A CSR Initiative by:

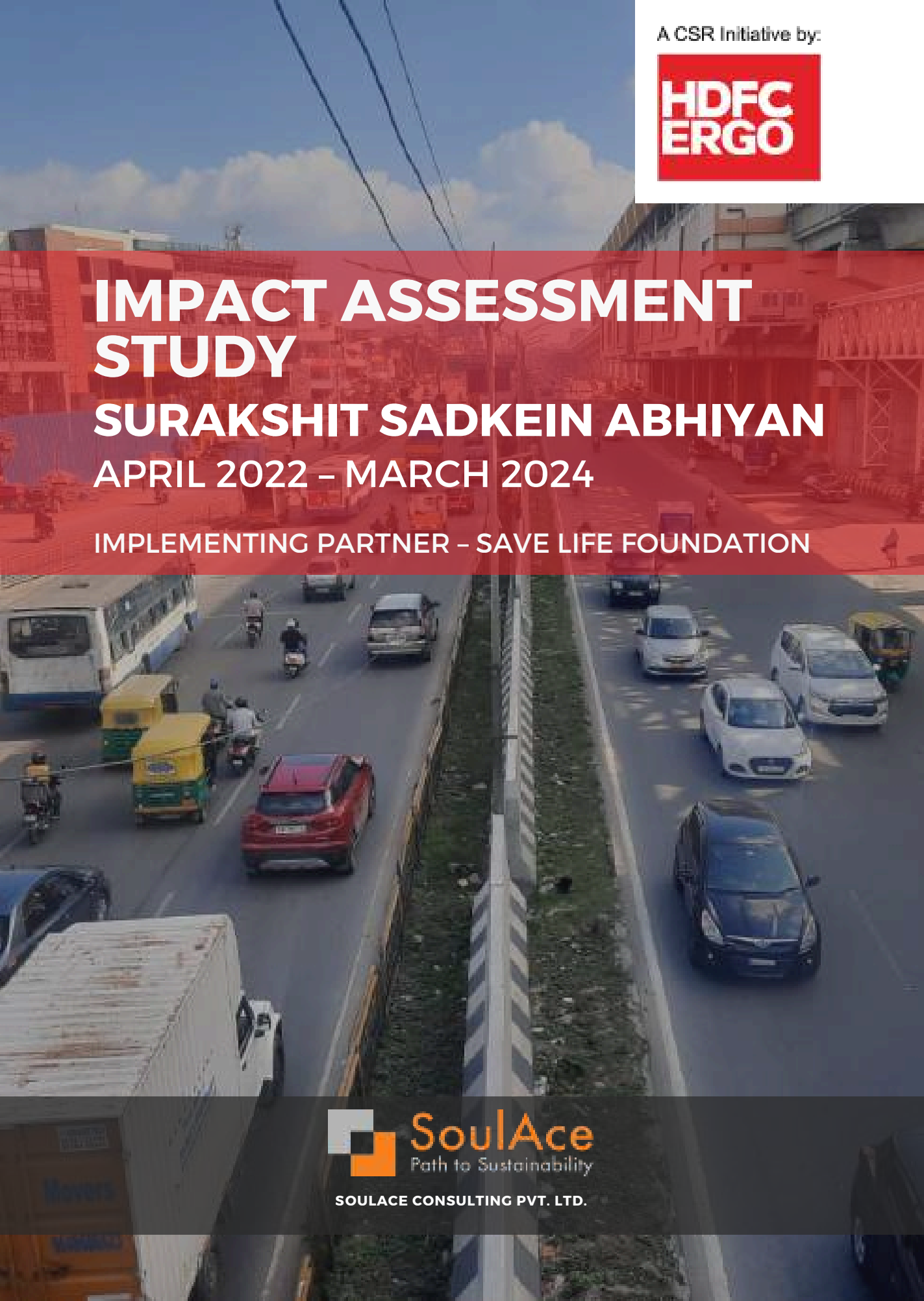
HDFC ERGO

IMPACT ASSESSMENT STUDY

SURAKSHIT SADKEIN ABHIYAN

APRIL 2022 – MARCH 2024

IMPLEMENTING PARTNER – SAVE LIFE FOUNDATION



SoulAce
Path to Sustainability

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ABBREVIATIONS

ADAPT	Anticipatory Driving and Accident Prevention Training
BTLS	Basic Trauma Life Support
CSR	Corporate Social Responsibility
CPR	Cardiopulmonary Resuscitation
CI	Crash Investigation
FGD	Focus Group Discussion
KII	Key Informative Interview
NGO	Non-Government Organisation
NH	National Highway
OECD	The Organisation for Economic Cooperation and Development
SDGs	Sustainable Development Goals
SWOT	Strengths Weaknesses Opportunities Threats
VASS	Vehicle Actuated Speed Signs
ZFC	Zero Fatality Corridor

EXECUTIVE SUMMARY

PROJECT BACKGROUND

HDFC ERGO General Insurance Company Limited has been investing in meaningful CSR initiatives that save lives and create lasting social value. This impact assessment focuses on the Surakshit Sadkein Abhiyan, a project implemented in collaboration with the Save LIFE Foundation on NH-44 in Bangalore, Karnataka. These projects reflect HDFC ERGO's commitment to safety, education and community well-being.

The Surakshit Sadkein Abhiyan has transformed one of the most accident-prone highway stretches into a much safer corridor through a combination of engineering, enforcement, education and emergency care. Survey findings show that 100% of respondents believe road safety has improved compared to last year, while 92% reported experiencing clear benefits from the interventions. Almost every respondent noticed an increase in traffic police patrolling, visible signboards, and clear road markings, which have led to more disciplined driving and a smoother traffic flow. Before the project, 72 per cent of respondents had witnessed accidents, but over 90 per cent of those incidents occurred before the interventions, indicating the effectiveness of the measures. Pedestrians, bus drivers and residents shared powerful testimonies about safer footpaths, reduced crashes and more responsible driving. Police officials have also confirmed that violations such as wrong-side driving and illegal parking have dropped significantly.

