Dear Colleagues,

Greetings!

I am pleased to share with you the Annual Report 2021-22 of Sumant Moolgaokar Development Foundation. This report documents highlights of the work done over the past few years. The Foundation began with a resolve to providing potable water to water distressed communities, but over time it has evolved to work on ‘building resilience amongst communities’, synergise with Tata Group of Companies for disaster response and project management office for theme based CSR efforts.

Through our flagship project ‘Amrutdhara’- The national Drinking Water Programme, we have been able to reach to the remotest water stressed areas of our country and provide safe drinking water to over 320 thousand communities spread across 502 villages. Most of the communities belong to the economically vulnerable and socially marginalised section of the society. Our efforts have improved their quality of life by improving their health standards, arresting school dropout of students especially in young girls, reduced drudgery and provided leisure time.

Over the past three years, the role of SMDF has evolved into a Special Purpose Vehicle (SPV) that aggregates and manages the Tata Groups response to natural and human disaster. Some salient examples of our response to disasters include restarting and revival of over 300 flood-affected schools in Kolhapur and Sangli, provide sustainable livelihood to nomadic communities under Maharashtra Floods Response Programme, creating drought resilient villages in 3 villages of Kalamb Block of Osmanabad and positively impacting lives of 220 thousand vulnerable communities across 330+ villages in seven districts of six States through COVID-19 Response.

I take this opportunity to thank all my colleagues and Tata Motors who have reposing confidence in SMDF through their sustained contribution to the foundation. Big gratitude to all our implementing partners, peer Tata Group of Companies, government authorize for their goodwill and collaboration.

Regards,

Alok Kumar Singh
**EXECUTIVE SUMMARY**

Make your own little bit of the country- be it one workbench or one office – a better place. Make an example of yourself to inspire others around you to do better. In the companies that I have been associated with, particularly TELCO, we have tried to add to the environment rather than take away from it. We have tried making our environs cleaner, greener...

-Sumant Moolgaokar on the occasion of being conferred Sir Jehangir Ghandy award for industrial peace, 1984

Tata Motors has long been known for its active involvement in sustainability and social development. Leading the company for nearly four decades, Sumant Moolgaokar steered it into becoming an organization capable of competing among the world’s best.

“Expect the best, ask for it, pursue it relentlessly and you will get it.”

His pursuit of excellence formed the foundation of the culture and ethos of TELCO. His major contributions lay not just in the automotive industry, but also in projects pertaining to people and planet. He was devoted to environment conservation and sustainability. It was his concern for the economically and socially vulnerable that the organisation’s rural development activities were given top priority and this laid the foundation for the CSR programmes at Tata Motors.

His approach towards society and the disadvantaged inspired many, including the union of the erstwhile PVBU who stated their intent to institute a body that furthers his vision. This intent took the form of a trust named Sumant Moolgaokar Development Foundation (SMDF) that was established in 2006 and was registered under the Bombay Public Trust 1950 and the Societies Registration Act 1860. It was envisaged to serve as a platform for commissioning impact-oriented development projects.

SMDF’s flagship program, ‘Amrutdhara’, launched in 2010 involves the creation of decentralized sustainable solutions for the drinking water needs of water scarce villages. These projects are customised based on the local and regional needs of the communities by intermarrying the local wisdom with technical prowess. Projects run with the active participation of beneficiaries, implementing agencies and government. Till now, a total of 720+ projects have been deployed affecting 3 lakhs+ beneficiaries in 500+ villages.
SMDF has long supported relief and response efforts during disasters. The focus has been to deliver fast and effective support during crisis situations, help build capacity and resilience of communities and, foster the exchange of ideas that benefit group companies to respond to them more effectively. With an aggregation of the Tata Group Disaster Response through its Drought Response Programme (2016-19) and Maharashtra Floods Response Programme (2019-21), trained employees, medical professionals, volunteers and the government collaborated and responded to the urgent needs of the communities.

With the onset of COVID-19, SMDF responded with investments in food and health supplies, vaccination drives, medical equipment, active volunteering, and health support wherever needed. These were done in collaboration with the government and other health institutions. It still continues to work towards helping rural communities get vaccinations and other required welfare services. **2.2 lakhs+ beneficiaries have been directly impacted through our COVID-19 response programme till date.**
SMDF registered under Societies Registration Act, 1860 on 23rd March and under the Bombay Public Trust Act 1950 on 26th October

The Scope of work confined to Pune location

2006
- SMDF registered under Societies Registration Act, 1860 on 23rd March and under the Bombay Public Trust Act 1950 on 26th October
- The Scope of work confined to Pune location

2008
- The Foundation started working on integrated rural development in village Diwad, Pune
- Employee’s subscription to SMDF membership extended to all TML locations gradually

2009
- SMDF withdraws from Diwad village
- Expanding scope of SMDF from Pune to all TML locations

2010
- Launch of ‘Amrutdhara’: National Drinking Water Programme
- Inducted plant heads and Union Representative as Trustees

2016
- Projects served more than 1.5 lakh communities

2016-19
- Project served more than 1.5 lakh communities
- Inducted plant heads and Union Representative as Trustees

2019-20
- Launch of Maharashtra Floods Response Programme-aggregated group efforts of 10 Tata Group of Companies

2020-2021
- Started COVID-19 Response
- Registers under FORM 1 for deployment of CSR projects (in adherence to the guidelines issued by Ministry of Corporate Affairs)
SECTION B

This section traces the evolution of SMDF, its vision and objectives. It expands on various programmes and projects and the impact that they have created so far. It also offers a deep dive in projects other than Amruthdhara- such as Disaster response programme.
**PROFILE**

**Sumant Moolgaokar Development Foundation**
is a social arm formed by Tata Motors Ltd. It was
registered in 2006 both under the Bombay Public
Trust Act, 1950 and the Societies Registration Act,
1860.

It is powered by voluntary contribution from the
employees and a matching grant by Tata Motors.
Apart from making the matching contribution,
Tata Motors provides human resources like
leadership from plant heads and professionals
(eg. those from finance, civil engineering, CSR etc)
who offer pro-bono expertise for project
implementation, their associated costs and
overall monitoring.

**SMDF’s leadership comprises of a**
**Board of Trustees:**
- Plant Heads from each of the 6 manufacturing
  locations
- Union representatives who form 1/3rd the size
  of the total strength of the Board of Trustees
- The Managing Trustee who is also the
  Chairperson of the Trust and oversees its work

The **Secretariat** comprises of a Chairperson,
usually the plant head of Pune, a Treasurer from
Finance department and Secretary from the CSR
department.

The relationship of SMDF with Tata Motors is
symbiotic in nature or quid-pro-quo. Despite its
dependence for 50% revenue from Tata Motors
and supporting CSR projects in rural spaces, both
Tata Motors and SMDF have respected the ‘arms
length’ principle with each other. Locational CSR
teams execute/deploy projects which are
quarterly reviewed by the Governing Council (that
comprises of the Secretariat, all the Trustees and
the CSR teams at all locations).
SMDF is committed to improving the quality of lives of communities by adopting people-centric development practices and approaches such as integrated rural development (health, education, skilling, livelihood, water, sanitation), disaster response, maternal and child healthcare services and capacity building. These are done through collaborations with like minded agencies such as voluntary organizations, academia and convergences with the government.

It has a sharp focus on vulnerable communities such as socially marginalised groups, single women, landless communities and disaster affected groups (climate refugees).

1. Since 2010, SMDF started a marquee project called ‘Amrutdhara’ that endeavors to provide water security to water stressed habitations and communities. It relies on harnessing the localised wisdom of water management practices and leverages it to scale and efficiency.

2. In recent times, SMDF has acted as a program management office of Tata group of companies for disaster response. In doing so, it aggregates group resources and deploys rescue, relief and rehabilitative programs.
The United Nations Sustainable Development Goals laid down a comprehensive agenda that comprises of 17 goals and 169 targets that are to be achieved by the global community, including India by 2030. The 17 goals are interdisciplinary that promote a balance between the economic, social and environmental aspects of sustainability. We at SMDF recognize the need for inclusion and equity in aspects of water through National Drinking Water Programme and Disaster Response. We target vulnerable communities from rural villages to help alleviate their challenges and integrate them in society.

Providing water security to vulnerable communities that improves overall health standards and better water and sanitation practices.

Water security to communities ensures good health and hygiene and provides enablers to other interlinked developments such as education, livelihoods and resilience.

While earlier, a lot of time was spent by women and girls in treading long distances to fetch water, providing water at the doorsteps has resulted in higher enrollment of girl children in school, and better attendance. With reduced or no drudgery, women now have time to participate in the decision-making processes of the family.

In our projects, we enhance the water stock in communities through rejuvenation of old water bodies. This leads to arresting soil erosion, improving ground water moisture and ground water table.

We are very strong on building partnerships among the stakeholders that include government, Tata group of companies, vendors, and communities. The principle of More from Less For More is a testimony of the same.
OUR PARTNERS

Success is an outcome of a team with a common vision, collective hard work and commitment. Our projects are a living testimony of those values that narrate the story of mutual trust and goodwill. While SMDF provides money and expertise for its projects, other stakeholders invest all that they can within their means and thereby become equal partners in whatever we do. This not only instils ownership but pride as well.

Working on development action calls for a multi-dimensional approach to address the complexities and interdependencies of various challenges. This calls for ‘innovative aggregation’ of agencies to achieve the greatest good for the greatest numbers. This tenet is at the heart of the mantra ‘More from Less for More’. It stands for creating maximum impact with an available pool of resources so that we are able to positively impact more and more people.

