



# Deloitte.

Impact assessment of FY 2021-2022  
CSR grant

Bank of America N.A., India Branches

November 2023

## Disclaimer

Deloitte refers to one or more of Deloitte Touche Tohmatsu India LLP, a UK private company limited by guarantee, and its network of member firms, each of which is a legally separate and independent entity. Please see [www.deloitte.com/about](http://www.deloitte.com/about) for a detailed description of the legal structure of Deloitte Touché Tohmatsu Limited and its member firms.

This material and the information contained herein prepared by Deloitte Touche Tohmatsu India LLP (DTTILLP) is intended to provide general information on a particular subject or subjects and is not an exhaustive treatment of such subject(s) and accordingly is not intended to constitute professional advice or services. The information is not intended to be relied upon as the sole basis for any decision which may affect you or your business. Before making any decision or taking any action that might affect your personal finances or business, you should consult a qualified professional adviser.

For purposes of the exercise, Deloitte Touche Tohmatsu India LLP has used information obtained from various enquiries, primary interactions, and secondary information sources, which we believe to be reliable, and our assessment is dependent on such information being complete and accurate in all material respects. We do not accept any responsibility or liability for any losses occasioned to any party because of our reliance on such information.

Deloitte Touche Tohmatsu India LLP makes no representation or warranty as to the accuracy or completeness of the information used within this assessment, including any estimates, and shall have no liability for any representations (expressed or implied) contained in, or for any omission from, this assessment.

This report is for information purposes only. While due care has been taken during the compilation of this report to ensure that the information is accurate to the best of Deloitte's knowledge and belief, the content of this report is not to be construed in any manner whatsoever as a substitute for professional advice. Deloitte neither recommend nor endorse any specific products or services that may have been mentioned in this report and nor do they assume any liability or responsibility for the outcome of decisions taken as a result of any reliance placed in this report.

# Overview of the assessment by Deloitte

## Objective of the assessment

In compliance with the robust governance protocols that govern the decision making and management of CSR at Bank of America National Association, India Branches, Deloitte was tasked with conducting impact assessments of projects funded from the CSR grant for FY 2021-22.

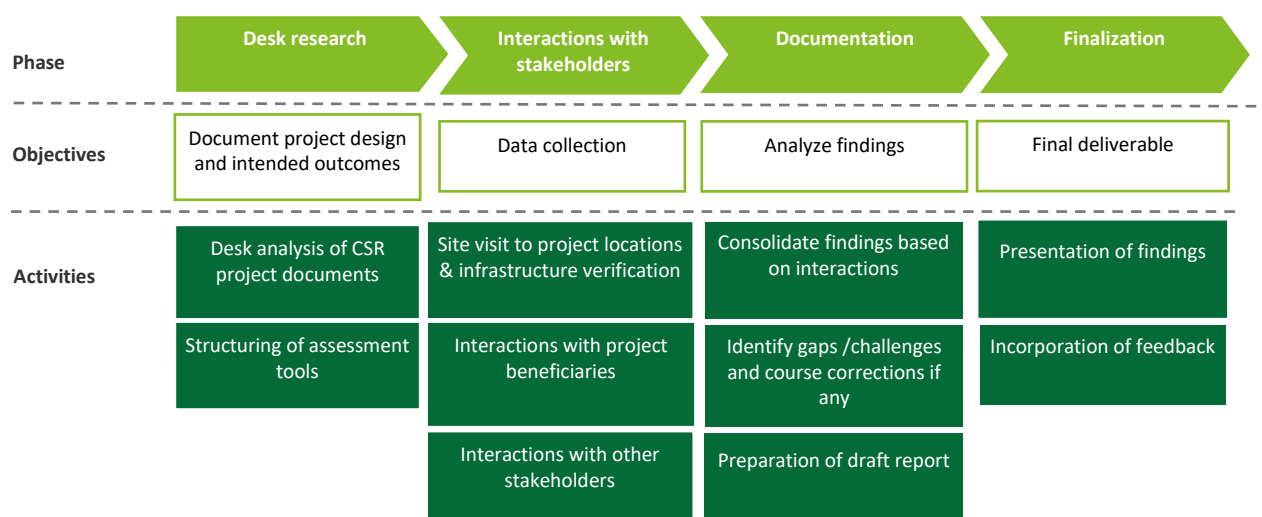
The assessment was conducted using a mixed research design. The data for the impact assessment was collected using customized data collection tools through document review, and key stakeholder and beneficiary interactions (on a sample basis). The primary data was collected through an optimal mix of field visits and surveys. The data collection was followed by a phase of analysis and documentation of observations and findings.