Training and capacity building have been another cornerstone of the project. Through BTLS training, police personnel, students, and citizen volunteers learned life-saving skills such as CPR, bleeding control, and trauma response, which boosted their confidence in acting during emergencies. Bus drivers underwent ADAPT training, which helped them practice anticipatory driving, reduce fatigue and avoid accidents. Pre- and post-assessments showed clear improvement in their driving behaviour, and many drivers reported that the training had already helped them prevent crashes in real life. Crash Investigation training enabled police officials to adopt scientific methods of investigating accidents, while engineers' training encouraged the design of safer highways. These efforts have not only created safer roads today but also stronger systems for tomorrow.

Overall, the impact of these initiatives is both visible and deeply felt. The Zero Fatality Corridor has made roads safer, saved countless lives, and won strong support from the community, with 97 per cent of respondents saying they would like such projects to be implemented in their own cities.

PROJECT DETAILS

Implementation year

FY 2022-2024

Assessment year

FY 2025-26

Beneficiaries

Students, road users – bus drivers, police officers, patrolling team, forensic Investigation team, NHAi Officials, pedestrians, cyclists, vendors, Intermediate Public Transport (IPT)

Implementing Partner

Save Life Foundation

Locations

Bangalore, Karnataka

Budget

₹25,338,960/-

Number of beneficiaries

- 1.65 lakh pedestrians and 3 lakh motorists/ 2-wheel drivers daily
- 207 bus drivers trained under ADAPT
- 150 students and 57 police officers trained in BTLS
- 120 police team trained in Patrolling and forensic Investigation
- 45 NHAI officials trained

SDG Goals

PROJECT ACTIVITIES

SURAKSHIT SADKEIN ABHIYAN – ROAD SAFETY PROJECT (NH-44, KARNATAKA)

Crash Vulnerability Audit (CVA)

Coalition Building

Redesigning of high-fatality intersection, Bommanahalli Junction

Tactical Redesigning at the site

Increased traffic police patrolling for more vigorous enforcement.