The principle rests on actively tapping the resources that are available with the government, leveraging the intellect of academia and skills of employees through pro-bono volunteering and, collaborating with institutions (corporate peers and business partners). They have shared vision and values that instil a sense of ownership in communities as they co-create programmes and contribute their expertise to maximise the potential of technology and available resources for efficiency and scale.

COMMUNITY
The community members are not just mere beneficiaries. They are active partners who contribute their land, locally sourced raw materials, labour and traditional know how for the development of the projects. They participate in planning and execution by regularly attending village level meetings and offering ‘shramdan’. Their contributions are of vital importance as they help guide and sustain the projects.

VOLUNTARY ORGANISATIONS
Voluntary organizations have domain expertise and visibility in the community that help make the programmes more effective. Each plant has forged trusted partnerships (after thorough due diligence) to deploy the programmes.

VENDORS
Vendors help in the commissioning and deployment of projects. They develop cost-efficient water solutions and deploy the work following all ethical standards vis a vis good labour practices, no exploitation at work, ensuring safety and health of all those associated at the working site, etc..

GOVERNMENT
Amrutdhara has long been into the arrangement of Public Private Partnership. The Rural Drinking Water Supply Department and other government departments have emerged as crucial partners who direct deployment of the projects. They help in rendering constant support to complete all project related processes and formalities.

VOLUNTEERS
SMDF has a strong volunteering program where employees come forth and extend their support for the projects through field work. They constitute the extended team of SMDF Single Points of Contact (SPOC). They not only identify the water needy villages through extensive fieldwork, but also act as bridges between the community and the CSR team. They facilitate community mobilization, provide regular supervision of the ongoing projects and are a very powerful medium of spreading awareness about the Amrutdhara projects. They are geographically assigned ‘taluks’ or, groups of villages to supervise and carry out their volunteering endeavors.
A PARTNERSHIP BUILT ON SHARED VALUES

It is said that the journey of a thousand miles starts with one-step and once began, many people join the caravan. Amongst the many who join, there are a few who touch your life. SMDF found one such co-traveller in Mr Neeraj Zanvar the owner of Shriram Group. Along with his team, he went out of the way to support the Maharashtra Floods Response Programme (Disaster response) in Sangli and Kolhapur districts of Maharashtra. While the disaster response team was busy reviving institutions, especially through commissioning smart classrooms affected institutions, mainly Zila Parishad Schools; one needed warehouses at both the districts for storing equipments, other tools and for the arrangement of security. Mr Nitin Zanvar in Ashta in Sangli and Shirol in Kolhapur respectively provided their warehouse for one full year on a pro bono basis. This not only saved cost, time but also served as the project management office. SMDF has earned one more friend in the Shriram Group. Here is a big shout out to Mr Neeraj Zanvar and his entire team at Shirol and Ashta!!
SMDF’S INTERVENTIONS

SECTION C

PIC: Community well in Kondgaon in Bhor Taluka
PIC: Tagging a mule for gaining insurance cover
PIC: Health camp in Sanghli and Kolhapur
PIC: A young beneficiary filling water from an RO plant in Jamshedpur
SMDF has 4 major thematic areas under its wing: Amrutdhara, Floods Response, Drought Response and COVID-19 Response. The past 4 years have seen certain trends in terms of total coverage and the amount spent on the projects. The following graphs list those trends and intend to give a brief overview to the readers.
Water stress can differ dramatically from one place to another— in some cases causing wide reaching damage to public health, economic development, and global trade. It can also drive mass migrations and spark conflicts. Countries with rising water stress situations are forced to look towards other means for gaining access to the resource, often leading to water wars. Institutions take part in hydropolitical dialogue which often disenfranchises the vulnerable communities, leaving them at the mercy of illicit practices. Water crimes, like water theft and smuggling have thus seen a steep rise over the past couple of decades.

A Niti Ayog report warns that by 2030, 40% of India’s population will be deprived of access to clean drinking water.

Water is the ‘new gold’ in post fossil fuel era. Like gold, it is scanty and shrinking at unprecedented rates. Billions of people around the world lack access to freshwater resources. Although governments and aid groups have helped many living in water stressed regions gain access, the problem is projected to worsen with the harmful effects of global warming, population growth, expanding industry and agriculture, land and water pollution and changing consumption patterns. Estimates predict that by 2050, over half of the global population will live in water stressed regions at least one month per year.

Such mounting pressures led SMDF to implement sustainable and innovative practices to improve water management in the water stressed rural hamlets around TML locations. Through its project, Amrutdhara, it decided to aggregate the rural communities, leadership from Tata Motors, NGO partners and the government to develop clean drinking water solutions for those villages.
Sanand (Gujarat) - Sanand hosts a range of manufacturing industries and mines which are highly water extracting. They cause contamination in the water table which leads to a drinking water paucity in the surrounding rural hamlets. Lying on semi-arid land, it receives ample rainfall in monsoon however due to excessive extraction, water is not replenished as per the requirements.

Pantnagar (Uttarakhand) - Found on an undulating, hilly terrain, Pantnagar faces changing rainfall patterns, active deforestation and soil erosion leading to depletion in the water table. It echoes the woes of villagers as their traditional naulla and dhara systems are seen drying up.

Lucknow (Uttar Pradesh) - Lucknow, situated in the Indus-Gangetic plains has a humid, subtropical climate. The lakes and ponds surrounding its rural areas are found to be polluted, putting further stress on the groundwater as people are extensively turning to handpumps and borewells. Even with adequate rainfall, the excessive extraction is causing depletion and portable water scarcity.

Pune & Mumbai (Maharashtra) - The Sahyadri region is known as the physical backbone of Maharashtra that has a rolling topography, causing water run-offs during monsoons. Many rural hamlets around Mumbai and Pune face water stress during lean season and have to depend on pre-accumulated or unsafe sources for their water needs.

Jamshedpur (Jharkhand) - Predominantly an industrial city, Jamshedpur and its surrounding rural regions face water crisis due to contamination of and depleting groundwater table owing to overexploitation. Deforestation of the land cover has also accentuated the issue, causing the wells and tubewells to dry up and rust.

Dharwad (Karnataka) - Expanding irrigation and development activities have had a negative impact on the river basins and natural water tanks of Karnataka. Siltation on these water sources cause the surface water to dry up. Water table is pushed further down thereby creating a sense of urgency to de-silt and revive it.
Amrutdhara works on the "principle of felt needs" of the communities through a bottoms up approach where the so called beneficiaries are partners in designing, commissioning and aftercare of context specific water related projects. These projects are designed across the spectrum of availability, accessibility and absorbability. Our team designs solutions in accordance with traditional water management practices ranging from infiltration wells/nullah systems to RO plants and water reservoirs.

The projects are aimed towards creating water equity and encourages active participation of its community members. The communities contribute through ‘shramdaan’ (i.e. voluntary labour), providing locally available raw materials, traditional knowledge and any other support required on site. They thus become active partners in the projects, not just mere beneficiaries.

Sustainability is key to the projects. Therefore, providing training for all stakeholders on water literacy, management of water assets, health and sanitation are part of the overall design. We leverage government support and encourage volunteering from Tata Motors team who provide their expertise in project planning and implementation.

How we ensure serving the poorest of the poor

- Villages should be remote and inaccessible
- Limited reach of government scheme to the villages
- No employee from the company should be a resident in the selected village and if they are, they should not be the direct beneficiary
- Villagers should be proactive, non partisan and willing to contribute
OUR FOOTPRINT - PROJECTS & BENEFICIARIES
(2020-21) & (2021-22)

TILL DATE, WE HAVE COMPLETED 724 PROJECTS IN 502 VILLAGES, IMPACTING 3,12,800+ LIVES!

CLASSIFICATION OF DRINKING WATER SOLUTIONS FOR COMMUNITIES SINCE 2010

- Handpumps: 272
- Infiltration Wells: 138
- RO Plants: 90
- Water Storage Tanks: 21
- Ponds: 27
- Farm Ponds: 23
- Soakpits: 21
- Rainwater harvesting: 8
- Reservoir/Ground Water Recharge: 27
- Borewell: 21
THEMATIC DEEP DIVE : AMRUTDHARA

IMPACT

Availability - Access and water equity ensured:

1. Water security: A stock of 4.68 crore litres of water that quenches the thirst of up to 3.12 lakh citizens everyday and ensures good health and hygiene* throughout the year.

2. Reducing drudgery of women by providing water at doorstep as we have saved 2 crore miles of distance travelled to avail water for drinking. This is equivalent to 40 round trips from moon to earth.

3. Ensuring water equity as nearly 50% of beneficiaries belong to SC, ST, and nomadic tribal groups.

4. Ensuring Right to Education for girls as our projects have led to higher enrolment and attendance of girls in primary and secondary level education.

5. Improvement in income of families as additional water stocks aided in the increase of the gross sown area leading to higher farm production.

* 30 litres/capita/day as per World Health Organisation standards

4.68 CRORE LITRES of fresh water stock

The distance saved with the help of our projects accounts to

44 ROUND TRIPS FROM THE MOON

50% beneficiaries belong to SC, ST, Nomadic Tribal Groups

With the help of our projects, women save 2.75 HOURS of travel time each day

Time saved when monetized is equivalent to

RS. 156 CRORE
PANTNAGAR, UTTARAKHAND

The state of Uttarakhand has a unique set of challenges in the availability and access to water. While the foothills are water rich (the marshlands of Tarai region), the uphills make water a scarce commodity during the peak summer season. In addition to this, the rough and undulating terrain accentuate the water problem of the area. While one can account many reasons for this, active deforestation over the past 2 decades contributes to a fair share of the problem.

