BUILDING NEW BUSINESS MODELS AROUND SUSTAINABILITY

Mahindra
Rise.

1 INTRODUCTION

VASUDHAIVA KUTUMBAKAM AN ANCIENT INDIAN PHRASE MEANS "THE WORLD IS ONE FAMILY" WHICH REFLECTS IN OUR SPIRIT AND CULTURE

This states that Sustainable Development Goals (SDGs) are an inherent part of India and existed in our culture since long. India has played an important role in shaping the SDGs and contributing in this global agenda through its various national development goals.

2030 Agenda of 193 countries

THREE YEARS AGO SINCE THE IMPLEMENTATION OF SDGS WITH THE AGENDA TO END ALL FORMS OF POVERTY, FIGHT INEQUALITIES AND TACKLE CLIMATE CHANGE BY 2030, 193 COUNTRIES TOOK UP THESE GOALS AND STARTED ON THEIR JOURNEY.

The recent report by United Nation suggests the need to inculcate a sense of urgency to achieve these goals considering the limited timeline. Hence to achieve this 2030 agenda, we require to bring about a profound change that goes beyond business as usual.

India is one of the fastest growing global economies thus it is imperative to strengthen the focus towards achieving the global agenda of 2030.

The Country has launched several programs internally to ensure progress towards SDGs and it is committed to achieve goals on

Universal rural electrification

Sanitation and housing for all

Massive expansions of clean and renewable energy

Road and digital connectivity for all

Universal elementary school education

Apart from these commitments, country's Parliament has organized several forums to develop policy and action perspectives on elimination of poverty, promoting gender equality and addressing climate change.

TO SET THE BALL ROLLING, THE GOVERNMENT OF INDIA HAS APPOINTED NITI AAYOG THE THINK TANK TO PERFORM DETAILED MAPPING OF 17 SDGS AND 169 TARGETS TO NODAL CENTRAL MINISTRIES, CENTRALLY SPONSORED SCHEMES AND MAJOR GOVERNMENT INITIATIVES.

To support the national agenda it is important for companies to align their business objectives with the SDGs. While this will help to drive business responsibly, it will also create shared value for the stakeholders.

AT MAHINDRA GROUP, WE ARE COMMITTED IN DRIVING THE GLOBAL AGENDA ON SDGS. SO FAR THE GROUP HAS UNDERTAKEN VARIOUS INITIATIVES IN THIS REGARD AND THIS REPORT SERVES AS A PLATFORM TO SHOWCASE OUR ORGANIZATION'S CONTRIBUTION TO SDGS.
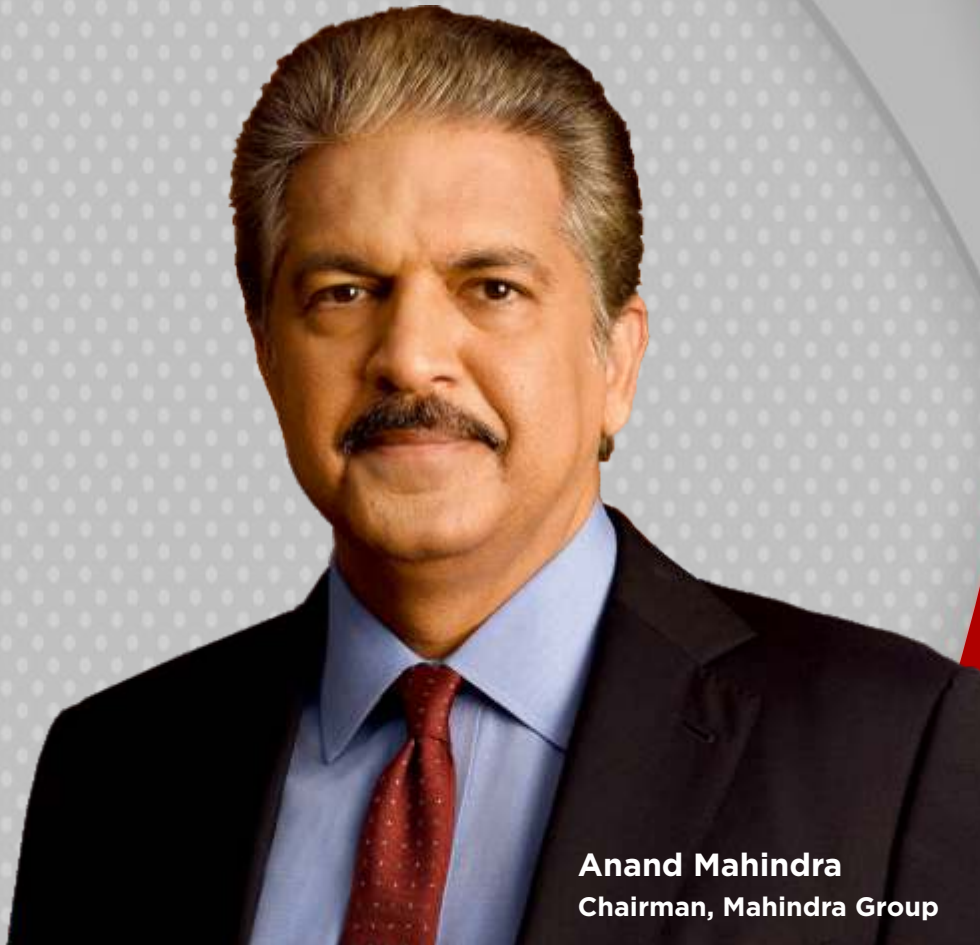
This report also displays the key initiatives undertaken by our various businesses against the most relevant SDGs.

We wish to convey our performance on SDGs to our stakeholders and encourage them to support these global goals in their own journey.

2 MESSAGE FROM OUR CHAIRMAN

Anand Mahindra
Chairman, Mahindra Group

For Sustainability to go mainstream, it needs to impact people, planet and profits. It should offer business opportunities that create value for a company and its stakeholders, for the community at large and for this planet we call home.

In the Mahindra Group, this philosophy is a way of life. Guided by the 17 Sustainable Development Goals (SDGs) adopted by 193 countries, we aim to make sustainability the bedrock of our business and CSR strategy. The case studies from this report illustrates how we do this, across businesses and geographies. This SDG report also helps us to shape, monitor and report company-wide initiatives, providing the business case for staying invested in sustainable development for the long term.

The 17 SDGs enshrine the world's most ambitious vision for sustainable development so far. We believe that they present us with exciting opportunities to meaningfully impact global discourse around the developmental agenda. It is a testimony to the difference we can make through business innovations and partnership with the communities we serve.

Building New Business Models Around Sustainability

3

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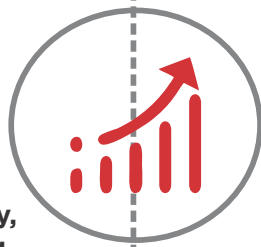
ABOUT MAHINDRA GROUP

Mahindra Group is a

USD 20.7 billion

federation of companies that enables people to rise through innovative mobility solutions, driving rural prosperity, enhancing urban living, nurturing new businesses and fostering communities.

Our presence is in more than

100

countries, employing over

240,000

people. Our operations span several key industries that form the foundation of every modern economy.

We have a mission to make 'Mahindra' one of the

50

most admired global brands by 2021 and in this interest all our group companies follow the legacy set by Mahindra Group of being committed to investing in technology and growing our global presence and maintaining our leadership position.

Mahindra & Mahindra Ltd
Automotive Business

Vision
Enabling our customers and stakeholders to Rise, as we progress towards being a Top 10 Global Automotive Brand

Mission
Double our revenue to Rs 53,000 Cr (USD 8 bn), while delivering superior financial performance

Tractor and Farm Mechanization Business

Vision
To technologically enable products, services and agri initiatives to deliver prosperity to 2 million farmers and enable them to Rise

Mission
Double our revenue to Rs 33,000 Cr (USD 5 bn), while delivering superior financial performance

Mahindra Lifespace Developers Ltd.

Vision
We are committed to following the triple bottom line philosophy of 'People, Planet and Profit', with a commitment to providing more modern homes, workplaces and social infrastructure to the nation.

Mission
Transforming urban landscapes by creating sustainable communities.

Mahindra Holiday & Resorts India Ltd

Vision
We will be among the Top 5 vacation ownership companies of the world in terms of member base by FY 2021.

Mission
Good Living. Happy Families.

| 1 NO POVERTY |
| 2 ZERO HUNGER |
| 3 GOOD HEALTH AND WELL-BEING |
| 4 QUALITY EDUCATION |
| 5 GENDER EQUALITY | 6 CLEAN WATER AND SANITATION | 7 AFFORDABLE AND CLEAN ENERGY |

Building New Business Models Around Sustainability

Mahindra & Mahindra Financial Services Ltd.

Vision

To be a leading financial services provider in semi-urban and rural India.

Mission

To transform rural lives and drive positive change in the communities.

Mahindra Sanyo Steel Pvt Ltd.

Vision

To be the most admired, successful, and socially responsible special steel manufacturer in India by 2019.

Mission

To supply high quality special steels to meet growing demand and to contribute to customers' competitiveness

Mahindra Intertrade Limited

Vision

To be India's leading and most preferred integrated logistics service provider.

Mission

To serve our customers, in global markets, by providing creative, cost effective, technology enabled solutions that continuously meet and exceed our customers' expectations thus enhancing stakeholder value. To provide continuous opportunities for growth and knowledge enhancement to our employees and business associates.

Tech Mahindra

Vision

To be among the top three leaders in each of our chosen market segments while fostering innovation and inclusion.

Mission

We will consistently achieve top quartile growth by contributing to our customers' success, by enabling our employees to realize their potential and by creating value for all our stakeholders.

Mahindra Susten Pvt. Ltd.

Vision

To be the world's most admired brand in Sustainable Infrastructure and Renewable Energy

Mission

By 2020, Our mission is
• To become a $ 1 Billion revenue company.
• To become the preferred employer in India for superior talent.
• To deliver maximum value to all our stakeholders working harmoniously with local and global communities.

Mahindra First Choice Services Limited

Vision

To become No. 1 automotive independent after market player in India in terms of revenue and network size by FY-24

Mission

To create and nurture after-market ecosystem to keep the automobiles fit and healthy and customers happy and smiling

4 SUSTAINABILITY AT MAHINDRA

"Sustainability is a part of our 'rise' philosophy. You cannot rise if you take more from the community than you put back"

Anand Mahindra

We at Mahindra believe that "Sustainability has to be way of life to be way of business". Sustainability was taken up as a business paradigm when we embarked this journey in FY 07-08. We changed our approach towards business strategy completely as we started to incorporate risks related to people and planet along with profits to counter our risk and challenges. This allowed us to rethink the regular, take a leap and evolve into a more sustainable and profitable business. This 'Alternative Thinking' became Mahindra's strategic approach towards integrating sustainability into our business.

Over the years we have tried to drive a positive change for all our stakeholders, by designing every aspect of our business sustainably. For us sustainability not only means conservation of the environment, but also the wellbeing of our stakeholders, communities, and the world-at-large. Considering the diverse business under Mahindra group, it became important for us to design a

sustainability framework which is flexible so that it can be adopted by all our companies and comprehensive enough by touching the three pillars of sustainability i.e. People, Planet and Profit. This thought inspired us to develop a common sustainability framework at group level which can be followed by all our business.

"CSR AND SUSTAINABILITY ARE NOT THINGS YOU DO AFTER YOU MAKE PROFITS. THE NEXT GENERATION OF BUSINESS OPPORTUNITIES WILL COME FROM OPPORTUNITIES THAT DRAW FROM THE VERY CONCEPTION OF THE PROJECT"

ANAND MAHINDRA

Mahindra Sustainability Framework

Building enduring businesses by rejuvenating the environment and enabling stakeholders to Rise

People — Enabling Stakeholders to Rise

- Build a great place to work
- Foster inclusive development
- Make sustainability personal

Planet — Rejuvenating the Environment

- Achieve carbon neutrality
- Become water positive
- Ensure no waste to landfill
- Promote biodiversity

Profit — Building Enduring Business

- Grow green revenue
- Mitigate risk including climate risk
- Make supply chain sustainable
- Embrace technology and innovation
- Enhance brand equity

Partnering. Learning. Sharing.

Giving back more than we take.

Above framework represents sustainability actions that business can take. Through this framework we would like to ensure that all our businesses are taking active efforts and contributing to the agenda of "Giving back more to society than we take".

With our sustainability framework in place, we also incorporated the measurers of monitoring our progress on the journey of sustainability. Monitoring the progress helps in taking up specific targets and design relevant programs/ initiatives around it to achieve the targets. In this regard, many of our group companies have taken up targets which are relevant to their business under our sustainability roadmap. These goals and targets are more focused, more relevant and more aligned to emerging scenarios and stakeholder expectations.
"http://www.mahindra.com/about-us/sustainability "

Our sustainability roadmap reflects our commitment towards environment and society and how we have evolved on sustainability after taking our first step in FY 07-08. This has increased the trust among our stakeholders and we are continuously looking forward to take innovative actions in this regard. Our efforts has made sustainability a never ending journey of innovation through which we focus on profit, people and planet.

SDGS AT MAHINDRA

In April 2016, we became the first Indian company to sign up for EP100

Millennium Development Goals (MDGs) drove progress for 15 years in several important areas and with the changing global issues in 2015, SDGs replaced the MDGs. The SDGs are a bold commitment to finish what we started, and tackle some of the more pressing challenges facing the world today. All 17 Goals are interconnected, where the achievements in one impacts the success for other goals. Addressing the threat of climate change, managing exhaustible natural resources, achieving gender equality and better health for populations will help in eradicating poverty, fostering peace, developing inclusive societies, reduce inequalities and help economies prosper.

At Mahindra, we have always been proactive to participate in addressing the global issues. Mr. Anand Mahindra, as the representative of the corporate world at the Paris Climate Agreement, urged countries to move quickly and join the Agreement. In April 2016, we became the first Indian company to sign up for the EP100 programme. As an organization, we support the SDGs through a host of our programmes and initiatives. Most of our businesses are also aligned to contribute towards the achievement of these goals.

The objective of prioritizing the SDGs is to align company's strategies and roadmap with our contribution to the SDGs. We charted 3 step process to arrive at the prioritized SDGs which is as follows:

1

Understanding the SDGs
Our reporting includes the mapping of initiatives across our Group Companies contributing to the SDGs.

Engaging with Stakeholders
We engage with our external stakeholders on an ongoing basis to enhance their awareness on SDGs.

2

Prioritizing SDGs
We believe in undertaking responsibilities and priorities in a structured framework. To prioritize the SDGs, we connected with our senior management which provided us with the business case for the SDGs and also consulted with sustainability champions at different locations for more specific inputs.

3

Building New Business Models Around Sustainability

Linkage of SDG with Our Core Purpose

Businesses, alongside Government agencies and civil societies, have an increasingly leading role in ensuring that SDG aspirations are translated into measurable progress on the ground. At Mahindra, we recognize SDGs as levers for innovation and shared growth, enabling us to contribute towards the Nations endeavors for achieving National level priorities. As our operations cut across key industries and form the foundation of every modern economy, we have been focusing on creating business solutions and initiatives that drive sustainable growth. Our core purpose is to challenge conventional thinking and innovatively use all our resources to drive positive change in the lives of our stakeholders and communities across the world, to enable them to Rise.

