



# Impact

**Assessment Report**  
Flood Relief - Food  
Kit Distribution

KMBL202122025

Prepared for



Prepared by



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## Executive Summary

In response to the devastating floods that ravaged many states of India in 2021, Kotak Mahindra Bank Limited provided flood relief support by providing food kits to the affected communities. The support was extended in Bihar, Karnataka, Tamil Nadu and Maharashtra. It aimed to alleviate immediate hunger and insecurity among the affected populations. This timely intervention has helped alleviate suffering and ensured that vulnerable populations have access to sustenance during a critical period of recovery.

The flood relief food kit distribution project addressed the urgent needs of more than 8000 families, who were severely impacted by the floods. These kits were carefully curated to provide essential nutrition and sustenance during this critical period of recovery. The initiative extended to 257 panchayats and 347 villages within the flood-affected population. As per the study conducted by SGS from December 2023 - January 2023,

- 97% Respondents reported that the intervention met immediate hunger needs during the floods.
- 88% Respondents stated that the kits ensured sustenance during a crucial recovery period.
- 91% Respondents noted that dietary requirements were taken into account.

## Introduction

In 2021, India experienced widespread and devastating floods across several states, wreaking havoc on both urban and rural communities. The floods affected millions of people, displacing families from their homes, disrupting livelihoods, and causing substantial loss of life and property. States such as Maharashtra, Kerala, Karnataka, Assam, and Bihar were particularly hard hit, with vast swathes of land submerged and critical infrastructure severely damaged.

The floods had a profound impact on food security across the affected regions. As floodwaters submerged vast agricultural areas, destroyed crops, and disrupted supply chains, they caused significant damage to food production and distribution systems.

The disruption in food production led to shortages in local markets, driving up prices and exacerbating food insecurity for vulnerable populations. Additionally, the displacement of communities and damage to infrastructure hindered access to food aid and relief efforts, further exacerbating the crisis.

## About the Intervention

While Indians were grappled with the second wave of COVID-19, many villages in various states faced increased hardships due to severe flooding caused by torrential rains. The main roads connecting these villages to the national highways were cut off in many areas, leading to significant shortages of medicines and other essential supplies. The primary aim of the project was to supply basic necessities, such as household provisions and personal consumption items, to those affected by the floods in July 2021.

In response to the disruptive impact of floods on affected communities, Kotak Mahindra Bank Limited provided crucial support spanning across 257 panchayats and 347 villages. This initiative reached over 8,000 families in regions like Bihar, Karnataka, Tamil Nadu, and Kerala, addressing their immediate food needs and ensuring food security during the crisis. Through the distribution of food kits, Kotak Mahindra Bank Limited played a pivotal role in alleviating hunger and malnutrition among vulnerable populations, offering essential sustenance to those displaced or severely affected by the floods.

Table 1: State wise families supported

State	No. of Panchayats	No. of Villages	No. of Families Supported
Bihar	22	31	1301
Karnataka	100	150	2777
Maharashtra	76	76	2610
Tamil Nadu	59	90	1522
<b>Total</b>	<b>257</b>	<b>347</b>	<b>8210</b>

## Methodology and Approach

The chapter describes the process adopted and the methodology used to assess the overall impact of the intervention undertaken by Kotak Mahindra Bank Limited. The impact assessment study employed combined data collection methods through participatory assessment tools to obtain all information required to analyse impact comprehensively. SGS's approach to the study was guided by providing insights to enable Kotak Mahindra Bank Limited to gauge the project's overall impact and understand stakeholder sentiments and strategies for future implementation. Beneficiaries of the project were consulted virtually. In order to understand the program holistically, semi-structured questionnaires were prepared for stakeholders. A combination of research and consultative approach was adopted to address the scope of work under the assessment study. Beneficiaries were consulted virtually to conclude the assessment.

A total of 168 beneficiaries were consulted to conclude the study from Bihar, Karnataka, Maharashtra and Tamil Nadu.

## Findings and Discussion

Through this intervention, immediate relief were provided to 8210 families in four states namely Bihar, Karnataka, Maharashtra and Tamil Nadu. A total of 168 beneficiaries were consulted virtually across all four states.

