

Impact Assessment of Antim Prasthan supported by Kotak Mahindra Bank Limited



Hiralal Parekh Parivar Charity Trust (Project ID-5A)



Introduction

The introduction includes an executive summary, providing a concise overview of the report's objectives and scope.



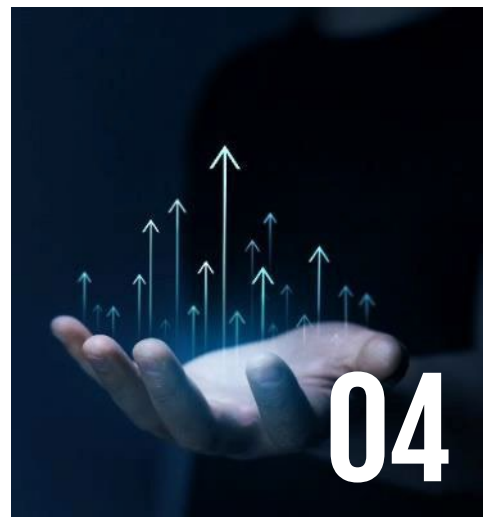
Methodology

The methodology outlines the approach taken, incorporating sampling methods for stakeholder interaction.



Findings

The findings present a detailed analysis of the data collected, highlighting key trends and insights from the study.



Recommendations

The conclusion chapter highlights recommendations and way-forward basis key findings of the study.

Ethical Consideration

Informed consent: The interviews were done after the respondents gave their consent. Even after the interviews were completed, their permission was sought to proceed with their responses.

Confidentiality: The information provided by participants has been kept private. At no point were their data or identities disclosed. The research findings have been quoted in a way that does not expose the respondents' identities.

Comfort: The interviews were performed following the respondents' preferences. In addition, the interview time was chosen in consultation with them. At each level, respondents' convenience and comfort were considered.

Right to reject or withdraw: Respondents were guaranteed safety and allowed to refuse to answer questions or withdraw during the study.



Abbreviations



Abbreviations	Full Form
CSR	Corporate Social Responsibility
FGD	Focused group discussion
KMBL	Kotak Mahindra Bank Limited
MCA	Ministry of Corporate Affairs
M&E	Monitoring and Evaluation
OECD-DAC	Organisation for Economic Co-operation and Development - Development Assistance Committee
UNSDG	United Nations Sustainable Development Goals

Project Details



Program ID	5A
Year of Implementation	FY 2020-21
Program Duration	FY 2020-21 to FY 2023-24
Partner Organization	Hiralal Parekh Parivar Charity Trust
Location	Mumbai, Maharashtra



Every human deserves a dignified and respectful funeral. Funeral rites across all communities are designed to facilitate the grieving process and hold a sacred belief in assisting the soul's transition to the next stage of existence. Therefore, spaces and areas designated for conducting last rites should be well-designed and maintained, ensuring the conservation of resources and promoting sustainable ecological balance.

In face of this issue, Kotak Mahindra Bank Limited (KMBL) committed its support to promoting sustainable infrastructure through its CSR program. To understand the impact of this intervention, KMBL conducted a third-party impact assessment study of the Antim Prasthan project, covering activities undertaken from FY 2020-21 to FY 2023-24. The assessment utilized both primary and secondary research methods and involved consultations with stakeholders, including bereaved families, MCGM staff, and HPPC Trust staff members.

Key findings from the study are as follows:

- Gas furnace, pollution control system, effluent treatment plant, and landscape design were installed at the crematorium premises, with the landscape design.
- 92% of bereaved families felt that the facility is environmentally friendly, appreciating its efforts to reduce pollution and promote sustainability.
- 96% of bereaved family respondents were satisfied with the amenities provided at the crematorium, highlighting the comprehensive and thoughtful services available.
- 93% of respondents felt that the amenities and facilities at the crematorium provide a sense of respect and honor, ensuring a dignified experience for their loved ones.
- 96% of respondents felt comfortable at the crematorium, citing reasons such as cleanliness, maintenance, and the availability of green spaces with sitting areas, which contribute to a serene and peaceful environment.
- 79% of respondents indicated they were likely to recommend the crematorium to others, reflecting their overall positive experience and satisfaction with the services provided.

