

HOLISTIC APPROACH TO VALUE CREATION



At the Tata Motors Group, we are committed to creating value for all our stakeholders by adopting an 'integrated thinking' approach. We believe our financial performance is as important as our non-financial performance.

Did you know?

Tata Motors' CSR interventions extend much beyond India. The Tata Motors SkillPro programme reached out to youth in Bangladesh, Mozambique, Sudan, Tanzania, Kenya, Nigeria, Ghana and Sri Lanka.



JLR	60
TML (Standalone)	66
Tata Motors Finance	76

JLR APPROACH TO DESTINATION ZERO

INPUTS

Financial **GBP 3.8 BN**
Investment spend



Manufactured **8**
Manufacturing facilities



Intellectual **8**
Number of technology hubs



Human **41,710**
Total employees



340
Employees are currently being sponsored to achieve an academic degree or higher qualification at the Jaguar Land Rover Academy

Natural **3,00,000 tonnes**
Scrap recycled back into vehicles over the last six years



2.79 m³/Vehicle
Water withdrawn per vehicle built

100%
Zero carbon electricity at core UK sites and Slovakia plant

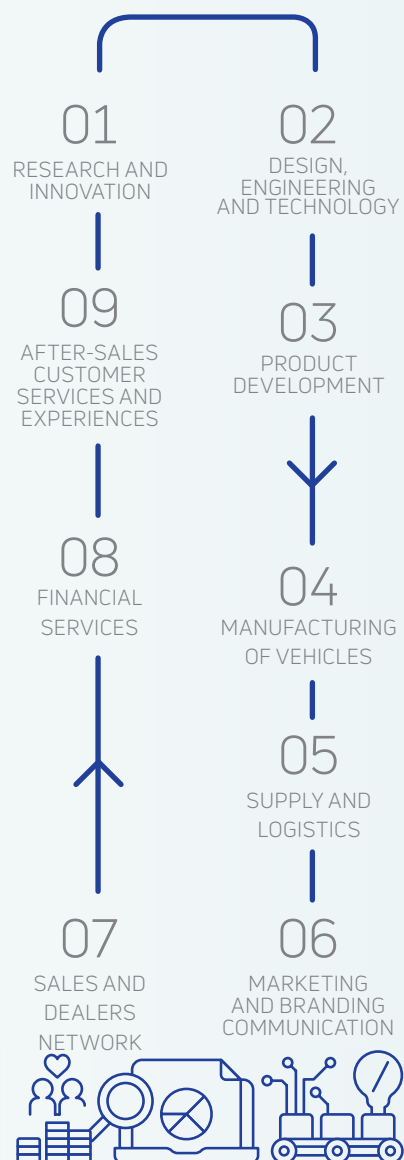
Social and Relationship **75,000**
Number of employee hours volunteered



~GBP 7 MN
Total CSR spend

JLR is driven by its commitment of providing premium quality experience to customers, ensuring sustainable profitable growth for investors, creating a happy, healthy and future-ready workforce, building stronger communities and minimising the environmental footprint. JLR's vision for Destination Zero is to enhance the overall quality of life by achieving zero emissions, zero accidents and zero congestion.

BUSINESS PROCESSES



OUTCOMES

GBP 24.2 BN

Revenue

5,78,915

Retail sales (in units)

87

Patents granted in India

17

Patents granted internationally

1,306

Days lost due to injuries

18.5%

Increase of women in workforce

0.52 tCO₂e/Vehicle

Specific GHG emissions*

45,601 tonnes

Total waste generated and disposed#

1.01 MN

CSR beneficiaries

75%

Production suppliers have registered and completed the Achillies sustainability index

* excluding Pune, Nitra and SVO operations in the UK

excluding Pune and Nitra

JLR's responsible business imperatives drive its towards Destination Zero. JLR's commitment towards responsible corporate citizenship drives its continuous investments in people and communities.

DESTINATION ZERO

JLR is on a journey to Destination Zero – a world of zero emissions, zero accidents and zero congestion. Its ambition is to make societies safer and healthier and the environment cleaner through relentless innovation, adapting our products and services to the rapidly-changing world.

Zero emissions

Through the introduction of more electrified products and the relentless innovation of its Ingenium petrol and diesel powertrains, JLR's continually seek to reduce tailpipe CO₂ emissions. JLR is on track to deliver a 45 % reduction in European fleet average tailpipe CO₂ emissions by 2020 versus 2007. JLR's concerted efforts towards creating modern, clean and efficient combustion engines will continue to play a crucial role in its complete transition to electric mobility from 2020.

Zero accidents

JLR, in collaboration with UK Autodrive, is conducting trials on next stage self-driving technologies, on test tracks as well as on complex, busy routes in UK cities. Self-driving Range Rover prototypes are already capable of negotiating traffic lights, parking themselves and avoiding vehicle hazards while avoiding pedestrians and other road users.

Zero congestion

JLR is testing the Green Light Optimal Speed Advisory (GLOSA) system, a new vehicle-to-everything (V2X) technology designed to communicate with traffic lights to find the optimal driving speed that minimises frequency of stops at traffic junctions. Reducing harsh acceleration and sudden braking comes with positive environmental benefits, in the form of improved air quality.