BTLS Training: Trained police, students, and citizens in CPR, trauma care, and first aid.

Crash Investigation Training: Trained police in scientific accident investigation and safe patrolling.

Public Education and Awareness

Installed signboards, zebra crossings, speed limit boards, and road markings for better visibility.

Road Engineering Placed Jersey Barriers and Chevron Signage to prevent speeding and unsafe crossings.

Set up Vehicle Actuated Speed Signs (VASS) and roving cameras to monitor speeding.

Conducted awareness campaigns and visual messaging to promote safe driving.

ADAPT Training: Trained bus and truck drivers in safe and anticipatory driving practices.

Impact Study

Safety Treatment of Black Spots

KEY FINDINGS AND KEY IMPACTS

Key Components	Key Indicators	Findings	Overall Impact
Road Safety Infrastructure & Enforcement	Visibility of signage, zebra crossings, and police patrolling	87% noticed new signage; 90% always saw zebra crossings; 97% observed more police patrolling	Accidents and violations reduced; smoother traffic flow
Awareness & Behavioural Change	Awareness & Behavioural Change	92% reported clear benefits; 100% felt safety improved compared to last year	Greater discipline among drivers; safer pedestrian experience
Training & Capacity Building	Number of participants trained, knowledge improvement	207 bus drivers trained (pre-test 43%, post-test 75%); BTLS knowledge score improved from 54% 80%	Improved emergency response and safer driving culture
Community Awareness of ZFC	% of respondents aware of ZFC initiative	42% aware of ZFC, 58% unaware, showing need for broader outreach	Need to strengthen the visibility of the project identity, while the infrastructure impact is clear
Emergency Care Awareness	Awareness of ambulance/trauma care facilities	78% aware, 14% unsure, 8% unaware of formal help after accidents	Improved survival chances through timely response awareness

01. INTRODUCTION

BACKGROUND AND NEED OF THE PROJECT

India accounts for some of the highest numbers of road crashes and fatalities in the world. According to government data, nearly 1.5 lakh people lose their lives every year in road accidents, with many more left seriously injured or disabled. Highways, which connect major cities and carry large volumes of traffic, are often hotspots for such accidents due to speeding, poor enforcement, unsafe pedestrian movement, and a lack of timely emergency response. These accidents not only cause human suffering but also result in significant social and economic costs for families and communities.

The stretch of National Highway 44 between Silk Board and Attibele in Karnataka has been identified as one of the most dangerous corridors, with frequent crashes and fatalities reported. In response to this urgent challenge, HDFC ERGO General Insurance Company Limited, in partnership with Save LIFE Foundation, launched the Surakshit Sadkein Abhiyan under the Zero Fatality Corridor (ZFC) model. The program was designed to make this high-risk stretch safer through a comprehensive approach that combines engineering improvements, enhanced enforcement, emergency response training, and public awareness campaigns.

These programs address pressing national priorities on road safety. On the one hand, the road safety project aims to reduce preventable deaths and injuries on highways through systemic interventions.

The need for such programs is clear: safer roads save lives and reduce economic losses. These initiatives reflect HDFC ERGO's commitment to creating long-term social impact by aligning its CSR investments with national development goals and the UN Sustainable Development Goals (SDGs).

PEDESTRIAN CROSSING ATTEBELE JUNCTION, KARNATAKA

OBJECTIVES OF THE PROGRAM

Specific objectives of the program include

Surakshit Sadkein Abhiyan – Zero Fatality Corridor (ZFC) Project

To reduce road crash fatalities and serious injuries on high-risk stretches of National Highway 44 in Bangalore, Karnataka.

To strengthen road safety infrastructure through engineering solutions such as clear signage, zebra crossings, speed limit boards, and crash barriers.