The project made a positive impact on the lives of many people. The study clearly highlights that it served the community and aided the government in supporting sustainable infrastructure. The CSR initiative of KMBL further facilitated the improvement of a model facility.

01

Introduction



1.1 Background

This report aims to assess the impact of Kotak Mahindra Bank Limited's Corporate Social Responsibility (CSR) funding for the Antim Prasthan, a community service project by the Hiralal Parekh Parivar Trust. The first chapter provides an overview of Kotak Mahindra Bank Limited, HPPC Trust, and the need for such a program in Mumbai.

Established in 1985, Kotak Mahindra Group is one of India's leading private sector banks. It aspires to be a trusted partner and contributes towards the economic, environmental, and social growth of the nation and is committed to contributing towards the United Nations' (UN) Sustainable Development Goals (SDGs). The bank has a strong focus on CSR initiatives and believes in giving back to society. This is clearly set out its vision, mission, governance, and CSR focus areas, which aim to fulfill inclusive growth agenda in India. Under its CSR program, Kotak Mahindra Bank committed support for promoting sustainable infrastructure in India, recognizing its importance for the social and economic development of the country.

As part of its support to the community, Kotak Mahindra Bank Ltd partnered with HPPC Trust to transform the Mata Ramabai Ambedkar Worli Crematorium into a space that was inclusive, experiential, and environmentally responsible.

Need for intervention

Mumbai has a total of 202 crematorium, of which 64 are managed by the Municipal Corporation of Greater Mumbai (MCGM). Many of these 64 crematorium were in a state of neglect, with overgrown vegetation and minimal upkeep. Due to unrestricted access and limited security, some of these spaces were unfortunately repurposed for inappropriate activities such as drinking and gambling.

With the mortality rate or crude death rate in India at 7.30 per 1,000 persons, as per the World Bank report 2024 on population division, these issues assume greater significance. In India, approximately 26,789 deaths are reported every day, with Mumbai alone reporting an average of 290 deaths daily. Since these places are frequented daily, lack of maintenance and upkeep results in severe functionality issues of crematoria, causing increased stress to grieving families and mourners. In a society where cremation is such a significant aspect of religious beliefs and cultural practices, a compatible environment to conduct such rituals is essential for an inclusive and seamless social infrastructure.



1.2 About the project

Grieving families and mourners need a serene environment to relax, reflect, celebrate a life well-lived, and gather to pay their final respects to the departed. Through its CSR initiative under Environmental Sustainability, KMBL provided three gas furnaces, pollution control system, and effluent treatment plant, and undertook landscape development along with carrying out civil work to beautify the facility around the crematorium.

The project particularly aimed to reduce the cost and time of cremation, thus prioritizing the needs and comfort of the bereaved, alongside fostering sustainability.

The construction site used sustainable building techniques and facilities that were both environmentally and energy efficient. Efforts were made to reduce the carbon footprint of the renovated crematorium, from maintaining existing trees to creating a climatically appropriate setting. Moreover, the renovated structure served as an inspiration for existing cremation service models across the country.

1.3 Activities undertaken

Following activities were undertaken during the review period:

1. **Gas Furnaces:** A total of three gas furnaces were installed to carry out the cremation process smoothly and effectively.
2. **Pollution Control System:** This included the equipment and parts required to install a pollution control system, such as scrubbers for eight pyres, stainless steel ducting for eight pyres, installing the chimney, common ducts to the chimney, and parts buffing.
3. **Landscape Design:** This involved the plantation of trees around the premises and the development of seating areas, creating a pleasant environment that aids bereaved families in experiencing a smooth cremation process.
4. **Effluent Treatment Plant:** This included the installation of an effluent treatment plant (ETP) to meet the regulatory requirements for wastewater discharge.



1.4 Why impact assessment?

To ensure transparency and accountability, companies with a CSR obligation exceeding ₹10 crore in the three preceding financial years and for individual CSR projects with an outlay of ₹1 crore or more are mandated to conduct third party impact assessment study, ensuring an unbiased evaluation of the project's effectiveness.