Conserving natural capital

JLR is committed to reducing its environmental footprint by consuming natural resources responsibly. JLR is also focused on reducing emissions of its products. Globally, JLR has doubled production while halving emissions from its manufacturing sites.

DECARBONISING OPERATIONS

JLR's UK manufacturing assembly and production development sites were verified as Carbon Neutral, from April 2017 to March 2018. JLR continues to purchase 100 % renewable, zero carbon electricity at its core UK sites, as well as its manufacturing plant in Slovakia.

REDUCING VEHICLE EMISSIONS

Through the introduction of electrified products and innovation of Ingenium petrol and diesel powertrains, JLR aims at reducing tailpipe CO₂ emissions. All Jaguar Land Rover models meet the standards required by the RDE testing procedure. From January 2020, RDE2 will require vehicles to emit 80mg/km NO_x or less. The Evoque is the first luxury compact SUV to achieve this standard.



Innovation at work

Circular economy and consumption of materials

JLR takes a 'whole systems thinking' approach towards design, sourcing, manufacturing, and recycling of vehicles. While focusing on aesthetics, JLR tries to utilise materials that are sustainable and capable of delivering industry benchmarks in that direction.

JLR's latest project, REALITY builds on its long-standing work – 2016's REALCAR initiative – and finds innovative ways to recover aluminium from end-of-life vehicles to build next-generation models. It uses natural fibres and premium recycled materials to reduce environmental impact.

Moreover, JLR's employees took an initiative to reduce the use of single-use plastics and managed to save more than 1,100,000 m² of plastics going to the environment. Through this initiative, JLR also managed to save money and improve health and safety.

CIRCULAR ECONOMY IN PRACTICE

The new Range Rover Evoque interior features eucalyptus textile made from 30 per cent natural wool fibres, along with polyurethane fabric, creating a durable yet lightweight material.



Understanding and addressing customer needs

JLR strives to meet the ever-evolving needs of customers. The emergence of connected technologies has facilitated large-scale customer data mining for analysing and understanding the needs, routines and habits of JLR's customers.

For example, the GO I-PACE app uses Artificial Intelligence to help customers understand how the Jaguar I-Pace would fit their lifestyle. Safety of customer data is of utmost importance.



Managing supply chain responsibly

JLR maintains a sustainable, resilient supply chain at all its manufacturing locations and ensures all its tier-1 suppliers are ISO14001 certified.

The tier-1 suppliers are also required to uphold the highest standards of business ethics, environment management, human rights and working conditions, as prescribed by JLR's Code of Conduct. In addition, 75 % of JLR's component suppliers submit their sustainability performance measures to the Achilles data management system.

Engaging in community development

JLR engages with its communities worldwide to address their needs through innovative solutions, funding and technology.

COUNTERING FOOD POVERTY IN UK

JLR's Solihull manufacturing plant initiated a large-scale community project on a waste ground allotted for the programme. The scheme aims at providing fresh produce to the people facing food poverty in and around Solihull and Birmingham. It builds on the plant's existing relationship with Gro Organic, an organisation dedicated to creating green spaces while providing social and economic opportunities for the most disadvantaged people in the region. Now in its second year, the project brought together 30 of JLR's volunteers who contributed 270 volunteering hours to clean and prepare the land. The project has already provided 20 boxes of fresh food to the local community and will continue to contribute through food banks, schools and churches.



Solihull Gro Organic community allotment

JAGUAR LAND ROVER CHINA CHILDREN – YOUTH DREAM FUND

From 2014, the Fund focused on helping underprivileged children to realise their potential. In its second phase since 2018, the Fund intends to provide exposure to creative education, social care and China-UK cultural changes to children and has reached out to more than 50,000 kids.

DELIVERING SHARED VALUE IN NITRA

During FY 2018-19, JLR employees donated ~500 volunteering hours to complete a series of CSR projects in Nitra, Slovakia. Working with the city council, JLR helped renovate public spaces and building while addressing the needs of children with disabilities. JLR also delivered educational programmes and created an endowment fund that will provide long-term support to the city and its people.



Land Rover 4x4 in Schools – Technology Challenge

HELPING IMPROVE NATURAL ENVIRONMENT IN BRAZIL

In Brazil, at the commencement of manufacturing operations, JLR planted trees on one hectare (ha) of its land, as part of recreating the natural forest. It is now embarking on planting trees on another 1 ha of its land.

TECHNOLOGY FOR GOOD

JLR's engineers have developed a door that opens automatically to improve usability for people with limited mobility.

CRATES TO CLASSROOMS

Undertaken by the employees of JLR's Pune facility, the Company under this initiative has donated 700 desks to seven schools around the plant location. Now in its fourth year, the programme with the help of a carpenter is upcycling used pallets and crates into desks for disadvantaged children.

Creating diverse and future-ready workforce

JLR endeavours to provide the right platform for its employees to learn and grow, and has taken several initiatives in that direction.