India's Largest **Electric Vehicle** maker

World's Largest **Tractor Company** by Volume

India's No.1 **Multi-brand certified used car** company

India's Largest **Rural Non-banking Financial** company

Among India's Third Largest 3rd party **Logistic Service** provider

Club Mahindra is **India's No 1** holiday brand

Pioneer in building **Smart Cities** In India Through **Mahindra World Cities**

Among India's **Top Five IT** Services Providers

First Indian Company with **Driverless Tractor** Technology

India's Largest **Utility Vehicle** Maker

Only Indian team in Formula E **All-Electric car** racing

6

OUR
CONTRIBUTION
TO SDGs

Leadership
Communication
Speaking
Listening
Interpersonal Skill
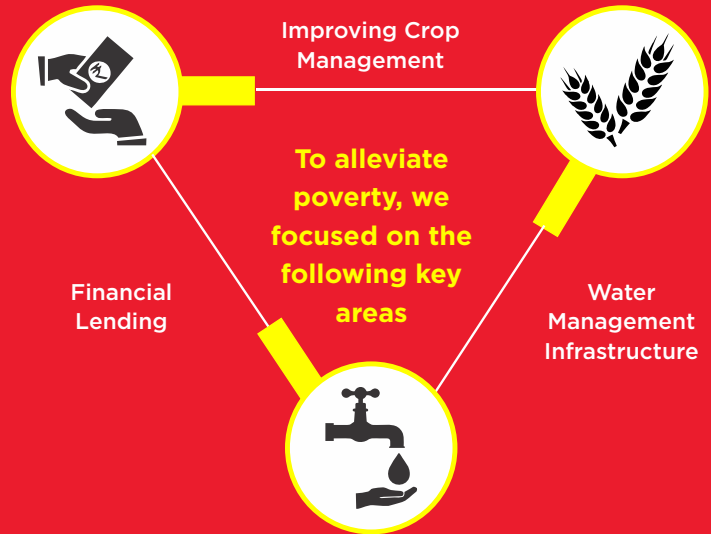Dedication
Time Management
Self Docile

1 NO POVERTY

End poverty in all its forms everywhere.

Poverty is more than the lack of income and resources to ensure a sustainable livelihood. Its manifestations include hunger and malnutrition, limited access to education and other basic services, social discrimination and exclusion as well as the lack of participation in decision-making.

WHY IT MATTERS

Rising inequality is an impairment to economic growth which subverts social unity, increasing political and social tensions and, in some cases, leads to conflicts and instability. Ensuring the socio-economic rights and improvement in standard of living is important for a developing economy like India. Lifetime social protection systems for protecting individuals are required to end poverty. A society free from poverty is better positioned to make contributions to the nation's economy. Rising farm incomes and encouraging entrepreneurship plays a vital role in Mahindra's rural business establishements. Through various programs, we provide aid to the poor for their welfare and economic development.

Improving Crop Management

To alleviate poverty, we focused on the following key areas

Financial Lending

Water Management Infrastructure

OUR CONTRIBUTION

Financial assistance and monetary lending to Small and Medium Enterprises

Income for farming communities

Higher farm productivity and reduction in plantation expenditure

15655 farmers benefitted from organic farming

Advisory and helpline services

KEY INITIATIVES TAKEN UNDER SDG 1

1. SME Loans
2. Samriddhi (EPC)
3. Krishi Mitr

1

2

3

Mahindra finance enable small entrepreneurs to blossom

Mahindra understands that some business dreams need that extra push to see the light of day and introduced Small and Medium Enterprise (SME) Loans for it. Catering to the funding needs of small and medium enterprises, customized SME Loans are made available for varied business requirements.

For appropriate solutions and guidance to the customers, Mahindra has a business scope and designs a financial strategy to create a business solution that meets all financial requirements. This helps enterprises overcome challenges and importantly gets them back onto the growth path.

We offer project finance, equipment finance, corporate loans, working capital loans and bill discounting. This resulted in achieving the full scale potential of our customers small scale dreams.

Samriddhi (EPC)

Mahindra strives to provide solutions to farmers using modern scientific water management methods through customized micro-irrigation systems and agronomical support in order to achieve superior product quality and higher crop yields. For the betterment of farmers in water stressed locations, we rolled out the following measures to abate their challenges:

- Mahindra gave technical guidance about entire crop management practices to improve the productivity of the field with higher return on investment.
- Helping the farmers in selection of irrigation system which is required for crops as per the soil type, water availability, and water source & water quality.
- Advising them about the right methods of irrigation, the time & the quantity of water required for crops as per the growth stages.
- Products like drip, sprinkler, landscape & turf irrigation system, pumps and pipes were offered.
- An Agri Helpline was set up for Crop and Farm Advisory.

The above practices promoted the increase in the yield and decrease in the cultivation cost of crops for farmers.
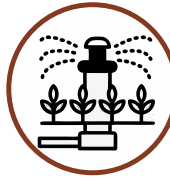
KRISHI MITR

Kirshi Mitr is a rural development program that is aimed at improving income generation for the farming communities. It includes soil testing, advisory services, drip irrigation, community farming, seed culture farming, agri-extension services, infrastructure development and capacity building resulting in improvement in agricultural productivity. To strengthen the roots and interiors of India, Krishi Mitr bought the provision of the facilities and practices below:

15655 farmers benefitted

Premium value nutrition crops like pomegranates were introduced.

Introduced land preparation and drip irrigation methods to address the unpredictable weather.

Taking mechanization to farmers by organising farm equipment rental service.

Following the practices proposed by Krishi Mitr, it benefitted 15655 farmers by the complete transition of chemical intensive farming to chemical free bio-dynamic farming that nurtures the soil and creates positive value for the environment. Hence, it helped in reducing financial burden on farmers and increased farm mechanization in Indian agriculture.

Esops
Employee social options

krishi mitr agri-based activities
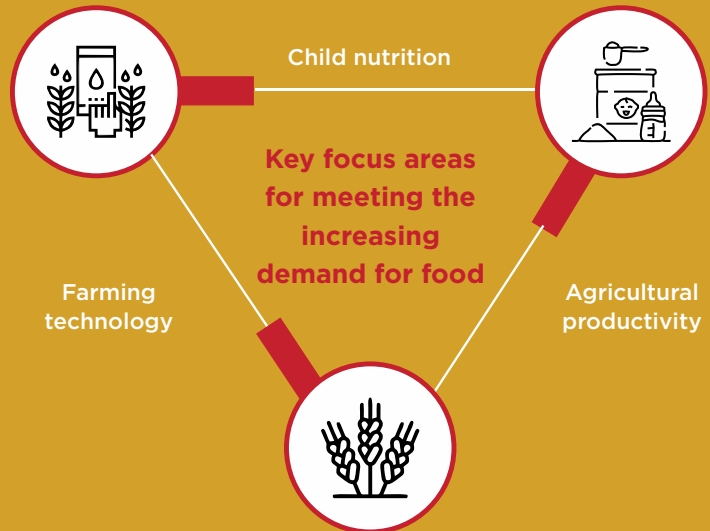
YUVO

Mahindra YUVO 415DI

2 ZERO HUNGER

End hunger, achieve food security and improved nutrition and promote sustainable agriculture.

It is time to rethink how we grow, share and consume our food. If done right, agriculture, forestry and fisheries can provide nutritious food for all and generate decent incomes, while supporting people-centered rural development and protecting the environment.

WHY IT MATTERS

Agriculture is the backbone of India and provides livelihood to around 70% of the population. In spite of this, nearly 50% of children below the age of five die each year due to poor nutrition. Mahindra understands the importance of nourishment for unprivileged children and the contribution they can make to the society. With 500 million small farms providing 80% of the food consumed, Mahindra has given special attention to the farmers and farming challenges. We see opportunities for increasing agricultural productivity by overcoming agricultural difficulties that would help in providing the growing population with sufficient and nutritious food. Empowering small farmers with the viability of small scale farming and increasing their livelihoods will also improve the standard of living and development in rural areas.
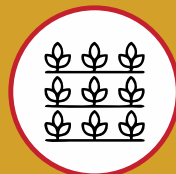
Child nutrition

Key focus areas for meeting the increasing demand for food

Farming technology

Agricultural productivity

OUR CONTRIBUTION

Donations of infrastructure, drinking water, electrically operated devices and study material

Improved nutrition and immunity among children and reduction in infant mortality rate

Assistance for agricultural activities with yield improvement and profitability

Food security and better economic status of thousands of farmers

KEY INITIATIVES TAKEN UNDER SDG 2

1. Integrated child development scheme
2. Samriddhi

1

2

Integrated Child Development Scheme (ICDS)

Underprivileged children have one to zero healthy meal a day and suffer with lack of nutrition, immunization and education which stunts their normal growth physically and mentally.

The government program provides meals with 500 kCal every day to children below the age of 6, financial support, immunization and health checkup camps. Mahindra supports this initiative by providing the centers equipped with modern tools like smart furniture, educational wall murals, electrical appliances and safe drinking water. By this program, there was significant improvement in the mental and social development of all children and this helped in improving the infant mortality rate with better nutrition and immunization.

ICDS is a government programme adopted by Mahindra in which it provides holistic food and nutritional support, preschool education, and primary healthcare to children under 6 years of age and their mothers.

Samriddhi (crop and seed)

2 million farmers will be impacted by 2020.

To overcome the changing climatic conditions for sustainable food, nutritional security, farmers economic status and crop yields, Mahindra is delivering superior genetics and inclusive growth by providing customized innovative farming solutions, distribution, agri-support and counselling to the farmers which impacts the productivity and prosperity of several farmers.

Aiming to impact 2 million farmers by 2020 and counteract the above challenges, Mahindra brings out centres for soil testing, agri counselling, agri clinics, agri institutional visits, productivity improvement program, crop care and offering high end seeds to the farmers. By the services offered in the program, significant impact has been achieved in the productivity, prosperity and lives of thousands of farmers.
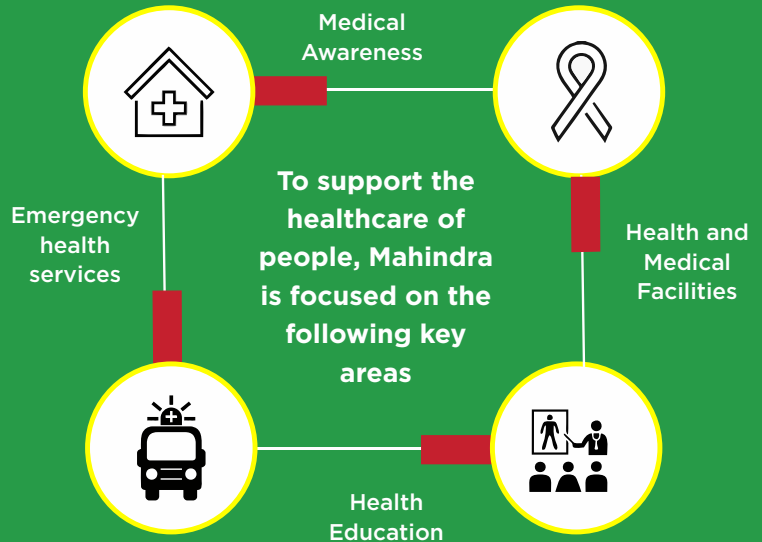
3 GOOD HEALTH AND WELL-BEING

GOOD HEALTH & WELL-BEING

Ensure healthy lives and promote well-being for all at all ages.

Significant strides have been made in increasing life expectancy and reducing some of the common killers associated with child and maternal mortality, but working towards achieving the target of less than 70 maternal deaths per 100,000 live births by 2030 would require improvements in skilled delivery care.

WHY IT MATTERS

Ensuring healthy lives for all requires a strong commitment, but the benefits outweigh the cost. Healthy people are the foundation for healthy economies.

A healthy community leads to a sustainable society, hence establishing a healthy life and promoting well-being is indispensable for sustainable development. Mahindra as a large organization has a responsibility of maintaining good physical health and mental wellbeing of the community in which we operate, and our actions can have far reaching effects on the health of communities. We focus our capital and human resources towards the integrated development of all sections of the society.

Medical Awareness

Emergency health services

Health and Medical Facilities

To support the healthcare of people, Mahindra is focused on the following key areas

Health Education

OUR CONTRIBUTION

348,962
Individuals were benefitted in states of Maharashtra, Uttarakhand, Telangana, Rajasthan, Tamil Nadu, Chandigarh, Uttar Pradesh, Assam, Odisha, and Madhya Pradesh by our Sehat program

11,419
Individuals are benefitted by our Lifeline Express, the mobile health service, as it improves the access to better healthcare facilities and emergency services at remote locations

7,184
Needy patients were aided as total amount of 490 blood units were collected through our Jeevandan program

9,029
Beneficiaries were positively impacted with the help of our Navdrushti initiative for eye care

KEY INITIATIVES TAKEN UNDER SDG 3

1. Sehat
2. Lifeline express
3. Jeevandaan
4. Navdrushti
5. Wealth of wellness

Under the Sehat initiative, we conduct generic and specialty medical camps, polio immunization camps, health awareness rallies, campaigns, and distribution of information, education and communication (IEC) material at a group level. Several needy patients in Maharashtra, Uttarakhand, Telangana, Rajasthan, Tamil Nadu, Chandigarh, Uttar Pradesh, Assam, Odisha, and Madhya Pradesh have benefited from the programme in FY 18.

With the practices taken up:

- 2,500 children were polio vaccinated in Tamil Nadu.
- 296 villagers were examined at the health checkup camp in Hyderabad.
- 2,144 patients were screened out of which 492 were operated as a part of the cataract camp.
- 162 health and dental checkup camps were conducted for girl children in orphanages.

Lifeline Express
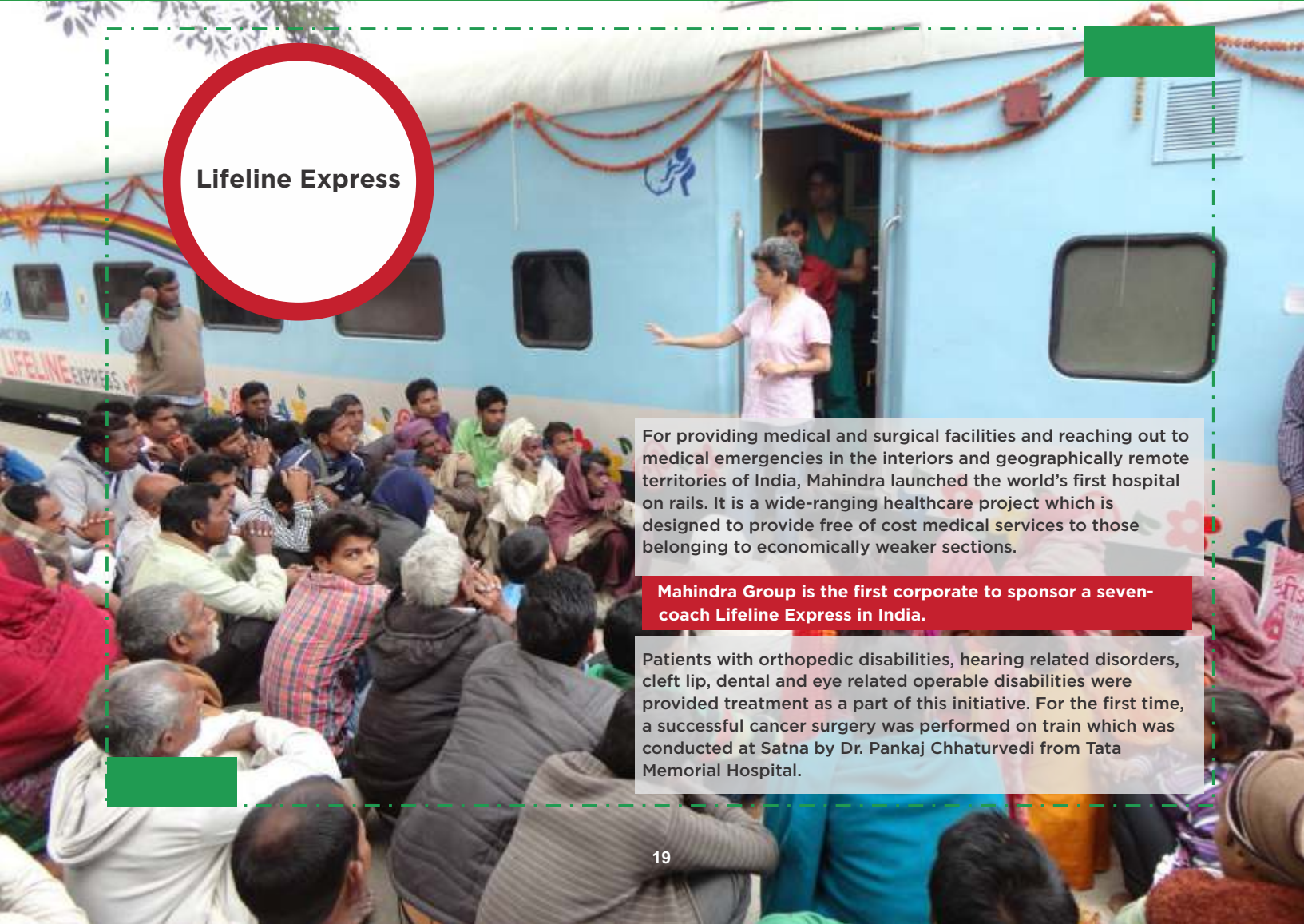
For providing medical and surgical facilities and reaching out to medical emergencies in the interiors and geographically remote territories of India, Mahindra launched the world's first hospital on rails. It is a wide-ranging healthcare project which is designed to provide free of cost medical services to those belonging to economically weaker sections.