## Approach and methodology

The evaluation exercise assessed the impact of these projects in line with the Organisation for Economic Co-operation and Development’s (OECD) Development Assistance Committee (DAC) principles (2019):

1. **Desk review and secondary research-** Preliminary project documents were studied. This includes review of project documents such as project proposal, budget, quarterly progress reports, monitoring reports, project MIS, etc.
2. **Stakeholder mapping-** Initial calls with implementing partners to identify the primary and secondary stakeholders for the project were held
3. **Sampling plan-** A sample was selected across different types of stakeholders to base the results of this study. This sample was covered through research tools like Focus Group Discussions (FGD), Key Informant Interviews (KII), observations, surveys, knowledge checks, infrastructure checklists, etc. For this study, Deloitte has employed various sampling techniques to select sample stakeholders.

The programmatic review and impact assessment of the CSR initiatives was then executed in a phased manner. The four main phases are outlined below:



Findings from the impact assessment are presented in the following section. Detailed impact reports for individual projects are available for management consumption.

# Findings from the impact assessment

Samhita | Shot in the Arm: Vaccination Program for Underserved Communities

Grant amount	Project period	Project location
INR 7.4 Cr	April 2021 - March 2022	Andhra Pradesh, Bihar, Delhi, Assam, Haryana, Jharkhand, Karnataka, Madhya Pradesh, Maharashtra, Odisha, Meghalaya, Telangana, Tripura, Uttar Pradesh, Rajasthan

**Project overview** BANA's one year CSR grant to Samhita aimed to facilitate the implementation of the COVID-19 vaccination program and enable awareness and services for post vaccination health & livelihood resilience.

**SDG alignment**



**Methodology**

- Organisation for Economic Co-operation and Development's (OECD) Development Assistance Committee (DAC) principles used for the assessment
- UNDP's Results Based Framework was used for developing KPIs as per the project and used as the basis for the programmatic review
- Primary and secondary stakeholders of the project were mapped and covered across project locations
- A representative sample was selected across different types of stakeholders using various sampling techniques to base the results of this study

	Stakeholders	Tools used
<b>Primary</b>	Beneficiaries of vaccination support	Focus Group Discussion (FGD), Key Informant Interview (KII), Project completion report Project documents
<b>Secondary</b>	Vendors Samhita Project Coordinators	

**Achievement against target** (achieved/target)

- **17,72,835 /10,00,000 (177%) beneficiaries received vaccination** of which 7,56,494 were first doses and 10,16,341 were second doses
- **14,513 awareness campaigns** conducted

**Impact created**

- Assistance in **55 remote districts** prevented COVID-19 spread through vaccination support and awareness campaigns
- Facilitated the administration of **1,772,835 vaccine doses across 2,042 vaccination centers**
- Conducted **14,513 awareness campaigns**, dispelling COVID-19 myths using **108** different collaterals
- Employed various methods like door-to-door visits, speakerphone messages, banners, and SMS campaigns to reduce vaccine hesitancy.
- Trained **4,180 volunteers (67% women)** for community engagement in project locations.
- Provided training to local leaders and volunteers (ASHA workers, teachers, etc.) to encourage vaccination registration among individuals.

## Pictures from the field



Vaccination Camp at Azamgarh



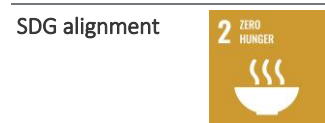
Awareness generation through announcements

## Impact assessment of FY 2021-2022 CSR grant

### YUVA Unstoppable | Ration Kits Distribution Project

Grant amount	Project period	Project location
INR 2.5 Cr	July 2021 - December 2021	Gujarat

**Project overview** BANA's one year CSR grant to YUVA Unstoppable aimed to provide food and health kits to 25,000 school going children and their families



**Methodology**

- Organisation for Economic Co-operation and Development's (OECD) Development Assistance Committee (DAC) principles used for the assessment
- UNDP's Results Based Framework was used for developing KPIs as per the project and used as the basis for the programmatic review
- Primary and secondary stakeholders of the project were mapped and covered across project locations
- A representative sample was selected across different types of stakeholders using various sampling techniques to base the results of this study

	Stakeholders	Tools used
<b>Primary</b>	Student beneficiaries Families of the students	Focus Group Discussion (FGD), Key Informat Interview (KII), Project completion report Project documents
<b>Secondary</b>	Principal of the schools Implementing team Parivartan Foundation	