To build the capacity of first responders, police personnel, and drivers through specialised training programs (BTLS, ADAPT, CI, and Engineers' training).

To improve enforcement of traffic laws by supporting traffic police with tools, training, and visible monitoring systems.

To create public awareness and behavioural change among road users for safer driving and compliance with traffic rules.

To establish a replicable and scalable model of road safety that can be expanded to other high-risk corridors across India.

PROJECT DETAILS

Surakshit Sadkein Abhiyan: Scaling Zero Fatality Corridor to Karnataka – A model for accident reduction

According to Karnataka State Police records, the area within a 500 m radius of the Attibele Junction experienced 19 road accidents, 5 of which were fatal and 12 with injuries, between 2020 and 2022.

After the project in 2023 there were ZERO crashes, while in 2024 there were only 2 crashes of which one was fatal and one with injury.

The total number of pedestrians in 24 hours was recorded to be 99,061 at the Attibele junction whereas the total traffic volume count for 24 hours is 71,329.

At Bommanahalli, 34 accidents were reported between 2018 to 2021, of which 8 were fatal, 8 with serious injuries and 18 with minor injuries. After the project implementation, there were ZERO crashes in 2023 and 2024 according to Karnataka State Police records.

With an average of approximately 65,000 pedestrians and appr approximately 2, 28,000 vehicles using the location on a daily basis, the Bommanahalli Junction experiences heavy pedestrian footfall and vehicular movement.
The project is therefore helping in reducing risk of around 1.65 lakh pedestrians and 3 lakh motorists/ 2-wheel drivers daily.

Temporary Interventions and Permanent Recommendations made under the project and their status

Attibele Junction

Temporary Interventions at Attibele Junction

Following temporary interventions were made during month long trial at Attibele Junction:

Provision of Pedestrian infrastructure with the help of flexible bollards, water-filled crash barriers and traffic cones.

Geometry correction and lane alignment with traffic cones

Safe school zone with the help of paint, flexible bollards.

Demarcation of Bus box and provision of Auto stand.

Installation of temporary signage

Traffic calming measures such as installation of rumble strips, repainting existing speed breakers, road studs and streamlining and painting pedestrian crossings.

To make the interventions more impactful, awareness campaigns were organised in two nearby schools where school-zone treatments were implemented.

These initiatives as part of the trial under the "Zero Fatality Corridor" program have led to a significant 60.35% reduction in pedestrian exposure distance and 165% increase in public space available to pedestrians at Attibele Junction.

Permanent Recommendations

Based on the results of TU trials, following permanent recommendations were made and BOQ was shared with NHAI and concessionaires in road projects.

Geometric correction

Pedestrian infrastructure including provision of footpath, refuge/waiting space under the flyover.

Public transport/Intermediate paratransit infrastructure including the relocation of Bus stops, auto stands.

Provision of Parking space

Traffic calming measure

Delineators

Signage

Dedicated vending zones

Multi Utility zone

SLF has been following up during meetings of the District Road Safety Committee, a local body chaired by the District Collector or Nodal Officer for Road Safety where senior experts from SLF are present. As per recent information, Regional Office has received budget approval for implementing permanent recommendations for which SLF had provided BOQs.

Actions taken by Bengaluru Traffic Police (BTP) at Attibele Junction

Permanent actions taken at Attibele Junction by the Bangalore Traffic Police and NHAI include physical redesigns, the implementation of traffic calming measures, and technology integration.

Key permanent interventions include:

Demarcation of travel lanes to streamline vehicular and pedestrian movement.

Creation of a "Safe School Zone", including dedicated pick-up and drop-off points, as well as specific parking areas.

Traffic calming measures, specifically the installation of transverse and longitudinal bar markings.

Earmarking dedicated space for bus stops and Intermediate Para-Transit (IPT) stands near the intersection.

Dedicated Stops and Parking: Earmarked spaces have been created for bus stops, Intermediate Para-Transit (IPT) stands, and general parking near the intersection.