Pantnagar, situated at an altitude of 244 m earlier saw thick and lush forest cover. Increased human activity caused detrimental effects on its soil and water resources. A lack of connectivity by road further added to the challenges of water availability and access in its rural hamlets. Villagers relied heavily on the small but perennial Naulas (water channels) and Dharas (springs and aquifiers) which dried up during summers. Women had to trek many kilometers uphill and downhill carrying heavy load that affected not just their health but also their physique. Lack of proper water facilities affected tourism, crop output, increased food insecurity, reduced livestock rearing and caused forced migration.

SMDF noticed these challenges and proposed the idea of ‘Protected Intake Structures’, or infiltration wells using appropriate technology design. These wells captured water from subterranean water capillaries located deeper than traditional nallas. People from the villages helped with excavation work under the supervision of the Village Development Committee which was monitored by SMDF.

Since 2010, SMDF created

138 infiltration wells
7 rainwater harvesting mechanisms
24 handpumps
1 water storage tank and 2 ponds in 156 villages.

Pankot doesn’t let its water run dry!
The State Action Plan for Climate Change highlights that about 20% of the 15,000+ villages in Uttarakhand did not have adequate provisions for clean drinking water, and more than 180 villages did not have a designated source. Communities in these hilly regions relied heavily on the natural Naula system. However, severe summer months rendered the water sources dry, leaving communities in severe want of water. Pankot was one such village which experienced acute water shortage during summer months. Only two of its naullas were partially functional while the third, located in the Dalit basti ran completely dry.

With the support of Pan Himalayan Grassroots Foundation, SMDF built and revived various water structures in and around Pankot. Two handpumps were constructed and the Naula that was accessed by the Dalit community was revived leading to fresh drinking water all year round.

Access to fresh drinkable water impacted the lives of kids and elders both. Many daily chores that earlier seemed difficult now presented moments of luxury and joy. Proximity to the water sources helped people save time and energy. Different user groups were trained and given the responsibility to maintain these structures.

“People in Pankot have seen how impactful SMDFs projects have been. Earlier, government schemes would involve setting up a pipeline but that was hardly maintained. It was always rusted and no one could make use of it. We are now directly experiencing the positive impacts of your projects and are very thankful to the team for making clean water accessible. Having water readily available has helped us put our kids back to school, saved 1-3 hours of our days and enabled many women to get involved in activities like knitting. Many families also plant their own produce through kitchen gardening. There is visible change in the approach of our community and we feel very blessed.”

Gram Panchayat leader, Harish Chilwal
Water found in the villages of Jamshedpur contained high concentrations of iron and arsenic. To address this, our team decided to install RO plants that functioned on a water vending mechanism. However, with time, communities did not have sufficient means of repair and maintenance. To address this, we started encouraging communities to use the RO machines on a user-payee model wherein we encouraged communities to form water user groups fashioned on a micro-enterprise structure that would charge communities very nominal rates for accessing water. This addressed the issue of repair and maintenance while ensuring sustainable availability of safe drinking water.

One such case was of Bangora hamlet of Haathibinda village where people used to drink unsafe water from borewells and open wells. On request of the village Sarpanch, Gram Vikas Kendra (an SMDF project implementation partner) shared a proposal to build the RO Plant that was successfully set up and enabled the villagers to get employed under the ‘user payee model’. Since 2014, 12 such RO Plants have ensured the availability of safe drinking water to 15,000+ people.

CASE STUDY

JAMSHEDPUR, JHARKHAND

In Jharkhand, only 30% of the rural population had partial drinking water facilities. Traditionally Amrutdhara projects have been focusing on villages that are in proximity to mining areas which are infested with high concentration of fluoride and heavy metals (including iron). Based on the soil profile we installed handpumps but over time they became dysfunctional due to rusting caused by high concentration of minerals. This triggered us to focus on installation of RO machines and the revival of natural water bodies such as lakes and ponds.

Since 2010. SMDF created

77 handpumps, 15 RO plants and restored 1 pond in 71 villages

Water ATM: Quenching thirst, generating income

Water found in the villages of Jamshedpur contained high concentrations of iron and arsenic. To address this, our team decided to install RO plants that functioned on a water vending mechanism. However, with time, communities did not have sufficient means of repair and maintenance. To address this, we started encouraging communities to use the RO machines on a user-payee model wherein we encouraged communities to form water user groups fashioned on a micro-enterprise structure that would charge communities very nominal rates for accessing water. This addressed the issue of repair and maintenance while ensuring sustainable availability of safe drinking water.

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Our village did not have clean and safe drinking water till many years ago. We used water from handpumps, wells, lakes, etc. that caused various health issues. In 2002, the Anganwadi complained that there was a surge in Typhoid cases among the residents. A few years earlier, we learnt that the TELCO CSR department was setting up RO plants in various locations. After holding many Gram Panchayat meetings, we finalized and submitted our documents along with the gift deed to the team.

An automatic RO plant was set up and the technicians guided us on how to use the machine sustainably. We hardly spend half an hour in the filtration process after which the machine runs for the entire day. The electricity bill is paid with the help of the subscription charges of water ATM card each time it is swiped. In comparison with bottled water that costs Rs. 13, 15 or 18; our residents pay a mere Rs. 6 for 20 litres of water.

I thank the Tata Motors team for their innovative intervention that has served our entire village and positively impacted their health and well-being.

Ms Mamata Mahato, women self-help group leader, Lohabasa village.
Sanand is situated in the Ahmedabad district of Gujarat. It is found on low-lying semi-arid land. The villages around Sanand were once blessed with good water table but due to continuous extraction, the water table started getting depleted. Lack of proper catchment areas added to this challenge. Water that was earlier extracted was not replenished and whatever little remained was unfit for consumption, replete with TDS (Total Dissolved Solids). As a result, land started becoming unfit for agriculture and health of communities started getting affected.

While consumption of hard water by humans may not have negative health implications, the excess of minerals are sure to have bearings. Therefore, taking the case of Devadthal, we introduced RO plants in different locations mainly schools as they had borewells. Once people started gaining access to clean water, we decided to turn our attention to recharging the water table and simultaneously treating it so the residual water was free from TDS.

With groundwater augmentation and reduction in TDS, we noticed improvements in health and sanitation practices of the community. There was substantial increase in income due to good yield from the farmlands. We also encouraged self-sustained models of livelihood that reflected the idea of shramdaan, where people are engaged in end-to-end services for the development of these water projects.

### Revival of a lake breathes life in Devadthal

As neglect would have it, the village lake with an areal expanse of 2.5 kilometres in Navapada hamlet of Devarthal village was levelled due to series of sedimentation cycles. Having no other source of sweet water in brackish Sanand, women from the nomadic Padhar community travelled over 4 kilometres a day to fetch water from the nearest source.

Few proactive young women wanted to end this drudgery once and for all as they already had their fair share of nomadic sojourns. They approached the CSR team of Tata Motors with their resolve to revive a few water bodies and make provision for potable water. The team instantly saw the potential of an integrated water management system and planned to desilt the entire lake. Villagers, civil engineers and voluntary organization fashioned the intervention on the lines of micro-watershed and integrated rural development.

As the fertile soil was removed from the lake, one also layered the intervention by planting 9000+ plants on the banks. The lake was desilted and the monsoon offered its blessings. The water in the lake has recharged all water storage structures (wells and handpumps), increased the water table and augmented livelihood opportunities. The improvement in soil moisture has led to double cropping, bumper growth of fodder for milch animals that support dairy. Nearly 35 youth have opened an enterprise of fish cultivation that has yielded produce worth Rs. 7 lakh. They have incorporated fish in their diet that has visible impact on the health, especially the malnourished children.

With a lake having expanse of 2.5 kilometres and depth of 5 feet, villagers feel proud for having labored for reviving a dead lake that breathes life in their hopes and aspirations. It’s like homecoming for them as they toured the entire world in such of sustenance and finally find hope in a lake that they call their own.

### CASE STUDY

**Revival of a water body - 2.5 kms lake**
- Recharging all water storage structures
- Water positive village
- Starting double cropping
- Enable other livelihood - fish cultivation, fodder for dairy, formation of Farmer Producer Company

**Impact**
- **Rs 45 lakhs**
- **Rs 27 lakhs**
- **Rs 18 lakhs** Shramdaan

**Coverage**
- 62 RO plants
- 6 ponds, 4 reservoirs in 66 villages

**Since 2010. SMDF created**

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**Sanand, Gujarat**

Sanand is found on low-lying semi-arid land. The villages around Sanand were once blessed with good water table but due to continuous extraction, the water table started getting depleted. Lack of proper catchment areas added to this challenge. As a result, land started becoming unfit for agriculture and health of communities started getting affected.

While consumption of hard water by humans may not have negative health implications, the excess of minerals are sure to have bearings. Therefore, taking the case of Devadthal, we introduced RO plants in different locations mainly schools as they had borewells. Once people started gaining access to clean water, we decided to turn our attention to recharging the water table and simultaneously treating it so the residual water was free from TDS.

With groundwater augmentation and reduction in TDS, we noticed improvements in health and sanitation practices of the community. There was substantial increase in income due to good yield from the farmlands. We also encouraged self-sustained models of livelihood that reflected the idea of shramdaan, where people are engaged in end-to-end services for the development of these water projects.
The Sahyadri region of the Western Ghats receives high rainfall during the monsoon season. Its rolling topography coupled with increasing deforestation causes high water run-off leading to acute shortage of water during summers. Despite having high density of big and small dams, the government deploys water tankers during summers to cater to the water demands of these areas. However, the reach of these water tankers is limited. They are deployed only to those villages which have a minimum of 100 households, below which no such provision is made. This leaves the smaller hamlets of 25-30 houses un-serviced.