Furthermore, companies are required to disclose impact assessment findings in their annual CSR report as part of the Board's Report, demonstrating the measurable social impact of their initiatives. Compliance with these regulations ensures that CSR initiatives contribute meaningfully to societal well-being while preventing tokenism or ineffective allocation of funds.

Ultimately, conducting impact assessments is not just a compliance requirement but a strategic tool for improving the efficiency, effectiveness, and accountability of CSR initiatives. It helps companies demonstrate the tangible impact of their social investments, strengthens stakeholder trust, and contributes to long-term sustainable development.

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Methodology

1. Approach

The study followed mixed-methods approach, which incorporated both quantitative and qualitative data collection and analysis methods. The study was conducted through a combination of literature review, surveys, focused group discussion, and interviews with key stakeholders.








The study began with a review of existing literature on the topic, to gain a thorough understanding of the current state of knowledge and identify any gaps or areas for further investigation. This was followed by the development of a survey instrument to gather quantitative data from a sample population. The survey was designed to elicit information on the participants' experiences, attitudes, and behaviors related to the thematic area.

Lastly, a series of interactions were conducted with key stakeholders in the field, including bereaved families, MCGM staff, and HPPC trust team. These interactions utilized different types of tools, ranging from structured questionnaires to semi-structured discussion guides for in-depth exploration of the assessment topic, as well as the opportunity to gain insights into emerging trends and best practice.

2. Study components

Following were the main components of the study:



<p>Literature review</p> 	<p>A comprehensive review of existing literature was conducted, using both academic and industry sources. This involved a systematic search of relevant databases, publications, and other industry sources available in the public domain.</p>
<p>Survey design</p> 	<p>A survey instrument was developed based on the research questions and objectives. The survey was designed to elicit both quantitative and qualitative data and was pre-tested prior to distribution.</p>
<p>Survey distribution</p> 	<p>The survey was carried out by KPMG resource personnel who physically visited the sample population, using an offline tool as a means of data collection. Respondents were selected using a combination of random and purposive sampling methods to ensure a diverse and representative sample.</p>
<p>Interviews</p> 	<p>Structured, semi-structured interviews and focused-group discussions were conducted with key stakeholders in the field, to gain insights into emerging trends and best practices. The interviews were further analyzed using thematic analysis.</p>
<p>Data analysis</p> 	<p>Quantitative data collected through the survey were analyzed. Qualitative data collected through the survey and interviews were analyzed using thematic analysis to identify patterns and themes in the data.</p>
<p>Synthesis</p> 	<p>The data collected through the literature review, survey, and interviews were synthesized to develop a comprehensive understanding of the assessment topic. This involved identifying key themes and trends, as well as exploring any inconsistencies or gaps in the data.</p>
<p>Reporting</p> 	<p>The results of the research project are reported in this comprehensive final report, which includes a summary of the findings, as well as recommendations for future assessments and better practices.</p>

2.3 Sample size and Data collection tools

Based on the discussion with the KMBL team and with the objective of evaluating the project's total influence, it was decided to conduct interviews with stakeholders. Given the sensitive nature of the subject, purposive sampling method was utilized to ensure timely coverage diverse sample.

Given below was the list of tools utilized for primary data collection and engaging with key stakeholders:

Identified stakeholders	Sample covered	Tools utilized
Bereaved families	30	<ul style="list-style-type: none">• Structured questionnaire• Focused group discussions
MCGM staff	2	<ul style="list-style-type: none">• Semi-structured questionnaire
HPPC Trust team	2	<ul style="list-style-type: none">• Semi-structured questionnaire

Structured questionnaires were used to collect quantitative data, enabling the drawing of objective conclusions about the relationships between variables in this assessment. The key respondents of the interview were bereaved families, MCGM staff, and the HPPC Trust team; and the purpose of this interview was to assess and measure the overall impact, among other parameters.