Redesign of pedestrian crossings to improve safety, resulting in a significant reduction in pedestrian exposure distance.

These actions were part of "Tactical Urbanism" trials, which have shown positive results in enhancing safety and managing traffic flow at the junction, which lies on National Highway 44 (NH 44).

More broadly, the Bangalore Traffic Police are also implementing city-wide permanent technological solutions, such as the AI-powered Bengaluru Adaptive Traffic Control System (BATCS) and the Intelligent Traffic Enforcement Management System (ITeMS), which uses AI-based cameras to automatically detect violations. The current status of the Attibele junction regarding these larger city-wide technology projects is not specifically detailed in the available information.

Bommanahalli Junction

Temporary Interventions at Bommanahalli Junction

For Bommanahalli, following are the temporary interventions:

Provision of Pedestrian infrastructure including the pedestrian pathways and crossings with the help of flexible bollards, water-filled crash barriers and traffic cones.

Geometry correction and lane alignment with traffic cones

Provision of Auto stand in the service lane.

Installation of temporary signage

Traffic calming measures

These initiatives have led to a 58% reduction in pedestrian exposure distance and 263% increase in public space available to pedestrians at Bommanahalli Junction.

Permanent Recommendations

Based on the results of TU trials, following permanent recommendations were made and BoQ was given to NHAI and concessionaires in road projects.

Geometric correction

Pedestrian infrastructure including provision of footpath, refuge/waiting space under the flyover.

Public transport/Intermediate paratransit infrastructure including the proper demarcation of Bus stops, auto stands on the service lanes.

Traffic calming measure

Signage

Traffic channelization

A joint visit of SLF team and NHAI officials was carried out at Bommanahalli junction after the submission of BoQ, based on which revised BoQs were submitted. The revised BoQs are under consideration by concerned authorities.

Actions taken by Bengaluru Traffic Police (BTP) at Bommanahalli Junction

As per Bengaluru Traffic Police (BTP) website, BTP and other authorities have implemented several actions at and around Bommanahalli Junction to reduce congestion and improve safety. Key measures include:

Traffic Flow and Congestion Management

Service Road Restrictions

Vehicle movement on the service road from the AAA car care center towards Bommanahalli junction has been restricted to ease the flow of traffic coming from Garebhavipalya junction onto the main track.

One-Way Conversion

The two-way street turning into Begur Road from Bommanahalli Main Road was converted into a one-way street to manage the heavy motor vehicle (HMV) traffic flow.

Parking Regulation

Parking on the service roads is being strictly regulated to unclog the area and ensure space for moving vehicles.

Signal Optimization

Signal timings at the junction have been adjusted for smoother and more efficient movement of vehicles.

Manual Intervention

Traffic police constables often manually manage the flow of traffic, especially during peak hours or incidents, stepping in when automatic signalling is overwhelmed.

Event Advisories

The police issue specific traffic advisories and suggest alternate routes during large events or processions that are likely to cause major disruptions in the area.

Infrastructure and Safety Improvements

Pedestrian Safety Measures

In collaboration with SaveLIFE Foundation, "tactical urbanism" techniques were used to add proper zebra crossings, refuge islands, and bollards to create safe crossing points for pedestrians.

Defined Zones

Auto-rickshaw zones were defined to reduce chaos and organize space at the junction.

Road Surface Upgrades

The road from Silkboard junction to 29th main road junction has been asphalted on both sides.

Metro Construction Coordination

The BTP is coordinating with BMRCL (Bangalore Metro Rail Corporation Limited) during the ongoing Yellow Line metro construction, which includes elevated ramps and a new flyover system to improve connectivity and eventually reduce road traffic.

Sustainability of the project outcomes

The training conducted under the project, viz., BLTS, ADAPT and CI patrolling have not only impacted the intended beneficiaries at Attibele and Bommanahalli Junctions but will also contribute to state and national level as the participants are involved in various projects where they are deployed.