**Achievement against target** (achieved/target)

- **25,278/25,000 (101%) ration kits distributed**
- **36.7 tons** of food supplies distributed

**Impact created**

- Supported **100** government schools in **7** cities of Gujarat: Ahmedabad, Bhavnagar, Gandhinagar, Mehsana, Vadodara, Dehgam, and Dholka
- Utilized YUVA's extensive outreach in Gujarat to identify the most vulnerable children and families, prioritizing them for ration kit distribution
- Distributed **25,278** ration kits to parents of children affected by the closure of schools, providing immediate financial relief due to disrupted daily wage labour and the impact on the mid-day meal program
- Reached approximately **1,00,000** indirect beneficiaries through ration kit support, sustaining households' food intake for 1-1.5 months with provisions like rice, wheat, pulses, cooking oil, protein malt, and masks.
- Collaborated with the Parivartan Foundation in Ahmedabad, an organization supporting HIV patients, enabling income generation for 30-35 HIV-positive women who prepared the kits
- Successfully completed the project by January 2022, attributed to YUVA's timely procurement, an efficient supply chain, connections with logistics partners, and leveraging economies of scale for effective price negotiations

#### Pictures from the field



Pictures of Ration kits distribution

## Impact assessment of FY 2021-2022 CSR grant

### YUVA Unstoppable | Tabs-based Blended Learning

Grant amount	Project period	Project location									
INR 4 Cr	April 2021 - March 2022	Gujarat, Maharashtra									
<b>Project overview</b>	BANA's one year CSR grant to YUVA Unstoppable aimed to provide 25,000 remote learning devices to children in government schools for access to digital learning										
<b>SDG alignment</b>	 										
<b>Methodology</b>	<ul style="list-style-type: none"> <li>Organisation for Economic Co-operation and Development's (OECD) Development Assistance Committee (DAC) principles used for the assessment</li> <li>UNDP's Results Based Framework was used for developing KPIs as per the project and used as the basis for the programmatic review</li> <li>Primary and secondary stakeholders of the project were mapped and covered across project locations</li> <li>A representative sample was selected across different types of stakeholders using various sampling techniques to base the results of this study</li> </ul> <table border="1"> <thead> <tr> <th></th> <th>Stakeholders</th> <th>Tools used</th> </tr> </thead> <tbody> <tr> <td><b>Primary</b></td> <td>Students Teachers</td> <td>Focus Group Discussion (FGD), Key Informant Interview (KII),</td> </tr> <tr> <td><b>Secondary</b></td> <td>Principal of the schools Implementing team</td> <td>Project completion report Project documents</td> </tr> </tbody> </table>			Stakeholders	Tools used	<b>Primary</b>	Students Teachers	Focus Group Discussion (FGD), Key Informant Interview (KII),	<b>Secondary</b>	Principal of the schools Implementing team	Project completion report Project documents
	Stakeholders	Tools used									
<b>Primary</b>	Students Teachers	Focus Group Discussion (FGD), Key Informant Interview (KII),									
<b>Secondary</b>	Principal of the schools Implementing team	Project completion report Project documents									
<b>Achievement against target</b> (achieved/target)	<ul style="list-style-type: none"> <li><b>4,018/4,000 (100%) tabs distributed to 1047</b> individual students and <b>44</b> schools</li> <li>Access to technology enabled for <b>~9,000 socio-economically underprivileged students</b> for digital learning</li> </ul>										
<b>Impact created</b>	<ul style="list-style-type: none"> <li>Distributed <b>4,018</b> Lenovo M7 Tablets to <b>1,047 individual students and 44 schools</b>, equipped with downloaded BYJU's content spanning grades 4 through 12. This support ensured technology access for approximately <b>9,000</b> socio-economically underprivileged students for digital learning.</li> <li>Offered a 3-month internet connection with 1,047 tabs to top-performing Grade XI students, aiding their preparation for competitive exams and self-study</li> <li>Provided digital upskilling opportunities, dedicating over 2 hours of tablet usage per week for teachers and students</li> <li>Facilitated study material inclusive of extra academic resources and learning applications for enhanced learning experiences</li> <li>Leveraged existing infrastructure in 70-80% of schools (supported by YUVA/government) like Smart Class Boards and projectors utilized by teachers for simultaneous teaching and content display using tablets</li> <li>Encouraged individual or paired use of the G-shala app by students for revising through MCQs and other objective questions, alongside reading apps for further learning</li> <li>Increased student engagement through digital tools, fostering a greater willingness to read and revise topics using learning applications</li> <li>Reported a 50-80% comfort level among students in navigating and utilizing the tablets for their educational needs</li> </ul>										