Communities have attempted to adapt by identifying potholes (with live spring) to fulfill their daily water needs. This means that 1 member from the family devotes 1/3rd time budget to just accumulate water during the lean season. While working with the communities, SMDF identified these water sources and has transformed them into wells and reservoirs. These reservoirs, traditionally known as ‘Shivkalin Taki’ have proven to be very effective ever since it was first introduced by Chatrapati Shivaji Maharaj. These water structures are charged not only by live springs but also accumulate the high run off during the monsoon season.

Since 2010, SMDF created 19 wells, 1 reservoir, 19 handpumps, 14 borewells, 2 water storage tanks, 10 ponds, 9 land levelling and 23 farm ponds in 58 villages of Mumbai. In Pune, SMDF created 45 wells, 22 reservoirs, 3 handpumps, 2 borewells, 14 water storage tanks, 2 ponds and 2 RO machines in 89 villages of Pune.

MAHARASHTRA

Since 2010, SMDF created Karanjkhop village in Satara district was mildly affected by drought conditions leading to drying up of water storage structures namely wells, reservoirs, handpumps, water storage tanks, etc. This triggered migration of the youth from their villages to proximate cities such as Pune. Concerned with the state of affairs, one of the volunteers at Tata Motors approached SMDF to address this issue. Representatives from Tata Motors visited the village and were able to identify a makeshift earthen dam in the upper catchment area of the village. Realizing its potential, they decided to excavate and construct an earthen water storage structure having storage capacity of 5 cr lt of water. As luck would have it, Satara received good rainfall after a period of 5 years helping inundate the water reservoir. As a result, all water bodies in the low lying areas (comprising 3 villages) got recharged. It has been 2 years now that the area hasn’t received rainfall but all 3 villages have adequate water stock for their livelihood. This has enabled double cropping in these villages which arrests out migration of youth.

PUNE CASE STUDY

5 Crore litres of water revitalised in Karanjkhop village of Satara district

Karanjkhop village in Satara district was mildly affected by drought conditions leading to drying up of water storage structures namely wells, reservoirs, handpumps, water storage tanks, etc. This triggered migration of the youth from their villages to proximate cities such as Pune. Concerned with the state of affairs, one of the volunteers at Tata Motors approached SMDF to address this issue. Representatives from Tata Motors visited the village and were able to identify a makeshift earthen dam in the upper catchment area of the village. Realizing its potential, they decided to excavate and construct an earthen water storage structure having storage capacity of 5 cr lt of water. As luck would have it, Satara received good rainfall after a period of 5 years helping inundate the water reservoir. As a result, all water bodies in the low lying areas (comprising 3 villages) got recharged. It has been 2 years now that the area hasn’t received rainfall but all 3 villages have adequate water stock for their livelihood. This has enabled double cropping in these villages which arrests out migration of youth.
MUMBAI CASE STUDY

Water and wealth go hand in hand in Jawhar Block of Palghar District

Distress migration during summers had become an inseparable part of routine for Kisan Sole, a tribal resident of village Pathardi of Jawhar Grampanchayat of Palghar district. Nested just 60 miles from Mumbai, his village seemed to be light years away from a ray of development. Water, which is in bounty during the monsoons, becomes a high trading commodity, cheating farmers for a second crop and pushing them to city sub-centers in search for livelihood. The summers of 2021 was one such season when Kisan had a chance meeting with driver of an earth mover (deployed by SMDF) who was busy excavating a farm pond in his village. He learnt that he could also benefit to have a farm pond by just contributing for the fuel cost and the rest being taken care of by the machine.

He quickly arranged for funds and in no time had a farm pond of his own. Now, he harvests not only a bumper crop of black gram but also cultivates jasmine and fish which in combine fetch him Rs 45000 in one single stock. The project has altered the lives of many more such youth in the area. It all started when Tata Motors decided to collaborate with the district authorities for working on a holistic village development model in the year 2019.

SMDF supported the district administration by providing one earthmover to the village Pathardi to augment the work on Integrated Village Development Model (by Tata Motors under its CSR umbrella). This self-sustaining approach rests on the principle that farmers or farmer groups pool in funds for fuel and maintenance while the machine excavates earthen water storage structures that meet the need for both domestic use and for irrigation and convergence of government scheme namely MNREGA that creates in-situ employment. The news spread in the nearby gram panchayats. Till date SMDF has excavated 41 farm ponds across village Donganpada and Wanganpad of Pathardi and two nearby Grampanchayats namely Chauk and Shiroshi. This has impacted over 1000 tribal families with assured water that augments their income, arrests their migration and gives them hope.

THE MORE FROM LESS FOR MORE STORY OF FARMPOND

Gram Panchayats covered: Pathardi, Chauk, and Shiroshi GP

<table>
<thead>
<tr>
<th>Sr. No</th>
<th>Farm pond size</th>
<th>Qty.</th>
<th>Location</th>
<th>Water stock</th>
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<tr>
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<tr>
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<td>1,200 cubic meter</td>
<td>15</td>
<td>Pathardi GP</td>
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<td>1,200 cubic meter</td>
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<td>Chauk GP</td>
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<tr>
<td>4</td>
<td>1,200 cubic meter</td>
<td>13</td>
<td>Shiroshi</td>
<td>1.56 crore litre</td>
</tr>
</tbody>
</table>

Contribution by SMDF 3.7%

GP contribution 4.5%

Community contribution 6.6%

Govt. MNREGA support 88.6%
With water sources getting dry, Dharwad district faces a severe drinking water crisis. The district has more than 2,000 bore wells. However, depleting underground water has made drilling bore wells difficult. While one could get water after drilling for 300 feet, now water is available only after drilling 600 feet. In addition, despite the implementation of MGNREGS, several people are migrating to neighboring Goa and Maharashtra seeking employment. The crisis is attributed to extinction of traditional water management practices.

Neerugantis, who for many centuries had been regarded as central to the water management processes in the village, were hurriedly displaced by a government order in 1962, when the tanks were taken over as Government property. The instinctive wisdom and knowledge that they possessed on tank maintenance was lost and they had no recognition in the new political order. This ended their unique time-tested system of water management. The vast experience, indigenous knowledge and expertise of the Neerugantis in water conservation, distribution and tank management, unfortunately has been allowed to evaporate and fade away.

Other water management practices involved upkeep of Kuntes which are the structure for water storage in Karnataka. A kunte is very similar to a pond. It is normally circular in shape and not very deep. It is structured in such a way that the rainwater directly flows into it and is collected in it.

Efforts under Amrutdhara initiatives in Dharwad have attempted to address this immediate need by installing borewells (i.e. capturing the water table at medium levels) and also working at the catchment areas- i.e. desilting natural water tanks to restore the capacity thereby allowing other water bodies to be recharged by them.

People of the village and school authorities were trained for maintaining the structures and monitor the usage of water. Awareness sessions were also conducted all across to educate people on the need for water conservation.

Since 2010. SMDF created
1 rainwater harvesting structure, 5 borewells, 3 borewells with pumping systems, 3 water storage tanks, 4 ponds, 11 RO machines in 23 villages.

Over 24195 cubic metres of silt was removed and gifted to farmers from 25 villages. Water storage capacity was enhanced by 2.4 crore litres of water.
LUCKNOW, UTTAR PRADESH

The Gangetic plains are blessed with high water table that provide good quality water to people. However, Lucknow district has its unique set of issues due to high silt (sic. sediment pollution) brought by Gomati River. Government and private citizens have resorted to borewells and the installation of hand pumps to extract ground water for their needs. Villages usually have high density of human population and the installed hand pumps fall short of catering to the water demand. The issue gets accentuated in bastis that have higher composition of marginalized communities (as they have lower negotiation power to get the fruits of development).

Recognizing this need, the implementation partner of SMDF namely Jan Parivar Kanlyan Kendra (JPKS- a social arm of Tata Motors, Lucknow) collaborated with Uttar Pradesh Jal Nigam Board (UP Jal Nigam) and took a targeted approach to install hand pumps in Dalit bastis. Till date, SMDF has installed over 149 hand pumps across 45 villages. This has improved the overall health condition of the communities.

Since 2010. SMDF created

149 handpumps, 21 soakpits, 1 pond, 1 water storage tank in 36 villages.
<table>
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<th>Panagarh</th>
<th>Mumbai</th>
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<th>Jamshedpur</th>
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**Coverage**

- **Total No. of Villages**: 52
- **Farm ponds**: 3
- **Roads**: 0
- **Soak pits**: 0
- **Lands**: 0
- **Farm ponds**: 0
- **Rainwater harvesting tanks**: 0
- **Reservoirs**: 0
- **Groundwater recharge**: 0
- **Borewells**: 0
- **Handpumps**: 0
- **Ponds**: 0
- **Infiltration wells**: 0
- **Wells**: 0
CREATING DROUGHT RESILIENT VILLAGES: THE CASE OF OSMANABAD
Marathwada region of Maharashtra witnessed two successive droughts in 2016. A region that already had scanty rainfall of about 78.3 cm, as compared to the state’s average of 115 cm, Marathwada’s droughts put many lives at peril. They led to crop failure (mostly kharif), acute shortage of fodder and potable water, farmer suicides and livestock deaths. Distress migration increased by 35-40% (aka climate refugees). During summers, over 2000 villages across 40 Talukas in the region depended on government water tankers. Water scarcity, and desperation led to a booming business of water mafias. Additionally, the region had a notorious history of planting water intensive crops such as sugarcane (widely promoted by the sugar mill lobby) that led to the depletion of groundwater and lowering of the water table.