Role of stakeholders involved:

Bereaved families: The families of the deceased were the end-users of crematorium facility. They benefitted from the timely, efficient and smooth cremation process in a dignified manner.

MCGM staff: Local authorities, including municipal corporations and district administrations, played a critical role in identifying the crematoriums that required Gas furnace and pollution system and coordinating with HPPC trust to ensure that the gas furnace was installed efficiently.

HPPC Trust team: Were responsible for monitoring the gas furnace until the hand over to the MCGM is completed.

03

Findings

Antim Prasthan (Project ID-5A)

3.1 Initiative outcomes:

Addition of Environment-Friendly Cremation Method: The installation of gas furnaces was intended to contribute towards an environment-friendly cremation method that is more efficient and smoother, while reducing the risk of overcrowding and related health hazards.

Positive Impact on Local Communities: The initiative by KMBL had a positive impact on local communities. By offering the facility free of charge and ensuring it is inclusive of all religious groups, it has become a valuable resource for a diverse population.

3.2 Relevance of the intervention:

There was a high need for alternative cremation methods that are eco-friendly and cost-effective. The COVID-19 pandemic raised an urgent need to boost crematorium infrastructure, which was increasingly getting overwhelmed due to rising fatalities. Thus, the initiatives taken by KMBL to provide an alternative cremation method, along with the pollution control system, were essential to cope with the considerable number of fatalities.

The environment at the crematorium facility should be quiet and peaceful. To ensure this, the surrounding landscape is designed with open spaces and pleasing tree plantations, including indoor species that resemble a sense of calmness.

3.3 Effectiveness of the Intervention:

The necessity for a dignified final journey is paramount, yet many lacked access to it. Therefore, the intervention was deemed effective, considering the community's needs at large. It brought the community one step closer to having a suitable and respectable place for last rites. The free-of-cost facility benefitted the local community by providing well-equipped amenities.

The crematorium served a demographically diverse population, catering to individuals from both slum and non-slum areas. This ensured that people from various economic backgrounds, cultural practices, and religions could access cremation services. The ability to accommodate both traditional and modern practices further enhanced its acceptance and utility within the community.

3.4 Facilities developed at Hiralal Parekh Parivar Charity Trust

Gas furnace:

Need for the Facility: The pandemic led to a drastic increase in the number of fatalities, placing a significant burden on crematoriums to serve the community. The installation of three gas furnaces was vital to ensure resilience for any future occurrences of such events. As an alternative cremation method, it provides a cost-effective solution in the long run. The operational and maintenance costs of the gas furnaces were also low, as shared by MCGM officials. Although the gas furnaces were installed, they were not yet functional due to the operational issues as understood from MCGM team and HPPC team/trustee. The use of gas furnaces was expected to reduce the exposure of workers and visitors to harmful pollutants and particulate matter. Additionally, gas furnaces were anticipated to contribute to reducing the carbon footprint and minimizing air pollution.



Gas Furnace – 2, 6 and 7

Pollution control system:

Need of the facility: As part of the pollution control system, various equipment was installed, contributing to the overall operation and maintenance of the pollution control system of the entire crematorium. These installations helped reduce air pollution and safely channel it outside the premises into the open air. The following equipment was installed as part of this intervention:

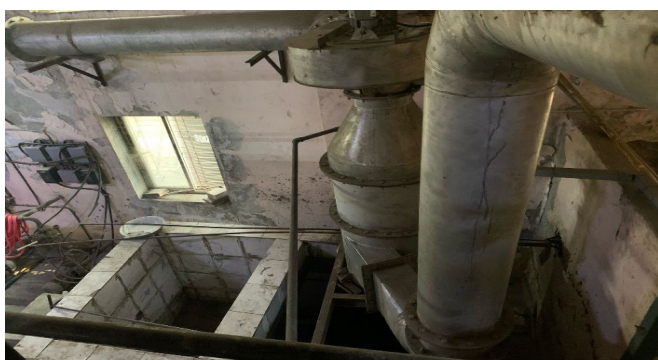
S/N	Parts of pollution control system	Remarks
1	Scrubbers	The scrubbers were present (8 pyres)
2	SS Ducting	The SS ducting were present (8 pyres)
3	Chimney	Present (1)
4	Common ducts to chimney	Present (1)

The installation of a comprehensive pollution control system, including scrubbers, ducting, and a chimney, was essential for the crematorium to operate efficiently and in an environmentally responsible manner.

