



Every desk tells a story.

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Worksheets, post-its and now, images of HSBC's work in the community.

This fact sheet is a reflection of some of HSBC India's Corporate Responsibility (CR) initiatives, which have found a unique place on our wall of moments.

Each of our CR initiatives is a small step and a big learning as we go about helping communities help themselves.





HSBC INDIA CORPORATE RESPONSIBILITY

FACT SHEET, MARCH 2007



■ SUPPORT (NGO): Education & Rehabilitation



■ Volunteers at PRAYAS (NGO)

Corporate Responsibility (CR)

Corporate Responsibility is not only about conducting business in a fair and ethical manner and benefiting our customers and shareholders. It is increasingly about how we integrate community and business concerns to drive corporate reputation and benefit our customers, stakeholders and the communities in which we operate.

Community Philanthropy

HSBC supports education and environment projects in the community through grants. A number of non-governmental organisations (NGOs) across the country send us projects. All projects are reviewed by the Corporate Responsibility team at HSBC Mumbai and are presented for ratification to the bank's Corporate Responsibility Committee, which meets every three months.

Education

HSBC partners with non-governmental organisations across the country who work with children from underprivileged communities. Our support helps children go to school and learn in a joyful environment. We also work with young adults to provide vocational training and life skills so that they are able to help themselves lead a productive life.

Key Education Projects, 2006

- Door Step School, Mumbai: Early Childhood Education Centres, an innovative first time intervention in the port communities of Mumbai.
- Support: Rehabilitation, counselling and education of street children suffering from drug abuse in Mumbai.
- Azim Premji Foundation: Mobile computer-aided learning centre for children of migrant labourers in Bangalore.



■ The HSBC Scholarships Programme



■ Conservation of the Endangered Olive Ridley Turtles in Orissa

The HSBC Scholarships Programme

Aims to nurture leaders around the world and help build global knowledge with the accompanying expectation that the lifelong careers of the scholarship recipients will be marked by significant contributions to the community in which they live and work. Over time, the HSBC Scholars will form an influential international alumni network, bringing vision and commitment to improving lives of citizens throughout the world. The Scholars are thus expected to use their education for the benefit of others. 2006 was the fifth year of the HSBC Scholarships Programme.

Environment

HSBC India supports nature, habitat and biodiversity conservation, water harvesting and environmental awareness initiatives. These projects are designed to ensure that economic development does not take place at the expense of the environment and the awareness component ensures that a large number of varied audiences are exposed to environmental messages.

Key Environment Projects, 2006

- Conservation of the endangered Olive Ridley Turtles in Orissa.
- Coral Reef Ecosystem conservation in Andaman & Nicobar Islands.
- HSBC India Bird Races: Signature day-long bird diversity mapping initiative, culminating in an evening closing ceremony attended by nature enthusiasts and environmental influencers. Launched in Mumbai, Hyderabad, Ahmedabad, Pune, Nagpur, Bangalore; to go pan India in 2007-08.
- Dugong (sea cow) conservation in Andaman & Nicobar Islands.
- Publication of 'The Kaziranga Inheritance' to promote conservation of the endangered One Horned Rhinoceros in the Kaziranga National Park in Assam.
- Publication of 'Lai Lai - The Baby Elephant' and 'The Riddle of the Ridley' readers for children in the age group of 3-6 years.

We also celebrate the World Environment Day every year. Employees across the country conduct a number of environmental awareness activities and earn a chance to participate in the HSBC India Environmental Champions Award (to be initiated in 2007).



Tsunami Rehabilitation



Disaster Relief & Rehabilitation



Community Sponsorships

Non-governmental organisations and event management firms approach us for sponsoring a number of charitable events. These events could take the form of fund-raising evenings, art auctions, classical performances or movie premieres. HSBC supports a number of such initiatives and provides participation opportunities to our customers.

Disaster Relief and Rehabilitation

HSBC India has always risen to the occasion and contributed relief as well as provided rehabilitation assistance during natural disasters, such as the Gujarat earthquake, the Tsunami tragedy, Mumbai's floods and bomb blasts. Employees have whole-heartedly participated in the bank's relief and rehabilitation activities through donations and volunteering.

Key Disaster Relief Projects, 2006

Spirit of Mumbai Initiative

HSBC Securities and Capital Markets India (HSCI) implemented its Annual Charity Day by donating a day's trading commission of USD 263,000 to help communities in Mumbai affected by the bomb blasts of 11th July, 2006. HSBC Holdings plc, UK matched these funds. While immediate medical and educational aid to victims was successfully deployed in 2006, a Citizen Paramedic Programme and Ward-based Disaster Management Initiative will commence in 2007.

The Joy of Rebuilding (Tsunami Rehabilitation)

In December 2004, the Tsunami struck the Indian coast and numerous islands in the Indian Ocean taking away lives, livelihoods and dreams of many. HSCI rose to the occasion and raised INR 4.6 million through donating a day's trading commission in 2005, to Habitat for Humanity International, to build houses for the community. In 2006, a team of 33 HSCI employees along with their clients and families helped communities construct houses at Chinnandikuppam village in Pondicherry, Tamil Nadu.