The learning from the project will also help in better and safer road design benefiting beneficiaries at a larger scale as NHAI officials are deployed in state and national projects.

SLF has also initiated development of a suite of digital tools to provide open source access. These include:

The Government of India adopted the SLF developed Zero-Fatality Guidebook, disseminating it to bureaucratic heads of all 36 States. As a ready-reference guidebook, it outlines actionable safety recommendations for district authorities to implement and monitor safety interventions.

Surakshak: A chatbot for police training in forensic crash investigation has been developed and soft-launched in December 2024 for pilot testing with police officers.

ABOUT HDFC ERGO GENERAL INSURANCE COMPANY LIMITED

One of India's leading insurers, has consistently demonstrated its commitment to social responsibility, safety, and community well-being through impactful CSR initiatives. Partnering with the Save LIFE Foundation, a nationally recognised NGO working on road safety and emergency care, HDFC ERGO launched the Surakshit Sadkein Abhiyan under the Zero Fatality Corridor (ZFC) model. This partnership combines HDFC ERGO's vision of protection with Save LIFE Foundation's technical expertise in road engineering, enforcement, education, and trauma care. Together, they have created a life-saving initiative that reduces accidents, builds awareness, and strengthens emergency response systems, setting a strong example of how corporate–civil society collaboration can drive meaningful change in India.

ABOUT SAVE LIFE FOUNDATION (SLF)

It is a pioneering non-profit organisation working to eliminate road crash fatalities in India through its unique Zero Fatality Corridor (ZFC) model. Recognised globally for its innovation, SLF combines evidence-based road engineering, strong enforcement support, community awareness, and emergency response training to make high-risk highways safer. The foundation has played a vital role in shaping national policies, such as the Good Samaritan Law. It continues to partner with governments, corporations, and communities to save lives on Indian roads. Its collaboration with HDFC ERGO under the Surakshit Sadkein Abhiyan has demonstrated how strategic interventions can significantly reduce accidents, build a safer driving culture, and protect thousands of lives every year.

02 RESEARCH METHODOLOGY

HDFC ERGO commissioned SoulAce to conduct an impact assessment study during the fiscal year 2024–25 to evaluate the outcomes and effectiveness of the integrated development initiative implemented from 2022 to 2024. As part of its commitment to community safety and educational advancement, HDFC ERGO General Insurance Company Limited, in collaboration with Save LIFE Foundation, launched impactful CSR initiatives to address the pressing challenges of road crash fatalities. The Surakshit Sadkein Abhiyan focused on transforming high-risk stretches of NH-44 in Karnataka into safer corridors by implementing the Zero Fatality Corridor model, which combined engineering improvements, more vigorous enforcement, awareness campaigns, and capacity-building trainings such as BTLS, ADAPT, and Crash Investigation that enhance performance and well-being by saving lives on highways these initiatives have generated sustainable social value, strengthened community confidence, and contributed to long-term development goals. This assessment evaluates the program's relevance, effectiveness, and impact in building safer roads, empowering first responders and drivers.

OBJECTIVES OF THE STUDY

The primary objective of this study is to assess the impact and effectiveness of HDFC ERGO's CSR initiatives, specifically the Surakshit Sadkein Abhiyan (Zero Fatality Corridor project) in Karnataka. The study seeks to provide an evidence-based understanding of how these programs have contributed to saving lives and improving community well-being.

Specifically, the study aims to:

Evaluate the relevance of the projects in addressing critical societal needs such as road safety, emergency response preparedness, and access to quality education.

Measure the effectiveness of interventions in reducing road accidents, improving compliance with traffic rules, strengthening emergency response, and enhancing student well-being.

Analyse behavioural change among road users, including drivers, pedestrians, and traffic police, with a focus on compliance with signage, speed limits, and safety practices.

Assess the outcomes of training programs (BTLS, ADAPT, Crash Investigation, and Engineers' training) in building the capacity of first responders, bus drivers, and enforcement agencies.