PARTNERSHIP WITH RED CROSS

JLR's worldwide partnership with the Red Cross has funded 20 humanitarian projects in 25 countries since 2013 reaching over 1.1 million people.



JAGUAR LAND ROVER ACADEMY

The Academy is founded on the principle of lifelong learning, from recruitment to retirement. All employees, irrespective of age, background or career stage, can be part of the Academy. The training programmes at the Academy primarily include Science, Technology, Engineering and Maths (STEM); and last year provided ~17 lakh hours of training

PROMOTING DIVERSITY IN ENGINEERING

JLR runs specific programmes for supporting ex-armed forces personnel, and for creating employee networks for gender equality, Lesbian, Gay, Bisexual and Transgender (LGBT) communities and black professionals. It also facilitates training to help employees overcome unconscious biases. JLR runs specific education, apprenticeship and undergraduate programmes to encourage more women to study STEM subjects and pursue engineering careers.

PROVIDING SAFE WORK ENVIRONMENT

JLR has a defined vision to shape future mobility – Destination Zero – zero emissions, zero accidents and zero congestion. JLR harnesses new technologies to enable smart integrated mobility and improve lives in the communities it calls home. JLR is adopting circular economy principles throughout product creation processes, with active reuse and recycling as well as application of innovative sustainable materials. JLR also focuses on employee well-being, including mental health. With the launch of the 'let's have the conversation' programme, it supports open discussions on matters of mental health. Third party audits were conducted for OHSAS 18001 during FY 2017-18 within all the UK manufacturing locations, and JLR maintained its accreditation to this standard through a series of external assessments. It plans to migrate to the new International Standard ISO 45001.

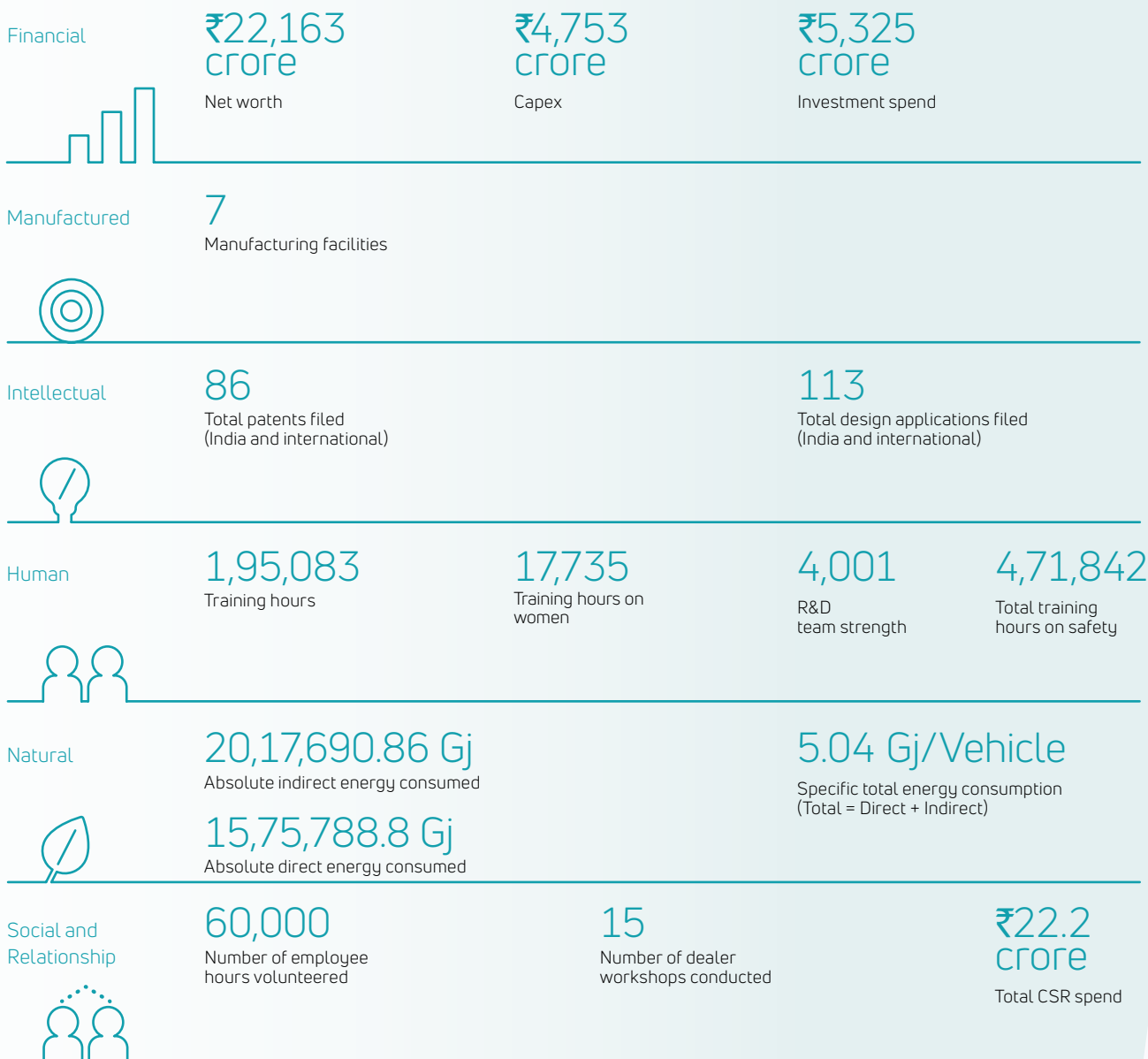


Strength in diversity

TML (Standalone)