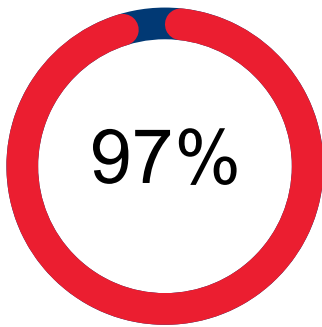


Fig 1: Hunger need was met during floods

An overwhelming majority of the beneficiaries, accounting for 97%, indicated that the food distribution intervention effectively addressed their immediate hunger needs during the flooding crisis. The timely distribution of food kits ensured that the recipients had access to adequate nutrition and sustenance, alleviating the acute food shortages caused by the natural disaster. This feedback reflects the critical role of the intervention in mitigating hunger and providing much-needed relief to flood-impacted communities.

88% beneficiaries stated that the kits ensured sustenance during a crucial recovery period. This indicates that the provision of food kits not only addressed immediate hunger needs but also provided essential support as the affected individuals and families began to rebuild their lives. The feedback highlights the importance of the food kits in ensuring ongoing sustenance and stability during the recovery process, reinforcing the intervention's positive impact on the affected communities' resilience and well-being.

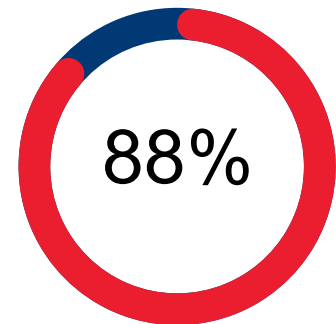


Fig 2: Food Kits ensured sustenance during critical recovery period

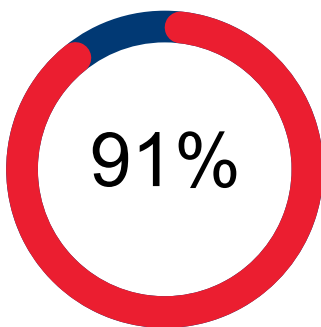


Fig 3: Reduced financial burden

An overwhelming 91% of the beneficiaries reported that receiving the food kits during the period of distress significantly alleviated their financial burdens. The majority mentioned that the supply was enough to sustain the family for 1-1.5 months. This indicates that the intervention had a substantial economic impact on the affected families by providing essential food supplies that they would otherwise have had to purchase.

The distribution of food kits contributed to restoring a sense of stability and security among affected communities. By meeting their basic food needs, the initiative has relieved some of the stress and uncertainty associated with post-disaster situations, allowing individuals to focus on rebuilding their lives and livelihoods.

## Conclusion

Through the distribution of essential food packets containing dry rations and hygiene supplies, Kotak Mahindra Bank Limited has played a crucial role in addressing the immediate needs of vulnerable families across numerous panchayats and villages. Despite encountering challenges in accurately identifying and reaching the most affected individuals, the team's collaborative spirit and determination ensured that relief reached those in urgent need promptly.

By providing food packets containing essential nutrition, the intervention directly contributes to SDG 2 by addressing hunger and ensuring food security among vulnerable populations affected by floods. The inclusion of hygiene essentials like soap and sanitary napkins promotes good health and hygiene practices, thereby contributing to SDG 3 by reducing the risk of waterborne diseases and improving overall well-being. The logistical coordination and distribution efforts involved in delivering relief aid demonstrate elements of innovation and infrastructure development, aligning with SDG 9. By extending support to rural communities across various panchayats and villages, the intervention contributes to building more resilient and sustainable communities, as outlined in SDG 11.

## Disclaimers

This report sets forth our views based on the completeness and accuracy of the facts stated to SGS and any assumptions that were included. If any of the facts and assumptions is not complete or accurate, it is imperative that we be informed accordingly, as the inaccuracy or incompleteness thereof could have a material effect on our conclusions.

While performing the work, we assumed the genuineness of all signatures and the authenticity of all original documents. We have not independently verified the correctness or authenticity of the same.

We have not performed an audit and do not express an opinion or any other form of assurance. Further, comments in our report are not intended, nor should they be interpreted to be legal advice or opinion.

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