Responding to this situation, the Disaster Management team from Tata Sustainability Group commissioned a fact finding team to assess the situation and report on a plan of action. The team visited 3 districts- Beed, Latur and Osmanabad. The team made a situation report and shared with group companies of which 6 companies responded. However, their interventions stopped within 6 months. Tata Motors through SMDF responded by proposing a more comprehensive, long term intervention on the lines of rehabilitation and resilience in communities through ‘Drought resilient villages’. The central idea of the intervention was focused not only on the creation of physical assets to conserve water, but working with communities to bring behavioral change.

It also aimed at roping in government for convergence, which it successfully did.

Along with the NGO partner, Paryay, it identified three villages that had a high composition of Dalit and tribal population and those comprising high landless communities. The work started in early 2017 in Nagazarwadi, Shingoli and Wagholi villages of Kalamb Block in Osmanabad District. The interventions targeted small men/women farmers, landless families and women of Self Help Groups.

The said villages were chosen after mapping the values and principles of SMDF and that of the responding communities.

They were profiled on parameters such as:

- **high degree of migration (presence of climate refugees)**
- **minimum 25% SC/ST composition in village**
- **proactive communities, and**
- **willingness to contribute nearly 10% of the total project cost.**

Three villages namely Shingholi, Wagholi and Nagjarwadi with combined population of 5,000 villagers, 45% SC/ST composition and 35% migrants were chosen. They were brought in the Kalamb block of Osmanabad district starting 2016-2019.

**Our Approach and Interventions**

Our approach for improving the drought situation was by creating physical infrastructures to store water and increase water availability.

1. **Working on enhancing physical capital**
   - a) Creating appropriate water conservation and storage structures
     - **Deepening of nallas**: Digging 8.5 km of nalla to store water from run offs and connect with local bodies
     - **De-siltation** of silted dams, wells and reservoirs that would enhance water storage
     - **Repair of assets** to arrest leakages in distribution and delivery of portable water
   - b) Improving farm lands with bunds, levelling and farm ponds
   - c) Promoting tree plantations on bunds and available lands
     - Start micro enterprises like poultry, dairy, goat keeping, sericulture

2. **Working on enhancing human/social capital**
   - a) **Empowering communities** for water management by improving water literacy, conducting water audits, form water guilds
   - b) **Encouraging adoption of drought resilient crops**
   - c) **Rights based interventions** like work on ensuring caste certificates and land entitlements to landless communities.
   - d) **Leverage government schemes** to build sustainability in projects
   - e) **Innovative method of providing money to members of SHGs for inter-lending** (a concept the government started through PM Kisan Samman Nidhi Yojna)
**Components**

**Before 2016**
- Annual Increase in Agriculture production due to Nala deepening
  - Area Irrigated: 574 Ha
  - Total farmer benefited: 228
  - 85 tonnes produced

**Year 2019-20**
- Area Irrigated: 716 Ha
- 535 farmers benefitted
- 156 tonnes produced

**Income increase**
- Avg. increase in income during cropping months - ₹7000/family
- For 6 months: ₹42000/increase in annual income

**Dairy Farming**
- Milk production (buffaloes & cows)
- For 140 families
- Provided Training on Dairy farming
- 53732 gallon
- 1,28,387 gallon for 436 families
- Average increase in daily milk production: 5.6 liters/day/family
- Annual increase in family income - ₹36000

**Goat keeping**
- 60 families
- 104 families
- Annual increase in family income is ₹36000 from sale of goats
- 449 farmers benefitted for Improving farmlands with Bunds

**Poultry**
- 13 families
- Annual increase in family income is ₹30000

**Micro Enterprises**
- Papad making, Flower mill, sewing etc.
- nil
- 54 families
- Annual Increase in family income ₹30,000

**Government schemes**
- 175 peoples benefitted from government schemes

**Government schemes**
- The scheme helped people start their micro enterprises such as ‘dairy farming, poultry farming, goat rearing’, etc.
- Members of SHGs received farm equipment through the schemes

**WATER SECURITY**
- Villages were pulled out of water stress situations and created an annual stock of more than 50 crore litres of water
- Soil moisture improved for over 730 acres of land
- Active involvement of the pani panchayats was established

**FOOD/NUTRITIONAL SECURITY**
- There was an increase in gross sown area due to double cropping leading to an average 2.5 fold increase in productivity

**OUTMIGRATION REDUCED**
- Out Migration of youth reduced from 30% to 5% over 2 years time

**LIVESTOCK LIFESPAN INCREASED**
- Reduction in death of animals from 20% to 5% in 2 years time
- Distress sale of animals reduced from 30% to 2% in 2 years time

**MINDSET & BEHAVIOR CHANGE**
- Shift in cropping pattern: adoption of drought resistant crops, micro irrigation techniques and decline of sugarcane plantation for 30% gross sown area to below 5%

**COMMUNITY ASSERTIVENESS**
- Higher assertiveness of communities to claim their entitlements: ₹1.1 crore mobilized from Government for 15+ schemes and projects

**OUTCOMES IN LIVELIHOODS AND IMPACT**

**THEMATIC DEEP DIVE: DROUGHT RESILIENT OSMANABAD**

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THEMATIC DEEP DIVIDE: DROUGHT RESILIENT OSMANABAD

TESTIMONIALS

Atmnainirbharta ki sankalpana

Osmanabad district remained in shambles between 2011-16 due to acute water scarcity. The situation became dreadful as there was great scarcity of consumable water available for the villagers. Borewells dried up, there was no water for drinking or even for livestock grazing. The agricultural land was barren with no crops or grains.

The situation was dreadful as there was no water nor was there livelihood. SMDF came to our rescue and provided full support in making 3 aspirational villages of drought affected Osmanabad district self-sufficient and self-reliant.

SMDF supported all the development activities of 3 villages of Kalamb Block - Wagholi, Shingholi, Nagzarwadi with the help of Paryay Organisation. They used Poclain machines to dig up a Nalla of 8.5 km that was filled with time and helped with the absorption and storage capacity of the water body. With this, he water challenges were completely alleviated.

The effects of these interventions can be seen till date with portable water being made available to all and land becoming cultivable and producing ample agricultural output. As agriculture boomed on full swing, associated livelihood opportunities and small enterprises also carried out workshops and training sessions for the locals. They trained farmers in sustainable and organic farming, innovative technology, change in crop practices, micro planning of water irrigation, etc. They also encouraged women to form Self Help Groups (SHGs) to provide trainings, activities and guidance on starting new enterprises.

Parallely, Paryay and SMDF started started working in 3 villages including Nagazarwadi where they made many water structures and deepened nallas. One of the nallas that was deepened was beside his land and wells, thereby enriching capacity of the water body. With this, he water challenges were completely alleviated.

The dearth of water posed major risks in the lives of those in Osmanabad district. Among the widely affected was Sunita Narsingh Mate, an enterprising, educated woman who was not able to get a good job opportunity because of which she turned to agriculture. Due to less rainfall and a lack of water structures, she was unable to get sufficient returns from farming. In addition to the pressures of income, she started finding it difficult to fund the education of her son and daughter.

The death of water posed major risks in the lives of those in Osmanabad district. Among the widely affected was Sunita Narsingh Mate, an enterprising, educated woman who was not able to get a good job opportunity because of which she turned to agriculture. Due to less rainfall and a lack of water structures, she was unable to get sufficient returns from farming. In addition to the pressures of income, she started finding it difficult to fund the education of her son and daughter.

While working on making the region drought resilient, SMDF built various water structures, deepened a nalla of 8.4 km area and also carried out workshops and training sessions for the locals. They trained farmers in sustainable and organic farming, innovative technology, change in crop practices, micro planning of water irrigation, etc. They also encouraged women to form Self Help Groups (SHGs) to provide trainings, activities and guidance on starting new enterprises.

Sunita and her husband took leadership roles in all activities of this project. She was given the responsibility of being a facilitator between project implementors and the community. She inspired women and others to form 10 new SHGs, and farmers to shift towards organic and horticulture farming. In her own enterprise, she switched to poultry farming and dairy farming with the help of project implementors who provided her with technical expertise and guided her in availing subsidised government schemes. She was a pool of knowledge and motivation who inspired many women to start their businesses in dairy farming, poultry farming, flour mill, chill machine etc.

I feel proud and satisfied whenever I am able to help other women with their enterprises or give them information about government schemes. I make sure to extend my support to the community members even after their project work ends. My husband and I are very happy for being given these responsibilities and we thank SMDF for creating such an enabling environment.”

Ms. Sunita Mate

A leader from the shadows

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Ms. Sunita Mate

Mr. Balasaheb Shatrugn Pawar

“If due to SMDF’s interventions, soil and yield from farmlands have improved. Farmers are able to return to their agricultural practices. Implementation bodies are constantly in touch with us. Their regular guidance and support have helped us to become ideal and successful examples of agri-entrepreneurs and we are proud of it. We are now in the process of expanding the areas of cultivation for cash crops and floriculture. Farmers from other villages are coming to us for help and we are readily sharing our knowledge and skills with them. Our strong determination, persistent hard work, passion and planned execution have made us successful”

Mr. Balasaheb Shatrugn Pawar
DISASTER RESPONSE

Maharashtra floods response programme
COVID-19 response
INDIA FACES AN INCREASING RISK OF DISASTERS

According to the Inform Risk Index of 2020, India is ranked 31st out of 191 countries with an inform risk of 5.4, putting it under the ‘high risk of disaster and humanitarian crisis’ category. Its unique geo-climatic conditions and high socio-economic vulnerability to calamities leads to increased frequencies of natural disasters. 27 of its 29 states and seven union territories are exposed to recurrent natural hazards such as floods, droughts, cyclones, earthquakes and landslides. Climate change and environmental degradation have further compounded the frequency and intensity of these disasters.