Pictures from the field



Students at Dholka Kanya Shala and Vavdi Primary School using tablets since 2022

YUVA Unstoppable | Addressing COVID-19 Vaccine Hesitancy

Grant amount	Project period	Project location
INR 18.5 Cr	November 2021 - March 2022	Gujarat, Rajasthan

**Project overview** BANA's one year CSR grant to YUVA Unstoppable aimed to tackle vaccine hesitancy in Ahmedabad by incentivising 1 million vaccination doses through the distribution of 1 Litre oil packets

**SDG alignment**

**3**  
GOOD HEALTH  
AND WELL-BEING

**10**  
REDUCED  
INEQUALITIES

**Methodology**

- Organisation for Economic Co-operation and Development's (OECD) Development Assistance Committee (DAC) principles used for the assessment
- UNDP's Results Based Framework was used for developing KPIs as per the project and used as the basis for the programmatic review
- Primary and secondary stakeholders of the project were mapped and covered across project locations
- A representative sample was selected across different types of stakeholders using various sampling techniques to base the results of this study

	Stakeholders	Tools used
<b>Primary</b>	Vaccine beneficiaries	Focus Group Discussion (FGD), Key Informant Interview (KII), Project completion report Project documents
<b>Secondary</b>	Chief Health Officer, Assistant Health Officer, other govt. officials Implementing team	

**Achievement against target** (achieved/target)

- **12,75,472/ 10,00,000 (127.5%) beneficiaries incentivised for vaccination** through the distribution of oil packets
- **Collaborated with the local government** to support vaccination in **250 Urban Health Centres (UHCs)/Primary Healthcare centre (PHCs)**

**Impact created**

- Collaborated with local government to support vaccination in **250 UHCs/PHCs in 4 districts in Gujarat and Rajasthan**, involving supply rate identification and allocation in low-vaccination areas
- **Coordinated supply pipeline** with municipality officers tracking demand from Primary Healthcare Centres
- **40 YUVA staff and volunteers** supported in on-ground data collection, mobilization, and rollout
- Incentivization efforts facilitated **12,75,472 vaccinations**, strengthening immunity and reducing severe health risks
- Distributed oil packets alleviated financial burdens, resulting in **savings of ~INR 250-300** for the underprivileged

## Impact assessment of FY 2021-2022 CSR grant



- Vaccination incentivization activities and facilitation of 12,75,472 doses aided the government in curbing COVID-19 spread across remote regions

### Pictures from the field



Individuals receiving vaccine and oil packets

### American India Foundation (AIF) | COVID-19 Resurgence AIF's Proposed Emergency Response Strategy

Grant amount	Project period	Project location								
INR 1.66 Cr	April 2021 - March 2022	Delhi, Bangalore, and Mumbai								
Project overview	BANA's one year CSR grant to AIF aimed to provide immediate support to poorly equipped government hospitals across various states in India during the second wave of COVID-19 pandemic									
SDG alignment	 									
Methodology	<ul style="list-style-type: none"> <li>- Organisation for Economic Co-operation and Development's (OECD) Development Assistance Committee (DAC) principles used for the assessment</li> <li>- UNDP's Results Based Framework was used for developing KPIs as per the project and used as the basis for the programmatic review</li> <li>- Primary and secondary stakeholders of the project were mapped and covered across project locations</li> <li>- A representative sample was selected across different types of stakeholders using various sampling techniques to base the results of this study</li> </ul> <table border="1"> <thead> <tr> <th></th> <th>Stakeholders</th> <th>Tools used</th> </tr> </thead> <tbody> <tr> <td>Primary</td> <td>Beneficiaries</td> <td rowspan="2">Focus Group Discussion (FGD), Key Informant Interview (KII), Project completion report Project documents</td> </tr> <tr> <td>Secondary</td> <td>Hospital staff Implementing team</td> </tr> </tbody> </table>			Stakeholders	Tools used	Primary	Beneficiaries	Focus Group Discussion (FGD), Key Informant Interview (KII), Project completion report Project documents	Secondary	Hospital staff Implementing team
	Stakeholders	Tools used								
Primary	Beneficiaries	Focus Group Discussion (FGD), Key Informant Interview (KII), Project completion report Project documents								
Secondary	Hospital staff Implementing team									
Project achievement	<ul style="list-style-type: none"> <li>• <b>1/1 (100%) Portable Hospital set up at Tibbia College, Delhi</b> to meet the needs of COVID patients</li> <li>• <b>4,500 PPE Kits</b> provided to <b>3 hospitals</b></li> <li>• <b>32 oxygen</b> concentrators provided to <b>2 hospitals</b></li> </ul>									
Impact created	<ul style="list-style-type: none"> <li>• Enhanced the capacity of <b>5 hospitals in 3 states</b>, enabling treatment for a higher number of patients. Essential medical equipment like oxygen concentrators, PPE kits, and nursing equipment was provided during the second wave of COVID-19.</li> <li>• Provided <b>4,500 PPE kits</b> to 3 hospitals in Mumbai, enhancing safety and preparedness for healthcare and frontline workers during the 2021-2022 second wave</li> <li>• Supplied <b>32 oxygen concentrators to 2 hospitals</b> based on their specific needs and requirements</li> </ul>									



