Proposal submitted to HDFC ERGO

About HDFC ERGO

HDFC ERGO General Insurance Company Ltd. is a 74:26 joint venture between HDFC Ltd., India’s premier Housing Finance Institution and ERGO International AG, the primary insurance entity of Munich Re Group. The Company offers complete range of general insurance products ranging from Motor, Health, Travel, Home and Personal Accident in the retail space and customized products like Property, Marine and Liability Insurance in the corporate space.

HDFC ERGO endeavours to improvise and cater to every need of the modern day customer with superior customer support service through automated processes. This helps to provide customers a seamless and hassle-free experience.

HDFC ERGO is expanding its network across the country and is today present in 109 branches spread across 89 cities with an employee base of over 1900 professionals. The Company also has a wide distribution network comprising of brokers, retail and corporate agents, bank assurance besides its own direct sales force.

HDFC ERGO has been assigned ‘iAAA’rating by ICRA indicating its highest claim paying ability. We have been certified with ISO certification for our claim services, policy issuance, customer servicing and standardization and uniformity of Information Security processes being followed across all branches & locations.

**COMPANY’S VISION ON CSR**

Corporate Social Responsibility (CSR) is Company’s sense of responsibility towards the community and environment in which it operates. It is the continuing commitment by business to behave ethically and contribute to economic development of the society at large and building capacity for sustainable livelihoods. The Company believes that CSR is an integral part of the business. The Company is committed to do its business in a socially responsible manner taking into consideration the interest of all its stakeholders, namely Customers, Business Partners, Re-insurers, Shareholders, Employees and the Society at large. Whilst doing business the Company would actively ingrain SEED into every business decision.

The Company’s value system revolves around Sensitivity, Excellence, Ethics and Dynamism (SEED). Whilst doing business the Company would actively ingrain SEED into every business decision.

**Sensitivity –** To build its business on empathy and an inherent understanding of both our internal and external customers’ needs.

**Excellence –** the Company will always strive to offer innovative products and services and endeavour to set new benchmarks to do things better each time.

**Ethics –** the Company will honour its commitments and be transparent in its dealings with all its stakeholders.

**Dynamism -** the Company will be pro-active with a "can do" approach.

***HDFC ERGO CSR FOCAL AREAS FOR 2015-16*:**

1. Identify and adopt single village from comprehensive CSR activity perspective- including Water purification units, Sanitation, Education & Healthcare
2. Increase Water Purification deployments
3. Funding of Health Care centres / Hospitals providing critical medical support to needy patients
4. Partnering with schools / educational institutions for their expansion needs

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Organization Related |  |  | |  |  |
| Name of the Organization: | |  |  |  |  |
| Head Office Location: | |  |  |  |  |
| Other implementation locations: | |  |  |  |  |
| Person to Contact: | |  |  |  |  |
| Email Id: | |  |  |  |  |
| Contact Number: | |  |  |  |  |
| Website : | |  |  |  |  |
| FCRA: | |  |  |  |  |
| Registration Under and Registration No: | |  |  |  |  |
| Tax Exemption Under: | |  |  |  |  |

|  |  |  |  |
| --- | --- | --- | --- |
| Project Related |  |  | |
| Title of the Project |  |  |
| Location of the Project |  |  |
| Project Duration |  |  |
| Project Beneficiaries |  |  |
| Budget Required |  |  |
| Budget Requested |  |  |
| Fund Requirement Interval |  |  |
| Project Partners(other project partners if any) |  |  |

About Implementing Partner

# **Guidance for Drafting Proposal**

Guidelines:

Use font as Arial and font size as 11

Mention short and relevant information

\*Important Points to remember:

**Section 1**.Project Summary (500 words)

* What project is all about?
* Monitoring and Evaluation
* Risk Assessment

|  |  |  |  |
| --- | --- | --- | --- |
| What are the identified risk factors | Who will be impacted and how | Current Action Items and process in place | What further actions are necessary |

* Past experience (Refer table 1)
* Any other information you deem fit in this category

**Section 2**.Delivery & Effectiveness (300 words)

* Description of the project objectives and the expected results
* Any other information you deem fit in this category

**Section 3**.Sustainable Methodology & Operational Capacity (300 words)

* Strategies to improve and opportunities for up scaling
* What is the experience of your organisation in addressing these issues?
* Will the activities be undertaken in collaboration with other implementation agencies/ government?