These conditions vastly threaten India’s economy, population and achievement of the sustainable development goal agenda. A report published in 2019 (titled Cost of Climate Inaction: displacement and distress migration) assessed that by 2050, nearly 4.5 crore of Indian population would be classified as ‘climate refugees’. With the current 1.5 crore climate refugees, the predictions seem to under assess the situation.

The Tata group has long supported relief and response efforts during a humanitarian disaster. The focus has been to deliver fast, effective support during a crisis; help build capacity and resilience of communities for long-term rehabilitation; and foster the exchange of ideas that benefit group companies to respond more effectively during disasters. Tata Motors is a lead company to respond to disaster situation in the western region of India and it was resolved that SMDF should play an active role in furthering this agenda by rendering its services in from of ‘Special Purpose Vehicle’ that consolidates group efforts and responses.

As a response to disaster, SMDF decided to be active across the entire spectrum of disaster response starting with rescue and transitioning to relief, recovery, rehabilitation and resilience.

Rescue

Under rescue, a trained set of volunteers are deployed to sites of disasters and work closely with the National or State Disaster response Team.

Maharashtra Floods Response Programme: 2019 to 21
Deployed a team of 3 rescue members in 2019 at Sangli and Kolhapur Floods and the team saved 17 lives (State of Maharashtra). Another rescue operation during the Chiplun floods in July 2021 and of family comprising 5 members were saved.

Recovery

This focuses on helping the government and communities to start delivering the public goods and services by equipping them with tools and equipments.

Restarted over 300 institutions i.e. Zilla Parishad Schools in Sangli and Kolhapur by repairing and upgrading the schools that enabled digital integration

Resilience

It has focused on equipping communities with package of practice that helps them withstand any future occurrence of disasters

Maharashtra Drought Response: 2016-2020:
Created 3 drought resilience villages in Kalamb Block (of Osmanabad District of Maharashtra) by providing assured water supply throughout the year that enabled double cropping, stopping out migration and formation of functional water water management and governing structures.

COVID-19 Response: 2020 to 22:
Vaccinating communities by opening the country’s first private vaccination centre- vaccinated over 10000 vulnerable communities

11 mobile vaccination units administering door to door vaccines to over 1 lakh vulnerable communities across 400 villages spread in 7 districts of 6 States

Relief

Relief services include provisioning and supply of essential goods and services such as ration, water, medicine, medical camps, medicines.

The Maharashtra Floods Response 2019 to21
Medical camps in Sangli and Pune- a team of doctors and trained employees volunteered for 1 week.

COVID-19 Response: 2020 to 22
Providing supplies to vulnerable communities, supporting administration with medicines and logistics, equipping hospital with additional beds, PPEs and other critical equipment.

Rehabilitation

It has focused on fortifying the recovery work with livelihoods and other enabling interventions that bring stability.

Maharashtra Floods Response Programme: 2019 to 21
Fortifying the livelihood of nomadic tribal communities in Sangli and Kolhapur by helping them avail death insurance of over 300 mules as these beasts of burden play a crucial role in their occupation.

COVID-19 Response: 2020 to 22
Supporting nomadic tribal communities in Pune through health, education and employability interventions that aim and improving their quality of life.
Heavy rains battered the Konkan and Western Maharashtra region in early July 2019. People watched helplessly as their livelihoods were washed away with a spectre of floods that took over the catchment areas of Sangli and Kolhapur districts. Inclement rains resulted in massive discharge of water from major dams, spiking the water levels in the Panchganga river which courses through Kolhapur, and the Krishna river that passes through Sangli. This caused widespread destruction and people were displaced from their villages. Infrastructure facilities like schools, roads, buildings were destroyed, livestock was affected, diseases spread and people were injured.

Responding to this crisis situation, Tata Motors launched Tata Maharashtra Floods Response Programme. Based on the assessed needs of the communities, a phased intervention was launched that comprised work on Relief, Recovery and Rehabilitation.

Over 10 Tata Group of companies resourced these interventions. A team of 11 volunteers conducted a situation and needs assessment. The findings of the ‘Rapid Assessment’ were presented to 18 representatives from 10 Tata Group Companies that met in the Maharashtra State Disaster Response Meeting (SDRM) on 20th August. Based on the findings and recommendations of the Rapid Assessment, the organizations pledged their support for ONE Tata Response led by Tata Motors through SMDF.

**KEY INTERVENTIONS**

**health**
Medical camps for the communities across villages identified

**education**
Painting schools and rebuilding their IT infrastructure

**livelihood**
Providing De-Notified Tribal (DNT) communities with animals, health checkups and insurance of animals

**Rescue and Relief**
Trained employees from Tata Motors: Supported the National Disaster Response Force in rescuing **17 lives** from 4 severely affected villages. Medical professionals (along with mobile medical van) visited Valva and provided medical aide to more than **1000 villagers**

**Recovery**
Sangli and Kolhapur districts took pride in having the highest density of ICT enabled schools in the country but the floods had jeopardized the entire setup. This meant suspension of classes across the two districts. There were requests to revive these schools with state of the art interactive and integrated ICT facilities. Out team along with district administrated identified nearly **300+ schools** and worked towards:

1. Reviving **100+ schools** through minor repair work and painting of schools
2. Equipping **250+ schools** with state of the art IT facility for online classes.
These interventions have ensured uninterrupted learning of **25000+ students**

**Rehabilitation**
The rehabilitation efforts were engineered towards providing economic security to **33 nomadic families**. A particular nomadic tribe depends on mules for their livelihood and the floods led to death of many such animals. While many domestic animals are covered under government supported insurance, mules were not. Our team worked with the government to register mules under animal insurance and took lead in ensuring the first **300 animals** under insurance coverage through dedicated camps. Through this strategic move, nomadic tribe across the state now get Rs **20000 insurance coverage/animal**
Volunteers who valiantly lent their support in rescue, rehab and relief

Walking the talk of corporate citizenship, employees from Tata Motors and other Tata Group of companies have invested their personal time and skills during various initiatives. The Maharashtra Floods Response Programme was completely driven by employees who conducted the needs assessment, prioritised needs and organised relief and rehabilitation measures. Few of our volunteers also supported the National Disaster Response Force to rescue lives of citizens. With a dedicated corps of volunteers, we were able to revive and restart 300+ institutions that positively impacted 20,000+ lives.

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<tr>
<th>Sr. No.</th>
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<tr>
<td>1</td>
<td>Rajesh Deshmukh</td>
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<td>19</td>
<td>Ms Jigyasa Kurlapkar</td>
<td>Tata Rallis India Ltd.</td>
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<td>20</td>
<td>Mr Ashwin</td>
<td>Tata Capital</td>
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<tr>
<td>21</td>
<td>Ms Monika Joshi</td>
<td>TTL</td>
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COVID-19 RESPONSE

SMDF HAS INVESTED OVER

6.69 CR ON COVID-19 RESPONSE

AND IMPACTED OVER

2,21,000+ LIVES
The COVID-19 pandemic created unprecedented challenges for nations all across the globe. The situation in India was particularly dire. Waves of infections swept across the country and strict lockdowns took shape in all states to curb transmissions, leading to severe economic losses and hardships for millions. What followed were major disruptions in public healthcare, food, nutrition and employment. The economic and social conditions were devastating—millions, especially those belonging to the marginalized communities lost their livelihoods and fell into extreme poverty due to a lack of social protection and access to quality health care.

Tata Group’s philosophy rests on being socially responsible corporate citizens. We, at SMDF noticed such blaring consequences of the pandemic and decided to step in. We engaged in collaborations with the government, non-government, healthcare, education, and other public institutions to contribute to response and relief measures and aid those belonging to the rural communities who face adverse challenges owing to their socio-economic vulnerabilities.

Our approach involved rolling out integrated, needs-based interventions in a phased manner. These included:

### Strengthening Institutions
Institutional strengthening to plug the demand and supply gap by making available - ventilators, PPEs, N-95 masks, augmenting bed facilities and providing oxygen. Supporting administration with mobility, immunity enhancement medicines and supplies

- Distributed over 1,00,000 disposable masks, 15,000+ N-95 masks, added 200+ beds in hospitals, provided 8 ventilators, and distributed over 100 oximeters.

### Relief to vulnerable communities
Providing cooked meals and supplies to communities during the lockdown

- 3.4 lakhs meals to over 30000 people during lockdown
- 200 tonnes of ration provided to 10,000 families
- 30,000 units of water distributed across 24 police posts for over 4 months

### Work on resilience
Starting country’s first private vaccination unit and starting mobile vaccination drive

- Created awareness and vaccinated over 130 thousand citizens.

---

**Support to hospitals**
- 275 PPE Kits
- 14,645 N-95 masks
- 85,281 disposable masks
- 1,000 litres of sanitizers
- 17,831 bottles of sanitizers
- 5,000 litres of sodium hydrochloride
- 100 beds to district isolation center
- 8 ventilators adding 200 beds

**Support to police**
- Diagnosed 300 police personnel for coronavirus
- PPEs to 5500 personnel
- Supply of essential medicines for 3000 personnel to improve immunity
- Transportation facility for police and patrolling vehicles for surveillance

**Support to truckers**
- 6000 drivers provided free food
- 3200 masks distributed
- 64 bottles of sanitizers distributed
- 30,000 units of water distributed across 24 police posts for over 4 months

**Awareness generation**
- Awareness creation through posters across 10,000 vulnerable sites in urban slums
- 16 creatives in 3 languages of 47000 posters on awareness and sensitisation for COVID-19
- 7 pages of posters for creating awareness about COVID-19 shared among drivers in 6 languages

**900+ employees**
- donates blood and plasma that was much needed by hospitals treating COVID-19 cases

**500+ employees**
- mentored students who are currently enrolled in their higher studies
COVID-19 RESPONSE: MOBILE VACCINATION DRIVE

The government's delivery system fell short to respond to the crisis situation as the hospitals were ill-equipped and there was immense shortage of vaccines and medical staff to cater to the quantum of the scale of the problem. Historically, the most vulnerable communities tend to be missed out due to accessibility challenges and economic compulsions due to multidimensional poverty. Therefore, a comprehensive and organic approach was required and multiple actors needed to collaborate and synergize their efforts.