## Impact assessment of FY 2021-2022 CSR grant

- Established additional infrastructure by setting up a **20-bed portable hospital at Tibbia College, Delhi**, equipped with inflatable structures, flooring, AC, beds, and nursing equipment to meet COVID patient needs.
- This infrastructure led to **~13,500 safe patient-healthcare worker interactions**, mitigating severe shortfalls for healthcare workers.
- Ensured **improved hospital capacity** for timely care of COVID-affected individuals.

### Pictures from the field



Handover of PPE kits and oxygen cylinders

### Swades Foundation | COVID-19 Response Project

Grant amount	Project period	Project location
INR 3.26 Cr	April 2021 - March 2022	Raigad, Nashik, and Mumbai of Maharashtra

**Project overview** BANA's one year CSR grant to Swades Foundation aimed to respond to the urgent COVID-19 crisis in rural Maharashtra through procurement of medical equipment and supplies to facilitate the control of pandemic.

**SDG alignment**



**Methodology**

- Organisation for Economic Co-operation and Development's (OECD) Development Assistance Committee (DAC) principles used for the assessment
- UNDP's Results Based Framework was used for developing KPIs as per the project and used as the basis for the programmatic review
- Primary and secondary stakeholders of the project were mapped and covered across project locations
- A representative sample was selected across different types of stakeholders using various sampling techniques to base the results of this study

	Stakeholders	Tools used
<b>Primary</b>	Hospitals Healthcare workers Patients	Focus Group Discussion (FGD), Key Informant Interview (KII), Project completion report
<b>Secondary</b>	Project implementation staff Government stakeholders	Project documents

**Project achievement**

- **8 districts reached**
- **41 government healthcare institutions** supported
- **17 health camps** organized, and **13,747 vaccination doses** facilitated

**Impact created**

- Reached **8 districts, 27 blocks, and 956 villages in Maharashtra** through COVID-19 response support
- **Organized 17 camps, facilitating 13,747 vaccination doses**, contributing to the government's efforts to expand vaccine coverage nationwide.
- Provided medical equipment and supplies across **41 government healthcare institutions**:

## Impact assessment of FY 2021-2022 CSR grant

27 ventilators, 5 ambulances, 10 oxygen concentrators, 345 jumbo cylinders, 11 dedicated pediatric ventilators, 22 multipara monitors, 2042 pulse oximeters, 9,125 antigen tests, 2,092 thermal scanners, 3 mortuary cabinets, 80 dead body bags, 33,799 examination gloves, 6,000 PPE kits, 7,020 face shields, 2,070 disposable gowns, 4,950 hand sanitizer bottles, and 36,250 masks.

- Strengthened partnerships with government authorities enabled the Swades Foundation to enhance the infrastructure of 41 government healthcare institutions, aiding in treating COVID-19 patients and improving healthcare provider safety.
- **Distributed consumables** (examination gloves, PPE kits, face shields, masks, and sanitizer bottles) to healthcare institutions in Raigad, Nashik, and Mumbai districts, ensuring increased safety for healthcare workers.
- Enhanced **access to healthcare** by improving facilities in Rural Hospitals (RHs) and Primary Healthcare Centres (PHCs) in proximity to villages and districts

### Pictures from the field



Dedicated pediatric ventilators and oxygen cylinders received at hospital

### Swades Foundation | COVID-19 Vaccination and Medical Equipment Project

Grant amount	Project period	Project location
INR 2.74 Cr	April 2021 - March 2022	Raigad, Nashik, and Mumbai of Maharashtra

**Project overview** BANA's one year CSR grant to Swades Foundation aimed to support the district authorities in Maharashtra, to cover the elderly and remote population by arranging for mobile vaccination. The program later pivoted to building medical infrastructure to the Primary Healthcare Centres (PHCs) in the villages as well.