Mahindra Group is the first corporate to sponsor a seven-coach Lifeline Express in India.

Patients with orthopedic disabilities, hearing related disorders, cleft lip, dental and eye related operable disabilities were provided treatment as a part of this initiative. For the first time, a successful cancer surgery was performed on train which was conducted at Satna by Dr. Pankaj Chhaturvedi from Tata Memorial Hospital.

Es⚭ps
Employee social options

jeevandaan blood donation drive
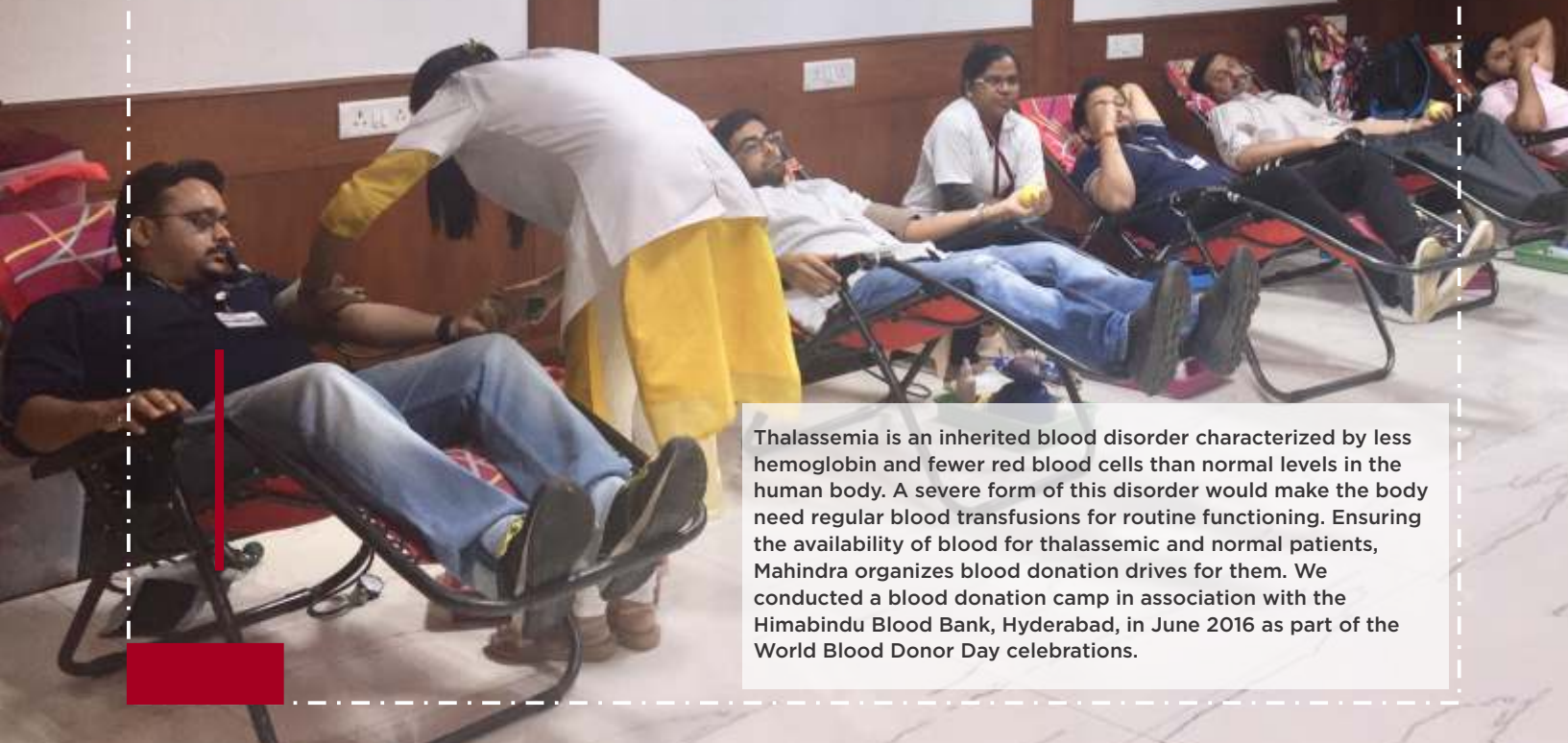
Thalassemia is an inherited blood disorder characterized by less hemoglobin and fewer red blood cells than normal levels in the human body. A severe form of this disorder would make the body need regular blood transfusions for routine functioning. Ensuring the availability of blood for thalassemic and normal patients, Mahindra organizes blood donation drives for them. We conducted a blood donation camp in association with the Himabindu Blood Bank, Hyderabad, in June 2016 as part of the World Blood Donor Day celebrations.

Es⚭ps
Employee social options

navdrushti eye care

Eye diseases can be really progressive, especially when left untreated, which can lead to more serious consequences for the eye health. Under the Navdrushti initiative Mahindra conducts eye check-up, spectacles distribution, glaucoma & cataract operations and increase consciousness towards healthy eye care.

We organized several eye checkups, one of them was in association with Shankar Netralayam Hospitals, Hyderabad, in December 2016 where 685 patients were examined, 536 spectacles were distributed, and 17 patients underwent surgery.

Wealth of Wellness

Wealth of Wellness (WOW) is a comprehensive Health and Wellness program through which we harness the power of technology for associate health and wellness. WOW strives to provide various avenues to the associates to ensure their physical, mental and spiritual wellbeing. The program offers sessions, events, camps, webinars, talks, infrastructure, workshops, and health contests and enables awareness of physical, emotional and spiritual fitness for associates.

The WOW program and its activities are planned through the 'WOW Committee' and the Health and Safety Committee. It investigates workplace safety and injuries; brings fitness to the desks of the associates and also works with the management. Lately the WOW team, a group of Tech Mahindra employees and wellness enthusiasts, have come up with a concept of a 'virtual yoga assistant' to give prime importance to the health and well-being of all employees. This virtual yoga assistant, named, Aasana, was launched in India on June 21 2018, International Yoga Day, and will be launched globally in its second phase.
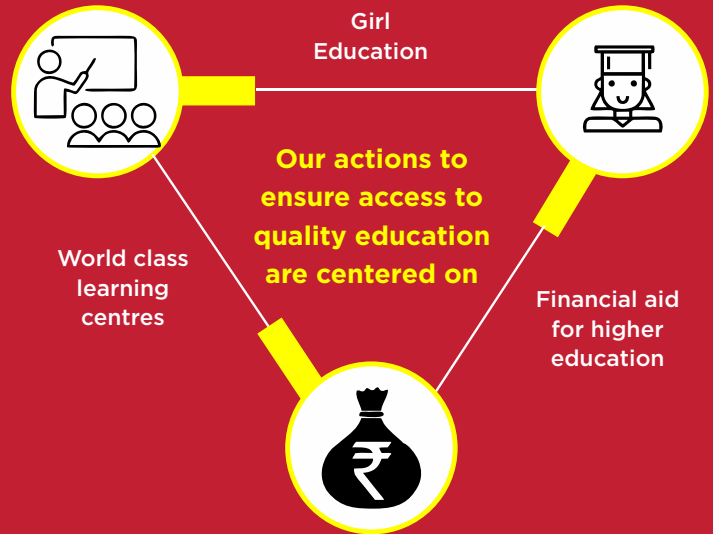
4 QUALITY EDUCATION

QUALITY EDUCATION

Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all.

Obtaining quality education is the foundation to creating sustainable development. In addition to improving quality of life, access to inclusive education can help equip locals with the tools required to develop innovative solutions to the world's greatest problems.

WHY IT MATTERS

Education is a fundamental human right and one of the key elements that is interlinked with other SDGs. It will resolve challenges like empowerment of girls, poverty and employment opportunities. Education of the girl child is critical for the empowerment of women to bring a balance of literate adults. We address the most central requirements of the society by contributing towards their education which strengthens our relationship with the local communities and governments. We at Mahindra are bridging the finance gap for higher education in India by awarding scholarships to students for higher studies. We intend to develop our human capital ensuring the availability of adequate skilled workforce by contributing towards literacy programs.

Girl Education

Our actions to ensure access to quality education are centered on

World class learning centres

Financial aid for higher education

OUR CONTRIBUTION

1,600

Over 1,600 youth spread over 80 nations were given international schooling

Propagation of diversity for community-based development

30/19

Outreach to 30 districts in 19 states providing quality education

130,751

Educational and social aid 130,751 girls and 10% fall in drop-out rates

Scholarship provisions to support the underprivileged and meritorious students

KEY INITIATIVES TAKEN UNDER SDG 4

1. UWC Mahindra College
2. Nanhi Kali
3. Scholarship drive for students

1

2

3

UWC Mahindra College

UWC Mahindra College was built to bring together young people from both sides of the Cold War divide to live and learn together and become champions of peace in their countries. This provides challenging and transformational education programs to a deliberately diverse group of young people, inspiring them to become agents of positive change and create a peaceful and sustainable future. The students are selected on their own merit, regardless of their ability to pay.

The UWC national committee system selects more than 1,000 students each year from within their countries and territories to attend UWC schools, colleges and programmes. Up till now, more than 1,600 young people from over 80 countries are educated and were selected based on their potential and merit to drive change in the world around them.

1,600 students from 80 countries attended based on their potential to change the world around them.

Nanhi Kali

Nanhi Kali is a schooling initiative that provides academic and social support to underprivileged girl children from financially weak families so that they can access quality education and do not need to drop out before completing their schooling. It spans across 30 districts from 12 states, and actively works with 19 NGOs. It also encourages Indians to 'give back' in a focused manner.

Mr. Anand Mahindra founded Project Nanhi Kali in 1996. It is administered by the K. C. Mahindra Education Trust (KCMET). Project supported the education of 130,751 girls and reduced 10% drop out rates of girls in secondary high school and benefitted 14,663 Nanhi Kalis. To achieve this, it partnered with Naandi Foundation. The selection of Nanhi Kalis is based on several aspects such as the family income, parents' educational portfolio, social background, and the child's aptitude.

**Impact created :
30 districts | 12 states| 19 NGOs | 130,751 girls educated | 14,663 beneficiaries**

Scholarships Drive for students

Mahindra has launched a drive for the promotion of education by way of scholarships and grants to deserving and needy students. For which it has set up the following scholarships:

- K.C Mahindra Scholarships for P.G Studies abroad
- Mahindra Search for talent scholarship
- K.C Mahindra UWC Scholarship
- Mahindra All India Talent Scholarship (MAITS)

K.C. Mahindra Education Trust continues to make a difference in the lives of thousands of disadvantaged students by offering them a variety of scholarships, livelihood training programmes and financial support. The Trust has provided more than USD 65 million in the form of grants, scholarships and loans. These funds are derived from the Trust's investment portfolio, as well as from CSR grants made from the Mahindra Group of Companies.

5 GENDER EQUALITY

GENDER EQUALITY

Achieve gender equality and empower all women and girls.

Gender equality is not only a fundamental human right, but a necessary foundation for a peaceful, prosperous and sustainable world. Providing women and girls with equal access to education, health care, decent work, and representation in political and economic decision-making processes will fuel sustainable economies and benefit societies and humanity at large. Implementing new legal frameworks regarding female equality in the workplace and the eradication of harmful practices targeted at women is crucial to ending the gender-based discrimination prevalent in many countries.

WHY IT MATTERS

Gender inequality still persists to withhold women which bereaves them of essential rights and opportunities. Empowering women demands attention paid to societal issues like unfair discrimination and social perception as well as developing guidelines that encourage equality in the society. Providing women an access to healthcare services, education and equitable work contributes to the economy and world at large. At Mahindra, gender equality is reflected in equal remuneration for men and women. Ensuring adequate participation of women in leadership and governance roles offers businesses new opportunities in many domains. Stringent policies for actions against offences on sexual harassment safeguards women employees from occupational threats. Encouraging women to take up leadership roles within organization ensuring no discrimination in offering opportunities. Skill development initiatives for women aimed at providing livelihood to rural households is important in the areas of operation for developing a sustainable business ecosystem.
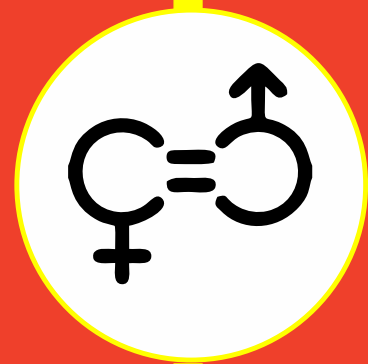
OUR CONTRIBUTION

Workshops for fabricating handicrafts enabling income generation for labour workers

Vocational training for employability of 4,930 rural youth

54 women were given employment opportunities after career breaks

Providing women training in the areas of solar panel installation, computer technologies for skilling the employees

Customized executive development learning sessions for capacity building for experienced women

KEY INITIATIVES TAKEN UNDER SDG 5

1. Skill development programmes
2. Hunnar
3. Second career for women
4. Suryashakti
5. Prerna
6. Women leaders programme

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Skill development programmes- enhancing vocational skills for women

From the last few decades, women have been actively participating in various economic & social activities, but their efforts remain unrecognized. Quality education and skill development are the basic tools and the first step for empowering women and girls. This project allows them to identify their skills, knowledge & abilities to make their own decisions. Bloomdale project In Nagpur and windchimes project in Bangalore organized skill development programmes to empower women.

Several workshops were conducted on Crica work, doormat making, aroma candle making, agarbatti making, glass painting and artificial jewellery. Many women from the labour workers' families who wanted to support their family, participated enthusiastically in the workshops and are currently earning a considerable income by utilizing these skills.

Es**⍥**ps
Employee social options

hunnar vocational training

Aligning with the Government's focus on skill development, various programmes in rural India and with ITI's have been taken up for skill based training of youth. Hunnar being one of the programmes, empowers underprivileged women and provides them with livelihood opportunities, so that they can transform their own lives. Through the Hire-Train-Deploy Model, Mahindra conducts vocational training programmes in collaboration with NGOs for rural educated youth to make them employable.

The wellbeing of 4,930 individuals has been carried out by several courses in auto sales & service, diesel generator training, computer training, tailoring and overall development of overall personality. Additionally, upgradation of learning facilities in ITI's and training of faculty will enhance learning capacities of students and make them 'Shop Floor' ready for today's industries.