Tata Motors through SMDF developed the Mobile Vaccination Van to provide doorstep Covid-19 vaccines to vulnerable communities to ensure prevention against and resilience to the spread of the virus. A fully equipped mobile vaccination van ferries to rural areas to provide vaccines at doorsteps. Through this public private partnership, SMDF has already vaccinated over 80,000 citizens including vulnerable communities such as pavement dwellers, nomadic tribes and school-going children. Government agencies especially respective health departments of various states are relieved as it has led to conservation of efforts and resources. Implementing agencies benefit from having an asset as a customized mobile vaccination van is enabling them to strengthen and scale their ongoing work.

SMDF
- Fully customized vaccination units for 2 consecutive years given to implementing partners
- Human resource - driver, paramedical staff, nurse
- Extended support for generic health services post two years of vaccination drive

State Governments
- Vaccines for vaccination
- Coordination with health department, Block Development Officer (BDO) and Taluka Medical Officer (TMO)
- Support in mobilization of communities
- Support for online registration (COWIN App)

Implementing Partners
- Entities such as Indian Red Cross Society, Parivar Kalyan Kendra, Jan Parivar Kalyan Kendra to administer in-situ Covid vaccines to vulnerable communities
- To implement generic health intervention post the vaccination drive for next 5 years

COVERAGE & IMPACT

No. of vaccination units 11
No. of villages covered 400+
Total number of people vaccinated 1 lakh+
SMDF has a Board of Trustees that comprises of:

- Plant Heads from each of the 6 manufacturing locations
- Union representatives forming 1/3rd size of total strength of the Board of Trustees
- A Managing Trustee oversees the work of the Trust

The Board Meets once a year for Annual General Meeting

The objectives of the trust is carried out by Governing Council that comprises:

- All Trustees
- A Secretariat that comprises
  1. Chairperson (the Managing Trustee, usually the Plant Head at Pune)
  2. Treasurer (from Finance)
  3. Secretary (from CSR)

Locational CSR Teams execute/deploy the projects which are quarterly reviewed by the Governing Council
### TRUSTEES OF SMDF

<table>
<thead>
<tr>
<th>S. No.</th>
<th>SMDF</th>
<th>Role in SMDF</th>
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<tr>
<td>1.</td>
<td>Mr. Alok Kumar Singh</td>
<td>Chairperson and Managing Trustee</td>
<td>Plant Head, Pune-CV</td>
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<tr>
<td>2.</td>
<td>Mr. Shyam Singh</td>
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<td>3.</td>
<td>Mr. Vishal Badshah</td>
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<td>Plant Head, Jamshedpur</td>
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<td>4.</td>
<td>Mr. K Vijay Menon</td>
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<td>Plant Head, Lucknow</td>
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<td>5.</td>
<td>Mr. Anal Singh</td>
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<td>6.</td>
<td>Mr. Neeraj Agarwal</td>
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<td>Plant Head, Sanand</td>
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<td>7.</td>
<td>Mr. Mahesh Suguru</td>
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<td>Plant Head, Dharwad</td>
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<td>8.</td>
<td>Mr. Vinod Kulkarni</td>
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<td>Head, CSR, Mumbai</td>
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<td>9.</td>
<td>Mr. Rakesh Trivedi</td>
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<td>Mr. Sachin Landge</td>
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<td>President, Tata Motors Union, Pune</td>
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<td>11.</td>
<td>Mr. Santosh Dalvi</td>
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<td>General Secretary, Tata Motors Union, Pune</td>
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<td>Mr. Shyam Sundar Singh</td>
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<td>13.</td>
<td>Mr. Rohit</td>
<td>Secretary</td>
<td>CSR Lead, Pune</td>
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<td>Location</td>
<td>Team</td>
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<tr>
<td>Dharwad</td>
<td>Mr. Rajashekar Ms. Asha Shinde (MA Social Work)</td>
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<td>Jamshedpur</td>
<td>Mr. Achintya Singh (MA Social Work &amp; MA Public Policy) Mr. Gurudatta Dwivedi (MA Social Work)</td>
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<td>Mr. Santosh Kumar (MA Social Work)</td>
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<td>Pune</td>
<td>Mr. Litesh Atarde (MA Social Work) Mr. Mayuresh Kulkarni (B.Com) Mr. Sajid Pathan</td>
<td>Construction Division: Mr Sanjeev Kale Mr Atul Patwardhan Mr Pankaj Bhakkad Mr Ashutosh Kulkarni</td>
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<td>Sanand</td>
<td>Ms. Sampa Das Ghosh (MA Social Work)</td>
<td>Civil Department: Mr Sourabh Shrivastav</td>
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# SMDF ORGANIZATION DETAILS

## ORGANISATION DETAILS

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<td>Sumant Moolgaokar Development Foundation</td>
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<td>Registered Address:</td>
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<td>3</td>
<td>Address for communication</td>
<td>Department of Community Development (CSR), Human Resource Building, CVBU, Tata Motors Ltd, Pimpri, Pune 411018</td>
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<tr>
<td>4</td>
<td>Name of Authorised Signatory</td>
<td>Mr Rohit Saroj</td>
</tr>
<tr>
<td>5</td>
<td>Phone Number / Fax Number</td>
<td>08291508649</td>
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<tr>
<td>6</td>
<td>E-mail I.D (Authorised person email id)</td>
<td><a href="mailto:rohit.saroj@tatamotors.com">rohit.saroj@tatamotors.com</a></td>
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## List of Funders

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<tr>
<td>2021-22</td>
<td>• Tata Motors Limited TATA MOTORS PVBU • TATA PASSEN EVBU • TML Business • TMLD • Brabo Robotics • Individual Donation</td>
<td>• Tata Elexi • TATA Communications Ltd • Tata Technology Ltd • Tata Motors Ltd</td>
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</tr>
</tbody>
</table>
## MID-LINE ASSESSMENT REPORT - OSMANABAD

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Intervention</th>
<th>Observations and Findings</th>
</tr>
</thead>
</table>
| 1      | Nalla Deepening                                  | 1. Nalla Deepening has been carried out in all the three villages.  
2. Farmers perception indicated that there was a positive impact of this activity on water level post drought immediately in rainy season as good rainfall received in year 2016-17 and Year 2017-18.  
3. The impact of Nala deepening was visible by the farmers in terms of rise in water levels in the wells.  
4. This has resulted in increase in area under cultivation by almost 50 -100% as told by the farmers. However, due to visible impact of nala deepening and improvement in water levels farmers have cultivated sugarcane in more areas in good rainfall year. They have also shved that water availability period was increased by 2 months in consecutive 2 years but this year the rainfall is not received well. Farmer shared increased in yield by approx. 40 percent.  
5. Deepening work is done vertically in nalla beds. The side slopes can provide more stability.  
6. During field visits MB entries and field observations matched at one location in village Nagzawadi but not matched in Wagholi and Singholi village. The PIA told that due to rain the gaps are washed away. Permanent marking or identification numbers to each Nalla could have helped identification of MB entry and exact location at Field. Paryay has shared locations and google map images after field visit are attached as annexure- 6.  
7. Secondly work is done on the hourly basis and the records of the same are maintained. The log book register is certified by contractor and Protect in charge.  
8. Nalla deepening pit gaps were less than 5 meters. While deepening behind the existing check dams less distance is kept from the wall of check dam.  
9. Detailed Technical Survey and Estimates are not prepared for Nala Deepening as the work was initiated on priority basis as told by PIA and hence baseline indicators were not monitored before initiating the work.  
10. The records of contribution register in the form of kind or cash could not be observed during visit. However, Paryat project team reported the details through email which are given in the annexure-2.  
11. The documents pertaining to outcomes on water level, crop wise yield and area under crop cultivated details were unavailable. However, the details are attached as annexure -2 and 3 which are submitted by PRAYAS. |
| 2      | Repairing, Desilting and Recharge existing structures | Activity not taken                                                                                                                                                                                                                                                                                                                                  |
| 3      | Farm Bunding, Levelling and Farm Ponds            | 1. Farmers perception is that they could get benefit in terms of recharge of water due to improvements in field bunds. The quality of bunds constructed was satisfactory. The section of bunds measured in the field of Baban Kisan Mali, a farmer of Wagholi were 0.60sqm, 0.84sqm and 0.48sqm at 3 samples in Wagholi while the section 0.83sqm and 0.90sqm observed for other sample farmer.  
2. The work of farm bunds was done with machinery on hour basis. Before initiating the work detailed survey number wise plan and work done map were unavailable.  
3. Lengths mentioned in the measurements book were not matching as the record of farmer wise survey numbers, area and lengths was unavailable. However, Prayias has provided details of survey numbers and area covered is given as the annexure- 1.  
4. Outlets to pass excess runoff water to bunds not observed.  
5. Farmers shared that soil moisture conserve in their fields resulted in reduction in numbers of irrigations for crop, conservation of fertile soil and nutrients and reduced soil erosion. |
| 4      | Bund Plantations                                  | 1. Plantation was undertaken in year 2018. The field observation shows that farmer have planted fruit trees like Mango, Jamun, Aonla, Bamboo and Custard apple. They have planted these plants at a location where the source of water available with them instead of bunds.  
2. Distribution list is maintained by project team. However, the distribution list of farmer and plants received to farmers and numbers are not matching. The distribution list is attached as annexure-5  
3. The sample survey shows that plants survival varies from farmer to farmer. Mr. Ghanshyam Digamber Taur of Wagholi shown plants which shows 100% survival while 80% survival on Ramesh Salunkhe of Nagzari. He also planted additional plants. However, during meeting with SHG members they told that all of their plants are died. Therefore, those who was having better source of water, they could survive plants better. Overall roughly 40% plants are survived as per the information shared by the farmers in meetings. Actual Survival register is unavailable as the plantation is done during this year only. |
| 5      | Conducting Water Audits and Sensitizing Communities | Activity not achieved                                                                                                                                                                                                                                                                                                                                 |
| 6      | Collective Crop Planning for Judicious use of Water | Activity not taken however training / awareness on water conservation practices organized at field level. As per the information shared three such trainings were conducted.                                                                                                                                                                                                                           |
### MIDLINE ASSESSMENT - OSMANABAD