Examine community perception and satisfaction, including awareness of the Zero Fatality Corridor initiative and willingness to support similar projects in other regions.

Identify challenges, gaps, and lessons learned to inform future program design and implementation.

Provide recommendations and a way forward for scaling, replicating, and sustaining the initiatives to maximise long-term social impact.

RESEARCH METHODOLOGY

The impact assessment of HDFC ERGO's CSR initiatives, Surakshit Sadkein Abhiyan (Zero Fatality Corridor), adopted a comprehensive mixed-methods approach, combining quantitative and qualitative techniques to capture a holistic understanding of program outcomes. This approach enabled the measurement of both quantifiable indicators (such as reductions in accidents, visibility of signage, enforcement levels, awareness percentages, and student occupancy) and contextual insights (such as road user experiences, police and driver perspectives, and community testimonies). The methodology thus ensured a robust and balanced evaluation of the projects' effectiveness, relevance and sustainability.

APPLICATION OF QUANTITATIVE TECHNIQUES

Structured surveys were administered to **100 respondents,** including pedestrians, drivers, traffic police and community members. These surveys measured key indicators, including awareness of ZFC, visibility of new signage, improved safety perception, perceived benefits, willingness to support ZFC in their own city, and awareness of emergency services. The quantitative findings provided evidence of accident reduction, improved safety behaviour, and enhanced student well-being.

APPLICATION OF QUALITATIVE TECHNIQUES

To complement the survey data, semi-structured interviews, focus group discussions (FGDs), and key informant interviews were conducted with stakeholders, including traffic police, bus drivers trained under ADAPT, police personnel trained under BTLS and CI, trainers, and pedestrians. These interactions provided in-depth perspectives on the quality of interventions, the real-life application of training (e.g., CPR and trauma response), improved driving practices, safer pedestrian movement, and student and road user satisfaction. Personal stories highlighted behavioural change, reduced accidents, and improved confidence among first responders and drivers, while also pointing to areas needing improvement, such as refresher training and broader outreach.

TRIANGULATION FOR DATA ROBUSTNESS

Findings from both quantitative and qualitative sources were cross-verified through triangulation, thereby enhancing the reliability of the conclusions. The alignment of road user perceptions, police observations, driver experiences, and community testimonies provided a 360-degree understanding of how the interventions contributed to safer roads and improved student life.

SAMPLING FRAMEWORK

A stratified random sampling method was employed to select respondents for the survey, ensuring representation across age groups, gender, road user types (pedestrians, two-wheeler riders, bus/truck drivers), and frequency of corridor use (daily, weekly, monthly). For qualitative interviews and FGDs, purposive sampling was applied to target individuals directly involved in the projects, such as trained police personnel, bus drivers, NHAI officials, students, and teachers. This ensured that insights were collected from those most knowledgeable about the interventions and their outcomes.

DATA QUALITY CONTROL AND ANALYSIS

Field-level data collection was carefully monitored to ensure accuracy and reliability. Quantitative survey data from 100 respondents were analysed using descriptive statistics and presented through percentages and charts. Qualitative inputs from interviews and FGDs with police, drivers, pedestrians, and students were thematically coded to capture success stories, behavioural changes, and challenges. This combined analysis provided evidence-based insights, supported by real-life experiences, that highlighted the program's effectiveness and scope for scaling.

STANDARDISED FRAMEWORK FOR EVALUATION

The research study applied the OECD-DAC framework for evaluation, ensuring alignment with globally accepted standards and norms. This framework provided a robust and consistent method for evaluating the project's impact, thereby enhancing the credibility and relevance of the research findings.