26

Second career for women

Today, women have to compromise on their career to build families. While performing extremely well in their jobs, due to some or the other rationale, women have been taking one step back for their families, health and other reasons. To this effect, Mahindra launched an initiative for creating opportunities for women who have taken career breaks and want to rejoin their professions, allowing them to resume from where they left. This rebuilds women's confidence and working capacity, need of contributing to the family expenses, improves their standard of living and assists them in joining hands and developing the nation's economy.

Totally 54 women were benefitted by this initiative.

Suryashakti

Currently there's a rampant growth in the solar industry and Mahindra envisions that with the right kind of training and opportunity, women will be able to play a pivotal and indispensable role in the solar industry bringing about a change in the job culture for women. Project Suryashakti is giving women from various socio-economic backgrounds a brand-new opportunity to venture into the male-dominated space of Engineering Procurement and Construction (EPC).

Women are being given advanced training on solar power plant PV installation, financial literacy, computer literacy, big-data analysis to self-defence (Budokoi Martial Arts, certified with Green Belts), self-development, entrepreneurship skills and effective communication, this project has been Crucial in becoming a true enabler of empowering the community and creating a skilled workforce. There has also been a conscious effort to provide them with a nutritional diet which supplements the fitness training regime. The girls after these training are on role with different job responsibilities with Mahindra Susten.

Prerna

Prerna is based on the insight that women are often the invisible face of agriculture in India. There are 100 million women many of whom work long hours in tedious and laborious tasks in the fields, often with tools and equipment not suited for women. This is A First of its Kind Initiative to Empower Indian Women in Agriculture through the promotion of efficient and ergonomic farm tools and equipment with well-designed & targeted interventions.

Prerna aims to reach out to more than 1,500 families from 30 villages. To implement and reach out to the targeted beneficiaries for this project, Mahindra & Mahindra collaborated with the Central Institution for Women in Agriculture (CIWA), a department of the Indian Council of Agricultural Research (ICAR), and the NGO Pradan. Mahindra also introduced a contest to crowd source ideas that aims to seek contributions from the general public on ways to improve the lives of women in agriculture.

Women leaders programme (WLP)

This program was launched with an aim to bridge the gender gap in the workforce and build a mid-level women leadership pipeline so that gender diversity is visible and women are empowered. The program targets women between 30-40 years with 5-7 years work experience and two years in any Mahindra Group company.

The programme involves classroom learning in collaboration between Academy of Leadership Development under the aegis of Mahindra Leadership University and a leading B-school. It will give women in mid-management access to mentors and coaches for personalized guidance and development, instructor-led training, webinars and e-learning modules as interventions to supplement classroom learning, etc. The professional development journey spans 18 months specially designed to help participants develop competencies needed to advance into future leadership positions.

6 CLEAN WATER AND SANITATION

CLEAN WATER & SANITATION

Ensure availability and sustainable management of water and sanitation for all.

Clean, accessible water for all is an essential part of the world we want to live in and there is sufficient fresh water on the planet to achieve this. However, due to bad economics or poor infrastructure, millions of people including children die every year from diseases associated with inadequate water supply, sanitation and hygiene.

WHY IT MATTERS

A large section of the world population does not have proper access to water supply and sanitation amenities. Water shortage, absence of wastewater drainage and treatment facilities and floods hamper economic and social development. Better water management systems are crucial for meeting the needs of rising water demands from end users. Abiding to the prescribed norms by the Pollution Control Boards, recycling of wastewater is essential to prevent the pollution of the rivers and sea. Such practices safeguard the requirement of water availability for all stakeholders in water scarce areas. Conservation of water helps in self sustenance and reduces the dependency on local water bodies. This also provides communities with access to more water supply.

The lack of access to decent toilets in India is a major problem in urban as well as rural areas. Construction of toilets is important to prevent the spread of infectious diseases due to open defecation and helps in ensuring the safety and dignity of women in society. Investing in such processes results in cost savings, hygienic surroundings and enhancement of brand value for organizations.
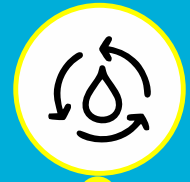
OUR CONTRIBUTION

Optimizing usage of water by a reduction of 300,000 cubic meter in consumption and recycling more than 400,000 cubic meters

Constructing toilets preventing the spread of a number of diseases benefitting 3,500 girl students and around 5,000 people at Mohali

Mahindra Lifespaces & Mahindra World Cities recycle 100% of water generated from operations followed by usage at the sites

KEY INITIATIVES TAKEN UNDER SDG 6

1. Water positive
2. Swachchmeva jayate
3. Recycling in harmony with nature

Water positive

Up till now Mahindra's 360° water management programme has achieved:
- Total water consumption has come down by almost 300,000 cubic metre.
- 400,000+ cubic metre of water recycled and reused across businesses.

Huge demand and rapidly depleting global supply of water is leading to dire consequences. Water positive solutions are designed to protect water quality and use water efficiently so that it benefits everyone. Reduction in usage, recycling and harvesting of water are key steps to attain a water positive status.

Mahindra's efficient 360° water management programme – H2Infinity aims to achieve less consumption of water withdrawn for industrial usage than the amount of water given back to society and nature.

Swachchmeva jayate

Sanitation and cleanliness play an important role in our day to day routine. It is important as it prevents dangerous diseases like dengue, typhoid, hepatitis, malaria and other diseases from spreading. With the increasing awareness for sanitation, Mahindra supports this cause and aims to contribute towards creating hygienic surroundings. To abide with this social belief of "cleanliness is next to godliness" and to make our surroundings healthy for everyone, Mahindra took the following steps for the betterment of our society.

- In partnership with Mumbai First, colour fest was conducted at 36 railway station across Mumbai, which involved artistic painting of walls with a theme.
- Toilets were constructed in 15 schools of Sindhudurg.
- Installation of public lavatories, dustbins, and Swachh Bharat signage's across Mohali, in collaboration with the Mohali Municipal Corporation.

Recycling in harmony with nature

MLDL has established voluntary standards for wastewater treatment, which go beyond the basic compliance of state and central pollution control board. 100% of wastewater generated during operations and maintenance gets treated and recycled at MLIFE as well as MWC. This was achieved by treating wastewater through enzymes and natural plants. This treated water is then reused for various purposes including construction processes, flushing and landscaping within our site. Mahindra also has an integrated system in place at its sites for wastewater treatment comprising Sewage Treatment Plants (STPs), Tertiary Treatment Plants (TTPs) and efficient drainage. Independent tests and audits are conducted through accredited agencies to ensure the quality of wastewater.

AFFORDABLE & CLEAN ENERGY

Ensure access to affordable, reliable, sustainable and modern energy for all.

Energy is central to nearly every major challenge and opportunity the world faces today. Be it for jobs, security, climate change, food production or increasing incomes, access to energy for all is essential. Working towards this goal is especially important as it interlinks with other Sustainable Development Goals. Focusing on universal access to energy, increased energy efficiency and the increased use of renewable energy through new economic and job opportunities is crucial to creating more sustainable and inclusive communities and resilience to environmental issues like climate change.

WHY IT MATTERS

Energy is one of key resources for mankind on the planet and it becomes important for all to utilise it in a responsible manner. Looking at the current scenario that is highly dependent on conventional resources of energy which are getting depleted at an alarming rate, renewables have a major role to shape the future of our society.

Mahindra had, long before identified the need to develop partnerships and invest in setting up clean, decentralized energy solutions to build resilience and decrease dependence on nonrenewable sources for energy.

We at Mahindra, see tremendous opportunity for producing clean energy by harnessing the abundant sunshine India receives and also has prioritized energy efficiency across operations to meet the widening gap between the demand and supply of conventional sources of energy.

We pay particular attention to Sustainable energy sources like solar energy in our operations and business and look forward to make them completely based on renewables.
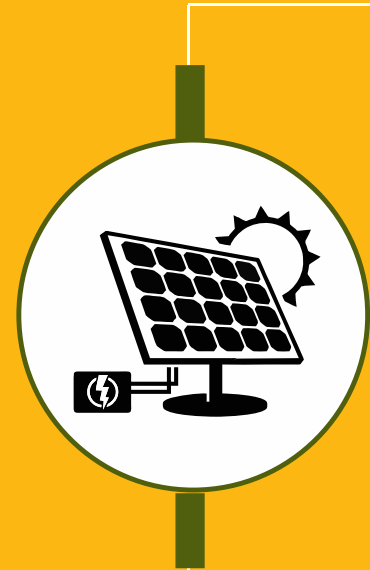
OUR CONTRIBUTION

M&M Ltd. saves 9,403 tonnes and MHRIL saves 4,482 tonnes of carbon per year

Rewa Ultra Mega Solar Project is implemented by a joint venture between the Madhya Pradesh Urja Vikash Nigam Limited (MPUVNL) - Currently it is reducing the emission intensity of its GDP by 33 to 35 percent by 2030 from 2005 levels

Through the Waste to Energy program, 8 tonnes of food waste is used to produce 1,000 cubic metre of bio-gas and 4 tonnes of fertilizer

KEY INITIATIVES TAKEN UNDER SDG 7

1. Transition to renewable energy
2. Rewa ultra mega
3. Waste to Energy

Transition to renewable energy

The challenge before India is meeting its energy requirements without compromising the ecology of the country. Mahindra Susten-the 'Cleantech' arm of the Mahindra group is driven by and committed to providing state-of-the-art renewable energy solutions. Mahindra Susten's services spans across turnkey solar EPC services - both utility scale solar and rooftop solar, solar DG hybrid solutions, solar products, solar car charging stations, telecom tower solarization, solar PV O&M and analytics, engineering services, energy management services and industrial build solutions. It is a leading player in the Indian solar energy sector, with over 556 MWp commissioned to date and over 450 MWp under execution.

With small steps to achieve the goal of 100% renewable energy, Mahindra & Mahindra has an installed capacity of 7.7 MWp which caters to 6% of its energy demand.

Mahindra Holidays & Resorts India (MHRIL) has committed to the EP 100 programme and the company has a target to power 100 per cent of its global operations with renewable electricity by 2050. MHRIL has already installed 3.67 MWp of renewable energy. M&M Ltd. has also installed two wind turbines of total 4.2 MWp capacity and has started using wind energy from the year 2017. Other Group companies like Tech Mahindra & Mahindra Accelo have also adopted renewable energy. M&M Ltd. saves 9,403 tonnes and MHRIL saves 4,482 tonnes of carbon per year due to installation of renewable energy.

Rewa Ultra Mega Solar Project

Solar energy is a major renewable energy source with the potential to meet many of the challenges facing the world. Mahindra Renewables Private Limited (MRPL) won a 250 MW project to be executed within the Rewa Ultra Mega Solar Park in the Rewa district of Madhya Pradesh.

Rewa Ultra Mega Solar Project is implemented by a joint venture between the Madhya Pradesh Urja Vikash Nigam Limited (MPUVNL) and Solar Energy Corporation of India (SECI) and it targets to reach about 40 percent cumulative electric power installed capacity from non-fossil fuel based energy resources by 2030.

Waste to Energy

Sewage has become both an energy guzzler as well as a major pollutant since only a small part of the sewage is treated. This has caused extensive damage to many water bodies; for which Mahindra Group has adopted bio-sanitizer technology for saving and generating energy from sewage at three locations. It is estimated that proper treatment of sewage in India can yield 3 million tonnes of compost, savings in foreign exchange could be in excess of ₹ 5,000 crores. The subsidy burden of the government could come down by another ₹ 5,000 crores. It can also reduce fertilizer imports by 30% and prevent the tragedies inflicted on our precious water bodies.

To generate energy, Mahindra treated sewage and food waste using bio-sanitiser technology to produce compressed natural gas for vehicles. By using the adopted technology, 8 tonnes of food waste is converted to 1,000 m^3 of bio-gas and 4 tonnes of fertilizer. The bio-gas is converted into 400 m^3 of compressed natural gas to run buses, tractors and generators.

8 DECENT WORK AND ECONOMIC GROWTH

DECENT WORK & ECONOMIC GROWTH

Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all.

It promotes sustained economic growth, higher levels of productivity and technological innovation. Encouraging entrepreneurship and job creation are key to this, as are effective measures to eradicate forced labor, slavery and human trafficking. With these targets in mind, the goal is to achieve full and productive employment, and decent work, for all women and men by 2030.

WHY IT MATTERS

Despite the unemployment rate decreasing globally, more progress is needed to provide young people with job opportunities, reduce the gap in gender payment, providing a safe and healthy work environment and financial services for long term and overall economic growth. A large number of migrant workers, women and people with disabilities are vulnerable sections and face many challenges at the workplace. Organizations that endorse high standards of safety and working practices and have organized systems and procedures in place are less likely to face compliance and violation issues. Improving the skillset of employees to meet the changing industry requirements is crucial for the sectors in which we operate. Institutional training in industrial skills can provide employment to the marginalized sections of the society thus improving their social status while adding revenue streams.

OUR CONTRIBUTION

Upgrading manufacturing skills to global standards with a involvement of 2,400 workers from the automotive sector

Livelihood earning programs for 41,687 socially underprivileged youth with 6,323 placement offers

Academies that provide paramedical and allied healthcare training courses following 80% placements in top medical centers and benefitting 1,288 students

KEY INITIATIVES TAKEN UNDER SDG 8

1. Mahindra skill excellence
2. Mahindra pride school
3. Smart Academy

Mahindra Skill Excellence

The initiative has won several laurels and awards in India Skill competition, CII regional work skill competition and National level Indian Institute of Welding competition.

In recent years there has been a transition from the assembly-line style of manufacturing of the past to the technology-driven manufacturing of today—changing the way manufacturing companies function. Such developments would transform the way industries operate and function. Launched with the objective of raising the standards of manufacturing skills at Mahindra to an international level.

Mahindra skill excellence aims to position India as the pioneer of Global automotive skills and for effective implementation of this programme, Mahindra's team worked along with experts in the automotive sector under each skill set to create effective up-skilling modules which attracted enthusiastic participation from over 2,400 workers across the farm and auto sectors. After placing all divisions of Auto and Farm Sectors - Auto, FD, Swaraj, and Two Wheelers - on a common platform of skill standards, we zeroed in on five core manufacturing skills: (i) Painting (ii) Welding (iii) CNC Machining (iv) Assembly (v) Engine Diagnostics.

Mahindra Pride School

Placements were provided to 6,323 young people, 41,687 were trained and several socially disadvantaged communities have been successfully placed.

Economically backward groups have little or no access to the decent education, which prevents them from using their full potential and talent. Mahindra Pride School is a livelihood training programme exclusively meant for youth in the age group of 18-25 years from socially disadvantaged sections providing them with training in Retail, Hospitality or IT sector free of cost.

Students are assigned suitable courses depending on their personality, aptitude and interest, which are judged through intensive written tests and personal interaction at the time of admission itself. 90-day intensive programme provides domain specific training in 4 verticals - IT enabled services (ITES), Customer Relationship Management, Hospitality Sector & the Automotive Sector (Service Advisor and Service Technician). In addition, Mahindra Pride School students receive training in grooming & soft skills including spoken English, computer applications, values and personality development.

Smart Academy

Smart academy aims at creating a cadre of well qualified, trained professionals in the field of allied healthcare by providing high quality, innovative and interactive training to young men and women keen to pursue a career in healthcare. The Tech Mahindra SMART Academies are premier institutes offering Paramedical and Allied Healthcare Training. Well-equipped laboratories, highly qualified healthcare professionals, on-the-job trainings and placements in leading hospitals, with an array of extra-curricular activities have contributed to establishing the Healthcare Academies as World Class Institutions. It is set-up in collaboration with Harijan Sevak Sangh - a social development organization.