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Intervention</th>
<th>Observations and Findings</th>
</tr>
</thead>
</table>
| 7     | **Support for Seed, Bio-fertilizer, Growth Promoters to Needy** | 1. As per MoU, the farmers support is mentioned for seed, bio-fertilizers, growth promoters to needy.  
2. The support provided by project team to SHG groups financially @ 4000 INR per participants to 249 families through cheques to different SHGs. The information sent by Prayas through mail is given in annexure-4  
3. The total number of beneficiaries registered were 249 as against the target of 600.  
4. As per the discussion with SHGs (Pragati Mahila Bachat Gat, Ambika Mahila Bachat Gat and Sant Mira Bai Mahila Bachat Gat of the project), it was observed that beneficiaries used the amount for the agricultural purposes like sowing, fertilizers and labour work for intercultural operations and got benefited after the drought period. Then the beneficiaries refunded the same amount through cash to the organization.  
5. The record on the use of support by farmers is not available. |
| 8     | **Training: Agricultural Service Provider Cadre** | As per the information shared by the farmers, PIA has taken the trainings on best agricultural practices at regular interval during initial regularly in the initial phase. PIA used the audio-visual approach for the same. However, the approach of cadre service provider is not explicit. The information shows that such 15 units are covered as on March 2018 and 26 as on date but the list of service providers is unavailable and their current status reports is also unavailable. |
| 9     | **Training: Para Vets** | As per the information shared by the farmers, PIA has taken the trainings on during initial regularly in the initial phase. PIA used the audio-visual approach for the same. However, the approach of cadre service provider is not explicit. The information shows that such 15 units of parvets covered as on March 2018 and 23 as on date but the list of paravet service providers is unavailable and their current status reports is also unavailable. |
| 10    | **Farmer's Orientation Programme on LEISA / AT / IP through Mobile Van** | Based on the farmer's perception they received the information about composting and bio pesticide (Dashparni Ark, Panch Parni etc.) received and they also applied in the field. As per the information shared by the project team. Such 13 number of trainings are achieved. However, the details of participants and training reports is unavailable. |
| 11    | **Creating Awareness about Govt Linkages** | Awareness programmes were conducted by the project team. SHG members in Singholi reflected that tone of the SHG member could benefit in Gharkul Yojana. As per the information shared by Mr. Ghanshyam Digamber Taur in Wagholi and Mr. Maruti and his wife in Shingholi shared that training knowledge motivated to initiate the poultry enterprise. However, the details of records in terms of list of such beneficiaries, inputs provided through meetings and reports are not available. Such 26 number of trainings are achieved as per the information shared. Documentation for these 26 linkages and outcomes is necessary. |
## AUDIT STATEMENT 2021-22

### SCHEDULE VIII

<table>
<thead>
<tr>
<th>Name of the Public Trust</th>
<th>Sumant Moolgokar Development Foundation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Balance Sheet as per last Balance Sheet</td>
<td>Balance Sheet as per last Balance Sheet</td>
</tr>
<tr>
<td>6.47,68,964</td>
<td>6.47,68,964</td>
</tr>
<tr>
<td>Add: Deductions</td>
<td>Add: Deductions</td>
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<tr>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Less: Income during the year</td>
<td>Less: Income during the year</td>
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<tr>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Less: Sales during the year</td>
<td>Less: Sales during the year</td>
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<tr>
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<td>-</td>
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<tr>
<td>Depreciation up to date</td>
<td>Depreciation up to date</td>
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<tr>
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<td>-</td>
</tr>
<tr>
<td>Investments</td>
<td>Investments</td>
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<tr>
<td>Note:</td>
<td>Note:</td>
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<tr>
<td>The market value of the above investments is Rs.</td>
<td>The market value of the above investments is Rs.</td>
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<tr>
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<tr>
<td>Plan &amp; Machinery</td>
<td>Plan &amp; Machinery</td>
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<tr>
<td>Balance as per last Balance Sheet</td>
<td>Balance as per last Balance Sheet</td>
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<td>Less: Before the year</td>
<td>Less: Before the year</td>
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<tr>
<td>-</td>
<td>-</td>
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<tr>
<td>Depreciation up to date</td>
<td>Depreciation up to date</td>
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<tr>
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<td>-</td>
</tr>
<tr>
<td>Loans (Secured or Unsecured): Good / Doubtful</td>
<td>Loans (Secured or Unsecured): Good / Doubtful</td>
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<td>13,43,429</td>
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<tr>
<td>Other Loans</td>
<td>Other Loans</td>
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<tr>
<td>Liabilities:</td>
<td>Liabilities:</td>
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<td>Provision For Taxation</td>
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<tr>
<td>Income Outstanding</td>
<td>Income Outstanding</td>
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<tr>
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</tr>
<tr>
<td>Interest Account</td>
<td>Interest Account</td>
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<tr>
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<tr>
<td>Sundry Debtors</td>
<td>Sundry Debtors</td>
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<tr>
<td>Advances</td>
<td>Advances</td>
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<td>Cash &amp; Bank balances:</td>
<td>Cash &amp; Bank balances:</td>
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<tr>
<td>Cash on hand</td>
<td>Cash on hand</td>
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<td>(a) In Current Account With Scheduled Banks</td>
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<td>7,74,24,547</td>
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<tr>
<td>(b) With the Trustee</td>
<td>(b) With the Trustee</td>
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<tr>
<td>3,41,67,546</td>
<td>3,41,67,546</td>
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<tr>
<td>(c) With the Manager</td>
<td>(c) With the Manager</td>
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<tr>
<td>11,16,12,487</td>
<td>11,16,12,487</td>
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</table>

### Accounting Policies & Notes to Accounts forming part of Accounts (Schedule A)

As per our report of even date

<table>
<thead>
<tr>
<th>Income Outstand</th>
<th>If accounts are kept on cash basis</th>
</tr>
</thead>
<tbody>
<tr>
<td>Interest</td>
<td>Nil</td>
</tr>
<tr>
<td>Other Income</td>
<td>Nil</td>
</tr>
</tbody>
</table>

For Sumant Moolgokar Development Foundation

PATEL & DEODAR Chartered Accountants

Date: 24-06-2022 | Place: Pune

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### SCHEDULE IX

<table>
<thead>
<tr>
<th>Name of the Public Trust</th>
<th>Sumant Moolgokar Development Foundation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Income and Expenditure Account for the period ending 31st March 2023</td>
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</tr>
<tr>
<td>EXPENDITURE</td>
<td>INCOME</td>
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<tr>
<td>---------------------------------------------------------------</td>
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</tr>
<tr>
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<td>By Rent (increased)</td>
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<tr>
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<td>(b) Interest (increased)</td>
</tr>
<tr>
<td>(c) Educational</td>
<td>(d) Other</td>
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<tr>
<td>(d) Medical Relief</td>
<td>(e) Other Charitable Objects (Relief of distress caused by Sickness, drought etc.)</td>
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<tr>
<td>(e) Relief of Poverty</td>
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<tr>
<td>To Bank Charges &amp; Bank Charges Brought Forward</td>
<td>On Securities</td>
</tr>
<tr>
<td></td>
<td>On Fixed Deposit</td>
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<td></td>
<td>On Current Account</td>
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<td></td>
<td>On Bank A/c</td>
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<tr>
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<tr>
<td>To Office Expenses</td>
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<tr>
<td>To Remuneration to Trustees</td>
<td>By Dividend</td>
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<tr>
<td>To Legal &amp; Professional Expenses</td>
<td>By Donations in Cash or kind</td>
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<td>By Grants</td>
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<td>To Contribution and Fee - Charity Commissioner</td>
<td>By Income from other sources</td>
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<td></td>
<td>In view of the same</td>
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<tr>
<td>To Contribution and Fee - Labour Welfare Fund</td>
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<tr>
<td>To Amount written off:</td>
<td>Income Outstanding</td>
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<tr>
<td>(a) Bad Debts</td>
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<tr>
<td>(b) Loan Scholarship</td>
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<tr>
<td>(c) Miscellaneous</td>
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</tr>
<tr>
<td>(d) Other Items</td>
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<td>To Expenditure on Objects of the Trust</td>
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<td>4,94,05,237</td>
</tr>
<tr>
<td></td>
<td>9,72,61,617</td>
</tr>
</tbody>
</table>

For Sumant Moolgokar Development Foundation

PATEL & DEODAR Chartered Accountants

Date: 24-06-2022 | Place: Pune

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FOR MORE DETAILS, CONTACT:

Department of Community Development (CSR)
Human Resource Building, CVBU, Tata Motors Ltd,
Pimpri Chinchwad, Pune, 411018

020-66132403

rohit.saroj@tatamotors.com