Scrubbers: Scrubbers were crucial for removing harmful pollutants from the exhaust gases produced during the cremation process. They worked by using a liquid (usually water) to capture and neutralize pollutants such as sulfur oxides (SO_x), nitrogen oxides (NO_x), and particulate matter. This significantly reduced the emission of harmful substances into the atmosphere, ensuring compliance with environmental regulations and protecting public health.

Ducting: The ducting system was designed to transport the exhaust gases from the cremation chambers to the scrubbers and then to the chimney. Proper ducting ensured that the gases were efficiently conveyed without leaks, maintaining the integrity of the pollution control process. It also helped in maintaining the required velocity and pressure of the gases, which was essential for the effective operation of the scrubbers.

Chimney: The chimney played a vital role in dispersing the treated exhaust gases high into the atmosphere, reducing the concentration of pollutants at ground level. This helped in minimizing the impact on the local environment and community. The height and design of the chimney ensured that the pollutants were released at a level where they could be diluted and dispersed by atmospheric winds, further reducing their environmental impact.



Pollution control system installed with scrubbers, SS Ducting and common ducts to chimney

Impact of the Facility: The implementation of the pollution control system had several positive impacts on the crematorium facility:

The reduction in pollutants such as particulate matter, sulfur oxides, and nitrogen oxides led to a healthier environment for both the workers at the crematorium and the surrounding community. This minimized the risk of respiratory and other health issues associated with air pollution.

The efficient removal and dispersion of pollutants improved the overall operational efficiency of the crematorium. This included maintaining optimal combustion conditions and reducing the wear and tear on equipment, leading to lower maintenance costs and longer equipment life.

By demonstrating a commitment to environmental responsibility and public health, the crematorium built better relations with the local community. This led to increased trust and support from the community, which was essential for the long-term success of the facility.

92%

of the bereaved families felt the facility is environment friendly.

“

The pollution control system has reduced the smog generated in the premises. Now it's easy to stand near the pyre and work during the cremation process.

-HPPC Staff



Chimney



Effluent treatment plant:

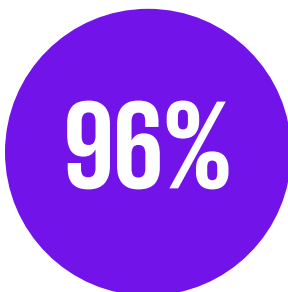
Need for the Facility: The installation of an Effluent Treatment Plant (ETP) at the crematorium facility was crucial for pollutant removal and public health protection. The ETP was essential for treating wastewater generated from various processes within the crematorium. This included removing harmful pollutants, contaminants, and hazardous materials from the wastewater before it was discharged into the environment. This was vital for preventing water pollution and protecting local water bodies. By treating the wastewater, the ETP helped in removing toxic chemicals and pathogens that could pose health risks to the community. This was crucial for safeguarding public health and ensuring a safe environment for both workers and visitors.



Effluent Treatment plant



Water tank



Bereaved family respondents were satisfied with the amenities provided at the crematorium

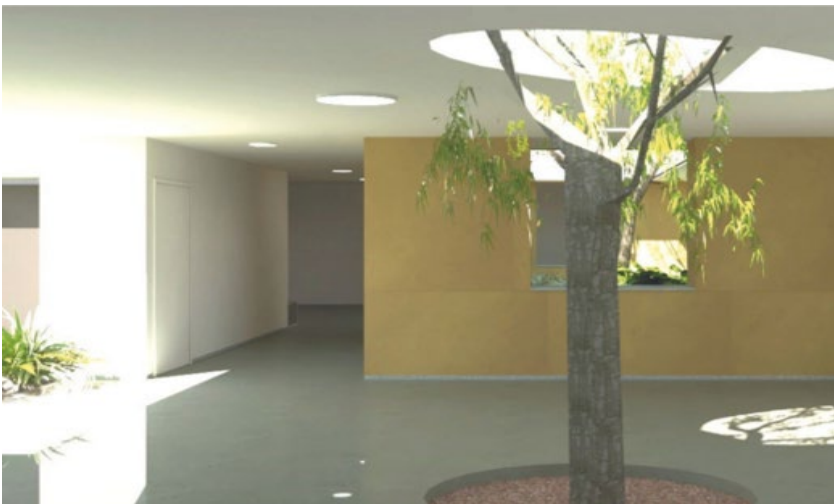
“ The effluent treatment plant has helped us manage the wastewater and to keep the premises odorless