SMART Academies have a placement rate of over 80% with an average salary of ₹ 15,000 per month. Most of the students are being placed in leading hospitals such as Fortis, Max, and Apollo, with an excellent feedback from the doctors and nurses with whom they are working. Smart academy has a goal to reach out to a diverse population and has launched healthcare academies at Delhi, Mohali and Mumbai; aiming to train 400, 320 and 100 students respectively. Mahindra is also planning to launch their fourth smart academy at Bengaluru. Until now 232 in 2016-17, 504 in 2017-18 and 552 individuals and counting in 2018-19 have been benefitted.
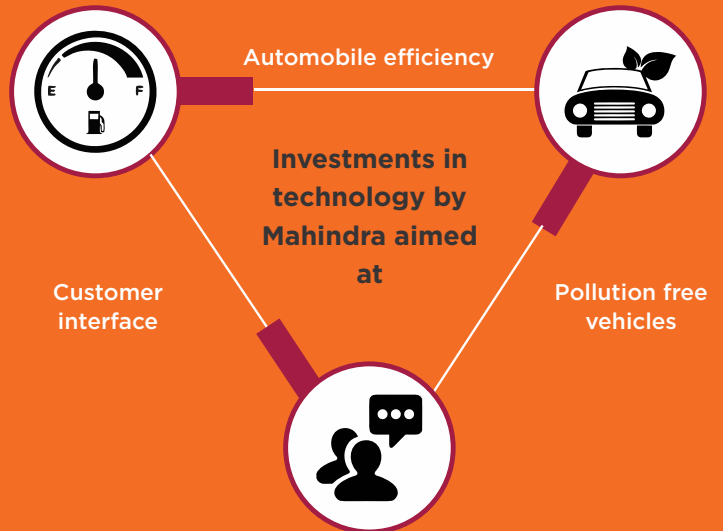
9 INDUSTRY, INNOVATION AND INFRASTRUCTURE

INDUSTRY INNOVATION & INFTASTRUCTURE

Build resilient infrastructure, promote inclusive and sustainable industrialization and foster innovation.

Investments in infrastructure – transport, irrigation, energy and information and communication technology – are crucial to achieving sustainable development and empowering communities in many countries. It has long been recognized that growth in productivity and incomes, and improvements in health and education outcomes require investment in infrastructure.

WHY IT MATTERS

Over the years, there has been a marked improvement in manufacturing output, however sustained investments are required to develop the necessary infrastructure and technology to meet the changing socio-economic requirements. Efficiency is driven by innovation and investments in improving operations which will be rewarding in the future. The introduction of energy efficient and environmentally friendly transport alternatives is being supported by governments worldwide. The interaction of Artificial intelligence bots with humans would increase and developing smart technologies is being pursued by several organizations. Research and development directed towards developing inclusive solutions for developing countries is receiving high amounts of funding in recent years. The use of technology for reaching out and providing financial assistance to the needy by means of publicly funded platforms increases brand value.

Automobile efficiency

Investments in technology by Mahindra aimed at

Customer interface

Pollution free vehicles

OUR CONTRIBUTION

Bringing emission free and cost effective mobility solutions to the market

Crowd funding platform of upto ₹ 4 crore to meet the most critical needs of farmers

Assistance to Naadi Foundation, Nanhi kali and Swades Foundation

Software technologies for improved customer engagement

R&D center for automobile design and testing with 202 patents filed in the previous year

KEY INITIATIVES TAKEN UNDER SDG 9

1. Electric Vehicle and taking mobility to the next level
2. Seed the Rise
3. AI Solutions
4. MRV

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Electric Vehicle and taking mobility to the next level

India unveiled 'National Electric Mobility Mission Plan (NEMMP) 2020' in 2013 to address the issues of National energy security, vehicular pollution and growth of domestic manufacturing capabilities. Reiterating its commitment to the Paris Agreement, the Government of India has plans to make a major shift to electric vehicles by 2030. These radical changes in the business environment and a huge social push to move away from fossil fuel vehicles to non-polluting mobility alternatives makes the future look bright for the business which is now called Mahindra Electric. Mahindra Electric is bringing clean, convenient, connected and cost-effective mobility solutions to consumers. Under this initiative, Mahindra manufactures electric cars, licenses out electric vehicle technologies, electrify new and existing platforms, and help deliver integrated zero emissions mobility solutions. With the launch of e2O, e2O+, eVerito, eSupro and a host of vehicles in the pipeline, Mahindra is moving towards creating a range of products in all categories.

Mahindra has partnered with Ola, the country's largest shared mobility platform, to run a pilot in the city of Nagpur where the cars being used are all electric vehicles. We have also entered into partnerships with Zoomcar and India's largest self-driven car hire company and UBER to take mobility to the next level. Mahindra Electric boasts of having provided more than 200 million km of emission free mobility across 24 countries.

So far, ₹ 1 Crore has been gathered in donations and ₹ 1 Crore will be matched by Mahindra; which will make an amount of ₹ 2 Crore available for farmers. The initiative would help address the most urgent needs of the farmers and aid them in becoming more self-sustaining. SEED THE RISE campaign has also been recognized as the 'best corporate campaign' - India awards 2016.

India's economic security continues to be predicated upon the agriculture sector. Seed the Rise is a digital platform-crowd funding initiative for farmers to help them beat the odds.

Seed the rise targets to raise funds of ₹ 2 crore for farmers from urban crowds, while Mahindra has pledged to match the donated amount. To accomplish the target, Mahindra has collaborated with four NGOs across India to bring together five projects under the umbrella of #SeedTheRise. People who wish to participate in the campaign can select any one of the five projects, and donate to these initiatives, that range from providing alternative forms of livelihood, educating farmers' daughters and helping them with agricultural advancements, among others. The initiatives towards which contribution can be made are Naandi Foundation, Swades Foundation, Digital Green and Nanhi Kali.

> SEED THE RISE campaign has also been recognized as the 'best corporate campaign' - India awards 2016.

AI Solutions
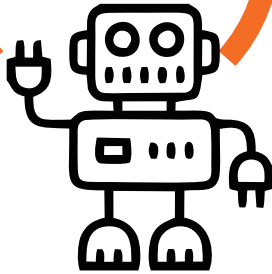
Artificial Intelligence (AI) has been used to develop and advance numerous fields and industries, including finance, healthcare, education, transportation, and more. The project is aimed at finding solutions to the customer problems. It will involve simulators that will address and resolve the needs of the customer effectively.

Customers will be able to interact with AI robot for resolving their issues at any point. Organizations can respond to customers round the clock with this kind of a program. This will lead to better customer interaction, feedback and improved online engagement. Adoption of Artificial Intelligence would result in lesser response time, faster resolution of discrepancies, enhanced customer satisfaction, best service experience, and a boost in the reputation of the brand. To effect this, Tech Mahindra has partnered with Avaamo plant for developing conversational AI solutions.

Mahindra Research Valley (MRV)

The Mahindra Research Valley (MRV) bears testimony to the Mahindra Group's commitment, to technology-driven innovation. Mahindra continued to work on technology upgradation and capability development in the critical areas of powertrain, gasoline engines, transmission, alternate fuels, automotive electronics and connected vehicles, etc. We have invested over ₹ 1,000 crore in establishing the Mahindra Research Valley (MRV), a robust R&D network with 32 operational labs, including 5 NABL accredited labs. MRV houses 2,700 engineers under one roof. The R&D Centre has several facilities including a world class Engine Development Center (EDC), NVH lab, Fatigue Test Lab, alternate fuels, passenger safety and polymer technology labs, to name a few.

The focus area of the research work at MRV includes frontline technology, cost competitiveness, fuel efficiency, green mobility, infotainment and segment buster products. It aims to work towards developing Smart Structure applications for vehicle stability control, passenger safety / comfort, structural health monitoring and vibration control. In the tractor business, our efforts are focused on the development of electronic systems with smart implements, precision farming and features to provide enhanced productivity and comfort to the farmers.

Mahindra has won Innovator of The Year Award at TIME India Awards 2017 and also received three prestigious National IP awards on World Intellectual Property Day in April 2016 from CII and the IPO.

10 REDUCED INEQUALITIES

Reduce inequality within and among countries.

The international community has made significant strides towards lifting people out of poverty. The most vulnerable nations – the least developed countries, the landlocked developing countries and the small island developing states – continue to make inroads into poverty reduction. However, inequality persists and large disparities remain regarding access to health and education services and other assets.

WHY IT MATTERS

Considerable efforts have been taken by international bodies to eliminate poverty and bring a change in the lives of people. The countries that have a low development index, are vulnerable and make several attempts at poverty reduction. There are still inequalities and substantial differences in the outreach of education, health and housing services. The needs of the poorest, marginalized and disadvantaged populations must not be neglected for sustainable growth in the least developed countries. Inclusive business models are increasingly sought after as they not only provide employment but also provide a promising livelihood for the marginalized sections of the society. Support services to the farming community in India is highly appreciated and creates long term value for the rural economy. Mahindra aids rural communities by lending technical support, improving agricultural productivity and farm incomes. Development of housing infrastructure is required for improvement in the quality of life in rural areas. Services aimed at rural housing help in providing shelter to the deprived and needy, thus fostering growth.
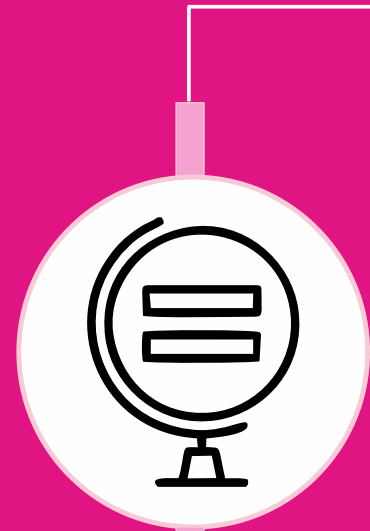
OUR CONTRIBUTION

Provision of home loans in the rural areas for construction of houses in 13 states

30 lakh people have had positive benefits from the homes built

Farm equipment rentals available across five states: Karnataka, Maharashtra, Gujrat, Madhya Pradesh and Rajasthan

1.2 lakh registered with impacts on 12,000 farmers and decreasing economic stress

KEY INITIATIVES TAKEN UNDER SDG 10

1. Rural Housing
2. Trringo

Rural housing

The ticket size for loan requirements have been extremely small in rural areas and customers live far from each other, which makes it difficult to reach and serve them. Mahindra Rural Housing Finance Limited (MRHFL), a subsidiary of Mahindra & Mahindra Financial Services Limited (MMFSL), was established in 2007 to provide Home Loans primarily in rural areas. We have a presence in 13 states with over 440 branches functional in 69,000+ villages and serve around seven lakh customers. We aim to transform rural lives by helping people arrange funds for constructing, renovating, and extending their homes. We facilitate the use of cost effective, environment friendly and energy saving technologies in the construction of houses in rural areas.

The aspects of the initiative are listed below:
- Providing personalized service where agents meet customers at their doorstep, any time of the day
- Enabling all customers to maintain proper documentation
- Hiring locally to adapt to local complexities and evaluate every customer's application in detail
- Conducting due diligence and credit evaluation based on our understanding of local nuances.
- Bringing 'Affordable Housing' to customers
- Partnering with Central and State governments and work with the Pradhan Mantri Awas Yojana (Housing for All by 2022)
- Serving individuals and segments of society that are underserved by banks and other financial institutions.

As a result of the initiative, almost 7 lakh homes were built and more than 30 Lakh rural lives have been positively impacted.

Trringo

Mechanization in agriculture leads to increased productivity and reduced costs, but farmers in India had little or no access to mechanization. TRRINGO is India's foremost tractor and farm equipment rental service. The primary purpose of TRRINGO is to make tractors and implements available on rent for farmers who do not have their own equipment.

The service is available across five states: Karnataka, Maharashtra, Gujrat, Madhya Pradesh and Rajasthan. Trringo is a resounding success and has 1.5 lakh+ farmers registered to avail benefits of this scheme with over 2.5 lakh+ hours of farm mechanization.

Now, whenever farmers need a tractor or any farm equipment, they can simply call Trringo, or use its mobile app, and place their order. They will receive a well-maintained tractor along with a professional driver with utmost ease. With Trringo, farmers can get their work done in a stress-free manner and sustain increase in their productivity. It has significantly increased the reach of farm mechanization and enabled digital empowerment of farmers of India.

Trringo is a resounding success and has 1.5 lakh+ farmers registered to avail benefits of this scheme with over 2.5 lakh+ hours of farm mechanization.

11 SUSTAINABLE CITIES AND COMMUNITIES

SUSTAINABLE CITIES & COMMUNITIES

Make cities and human settlements inclusive, safe, resilient and sustainable.

Cities are hubs for ideas, commerce, culture, science, productivity, social development and much more. At their best, cities have enabled people to advance socially and economically. With the number of people living within cities projected to rise to 5 billion by 2030, it's important that efficient urban planning and management practices are in place to deal with the challenges brought by urbanization.

WHY IT MATTERS

There has been a prodigious growth of urban population in the recent decades. Estimates suggest that half the world's population lives in cities and this is expected to increase in the coming years. The increase in urbanization has led to a growing number of slum dwellers, increased air pollution, insufficient housing and infrastructure support. This makes cities more vulnerable to many disasters. Effective urban management is required for transforming urban spaces to make them more secure, efficient and sustainable. Integrated cities that provide affordable housing, security to life and property, cheap transportation, sufficient public spaces, and access to healthcare services are increasingly being sought after. Availability of jobs, energy and water in major cities is a major challenge and creates a number of social problems. Mahindra has taken the opportunity to meet the requirements of the rising urban population by developing integrated cities that make efficient use of energy and utilities without straining land and resources. By providing better transport, sanitation, infrastructure, employment, housing and waste management, Mahindra's world cities can reduce environment impacts and improve the quality of life.
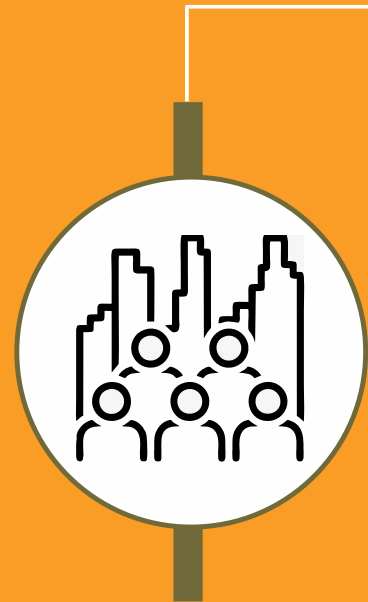
OUR CONTRIBUTION

Water harvesting by developing infrastructure saving 25,000 lakh litres of water

Encouraging rural entrepreneurship to 400 enterprises which increased the per capita income of 20,000 people by 2.35 times

Creating sustainable cities that house around 137 global companies and employ 49,000 people with ₹ 104 billion of exports

Enhanced usage of energy, utilities and increasing green cover for integrated infrastructure

KEY INITIATIVES TAKEN UNDER SDG 11

1. Rural Transformation
2. World Cities

Rural Transformation

Mahindra & Mahindra Ltd. worked as a Programme Implementation Agency for the Integrated Watershed Development Programme of the Madhya Pradesh Government. Substantial work has been done by initiatives for harnessing water, increasing agricultural productivity and starting micro-enterprises. 50+ check dams, 300 kms of trenches and bunds, farm ponds and storage tanks have helped harvest more than 25,000 lakh litres of water.

There has been an increase of per capita income of 20,000 villagers in 32 villages by 2.35 times over a period of 5 years. The additional water helped bring more than 100 ha. of land under cultivation, increased irrigation on more than 2,000 ha. and enabled 5,844 farmers to shift to multiple cropping. In addition, 537 households adopted vegetable cultivation. All these inputs led to almost 25% increase in agricultural productivity on average, with higher priced variants of rice further increasing the income of the farmers.

2,000 women in almost 400 self-help groups have set up micro-enterprises and the cumulative effect of this new income stream, additional income from agriculture and income from enhanced construction activities in the area, helped more than double the per capita income over 5 years.