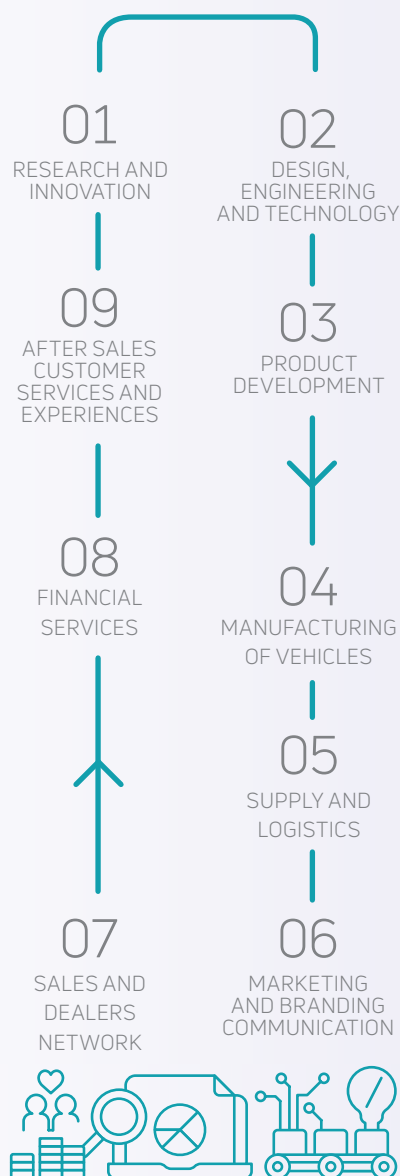
APPROACH TO LONG-TERM VALUE CREATION

INPUTS



TML (Standalone) is well aligned with its vision of delivering financial growth, while providing sustainable mobility solutions, exceeding customer expectations and creating a highly engaged workforce. Its business processes and activities reflect its 'integrated thinking' towards deploying resources and their relationships.

BUSINESS PROCESSES



OUTCOMES

₹2,021 crore
PAT

₹5,706 crore
EBITDA

7,55,534
Number of vehicles produced
(both CV and PV)

13.2%
Increase in volumes in FY 2018-19
as compared to FY 2017-18

104
Total patents granted
(India and international)

37
Total design applications granted
(India and international)

0.08
Lost-Time Injury
Frequency Rate (LTIFR)
(per million person-hours)

1.833%
Increased
female participation
in workforce

0.69tCO₂e/Vehicle
Specific total GHG Emissions

16.22%
Energy consumed
from RE sources

7,23,632
CSR beneficiaries

2ND
JD Power 2018 Customer
Satisfaction Index

233
Suppliers covered
under Supplier
Sustainability Initiative

237
Dealers covered under
dealers' workshop

27
Dealers assessed under
the Dealers Sustainability Initiative

Enhancing Financial Capital

We evaluate our value-creation abilities across multiple capitals and aim to continuously enhance the value it creates.

TML generates direct economic value through its operations, products and services. TML also works towards nation building by contributing towards significant indirect economic impacts, which result in increased economic activity, reduced social disparity and an improved quality of life.

While TML continues focusing on improving cash flows and cost competitiveness, it makes significant investments in product innovation, process improvement and technology development to leverage opportunities in the changing market scenario to stay ahead of the curve.

TML spent ₹2,965.25 crore in R&D for developing clean technology vehicles, transitioning from BS III to BS IV, and implementing mandatory safety features. We also made substantial investments in clean and sustainable mass transportation such as hybrid buses and SCV for last mile connectivity. These investments focus on increasing profitability while creating far-reaching and positive economic impacts.

Economic performance in FY 2018-19

Economic value generated	₹ in crore – TML (Standalone)
Gross revenue	69,992.52
Economic value distributed	
Operating costs	62,775.55
Employee benefits and wages	4,054.14
Payments to providers of capital	1,743.64
Payments to government	749.97
Economic value retained	669.22

Progressing on excellence in manufacturing

Efficiency in manufacturing is closely associated with TML cost competitiveness. As part of its Turnaround 2.0 plan, TML emphasises the use of efficient manufacturing technologies, modular platforms and improving efficiency in its supply chains.

The core of TML's business is its manufacturing capability. Manufactured capital encompasses physical infrastructure including plants, buildings, machineries, equipment, tools and technology as well as infrastructure owned by third parties such as warehouse and logistics facilities.