**Section 4**.Budget Requirement (Detailed)

* Describe Budget requirement in describing utilization of fund in different phases
* Budget requirement (Refer table 2)

Table 1.(Past Experience)

|  |  |  |
| --- | --- | --- |
| **Particulars** | | **Yes/ No** |
| Have you completed similar project before? | |  |
| Have you implemented any other project? If yes, please mention details below. | |  |
| Project Name |  | |
| Project Scope – Targeted group |  | |
| Project Area – Where was it implemented |  | |
| Project Budget |  | |
| Project Outcome |  | |
| Project Funded by |  | |
| Brief Description of the project ( not more than 100 words) | | |
|  | | |

Table 2(Detailed Budget)

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Sr. No.** | **Budget Items** | **Unit Cost (INR)** | **Quantity Required** | **Total Amount**  **(INR)** | **% Required from HDFC ERGO** |
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Attachments: (Please mention relevant documents attached along with the Proposal)

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| --- | --- | --- | --- | --- |
| **Sr. No.** | **Particulars** | **Description** | | **Yes/ No** |
| 1. | Registration\* | The Societies Act, 1860 | 1. Memorandum of Association  2. Bye laws of society  3. Documentary evidence of premises of registered office |  |
| Section 25 of Indian Companies Act, 1956  OR  Section 8 of Indian Companies Act, 2013 | 1. Memorandum and Articles of Association  2. Details of Assets and Liabilities  3. Details of board of Directors along with their positions in different entities, if applicable |  |
| Charities and Religious Trusts Act, 1920 | 1. Trust Deed  2. Details of all trustees and management of trust |  |
| Bombay Public Trust Act, 1950 | 1. Trust Deed  2. Details of all trustees and management of trust |  |
| 2. | Tax Exemption\* | PAN Card copy | |  |
| 12A | |  |
| 80G | |  |
| 35AC | |  |
| 1. Section 35(1)(ii)  2. Section 35(1)(iii)  3. Section 35 CCB | |  |
| Section 501(C)(3) | |  |
| 3 | Financial Documents\* | Financial Statements for last 3 years\* | |  |
| Budget for current financial year (2015-16) | |  |
|  | |  |
|  | |  |
| 4. | Program Material | Program Description | |  |
| Details of other initiatives | |  |
| Publications/ Papers submitted | |  |
| Other information available in any media | |  |
| Annual Report | |  |
| Brochure/ Pamphlets | |  |
| 5. | Other Documents or material , if applicable | Org Chart | |  |
|  | |  |
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CSR PARTNER CAPABILITIES (Eligibility Criteria):

1. **Geographical spread**: Our CSR Partner Company should be present Pan India with thrust in rural areas. This should be demonstrated by capability to showcase executed projects in the areas listed above.
2. **Execution Capability**: Also, direct intervention in execution will be preferred instead of further delegation in project execution.
3. **Marketing Capability**: CSR Partner should have financial capability to execute projects across rural regions without compromising on timelines. The funding sources to be shared with us is a pre-condition for selection
4. **Management Structure**: Our preferred CSR partner should have defined and well outlined management structure defining areas of operation and ownership
5. **Client References** : Our preferred CSR partner will need to submit a detailed Client reference list showcasing clients exceeding 1-2 years of partnership as well as the spend managed for each of these relationships
6. **Impact Reporting:** CSR Partner capability to demonstrate and how the agreed CSR activities are doing, where they are being implemented and in use, and what impact they have created. Information through scheduled “Impact Reports” a must.
7. **Statutory Permissions**: Our preferred CSR partner should have all the necessary Government clearances and permissions authorizing them to conduct CSR Programs.
8. **Financial Background:** Our preferred CSR partner should be 3 year old organization and have audited P & L Account and Balance sheet for previous 3 financial years.

Criteria for Evaluation

Information used to appraise CSR PARTNER will include:

• Financial (accounts, prices, etc.)  
• Quality systems (Registration doc, 80 G, FCRA, ISO 9000 etc)  
• Equal Opportunities and Diversity Policies  
• References and testimonials  
• Site visit reports (by CSR committee )

**Project Theme**

“**Gaon Mera**”

Identify and adopt single village from comprehensive CSR activities - including but not limited to Water purification units, Sanitation, Education & Healthcare.

**Brief on the activities:**

Water Purification Units; Sarvajal deployments, Creating water bodies

Sanitation: Provision of community toilet blocks, mobile toilet blocks, waste processing – organic & others, septic tank etc.

Education: Girl child education, providing library, scholarships programs

Healthcare: Medical equipments, camps, Ambulance, disaster relief camp

Livelihood: Vocational Training, Livelihood programs, Creating & supporting self help groups

Fund Disbursal:

Fund disbursal will be in 4 phases

1. 30 % once project is Initiated (Mobilization)
2. 30 % once 50 % project completion report is submitted
3. 30 % once 75 % project completion report is submitted
4. 10% after the project completion.

Note: This document is a ‘Request for proposal’, to be made by the eligible entities as specified under Companies (Corporate Social Responsibility Policy) Rules, 2014 and cannot be construed as final document of acceptance of the arrangement. .

HDFC ERGO basis the proposals received from various entities may at its discretion and within the regulatory requirements accept the offer made by such entities in such form and prescribed format provided by HDFC ERGO.