50+ check dams, 300 kms of trenches and bunds, farm ponds and storage tanks have helped harvest more than 25,000 lakh litres of water. There has been an increase of per capita income of 20,000 villagers in 32 villages by 2.35 times over a period of 5 years.

World Cities

Developments spanning 4,600 acres, house over 137 reputed global companies that have invested more than ₹ 74 billion, employ around 49,000 people, generate exports of more than ₹ 104 billion.

Mahindra World City Jaipur has been selected as one of the 16 green projects worldwide by the Clinton Climate Initiative (CCI).

The crumbling urban infrastructure around us is a matter of concern, with the prognosis of urban quality of life looking dire in the not so distant future. A new concept was introduced - World cities in essence integrated cities that improve the quality of life, living and livelihood for their occupants, and provide a stable infrastructure for organizations to invest in. These developments together span 4,600 acres, house over 137 reputed global companies that have invested more than ₹ 74 billion, employ around 49,000 people, generate exports of more than ₹ 104 billion and provide tremendous economic opportunities for the neighboring communities, rural and urban. Mahindra World City Chennai (MWCC) and Mahindra World City Jaipur (MWCJ) are already running successfully.

MWCC is the first such development to send no food waste to landfill. It is the first to adopt a railway station and make it a model station that serves as a gateway to the city for the thousands of people who come to the city to work. It has revived a lake which is the heart of the water ecosystem and take steps to extensively harness water to nourish the lake and prevent water stress even when experiencing below average precipitation. MWCJ has been selected as one of the 16 green projects worldwide by the Clinton Climate Initiative (CCI). It is seen that the average temperature in the World City area is actually 2°C lower than adjacent spaces because of the vegetation that is carefully nurtured. Provision of green space and use of native plants and tree plantation drives are also being undertaken at MWCJ. The city is well on its way towards Stage 3 implementation of the C40 roadmap.

12 RESPONSIBLE CONSUMPTION AND PRODUCTION

RESPONSIBLE CONSUMPTION & PRODUCTION

Ensure sustainable consumption and production patterns.

Sustainable consumption and production is about promoting resource and energy efficiency, sustainable infrastructure, and providing access to basic services, green and decent jobs and a better quality of life for all. Its implementation helps to achieve overall development plans, reduce future economic, environmental and social costs, strengthen economic competitiveness and reduce poverty.

WHY IT MATTERS

The rising constraints in the availability of natural resources and access to energy is a serious challenge today. Responsible use of resources are centric to sustainable business practices. Optimum resource consumption with technological support is required in manufacturing practices. Transformation in business practices like procurement, production and disposal patterns play a vital role resulting in improved resource efficiency. A majority of the Earth's ecosystems are seriously endangered due to damages caused by pollution. Integrated national plans and actions are required for management of wastes. Recycling of waste is a very important step towards curbing the load on the environment. Innovative business models with the introduction of new products can reduce energy consumption and requirements. Assessment of environmental impacts of products propels the use of innovative manufacturing methods for improved product performance.

OUR CONTRIBUTION

Higher performance DG sets with 325,000 gensets sold

Waste prevention and minimization ensuring no contributions to landfills at five plants

Auto shredding facility for recycling scrapped vehicles reducing congestion in cities

Technology incorporation acting as a platform for meetings and conferences reducing carbon footprint with 15,000+ participants and 47 board meetings conducted

Assessment of impacts on the environment at different stages of a product's operating life

KEY INITIATIVES TAKEN UNDER SDG 12

1. Powerol
2. Zero waste to Landfill
3. CERO
4. Mvarta
5. Life Cycle Assessment

Powerol

Mahindra and Mahindra entered into the field of power generation through its engines under the brand of Mahindra Powerol that are propelling Diesel Generating Sets rating from 5kVA to 625 kVA. Presently, more than 325,000 powerol gensets are powering different industries in India and the overseas market.

The Mahindra Powerol Engine is compact, low on vibration and its governing system regulates voltage fluctuations. This engine has the smallest footprint as compared to other engines of identical ratings, making the DG set apt even for roof-mountings. Every powerol DG set complies with the most stringent noise and emission norms stipulated by the Central Pollution Control Board of India. It is the most fuel efficient in its class as it offers zero-leak engines.

Today, Mahindra Powerol is a significant player in the global power generation industry and has made inroads in Latin America, Africa, Middle East, South East Asia and SAARC countries. The focus on International markets has enabled Mahindra Powerol to cater to various segments like Telecom, Government & Defence organizations, Banking Industry, Retail Chains, Household Utility, Healthcare, Hospitality, Infrastructure, Construction and Manufacturing.

More than 325,000 powerol gensets are powering different industries in India and the overseas market and the business has grown exponentially.

Waste management is a comprehensive process at Mahindra, conducted in a socially responsible and environmentally sound manner. Mahindra follows a zero-waste philosophy and manages waste at every stage in hierarchy, right from prevention to minimization, reuse, recycling, energy recovery and disposal. As part of this philosophy, five different plants were certified as zero waste to landfill during 2017-18. Mahindra has been introducing a Zero Waste to Landfill programme in its plants to not only improve the efficiency in manufacturing processes but also save physical and financial resources through energy conservation and reuse of raw materials.

The actions taken by the plant include reprocessing grinding mud to recover metal, oil and carbon black, recovering energy by incineration of cotton waste, replacing wood and cardboard with returnable packaging, converting food waste to bio-energy and using treated canteen waste water for gardening.

Zero Waste to Landfill

AD Igatpuri plant became the 1st plant in India and 2nd in the world to be certified as Zero Waste to Landfill by Intertek, USA followed by AD Haridwar, AD Zaheerabad, Farm Division - Zaheerabad, and Swaraj Plant 1.

CERO

While the number of cars has increased substantially over the last two decades, there is no recycling or scrapping provision in place to deal with old and discarded vehicles. Recycling, if done correctly, is not only environment friendly but will also help keep older vehicles off the streets.

Mahindra Accelo previously known as 'Mahindra Intertrade', has signed a MoU with Metal Scrap Trading Corporation Limited (MSTC) a Government of India enterprise to set up India's first auto shredding facility at Greater Noida.

The proposed facility will be equipped with state-of-the-art, fully automated end-of-life vehicle recycling equipment and will be India's first such facility. This will go a long way in the efficient recycling of scrapped automobiles. We recycle cars, trucks, bus, two wheelers, industrial scrap and white goods using best in class technology and a hassle free process. Under the proposed scrappage scheme vehicle owners who discard old vehicles can earn incentives of up to ₹ 150,000. However, the price would vary with the vehicle type, age and condition.
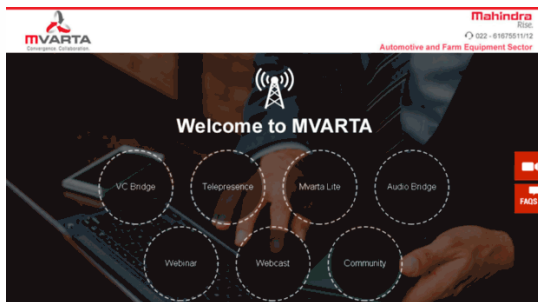
Mvarta

Team meetings, seminars, training programmes, feedback interactions etc., have a sizable environmental footprint and an economic cost. Quite often such meetings get restricted to a limited number of people. Mvarta was launched to provide a video conferencing platform across all our AFS locations. The project facilitates webinars, webcasts, web meetings, launch events etc. to enable a smooth, interruption-free, face-to-face communication experience with our employees, suppliers and customers. The web meeting services are also accessible from home internet connection.

The first-of-its-kind live online Sustainability Session was organized for M&M AFS Suppliers using MVARTA platform from Mahindra Towers, Kandivali. The aim of e-learning session was to enhance outreach to a wider supplier base. A total of 65 people from 49 AFS suppliers participated from their own facilities.

The initiative helped in reduction of environmental footprint due to decrease in travel, enhanced productivity, 85 key and special events serviced and supported, connected more than 4,950+ locations and 15,000+ participants and 47 board meetings supported.

Life Cycle Assessment

The Life Cycle Assessment (LCA) tool assesses the environmental impact associated with all the stages of a product's life from raw material extraction through materials processing, manufacture, distribution, use, repair and maintenance, and disposal or recycling. This helps us to compile comprehensive data of relevant material and energy inputs, and potential effects to make an informed decision regarding the best solution with respect to products and their environmental impacts. We also commissioned an Environmental Life Cycle Impact Assessment study of our products with Think Step's GaBi Software to help us examine our product life cycle more closely. Multiple parameters including our carbon footprint, resource consumption, apart from residues, by-products and water consumption were examined.

We commissioned and completed a full LCA of the UV pickup model BMT and a Simplified LCA was done in the form of compliance with ELV directive for European M1 & N1 products.

We have further taken steps to reduce the impacts based on the study results, using weight reduction potential and its associated benefits for the load carrier. Besides this we also conducted Social Life Cycle Assessment of our value chain to understand the social aspects very closely.

13 CLIMATE ACTION

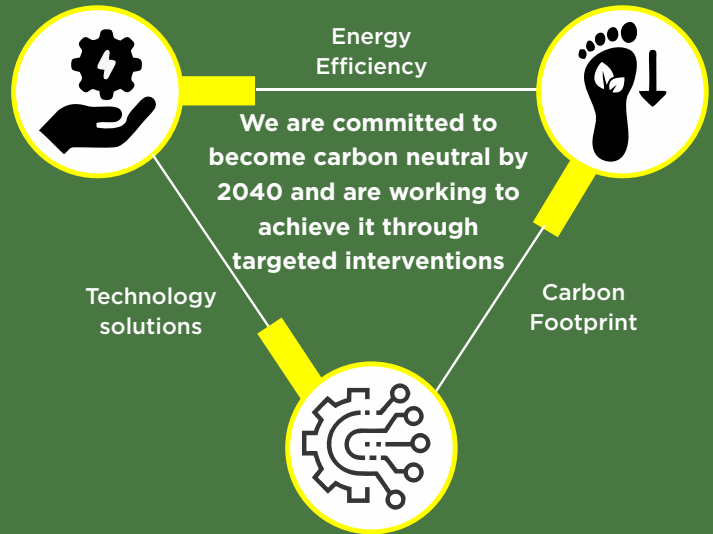## Take urgent action to combat climate change and its impacts.

Climate change is now affecting every country on every continent. It is disrupting national economies and affecting lives as never before. Weather patterns are changing, sea levels are rising, weather events are becoming more extreme and greenhouse gas emissions are now at their highest levels in history. Without action, the world's average surface temperature is likely to surpass 3°C degrees centigrade this century. The poorest and most vulnerable people are being affected the most.

WHY IT MATTERS

In today's world, mankind is facing one of the most significant threats of Climate Change which is the result of our own actions. Many Nations are facing severe issues with respect to climate change and this goes beyond national boundaries. Changing weather patterns, rising sea levels, and more extreme weather events are disrupting national economies and affecting lives in a very severe way.

At the point where the entire world is talking about this global threat, India has frequently been acknowledged by stakeholders for its cooperation and efforts to promote climate change mitigation and environmental sustainability. In line with India's emission targets, Mahindra Group continues to move towards a low carbon economy and is poised to deliver on its goals and targets that will help in achieving the landmark Paris agreement.

Mahindra Group businesses have demonstrated that decarbonization is possible while boosting employment, investment, and innovation.

Energy Efficiency

We are committed to become carbon neutral by 2040 and are working to achieve it through targeted interventions

Technology solutions

Carbon Footprint

OUR CONTRIBUTION

The quantum of renewable energy in our energy basket jumped from 3,909 MWh to 8,972 MWh this year, an increase of over 100%

M&M has saved 58 million kWh of energy from more than 700 energy efficiency projects implemented in the past five years and Mahindra's carbon pricing leadership story was featured in World Bank report

KEY INITIATIVES TAKEN UNDER SDG 13

1. EP 100
2. Carbon Neutrality
3. Carbon Pricing

Ep100 is a global campaign to encourage the world's most influential businesses to pledge to double their energy productivity, in order to get more economic output from each unit of energy input. Walking on the footsteps of decarbonization, in 2016, Mahindra & Mahindra became the first Indian company to sign the EP100 programme - a commitment to double the energy productivity by 2030, on a baseline of 2005 - and hope to make a strong contribution towards achieving the climate goals agreed upon at COP21.

The quantum of renewable energy in our energy basket jumped from 3,909 MWh to 8,972 MWh this year, an increase of over 100%. As a result of the actions taken, a vehicle requires 63% less energy to produce today than it did 8 years ago. Similarly, a tractor takes about 33% less energy and Mahindra Resorts have experienced energy savings of approximately 18%.

EP100 initiative of the Climate Group

Carbon neutrality

Half of Mahindra Group's revenue and the Group's greenhouse gas emissions are contributed from its automotive (SUVs, commercial vehicles), farm equipment (tractors), and agricultural businesses. Mahindra Group aims to become a carbon neutral company by 2040 with focus on energy efficiency and usage of renewable power. Mahindra has saved 58 million kWh of energy from more than 700 energy efficiency projects implemented in the past five years and Mahindra's carbon pricing leadership story was featured in the World Bank report.

Tech Mahindra has put together a strategy that enables our customers to achieve their sustainability goals and objectives. Whether it's green IT or technology based solutions that enable sustainable business practices or green engineering solutions, we are strategically positioned to enable our customers to reach and exceed their sustainability goals. Sustainability services offered include Green Data Centers and Smart Grids, Enterprise Energy and Carbon Management, Renewable Energy Solutions, Energy Audit, Environmental Compliance Solutions and Environmental Health & Safety.

Carbon pricing

Carbon Pricing is an internationally recognized business tool, promoted by the international non-profit organization, The Climate Group, that enables companies to create resources which are invested in low carbon technologies to help reduce future emissions and lower operating costs. The carbon price also aligns with The Mahindra Group's 'Rise Philosophy,' in which an essential purpose of the business is to drive positive change across stakeholders and communities, enabling them to rise.

Mahindra joined the World Banks's Carbon Pricing Leadership Coalition which was launched at COP21 in Paris, and became the first company in the country and one of the first in the world to adopt a carbon price in its business. Mahindra has committed to invest US$10 per ton of carbon emitted into low carbon technologies. Since the adoption of the carbon price in October 2016, Mahindra has increased its investment in energy efficiency and renewable energy projects, including a 4.2 MW wind energy project, compared with its 2015 levels. The funds collected from the carbon price are allocated to projects under renewable energy, energy efficiency and waste to energy projects.
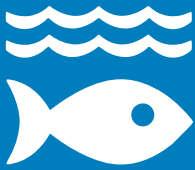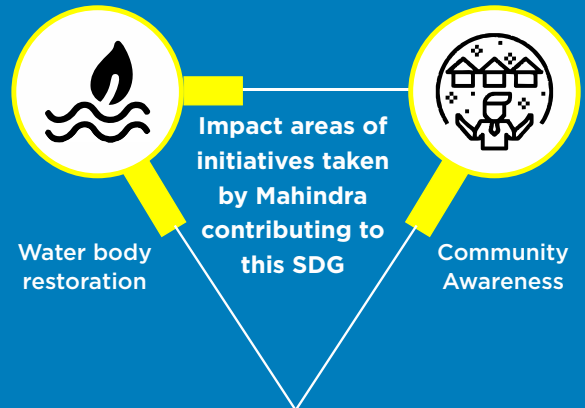
14 LIFE BELOW WATER

Conserve and sustainably use the oceans, seas and marine resources for sustainable development.

Throughout history, oceans and seas have been vital conduits for several things. Careful management of this essential global resource is a key feature of a sustainable future. However, at the current time, there is a continuous deterioration of coastal waters owing to pollution and ocean acidification is having an adversarial effect on the functioning of ecosystems and biodiversity. This is also negatively impacting small scale fisheries.