**SDG alignment**



**Methodology**

- Organisation for Economic Co-operation and Development's (OECD) Development Assistance Committee (DAC) principles used for the assessment
- UNDP's Results Based Framework was used for developing KPIs as per the project and used as the basis for the programmatic review
- Primary and secondary stakeholders of the project were mapped and covered across project locations
- A representative sample was selected across different types of stakeholders using various sampling techniques to base the results of this study

	Stakeholders	Tools used
<b>Primary</b>	Hospitals Healthcare workers Vaccine beneficiaries	Focus Group Discussion (FGD), Key Informat Interview (KII), Project completion report
<b>Secondary</b>	Program head Program manager	Project documents

## Impact assessment of FY 2021-2022 CSR grant

	Implementation team MIS/admin	
<b>Project achievement</b>	<ul style="list-style-type: none"><li>• <b>35,739 individuals reached</b> through vaccination camps in 12 districts of Maharashtra</li><li>• <b>562 vaccination camps</b> organized across <b>342 villages</b></li><li>• Provided <b>83 fowler beds, 10 defibrillators, 6 ECG machines, 6 radiant warmers, 10 infusion pumps, 20 syringe pumps</b> and <b>01 Truenat machine</b> with <b>1000 chips</b> to the hospitals</li></ul>	
<b>Impact created</b>	<ul style="list-style-type: none"><li>• Facilitated <b>35,739 vaccinations</b>, contributing to the government's efforts in expanding vaccination coverage and preventing COVID-19 spread</li><li>• Organized <b>562 camps across 342 villages</b>, benefiting over <b>35,000 individuals</b> (11,017 dose 1 vaccines, 23,509 dose 2 vaccines, and 1,213 dose 3 vaccines).</li><li>• Conducted <b>awareness campaigns</b> effectively addressing vaccine hesitancy, encouraging vaccination, and engaging frontline workers in outreach efforts.</li><li>• <b>Improved healthcare infrastructure</b> in hospitals by providing essential medical equipment: <b>83 fowler beds, 10 defibrillators, 6 ECG machines, 6 radiant warmers, 10 infusion pumps, 20 syringe pumps, and 1 Truenat machine with 1000 chips.</b></li><li>• <b>Utilized 8 ambulances and support staff</b> (driver, nurse, data entry operator) for mobile vaccination, reaching remote and hilly regions, ensuring vaccination accessibility for populations unable to access Primary Healthcare Centers (PHCs).</li><li>• <b>Enhanced elderly accessibility</b> to vaccination through mobile vaccination camps specifically in remote and hilly terrains within the region.</li></ul>	

### Pictures from the field



Vaccination camp at Raigad



Radiant warmers and Truenat machine delivery



[Deloitte refers to one or more of Deloitte Touche Tohmatsu Limited, a UK private company limited by guarantee (“DTTL”), its network of member firms, and their related entities. DTTL and each of its member firms are legally separate and independent entities. DTTL (also referred to as “Deloitte Global”) does not provide services to clients. Please see [www.deloitte.com/about](http://www.deloitte.com/about) for a more detailed description of DTTL and its member firms. This material is prepared by Deloitte Touche Tohmatsu India LLP (DTTILLP).

This material (including any information contained in it) is intended to provide general information on a particular subject(s) and is not an exhaustive treatment of such subject(s) or a substitute to obtaining professional services or advice. This material may contain information sourced from publicly available information or other third-party sources. DTTILLP does not independently verify any such sources and is not responsible for any loss whatsoever caused due to reliance placed on information sourced from such sources. None of DTTILLP, Deloitte Touche Tohmatsu Limited, its member firms, or their related entities (collectively, the “Deloitte Network”) is, by means of this material, rendering any kind of investment, legal or other professional advice or services. You should seek specific advice of the relevant professional(s) for these kinds of services. This material or information is not intended to be relied upon as the sole basis for any decision which may affect you or your business. Before making any decision or taking any action that might affect your personal finances or business, you should consult a qualified professional adviser.

No entity in the Deloitte Network shall be responsible for any loss whatsoever sustained by any person or entity by reason of access to, use of or reliance on, this material. By using this material or any information contained in it, the user accepts this entire notice and terms of use.