With the emergence of new-age sustainable mobility solutions, TML is preparing its manufacturing capabilities for the future. On one hand, TML has developed the OMEGA and ALFA modular architectures, which can also provide the platform for manufacturing EVs. On the other, it is transforming as an organisation by building in operational efficiency using modular architecture, managing costs and embedding a culture of innovation in businesses and processes. It is conducting a critical review of internal resources and rolling out productivity improvement and fixed cost reduction initiatives. All TML plants are ISO 14001:2015 and OHSAS 18001:2007 certified.

Innovation deeply embedded in the DNA

Strong R&D teams – comprising leading scientists, engineers, designers and technicians based out of multiple locations globally – focus on world-class engineering and next-generation technologies.

TML's ability to innovate is demonstrated by its frugal engineering, path-breaking vehicles, new-age concept cars, and award-winning engines.

TML's state-of-the-art R&D centres and design studios are located in Pune (India), South Korea, Italy and the UK, and have many firsts to their credit. TML houses Asia's first anechoic chamber, India's first full vehicle crash test facility and the country's only full climate test facility.

POWERTRAINS

With the launch of Nexon, TML added two power-packed, performance-oriented engines to the powertrain family – the 1.2L Revotron turbocharged petrol engine and the 1.5L Revotorq diesel engine. We

recently also rolled out the TurboTronn 3L, 3.3L and 5L series diesel engines for CVs. These new generation engines offer an unrivalled combination of fuel efficiency, performance and refinement, coupled with the latest technology available globally. The Revotron and Revotorq engines sport the first-in-segment multi-drive modes; eco, city and sport.

DESIGN

At Tata Motors, design is not just about developing new surfaces, blending colours, materials and finish, but is also about creating compelling products that offer the latest technology-rich features and deliver high performance. In continuation with our transformation journey, TML had introduced the IMPACT Design philosophy for its PVs in 2016. In January 2018, TML introduced the second version – IMPACT Design 2.0 – during the 150th anniversary of the Tata group. IMPACT Design 2.0 is a sharper and more contemporary iteration of Tata Motors' renowned design language.

The design language extends to TML's CVs as well. Termed as the Premium Tough Design philosophy, it combines visual richness and sophistication with robustness and reliability.



REVOTRON Engine

Preparing future leaders

TML invests in attracting and retaining the best talent. It works towards ensuring their holistic development by empowering them with resources that promote work-life balance. TML works towards enabling professional development of high potential and managerial staff through systematic career management programmes. During the year, 2,100 joined TML at various permanent positions and 44,061 at temporary positions while 1,681 left the organisation.

EMPLOYEE COUNT

Permanent

Male 26,586

Female 986

Temporary

Male 23,449

Female 1,736

Total

Male 50,035

Female 2,722

SAFETY

Several initiatives were taken across TML locations to enhance safety. These include implementation of Proactive Safety Index (PSI), monitoring of driving safety behaviour (SDI), i-Care programme, senSHEtise programme on women safety, second party SHE audits, celebration of Road Safety Month 2019 and National Safety Month 2019. The PSI and SDI are two effective measures of safety compliance within and outside plants, respectively.



Safety training

The i-Care initiative was directed towards developing behavioural safety. Apart from internal and third-party audits, employees from one plant carry out audits in another plant to improve safety governance in the system.

Our safety programmes include not only our senior executives, but are also used to sensitise our suppliers, vendors and

channel partners.

TML believes that what can be measured, can be improved. This is especially true for its safety performance.

TRAINING AND DEVELOPMENT

The automotive sector is witnessing transformational changes with the emergence of electrified, shared and autonomous vehicles. TML, thus, needs to continuously update and upgrade, both technically and functionally, its learning and development programmes in line with the changing needs. A learning governance body called the Learning Advisory Council (LAC) is entrusted with the responsibility of ensuring business relevance and value. The LAC designs, implements and periodically reviews the learning agenda.

For senior executives and officers, TML associates itself with third parties such as the National Employment Enhancement Mission (NEEM) and designed programmes on vehicle integration in collaboration with the Government.

TML's Chief Learning Officer is responsible for managing skill development and training needs of senior executives and officers; the training and development initiatives are managed through the Learning Management System (LMS) platform.

Safety performance in FY 2018-19

	Male	Female
Lost time injuries (nos.)	11	1
LTIFR including fatalities (per million person-hours)	0.09	0.16
Total recordable cases (nos.)	97	1
Total recordable cases frequency rate (per million person-hours)	0.78	0.16
Lost work day rate (%)	2.95	9.98

Enhancing natural environment

TML acknowledges and understands the impact of its operations on the natural ecosystem where it operates.

For the automotive industry, environmental impacts can be classified into two primary buckets – one, the impact of manufacturing processes, two, the environmental impact throughout the operational life of vehicles. In addressing the second, TML has undertaken several initiatives and is proactively foraying into the non-conventional fuel and electric vehicles space.