WHY IT MATTERS

Oceans, rivers and other marine resources form an important part of the income and daily livelihood for people living in coastal communities worldwide. Releasing of untreated effluent damages the marine life, thus polluting the water bodies. In order to maintain ecological balance, communities and organizations need to collaborate to protect the ecosystems. Protected zones require better management along with laws and regulations need to be established in order to decrease ocean acidification, marine pollution and overfishing. A number of activities aimed at cleaning the water body and surrounding areas helps in rejuvenating the fauna and ensures the availability of clean water for various purposes. Disclosing the product composition along with levels of effluents released assures better compliance to the norms prescribed by PCBs. Changes in manufacturing methods by altering design can significantly reduce the amount of water consumption. The prohibition of use of hazardous chemicals that can lead to eutrophication and other forms of pollution helps in safeguarding marine biodiversity.

Impact areas of initiatives taken by Mahindra contributing to this SDG

Water body restoration

Community Awareness

OUR CONTRIBUTION

Restoration of crucial water body - lake Veerapuram

Community awareness about the importance of environmental protection.

**KEY INITIATIVES TAKEN UNDER SDG 14**

1. Lake cleaning

Lake Cleaning

We all understand that water is the basic source of life. People need to understand and connect with the self-healing mechanism of nature. MWCC, in association with World Vision India and the local community successfully conducted a mass cleanup of Lake Veerapuram. The initiative was taken up on World Environment Day and aimed at educating the community, including children to support a healthy environment.

The community was made aware about the advantages of environmental protection and nearly 250 volunteers participated in the cleaning of the lake and planted 150 trees. This uplifted the overall appearance of the lake. A commitment towards environmental protection was also created among the youth.
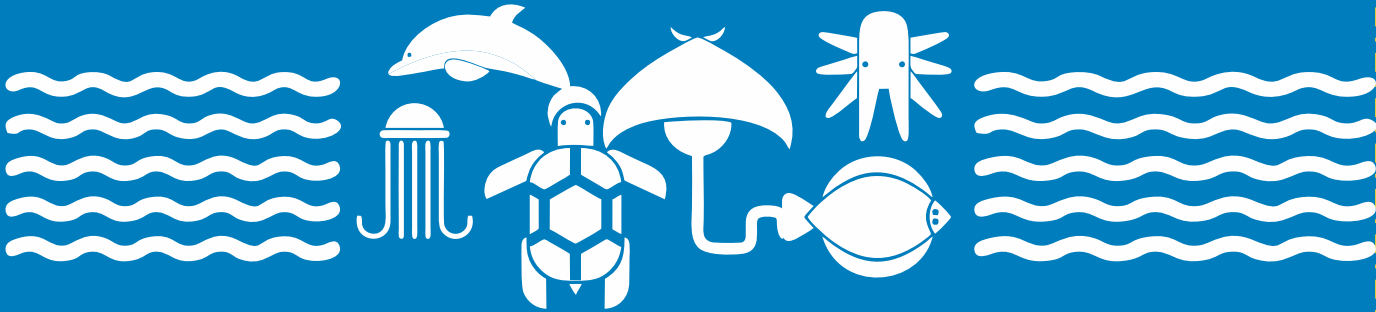
LIFE ON LAND

Sustainably manage forests, combat desertification, halt and reverse land degradation, halt biodiversity loss.

At the current time, thirteen million hectares of forests are being lost every year while the persistent degradation of dry lands has led to the desertification of 3.6 billion hectares. Even though up to 15% of land is currently under protection, biodiversity is still at risk. Deforestation and desertification – caused by human activities and climate change – pose major challenges to sustainable development and have affected the lives and livelihoods of millions of people in the fight against poverty.

WHY IT MATTERS

Forests cover a sizeable portion of the planet and provide food security, wildlife habitats, counter climate change, and house indigenous sections of population. The depletion of natural ecosystems affect the local areas of business operation and then the global level resulting in climate change and other risks. Protecting forests and other ecosystems has risen resulting in a forest loss and increased land productivity. Comprehensive studies of the local biodiversity help in understanding the needs for specific interventions focused on conservation of habitats and mitigation of impacts on ecosystems. Restoration of habitats by tree plantation and other activities reduces water shortage, dust pollution and ensures revival of the declining species of flora and fauna. The benefits result in better manufacturing practices and also serves as a livelihood opportunity for tribal farmers. Environmental planning to obtain certifications, rejuvenation of the land and conservation of endangered species are featured at international conferences.

OUR CONTRIBUTION

Reduction in dust levels, assembly line cleanliness and flourishing biodiversity at Igatpuri

Extensive reforestation with 15 million trees planted till date in the states of Andhra Pradesh, Maharashtra, Uttarakhand, Telangana, Tamil Nadu, Rajasthan, Chandigarh and Madhya Pradesh

Distribution of 1,950 pots to serve as sparrow nests to households ad shops near Munnar resort

Study of biodiversity index at Zaheerabad to with measures to improve the biodiversity index score

KEY INITIATIVES TAKEN UNDER SDG 15

1. Biodiversity at Igatpuri
2. Hariyali
3. Biodiversity Conservation (sparrow nest)
4. Biodiversity Assessment at Zaheerabad

Biodiversity at Igatpuri

Biodiversity is the basis of existence of all living beings and is the planet's life support system. It has been a key focus area of environmental management at Mahindra. The Igatpuri plant was facing problems of water scarcity, dust pollution, temperature irregularities, deforestation and unaccounted species degradation of flora and fauna, affecting the biological diversity and richness of the region. Large open spaces in the assembly unit were identified as the cause of increased dust pollution. A plan was created to cover these open areas by plantation of several different kinds of species of plants and using recycled water for irrigation. Following outcomes were observed:

59%	76%	Dust Control	220/75	25/40
Improvement in engine assembly cleanliness with respect to dust levels.	Improvement in field complaints which comprises 80% reduction in vehicle immobilization.	Controls dust at source thus ensuring better work environment for employees.	Igatpuri plant is currently a thriving biodiversity spot with more than 220 species of plants and 75 species of fauna.	25 ha out of 40 ha of land was converted into green cover.

Hariyali

Today, there is one Hariyali tree for every 100 people in India.

India has vast amounts of land classified as forests which have little tree cover. Forests are home to more than 80 per cent of all terrestrial species of animals, plants and insects. The Mahindra Group has a long-standing tree plantation programme called Hariyali to enhance the tree cover of the nation. Project Hariyali was started with the intent to plant one million trees. 10 years on, and it has exceeded that calculation with 13 million trees today. Millions of trees and saplings were planted in the regions of Araku valley and states of Andhra Pradesh, Maharashtra, Uttarakhand, Telangana, Tamil Nadu, Rajasthan, Chandigarh and Madhya Pradesh.

Hariyali programme helps sequester tons of carbon each year and will play a crucial role in the journey of the Mahindra Group to become carbon neutral. Every tree is helping combat climate change and this Hariyali tribe is growing every year. Today, there is one Hariyali tree for every 100 people in India. Besides providing green cover this initiative provided livelihood support to tribal farmers, as the fruit bearing trees provided shade to the coffee plantations.
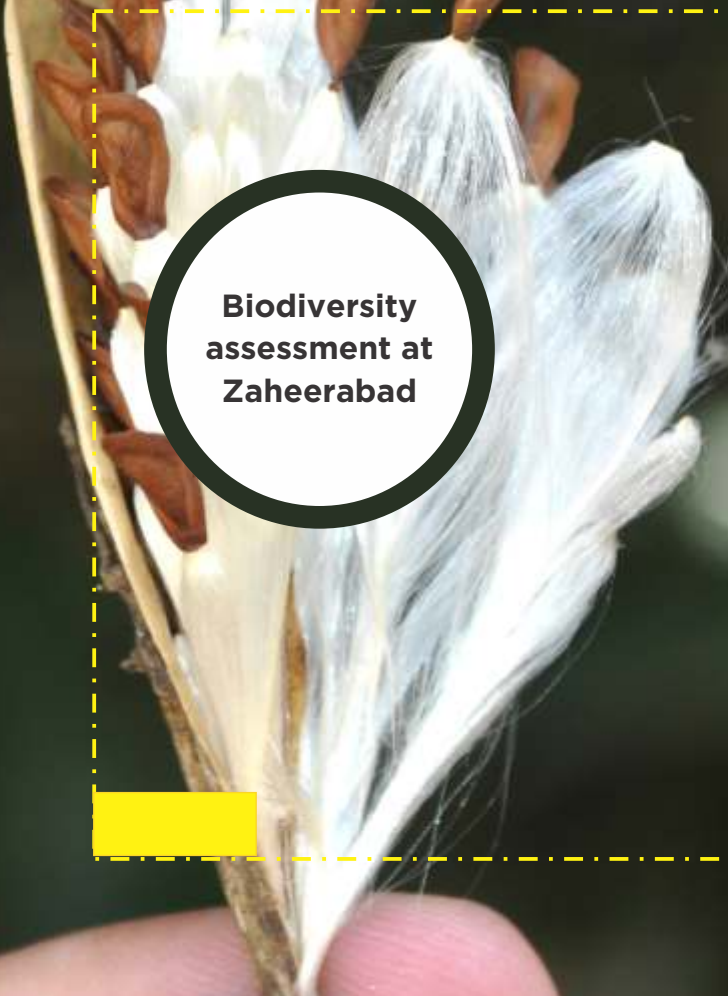
Biodiversity conservation (sparrow nest)

Lack of open spaces, rise in the number of high-rise buildings, increasing use of pesticides and insecticides on fields and gardens and rising levels of pollution are some major problems for urban areas. Saving sparrows has become a matter of urgency as the birds have been recognized as an indicator of environmental health and urban biodiversity. World Sparrow Day is marked on March 20 and a number of measures to increase their numbers are encouraged on this day. The resort at Munnar conserves sparrows in 9 villages with 1,950 pots being provided to shops, schools and homes to serve as places for sparrows to nest. Club Mahindra's work has been featured at international conferences on bio-diversity such as Bio-fin 2018 at Mahabalipuram, India.

Biodiversity assessment at Zaheerabad

The single season biodiversity assessment was taken up at the Zaheerabad project in December 2016 to effectively manage floral and faunal biodiversity within the project sites and the nearby areas. The sampling was carried out at various locations within the project site and nearby areas. The three sites identified include Auto Division, Farm Division and colony area. The total land acquired for the purpose was 343.25 acres, of which 101 acres is with Auto Division, 88 acres with Farm Division, 85.25 acres with colony area and 69 acres lying vacant.

It was observed that Leucaena leucocephala (Subabul) was recorded within the greenbelt, horticulture and colony areas of the project. Subabul has been reported as a weed in more than 20 countries across all continents and listed as one of the '100 of the World's Worst Invasive Alien Species' by ISSG and IUCN. Most of the greenbelt area under observation had only mango plantation. The greenbelt performs better with mix plantation of different varieties and provides high quality ecosystem services and habitat to local fauna. Biodiversity index of the site was analysed and based on all the inputs the biodiversity index of the site was 48 out of 100 points.

17 PARTNERSHIPS FOR THE GOALS

PARTNERSHIP FOR THE GOALS

Strengthen the means of implementation and revitalize the global partnership for sustainable development.

A successful sustainable development agenda requires partnerships between governments, the private sector and civil society. These inclusive partnerships built upon principles and values, a shared vision, and shared goals that place people and the planet at the centre, are needed at the global, regional, national and local level.

WHY IT MATTERS

Goal 17 aims to bring governments, civil societies, private sector oranizations and international communities together in order to integrate international relations to support and achieve the SDG targets of 2030. Forming new partnerships to utilize funds for mainstreaming sustainability in various business sectors will enable companies to enhance their green portfolio. Large scale resource optimization and efficiency is supported by partnerships between private firms and research institutions. Enhancement of environment stewardship develops organizations to emerge as sustainability champions. Mobilization of technologies and building capacity over multistakeholder partnerships is crucial to obtain highest benefits from the inter-linkages between the SDGs. Restructuring the supply chain improves overall sustainability performance in the entire value chain and enables and accelerates efforts towards sustainable business models. Adopting international targets to reduce GHG Emissions and decarbonization plays a major role in leading the industry and nation to deliver on the sustainable development objectives.

OUR CONTRIBUTION

*Organising India's housing sector in developing green homes to combat climate change*

Developing toolkits for energy, water and material savings in the residential division

Certifications for waste recycling, water harvesting, energy efficiency for a sustainable built environment

Reduction in waste generated, accidents, operational costs and improved energy conservation for suppliers
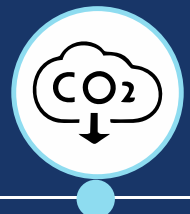
Targets to reduce GHG emissions to keep global temperature rise below 2°C

KEY INITIATIVES TAKEN UNDER SDG 17

1. Sustainable Housing Leadership Consortium (SHLC)
2. Mahindra – TERI Centre of Excellence for Sustainable Habitats
3. India Green Building Council (IGBC)
4. Sustainable Supply Chain Management
5. The Science Based Targets Initiative
6. Global Climate Action Summit (GCAS)
7. World Business Council for Sustainable Development (WBCSD)
8. Carbon Pricing Leadership Consortium (CPLC)

Sustainable Housing Leadership Consortium

Today, the real-estate sector is responsible for a large percentage of India's annual CO2 emissions, contributing to global warming and poor air quality. The Sustainable Housing Leadership Consortium (SHLC) convened by the International Finance Corporation (IFC) was launched, aiming to develop a low carbon roadmap for the housing industry which would also contribute towards the achievement of India's climate change goals. To enable this to happen Mahindra partnered with Godrej Properties, Mahindra

Lifespace Developers, Shapoorji Pallonji Real Estate, Tata Housing and VBHC Value Homes under the Eco-Cities programme of the IFC. A comprehensive list of technologies have been developed to help further enhance the business case for sustainable housing. A nationwide multi-media consumer awareness campaign has also been designed to educate the Indian homebuyer about the benefits of buying green.

SHLC is collectively committed to making 100 percent of its new housing portfolio green, thus contributing 110 million square feet of green housing by 2020.

Mahindra-TERI Centre of Excellence for Sustainable Habitats

Rapid growth in urban population over the past few years has resulted in accelerated infrastructure development and an increasing demand for energy. The Mahindra TERI Centre of Excellence (CoE) for Sustainable Habitats is a joint research initiative of Mahindra Lifespace Developers Limited and The Energy Resources Institute (TERI). It will focus on developing science-based solutions for India's future built environment, with a view to reducing the energy footprint of the real estate industry.

The use of state-of-the art research techniques, tools and performance measurement solutions will help generate performance data and metrics that can provide scale to the implementation of energy-efficient building stock in India which today stands at less than 5%. It will also work towards preparing policy briefs for Central and State Ministries to promote 'green' development that can transform India's housing industry & resultantly the energy footprint. Research outputs will be validated on the field prior to dissemination of the databases, guidelines and standards to the real estate and building materials industry.

Indian Green Building Council (IGBC)

India is witnessing tremendous growth in the infrastructure and construction sector. Rapid growth in urbanization has placed immense strain on land and other natural resources. The council continuously works to provide tools that facilitate the adoption of green building practices in India.

Mahindra Lifespaces is one of the first companies to receive the 'Platinum-rated' green homes pre-certification from IGBC. Currently, the IGBC certification acknowledges a range of environment-friendly features and amenities integrated into the project 'Happinest Avadi', in line with Mahindra Lifespaces' commitment towards developing sustainable urban communities. These include a 380 KLD Sewage Treatment Plant that treats 100% of the waste water generated on-site, which in turn reduces freshwater requirement by approximately 25%; an organic waste converter with a daily capacity of 800 kg that treats waste for reuse as manure; and rainwater harvesting facilities to recharge the groundwater table in the project. Low density Cellular Lightweight Concrete (CLC) blocks have been used in construction as part of energy-efficient building envelopes which, together with the deployment of LED lights in common areas, reduces electricity consumption for cooling and lighting respectively.