■ Inauguration of the HSBC Manddeshi Udyogini Business School



■ The HSBC Employees at Manddeshi Udyogini Business School

Financial Literacy

The plight of women in rural India is well documented. The pressures on survival against the backdrop of poor or no education, failing health, low agricultural productivity and degradation of environment, affects women and children the most. In a majority of cases, in the modern India of today, women are still unable to break out of the vicious cycle of gender bias, deprivation and victimization, imposed on them, sometimes by tradition, and at other times by their economic environment and compulsions. One way of resolving this dilemma is to devise financial literacy programmes, which intervene in the lives of rural poor women. Such programmes typically take the form of building financial understanding and entrepreneurial skills to help women achieve economic self-sufficiency.

Key Financial Literacy Projects, 2006

- HSBC Manddeshi Udyogini Business School for Rural Women trains poor women in rural Maharashtra with financial literacy, business management and entrepreneurial skills.
- HSBC SEWA (Self Employed Women's Association) Rural Urban Development Institute (RUDI) trains women in rural Gujarat in product manufacturing, processing and marketing skills.

Micro Finance

HSBC's work in this sector centres around providing customised loan products to microfinance institutions (MFIs) to enable them to provide small loans to economically marginalised communities. Loans totaling INR 318 mn have been sanctioned in 2006.

Employee Volunteering

HSBC offers numerous opportunities for employees to volunteer their time and skills for community projects. Through a collaborative effort between the bank's Corporate Responsibility Coordinators and employees, the bank's volunteering hours have grown from 9,000 in 2005 to 31,500 in 2006. HSBC's employee volunteering programme has been given a new name 'Catalyst' and is being launched nationally in 2007.





■ The HSBC Akanksha Child Mentoring Programme



■ Breaking Barriers



■ Spreading Joy

Children's Mentoring Programme

Children and young adults from underprivileged backgrounds need the benefit of a role model and mentor to guide them in their education and struggle to aspire for a good life. This help is not available in the children's immediate family and community environment. With illiterate or abusive parents and the daily struggle for survival, dreams have a way of losing out. The Children's Mentoring Programme at HSBC Mumbai in partnership with the Akanksha Foundation, creates a forum for employee mentors to guide and counsel child mentees in their journey to break their shackles of despair and hopelessness. Presently, a head office initiative at Mumbai, with 10 mentors, the Child Mentoring Programme is being gradually expanded across the country, starting with Bangalore and Delhi.

'Kuch Dil Se' Payroll Giving Programme

HSBC's Payroll Giving Programme, 'Kuch Dil Se' is implemented in partnership with Give Foundation. Through this programme, employees can donate as little as Rs. 50 per month to charitable organisations and see the lives of communities change for good. HSBC employees now contribute INR 1,00,000 per month through Kuch Dil Se, which is matched by the bank.

Business-Community Engagement

HSBC offers businesses and teams an opportunity to celebrate their success through participating in community events and sharing their stories. Called 'Breaking Barriers', this business-community engagement format has been utilised by the HSBC Card and Retail Assets team in 2006, when they celebrated their success with 'young achievers' and children in the community.





■ Helping Hands Mela



■ Volunteering Action Fortnight



■ Mumbai Marathon 2006

Helping Hands Mela

The 2006 mela saw participation from all branches as well as HSBC Group companies. This was the sixth successive year that the Helping Hands Mela brought together charities across the country to display and market products produced by communities to the bank's customers and discerning public.

Volunteering Action Fortnight

Volunteering Action Fortnight was launched for the first time in 2006 and proved to be an effective platform for branches, departments and Group companies pan India to engage with NGOs and the community. It was celebrated from 14th to 29th November, 2006 and received an overwhelming response from employees. More than 4000 volunteering hours were clocked with over 400 employees participating. Volunteering Action Fortnight will now be celebrated as a pan India annual event.

Run The Talk

HSBC Mumbai continued its successful run at the Mumbai Marathon with over 100 employees contributing INR 800,000 to the SPJ Sadhana School for the Developmentally Handicapped, by raising pledges and running the 7 km dream run. HSBC Delhi, not far behind, won the 'highest pledge raised by an individual' award, during the Delhi Marathon and also raised funds for Sense International, a charity supporting the welfare of visually and audibly challenged persons.





■ AIDS Awareness Campaign



■ Investing in Nature



HIV/AIDS at the Workplace Policy & Campaign

Out of 28 million affected with HIV/AIDS all over the world, 5.7 million are in India. 60% of them don't know they have AIDS. On 1st December 2006, World AIDS Day, HSBC India launched its HIV/AIDS Policy for employees and 'AWAKEN', an HIV/AIDS awareness programme. Awaken aims to enable employees become more aware of HIV/AIDS and issues surrounding the disease, effectively understand HSBC HIV/AIDS employee policy and facilitate reduction of stigma and exclusion associated with HIV/AIDS.

Leading Global Initiatives

Future First - Investing in our Children

In partnership with SOS Children's Villages - the world's largest NGO, and with other reputed local charitable organisations, the HSBC Global Education Trust, launched 'Future First', on 14th November, 2006, a USD 10 mn global five-year programme (2007 -2012) to empower children with education, life skills and combat child poverty. HSBC India leads and manages Future First, which aims to support projects globally for street children, children in care and orphans by providing education and life skills.

Investing in Nature

A USD 50 million, five-year international eco-partnership funded by HSBC, working with Earthwatch, WWF and Botanic Gardens Conservation International. This programme which ran from 2001 to 2006 endeavoured to save 20,000 plant species from extinction, breathe life into five of the world's major rivers, train scientists and send HSBC employees on conservation projects worldwide. From India, 152 employees have participated in Earthwatch programmes since 2002. Investing in Nature II is being launched in 2007.

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