In addressing the environmental impact of its operations, it practises Reduce, Recycle, Recover and Refurbish as recommended by the Tata Code of Conduct. It works towards increasing energy efficiencies, minimising carbon emissions, reducing waste, enhancing biodiversity and optimising water usage. The Safety, Health and Sustainability (SH&S) Committee

SOLAR ROOFTOP INSTALLATION AT PUNE COMMERCIAL VEHICLES BUSINESS UNIT

To commemorate the National Energy Conservation Day (14 December), the second phase of the 2MWp Rooftop Solar PV project was inaugurated at the Commercial Vehicles Business Unit (CVBU), Pune, in 2018-19.



at the Board of Director level oversees the environmental performance of TML every quarter. The SH&S Councils at the business level, supported by the SH&S Apex Committee at plant level, are responsible for reviewing the performance every month. All TML plants have a separate Environment department which is responsible for implementing Environment Management Programmes.

ENERGY CONSERVATION AND CLIMATE CHANGE MITIGATION

TML has implemented Energy Conservation (EN-CON) initiatives at all seven plants to minimise energy consumption. Several process improvement initiatives have been

undertaken at the paint booth, weld shop and press shop of the Pune PV plant. Such initiatives include the installation of LED lights, the optimisation of blower speeds, the installation of Variable Frequency Drives (VFDs) and the use of motion sensors. TML is also a signatory to RE 100 and is investing in renewable energy through rooftop solar, hybrid-wind and solar installations. In addition, it will continue to source renewable power from the grid in line with the regulatory policies/frameworks and tariffs in the States where it operates.

GHG emissions generated (FY 2018-19)

	Absolute emissions (tCO ₂)	Specific emissions (tCO ₂ /vehicle)
Scope 1	105318.03	0.15
Scope 2	385002.00	0.54

Scope 3 GHG emissions (FY 2018-19)

Categories	tCO ₂
Purchased goods and services	1,36,127
Fuel and energy related	1,07,678
Upstream transportation and distribution	8,481
Business travel	10,142
Employee commuting	14,777
Use of sold products	41,75,425
Franchise*	3,912

*Tata Motors' downstream value chain

Nurturing long-term relationships

WASTE REDUCTION AND REUSE

TML's plants are vertically integrated. While it disposes of waste as per regulatory requirements, it adopts a three-pronged approach to waste management including minimisation, recovery and recycle, and development and adoption of eco-friendly waste disposal methods. In order to reduce the waste burden on landfills, TML has taken steps such as the conversion of paint sludge into secondary paints, which can be used in-house or in the supply chain for casting and frames.

CIRCULAR ECONOMY – ProLife BUSINESS

TML's ProLife business is a pioneering after-market product support strategy for customers. The use of Tata Motors ProLife aggregate ensures original equipment-like vehicle performance even after the first lifecycle. The customer receives reconditioned aggregates in exchange for old aggregates.

In FY 2018-19, 32,092 engines were reused or recycled (up by 19% over the previous year) under the take-back programme, resulting in revenue of ₹240 crore. The ProLife business has maintained the energy consumption level at 74kWh per equivalent engine for remanufacturing since FY 2011-12.



Relations with suppliers, vendors, dealers and customers have a significant impact on operations. TML collaborates and creates value for them through engagement programmes, knowledge exchange programmes, sharing technical knowhow and advocating global best practices.

In addition to engaging with business partners, interactions with the communities residing near TML's plants and operations are of great significance for its social license to operate.

ENGAGING WITH SUPPLY CHAIN PARTNERS

TML relies on a large network of suppliers and dealers. It engages with its supply chain on a range of issues through various departments such as Engineering Research Centre, Strategic Sourcing and Purchase and Supply Chain. TML's Supplier and Dealer Codes of Conduct ensure ethical and sustainable practices across the value chain. It has developed vendor parks at its new manufacturing locations to ensure emission reductions linked to logistics as well as to increase local employment. In its endeavour to minimise the ecological and social impacts of its supply chain, TML has taken up the Sustainable Supply Chain Initiative. TML has been adopting a systematic approach since FY 2016-17. This includes sensitisation of its supply chain on Environmental, Social and Governance (ESG) issues through formulation of

Guidelines, preparation of data templates, conducting workshops for suppliers and training sessions for local TML's purchase and supply chain team, data collection from suppliers and on-site sustainability assessment of suppliers. TML embarked on this initiative by shortlisting its top 200 suppliers on the basis of share of revenue and ESG criticality (80/20). As a part of this initiative, TML has covered a cumulative of 233 suppliers – 52 in FY 2016-17, 66 in FY 2017-18 and 115 in FY 2018-19.

Taking a step further, TML has extended this initiative to its downstream channel partners and authorised service stations in FY 2018-19. It has developed sustainability guidelines and conducted sensitisation sessions for dealers across different locations in India. It also develops customised data templates and conducts detailed site assessments to build capacities and motivate channel partners and authorised service stations to integrate sustainability into their business practices. During the year, TML has covered a total of 237 channel partners, conducted 15 sensitisation workshops and assessed 27 dealers.

ENCOURAGING SUSTAINABLE PRACTICES AT SUPPLIER SITES

TML encourages its supply chain partners to fulfill their energy requirements from renewable sources. Minda Stoneridge, a supplier covered under the Sustainable Supply Chain Initiative, has installed a rooftop solar plant with a generation capacity of 741 kW. As a result of this installation, they have achieved 12% reduction in their carbon emissions in FY 2018-19.