-HPPC Staff

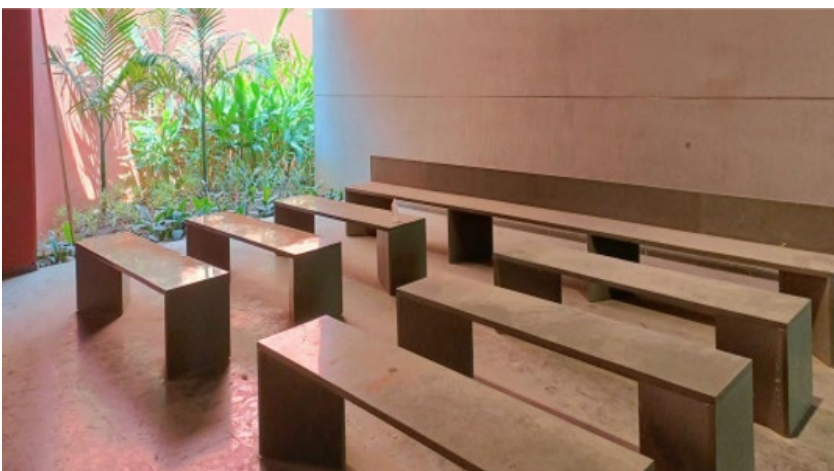
Impact of the facility: By effectively managing wastewater, the ETP contributed to the overall operational efficiency of the crematorium. This included reducing the risk of blockages and corrosion in the drainage system, leading to lower maintenance costs and improved longevity of the infrastructure. The treatment of effluents reduced the exposure of workers and visitors to hazardous substances, promoting a safer and healthier environment within the crematorium premises.

Landscape design:

Need of the facility: The landscape design included tree plantation and renovating the surroundings to be aesthetically appealing and quiet. The green spaces in the crematorium provided a serene view and evoked a sense of calmness among the bereaved families. The landscape design ensured the space was used efficiently and effectively.



Tree plantation along the sitting areas ensure efficient use of space.



Impact of the facility: The tree plantation enhanced the visual appeal of the crematorium, creating a serene and calming environment. This was particularly important in a crematorium setting, where visitors sought a peaceful and respectful atmosphere to mourn and remember their loved ones. Trees and plants acted as natural sound barriers, helping to reduce noise pollution from the surrounding areas. This ensured that the crematorium remained a quiet and tranquil place, providing solace to visitors during their time of grief. The systematic and environment-friendly design of the landscape ensured that the space was used efficiently and effectively. This included providing shaded areas, pathways, and seating arrangements that catered to the specific needs of the crematorium.

Perception of respect and honor in provided services:

The feedback on whether the services provided were respectful and honored the loved ones appropriately showed that a majority of respondents had a positive experience. Specifically, 62 percent of respondents agreed that the facilities provided a sense of respect to the bereaved, while 31 percent strongly agreed. However, 7 percent of respondents strongly disagreed, indicating some room for improvement in ensuring that all families felt their loved ones were honored appropriately. Improvement areas shared during the stakeholder interaction suggested that awareness generation of eco-friendly cremation methods was needed among the community members.



93% of the respondents felt the amenities and facilities provided at the crematorium provide a sense of respect and honour.



96% of the respondents felt comfortable sitting in the crematorium because of cleanliness and maintenance and availability of green spaces.