Sustainable Supply Chain Management

M&M serves 20 key industries and has an operational presence in over 100 countries with a total supplier base of 1,000. We undertake proactive engagements with our suppliers and vendors to encourage environment-friendly practices beyond our factory gates and motivate them to adopt green initiatives.

M&M revised its sustainable green supply chain management and procurement policy in the reporting period to enhance sustainability performance and minimise environmental, social and financial risks within M&M's supply chain. Igatpuri Plant organized the fifth "Supplier Sustainability Meet" urging supplier partners to make sustainability a way of life and take forward the sustainability initiatives to their respective manufacturing facilities. Some key initiatives are -

| Capability building for 345 suppliers till date since 2016. | Supplier Sustainability Assessments for 43 suppliers at AFS level. | Reduced wooden packaging by 15% and 62% in AD and FD respectively. | Sustainability Balance Scorecard for 80 suppliers at AFS level. | Implemented Total Productive Maintenance at 40 suppliers. |

Science Based Targets

Targets adopted by companies to reduce greenhouse gas (GHG) emissions are considered "science-based" if they are in line with the level of decarbonization required to keep global temperature increase below 2 degrees Celsius compared to pre- industrial temperatures. The Science Based Targets Initiative is a collaboration between CDP, World Resources Institute (WRI), the World Wide Fund for Nature (WWF), and the United Nations Global Compact (UNGC) and commitments of We Mean Business (WMB). It champions science-based target setting as a way to boost companies' competitive advantage in the transition to the low-carbon economy.

The initiative's overall aim is that by 2020, science-based target setting will become a standard business practice and corporations will play a major role in driving down global greenhouse gas emissions.

Tech Mahindra has committed to taking Science Based Targets (SBT) - short term targets for 2030 and long terms targets for 2050 to be within the threshold of 2 degree rise in average surface temperature.

Global Climate Action Summit (GCAS)

The Global Climate Action Summit (GCAS) will bring leaders and people together from around the world to "Take Ambition to the Next Level." Tech Mahindra announced its partnership with the GCAS to launch AI4Action, the first global AI challenge aimed at delivering solutions for climate change.

The competition will challenge students from schools and colleges, universities and corporates in four major cities – San Francisco, New York, London and New Delhi – to come up with creative, AI-powered applications over the next year that will help to tackle climate issues impacting the environment. Tech Mahindra and GCAS will select ten finalists that can demonstrate tangible solutions for climate action. The overall winner must present an actionable idea that can be transformed into a real-world solution in time for the United Nations Climate Summit in 2019.

7 CONCLUSION

The SDGs are targets to be achieved within a short span of time. Mahindra Group identifies the SDGs as a business catalyst to disclose their performance against these global goals. This report not only describes the existing business model but also showcases how new businesses are being structured around the SDGs.

The SDGs have long been a part of our culture and India plays a vital role in achieving them. Various goals have been set by India which are also aligned to meet the requirements of these goals. As India is one of the fastest growing economies it is crucial that we ensure contribution to these goals. The Government of India has appointed the NITI AAYOG to map and develop various government initiatives against the SDGs for national development. Mahindra contributes to a number of such schemes like the ICDS and rural housing for supporting the national agenda. Mahindra's commitment is not only limited to India but also focusses on meeting Global agendas by committing to the Science Based Targets that aims to reduce GHG Emissions.

Owing to our presence in over 100 countries and to position ourselves as a leader, we understand the need for sustainability and strive to improve our methods to create shared value for all our stakeholders. Since the initiation of sustainability practices from 2007-08, we have made significant contributions towards environment protection, literacy and healthcare. The adoption "alternate thinking" is a strategy we utilize to ensure that every aspect of our business is sustainable. All our businesses are taking active efforts and undergoing modifications in their business model to better contribute to the society. We have received improved stakeholder trust by delivering on our sustainability roadmap which focuses on profits, people and planet. The roadmap is driven by innovation that challenges conventional thinking and is driven by sustainable growth.

Eradication of poverty, hunger and well-being for all is a global need and Mahindra makes significant contributions towards reducing these challenges. By providing financial assistance to SME in rural areas and advisory services to farmers we ensured business growth and employment for rural India. We also ensure that the requirements of children in schools are met by making donations of drinking water and electrical appliances. Mahindra Group provides better access to healthcare facilities like checkups, surgeries and blood donation by providing mobile paramedical units to reach out to the lesser accessible areas.

> **Mahindra contributes to a number of such schemes like the ICDS and rural housing for supporting the national agenda.**

> **"**
> **MAHINDRA'S ROADMAP IS DRIVEN BY INNOVATION THAT CHALLENGES CONVENTIONAL THINKING AND IS DRIVEN BY SUSTAINABLE GROWTH.**
> **"**

Quality education is necessary for learning and human development. In order to provide opportunities for girl children to attend school, our initiatives like Nanhi Kali provide economic and social support for proper education. We have established a college to provide world class educational facilities for students around the world and also extend scholarships to deserving students. Encouraging women to develop skills for livelihood and employability are at the core of our gender equality agenda. Conservation of one of the most important resources – water, is taken up at Mahindra by various water management programs and recycling operations to reduce the dependency of this fast depleting resource.

Addressing the global shortage of affordable energy, Mahindra Group has initiated installation of renewable energy generation units to meet energy demands and reduce dependency on fossil fuels. Conversion of polluting sewage into valuable natural gas is being done for fuelling vehicles. Understanding that skills required today might become obsolete in the coming years, Mahindra has focused on developing skills of workers to international standards. Training youth from socially backward communities in various domains and developing vocational skills for their employment underlines our commitment towards empowerment of the communities. We have launched a number of electrically powered vehicles to push for clean and convenient transport mobility. Crowd funding platforms for farmer benefits and R&D Centres for improving automobile performance form the basis of our innovation culture.

In order to provide housing for people in the rural areas, we provide loans and services to help people in building homes for themselves. Renting farm equipment like tractors to farmers for addressing challenges faced by them and to provide them with modern day technology mechanization. Meeting the housing demands of the urban population, Mahindra has developed integrated cities that are energy efficient, environmentally friendly and provide employment opportunities. Mahindra has developed DG sets that comply with pollution norms and possess higher efficiency which is being used by a number of sectors. Managing the waste generated at our plants, we were the first in India to be certified as Zero Waste To Landfill and have also setup a waste metal recycling plant to counter the increasing congestion of scrapped vehicles.

Mahindra has participated in the EP100 campaign and has taken various initiatives to double energy productivity. We strive to mitigate the effects of climate change and have set targets to become carbon neutral by 2040. A carbon price of 10 $ per ton of carbon emitted has been proposed to be invested in carbon technologies. Volunteers from Mahindra participate in the cleaning of water bodies and spreading awareness about the importance of a healthy environment. Mass tree plantation drives at our sites and identified spots are carried out for improving biodiversity and the local fauna. Partnering with real estate developers and research institutions, we aim to develop sustainable spaces to reduce the real estate footprint. Our supply chain management initiatives have resulted in reduced risks and increased stakeholder value to enhance our sustainability performance.

There have been appreciable contributions made by several institutions towards the SDGs, however a significant amount of efforts still need to be made in order to achieve them.

Our initiatives like Nanhi Kali provide economic and social support for proper education.

MAHINDRA HAS LAUNCHED A NUMBER OF ELECTRICALLY POWERED VEHICLES TO PUSH FOR CLEAN AND CONVENIENT TRANSPORT MOBILITY.

"Narrow the gaps. Bridge the divides. Rebuild trust by bringing people together around common goals. Unity is our path. Our future depends on it."

— António GUTERRES,
Secretary-General of the United Nations

MAHINDRA INITIATIVE
Case Mapping

MLDL
Real Estate

CSR Case

Integrated Child Development Scheme (ICDS)

Contributing to ICDS by providing smart furniture, educational wall murals, electrical appliances and safe drinking water.

Mahindra group
Farm Division

Business Case

Samriddhi (crop and seed)

Providing agri support by soil testing, agri counselling, agri clinics, crop care solutions and offering high end seeds.

2 ZERO HUNGER

Mahindra Finance
Financial Services

Business Case

Mahindra finance enable small entrepreneurs to blossom

Catering to the funding needs of small and medium enterprises, customized SME Loans are made for varied business requirements.

Mahindra Group
Farm Division

Business Case

Samriddhi (EPC)

Technical guidance on crop management practices and farm advisory.

M&M limited
Farm Division

Business Case

KRISHI MITR

Providing farm equipment rental services, drip irrigation and introducing chemical free bio-dynamic farming.

CSR Case

KRISHI MITR

Delivering sustainable local nutrional security and assure prosperity of small and marginal farmers.

1 NO POVERTY

Mahindra group
CSR Case

JEEVANDAAN

Blood donation drives including those for thalassemic patients.

Navdrushti

Eye check-up camps, spectacles distribution, glaucoma and cataract operations.

Lifeline Express

Free medical services to those belonging to economically weaker sections in geographically remote territories.

Sehat

Generic and specialty medical camps, polio immunization camps, health awareness rallies, campaigns.

Tech mahindra
Information Technology

Business Case

'Wealth of Wellness' (WoW)

Ensure physical, mental and spiritual wellbeing of company associates.

3 GOOD HEALTH AND WELL-BEING

KCMET
Educational Services

CSR Case

UWC Mahindra college

Challenging and transformational education to a diverse group of young people who are selected on their own merit, regardless of their ability to pay.

Nanhi Kali

Educational support to unprivileged girls from marginalized society.

Scholarships Drive for students

Scholarships and grants to deserving and needy students.

4 QUALITY EDUCATION

MLDL
Real Estate
CSR Case

Skill development programmes - enhancing vocational skills for women

Workshops for women from the labour workers' families to assist them earn a considerable income by utilising these skills.

Mahindra Finance
Financial Services
CSR Case

Hunnar

Empower underprivileged women and provide them with livelihood opportunities.

Business Case

Second career for women

Re-employment opportunities for women.

Susten
Partnership
Business Case

Suryashakti

Employment and skill enhancement of women workforce.

CSR Case

Suryashakti

Business opportunities in EPC for women from various socio-economic backgrounds.

Mahindra Group
Partnership
Business Case

Prerna

Promotion of efficient and ergonomic farm tools and equipment with well-designed & targeted interventions.

CSR Case

Prerna

Provide women in agriculture with the necessary opportunities, training and equipment to help them become better farmers and improve their lives.

Auto and Farm division
Business Case

Women Leaders Programme

Developing women managers in the middle management cadre and creating a pipeline of female leadership.

5 GENDER EQUALITY

Mahindra Group
Partnership
CSR Case

Swachhmeva jayate

Installation of public lavatories, dustbins, and Swachh Bharat signages.

Business Case

Water positive

Reduction in usage, recycling and harvesting of water.

MLDL
Real Estate
Business Case

Recycling in Harmony with Nature

Integrated wastewater treatment by enzymes and natural plants.

6 CLEAN WATER AND SANITATION

Mahindra Group and MHRIL
Partnership
Business Case

Transition to renewable energy

Meeting energy requirements from solar power.

Susten
Partnership
Business Case

Rewa Ultra Mega Solar Project

Development of renewable energy portfolio and improvement in cumulative power installed capacity.

Mahindra Group
Real Estate
Business Case

Waste to Energy

Treating sewage and food waste to produce compressed natural gas.

7 AFFORDABLE AND CLEAN ENERGY

Mahinda Finance
Financial Services
CSR Case

Mahindra Pride School

Training in retail, hospitality or IT sector for socially and economically disadvantaged youth.

Tech Mahindra
Information Technology
CSR Case

Smart Academy

Training youth in different paramedical roles, IT and logistics every year.

M&M Limited
Auto and Farm division
Business Case

Mahindra Skill excellence

Raising the standards of manufacturing skills at Mahindra to an international level.

8 DECENT WORK AND ECONOMIC GROWTH

Mahindra Group

Real Estate

Business Case

Electric Vehicle and taking mobility to the next level

Bringing clean, convenient, connected and cost-effective mobility solutions to society.

M&M limited

Auto and Farm division
CSR Case

Seed the Rise

Digital platform-crowdfunding initiative for farmers to help them overcome agrarian difficulties.

Tech Mahindra

Information Technology
Business Case

AI solutions

Software solutions to customer problems.

MRV

Business Case

MRV

Research and product development centre for automobiles and tractors.

Mahindra Group

Auto and Farm division
Business Case

Patents across company

Technology development and patent acquisitions to help develop new products and services.

9 INDUSTRY, INNOVATION AND INFRASTRUCTURE

Mahindra Finance

Financial Services
Business Case

Rural Housing

Loans specifically for the purchase, renovation and construction of houses to individuals in the rural and semi-urban areas of India.

Mahindra Group

Farm Division
Business Case

Trringo

Tractors and other mechanized farm equipment rental to farmers.

10 REDUCED INEQUALITIES

M&M limited

CSR Case

Rural transformation

Massive overall impact in villages by Harnessing water, increasing agricultural productivity and starting micro-enterprises .

MLDL

Retail Estate
Business Case

World Cities

Executing and enhancing sustainable urbanization through integrated townships.

11 SUSTAINABLE CITIES AND COMMUNITIES

MPL

Business Case

Powerol

New-age DG Sets which are fuel efficient, abide by noise and emission norms and are compact & low on vibration.

MIL

Partnership
Business Case

CERO

Autoshredding facility for proper disposal and recycing of old and scrap vehicles.

Mahindra Group

Auto and Farm division
Business Case

Mvarta

Video conferencing platform across all AFS locations.

Sanyo

Partnership
Business Case

Life Cycle Assessment

A tool to assess the environmental impact associated with all the stages of a product's life.

Mahindra Group

Business Case

Zero waste to landfill

Minimise the amount of waste that enters landfills from its operations.

12 RESPONSIBLE CONSUMPTION AND PRODUCTION

Mahindra Group

Business Case

EP100 programme of the Climate group

Commitment to double the energy productivity by 2030.

Carbon Neutrality

Actions taken towards achieving a net zero carbon footprint.

Carbon pricing

Investments for developing low carbon technologies.

13 CLIMATE ACTION

MLDL

CSR Case

Lake Cleaning

Community awareness about the advantages of environment protection.

14 LIFE BELOW WATER

M&M limited

Business Case
Biodiversity at Igatpuri

Cover open areas through plantation of trees, shrubs, lawns along with some engineering measures to reduce dust pollution.

Mahindra Group

Business Case

Hariyali

Enhance the tree cover of the nation.

CSR Case

Hariyali

Fruit trees to aid alternative livelihoods to the farmers.

MHRIL

CSR Case
Biodiversity conservation (sparrow nest)

Distribution of pots for sparrows to nest.

M&M Limited

Business Case
Biodiversity assessment at Zaheerabad

Effectively manage floral and faunal biodiversity within the project sites and the nearby areas.

15 LIFE ON LAND

Mahindra Group

Real Estate
Business Case

Sustainable Housing Leadership Consortium (SHLC)

Mainstreaming green homes in India.

MLDL

Real Estate
Business Case

Mahindra-TERI Centre of Excellence for Sustainable Habitats

Improve energy and water efficiency and use of low cost green materials in India's residential buildings sector.

Indian Green Building Council (IGBC)

Developing green infrastructure to enhance the economic and environmental performance of buildings.

M&M Ltd.

Business Case
Sustainable Supply Chain Management

Enhancing sustainability performance and minimize environmental, social & Financial risks within M&M's supply chain, procurement and services.

The Global Climate Action Summit (GCAS)

AI solutions for climate change.

Tech Mahindra

Information Technology
Business Case
The Science Based Targets Initiative

Targets adopted to reduce greenhouse gas (GHG) emissions.

17 PARTNERSHIPS FOR THE GOALS