Being partner of choice for communities

At the Tata group, the spirit of giving reflects in every business decision. The group's core values and community-centric approach form the bedrock of TML's CSR initiatives. TML continuously aligns our strategies to meet national and global development goals.

Guided by the Tata Code of Conduct (TCoC), TML plans its actions for meeting its stakeholders' needs.

Programmes under the **Aadhar initiatives** are focused on the marginalised Scheduled Caste (SC)/Scheduled Tribe (ST) communities.

Health initiatives (Aarogya) focus on addressing malnutrition in children between 0 and 6 years of age. Apart from providing nutritional and dietary supplements to the affected children, TML focuses on inducing behavioural changes in communities, especially young mothers and parents, through awareness sessions and by providing ante-natal and post-natal services. In addition, it carries out curative healthcare services where the communities are served through diagnosis, administration of generics medicines and consultations.



Health camp



Trainees for motor mechanics

Access to safe drinking water is another issue that TML's initiative Amrutdhara aims to address.

Impact of health initiatives

TML's health programme has benefitted 3,81,437 people. Over 90% of the malnourished children are now in the healthy category and there has been a positive change in the knowledge, attitude and behaviour of the communities on health.

TML strengthened the institutional delivery mechanism by enhancing capacities of Government health personnel on one hand, while mentoring communities to take ownership of programmes on the other.



Girls' education

Educational programmes (Vidyadhanam)

are engineered to bring holistic development in students at the secondary school level.

TML has adopted a targeted approach by instituting need-based rolling scholarships/financial support for financially challenged students, organising support classes for difficult subjects, value-based life skills, sports and other co-curricular activities and plugging gaps in infrastructure at schools.

Impact of education initiatives

TML has touched the lives of 1,46,894 students. These initiatives have led to an improvement in the pass percentage of government schools, from 55% in 2015 to 80% in 2019. Average score of the students increased by 5% and 44% of the students secured more than 60% marks in their Class X board examinations in 2019.

Employability or skills development programme (Kaushalya)

focuses on training unemployed youth in three segments – auto trades, non-auto trades, and agriculture and allied activities. In Auto Trades, TML focuses mainly on skills in driving and motor mechanics, where Tata Motors as an organisation

has domain expertise and business connect. On completion of their training programmes, most of which are National Skill Development Corporation (NSDC) certified, they find ready employment either in the Tata Motors ecosystem or in the open market. TML also engages with community-based groups of women and farmers and help them earn supplementary income through its agriculture and allied programmes.

Impact of employability or skills development programme

During FY 2018-19, TML trained 1,06,038 youths and farmers, of whom over 56% found employment (or are self-employed) resulting in an annual increase in family income by ₹1 lakh.

As part of its **environmental stewardship (Vasundhara)**, TML is making concerted efforts to increase green cover through sapling plantation on one hand, while enhancing the environmental awareness levels in the community on the other.

Impact of environmental stewardship programme

TML planted 11,17,186 saplings (of indigenous varieties) and ensured a significantly high (85%) survival rate. At a few locations, these places have turned into micro-habitats which host varied species of flora and fauna. TML's environmental awareness programmes aim to sensitise young children and TML has been able to reach out to 89,263 persons.

Rural development programmes aim at improving the overall development of a village through an integrated village development approach. One key element of these programmes is to leverage the synergistically working Government schemes. In doing so, TML has collaborated with 'Sahabag' – the CSR cell of the Government of Maharashtra – to improve the quality of life of 3,000 tribal communities of the Pathardi gram panchayat in the Palghar district, where 70% of the resources for village development came from the Government.



Well construction - Rural development project



Sapling distribution for plantation activity

Recognitions for corporate citizenship

TML was the only Indian automobile manufacturer at the Leadership level in the Global CDP 2018 ranking.



Selected in the Dow Jones Sustainability Index (DJSI) 2018. Recognised as one of the eight sustainability leaders among global automobile companies



Recognised as one of India's top companies for Sustainability and CSR 2018, as per the Responsible Business Rankings 2018, Indian Institute of Management, Udaipur



Won Asia's Best Report Design for 2018 at the 4th Asia Sustainability Reporting Awards (ASRA)



Won the Sustainable Supply Chain Management 2019 Award at India Sustainability Summit and Awards 2019

This Integrated Report also addresses requirements of Reporting Frameworks such as GRI, UNGC and SDG.