Secondly, the initiative also helped address the environmental concerns associated with cremation. The pollution control system helped channelize the carbon emissions from the facility.

3.5 Sustainability

Likelihood of recommending the crematorium:

The likelihood of recommending the crematorium to others, based on the services and environmental initiatives experienced, was notably high. Specifically, 79 percent of respondents indicated they were likely to recommend the crematorium, while 21 percent stated they were very likely to do so. This positive feedback reflected a strong overall satisfaction with the services provided.

Handover process and community reaction:

After the completion of the project, the maintenance of the facility was the responsibility of the Antim Prasthan team. Following that, the facility was handed over to MCGM, and the municipal corporation then became responsible for its maintenance and upkeep.

As per the stakeholder interaction, it was shared that the handover of the Worli Crematorium from the HPPC Trust to MCGM was structured and smooth, facilitated by a Memorandum of Understanding (MOU) and hand-holding support from the trust. The community's reaction to the new crematorium project was largely positive, with residents appreciating the improved facilities and accessibility. The project's inclusivity and provision of better facilities for all social strata played a crucial role in gaining community support.

Suggestions shared by the MCGM and HPPC trust team

01

Operationalizing the gas furnace

The existing facility was equipped with gas furnaces, but they were not functional due to administrative issues. The environmental impact of gas furnaces could help reduce surrounding pollution. As a cost-efficient cremation method, they could increase the efficiency of the crematorium. Promoting gas furnaces among the local community could contribute to a sustainable choice.

02

Community feedback and engagement

MCGM did not have a formal mechanism to collect feedback from the community or facility users regarding services or environmental initiatives. However, the crematorium operated with the aim of serving all community members, and any informal feedback was likely handled on a case-by-case basis by the management and staff. The lack of a formal feedback system may have limited the ability to systematically address community concerns and improve services.

03

Public education on eco-friendly cremation options

There were no specific efforts to educate the public about eco-friendly cremation options or their environmental benefits. While the crematorium integrated sustainable practices like solar panels and rainwater harvesting, there was a lack of formal initiatives or public outreach programs to raise awareness about these options. This gap highlighted an opportunity for the crematorium to develop educational campaigns that informed the community about the environmental advantages of eco-friendly cremation methods.

04

Collaboration with external authorities

The MCGM did not have formal collaborations with environmental groups, religious organizations, or community leaders to support the crematorium's eco-friendly initiatives. Establishing such partnerships could have enhanced the facility's sustainability efforts and fostered community support. Collaborative efforts could have included joint educational programs, community events, and initiatives that promoted environmental responsibility.

04

Recommendations

The Municipal Corporation of Greater Mumbai (MCGM) envisions the future of crematorium services in Mumbai as integral to community service, environmental responsibility, and cultural sensitivity. This vision emphasizes the importance of providing inclusive and respectful services that cater to the diverse needs of the community. By prioritizing environmental practices, the crematorium aligns its operations with broader sustainability goals.

During interactions with stakeholders, it was noted that the waiting time for accessing amenities was not satisfactory. Additionally, stakeholders suggested that more awareness-generation posters should be installed to promote the use of eco-friendly cremation methods, thereby supporting environmental sustainability.

To further enhance the crematorium's services and address these challenges, the following suggestions were proposed:

- **Implement formal feedback systems:** Establish mechanisms to gather insights from users and community members, enabling continuous improvement based on community needs and preferences.
- **Enhance accessibility features:** Ensure that the crematorium's services are accessible to specially-abled individuals, promoting inclusivity and ease of use.
- **Increase educational initiatives:** Develop programs to educate the public about sustainable practices and eco-friendly cremation methods, raising awareness and encouraging environmentally responsible choices.
- **Invest in sustainable technologies:** Plan for future investments in environmentally sustainable technologies to enhance the facility's eco-friendliness and operational efficiency.





1. <https://data.opencity.in/dataset/mumbai-funeral-and-cremation-sites>
2. <https://indianexpress.com/article/cities/mumbai/where-do-we-take-our-dead>
3. <https://www.mcgm.gov.in>

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