TML Jamshedpur Plant received the first prize for environment management in the Engineering Industry Category

Tata Motors Finance

APPROACH TOWARDS INCLUSIVE GROWTH

INPUTS

Financial **₹21,993 crore**
Total funds disbursed

Intellectual Multiple market surveys to measure customer satisfaction, gauge their feedback and understand their requirements better

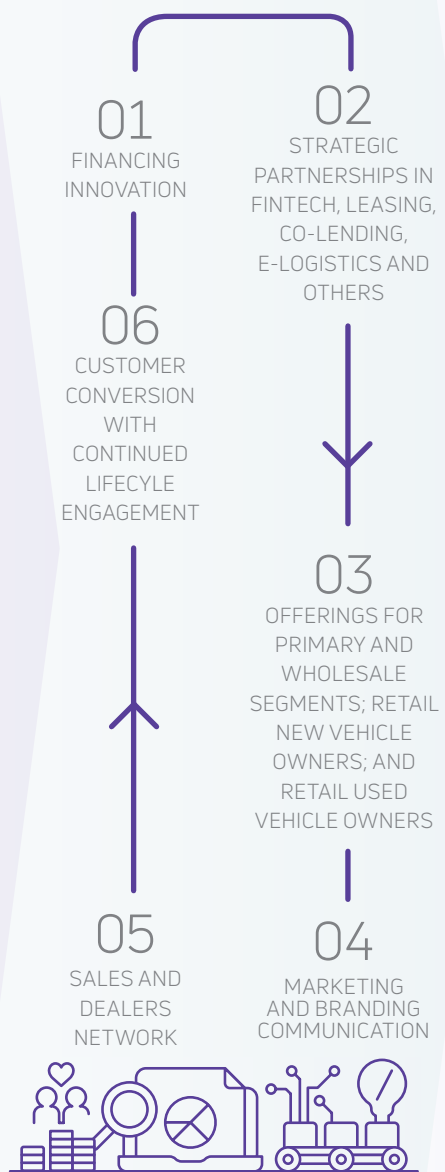
Human **5,625** Employees trained
₹2.20 crore Total expenses related to learning and development

1,10,800 Total training hours
6,824 Training hours for women

Social and Relationship **13,322** Volunteering hours clocked in FY 2018-19

₹19.57 crore Total CSR spend

BUSINESS PROCESSES



OUTCOMES

₹84 crore
Absolute reduction in GNPA

Bespoke financing solutions that cater to the varying needs of dealers and transporters in the short and long term

5%
Women as of total workforce

5,940 girls enrolled in Bhandara and Joynagar sites of Project Uddan

Close to **2,882** participated in various volunteering interventions
Clocked **13,079** volunteering hours in FY 2018-19

TMFL and TMFSL are NBFCs, with each of them being a subsidiary of TMFHL. The vehicle financing business is undertaken by TMFL, while the dealer/vendor financing business and used vehicle refinance/repurchase is undertaken by TMFSL. Tata Motors Finance has a strong footprint across India and operates through its own 260+ branch networks, in addition to Tata Motors dealers' sales outlets.

Tata Motors Finance has prioritised the Capitals which it measures and manages. Apart from Financial Capital, Intellectual Capital, Human Capital and Social and Relationship Capitals are its priority Capitals.

People

Being a service organisation, at the heart of its delivery resides dedicated workforce. As an equal opportunity employer, Tata Motors Finance strives to create a work environment for its employees which would make it their employer of choice. There are a multitude of initiatives that it undertakes to encourage diversity and to provide learning and development opportunities to all employees.

KEY VALUE-ENHANCING ACTIVITIES

Encouraging diversity

Tata Motors Finance launched – BRAID – a diversity campaign and created a Gender Diversity Committee in the organisation. Under the aegis of this programme, Tata Motors Finance revised its Maternity Policy (child care leave, extended maternity leave, nursing breaks and so on) and Women Mentoring Programme. It has also devised ways for additional incentives for referral of women candidates for recruitment. It focuses on building a safe working environment for women in the workforce by providing them safer transport facilities.

Facilitating learning and development

To keep employees abreast with the market requirement and to facilitate their continual growth, Tata Motors Finance has developed several training programmes.

Spin Selling Conversation - is an intense, immersive and engaging programme that incorporated real-world sales conversations.

Romancing the Balance Sheet was developed for senior leaders on basic concepts of finance management, managing profitability, understanding cash flow, managing working capital and evaluation of financial performance.

Master class on Mentoring - was a workshop for identified senior mentors to guide and inspire select high-potential employees

All-in-One Mandatory eLearning Module (2018-19)

was a comprehensive module on guidelines and regulations. It included TATA Code of Conduct (TCoC), Anti-Money Laundering (AML), Prevention of Sexual Harassment (POSH) and Information Security Awareness (ISA),

Community engagement

Tata Motors Finance engages with communities by reaching out through societal and environmental interventions or employee volunteering efforts.

Tata Motors Finance's flagship programme, Project Uddan, is now active in three locations. This is an 'adolescence to livelihood' programme and comprises holistic development, remedial education, scholarships and livelihood programmes. IMPACT, the employee volunteering programme stands for #itisIMPOrtanttoACT.

KEY VALUE-ENHANCING ACTIVITIES

During FY 2018-19, Project Uddan was launched at Bhandara, Joynagar and Kurnool. At present, it is running in 65 villages in Bhandara, Maharashtra and 15 schools in Joynagar, West Bengal. Approximately 6000 girls are covered in this project.

IMPACT - encourages employees, their families, customers and dealers to participate. In FY 2018-19, volunteering causes included promoting sustainable living; teaching; engaging with children from marginalised communities; and tree plantation; among others.