DESIGN SNAPSHOT

Name of the project

Surakshit Sadkein Abhiyan

Implementing agency

Save Life Foundation

Research design used

Descriptive research design

Sampling technique

Purposive and random sampling

Sample size

100

Qualitative method used

FGD and Key stakeholder interviews

To ensure data integrity throughout the study, a centralised monitoring system was employed during fieldwork to facilitate real-time supervision and prompt corrective measures. Quantitative data were analysed using descriptive statistics and visual representation to highlight emerging trends, while qualitative inputs were systematically coded and thematically analysed to uncover deeper insights. This integrated approach enabled the generation of evidence-based conclusions regarding the program's effectiveness, community receptiveness, and potential areas for improvement.

KEY STAKEHOLDERS

- Bangalore Traffic Police
- State Transport Corporations (Bus Drivers & Operators)
- Engineers & Road Safety Experts
- Road Safety Trainers
- Traffic Police Personals

- Bus & Truck drivers
- Local community
- Community Members (Pedestrians, Two-Wheeler Users, Local Residents)
- Field Researchers and Evaluation Team

STUDY TOOLS

To ensure a comprehensive and context-specific assessment of HDFC ERGO's CSR initiatives, a mixed-methods approach was adopted for Surakshit Sadkein Abhiyan (Zero Fatality Corridor), combining both quantitative and qualitative tools for data collection and analysis. This enabled the evaluation to capture measurable outcomes, such as accident reduction, awareness levels, and training effectiveness, along with deeper qualitative insights from community members, drivers, police officials, teachers, and students.

QUALITATIVE TOOLS

Semi-Structured Interviews
Conducted with key stakeholders, including traffic police, bus drivers, engineers, trainers and implementing team members. These interviews explored experiences related to project planning, enforcement challenges, the relevance of training, and road safety.

Focus Group Discussions (FGDs)
Held separately with pedestrians, two-wheeler riders, bus drivers and community members to capture group perspectives on road safety improvements, training outcomes, personal confidence and perceived benefits of the interventions. Discussions also examined changes in compliance with traffic rules, emergency response readiness and overall safety perception.

Testimonial Documentation Templates
Used to record personal narratives and success stories from beneficiaries such as pedestrians, residents, bus drivers, and police personnel. These testimonials highlighted how the project reduced accidents, improved driving discipline, and strengthened trauma response. Top of Form

ETHICAL CONSIDERATIONS

INFORMED CONSENT

Participants were fully informed about the study's objectives, procedures, risks, and benefits. They had the opportunity to ask questions and make their decisions voluntarily after understanding the details, ensuring informed consent was obtained.

CONFIDENTIALITY AND PRIVACY VOLUNTARY PARTICIPATION RESPECT, DIGNITY AND FAIRNESS

Participants' data was securely stored and accessible only to authorised personnel. Anonymisation techniques were used to protect identities, ensuring privacy throughout the study.

VOLUNTARY PARTICIPATION

Participation was entirely voluntary, with no coercion or pressure. Participants had the freedom to withdraw at any time, respecting their autonomy and personal choice.

RESPECT, DIGNITY AND FAIRNESS

Participants' data were securely stored and accessible only to authorised personnel. Anonymisation techniques were used to protect identities, ensuring privacy throughout the study. Participants were treated with respect and fairness. Their well-being was prioritised, and necessary support was provided to ensure a positive experience throughout the study.

03 MAJOR FINDINGS

The key findings and outcomes of HDFC ERGO's CSR initiatives clearly highlight their transformative impact on road safety and community well-being. Through a combination of engineering improvements, enforcement support, and structured training programs such as BTLS, ADAPT, and Crash Investigation, the Surakshit Sadak Abhiyan has effectively addressed the challenges of frequent road accidents, unsafe driving behaviour, and a lack of emergency preparedness. These targeted interventions, supported by visible signage, enhanced police patrolling, and capacity-building sessions, have resulted in a significant reduction in accidents, improved compliance with traffic rules, and increased public confidence in road safety systems. Most importantly, the initiative has saved lives, empowered first responders and drivers to act responsibly, and fostered a culture of safety that can be replicated across other high-risk corridors.

1 DEMOGRAPHIC

CHART 1: AGE GROUP WISE DISTRIBUTION OF THE RESPONDENTS

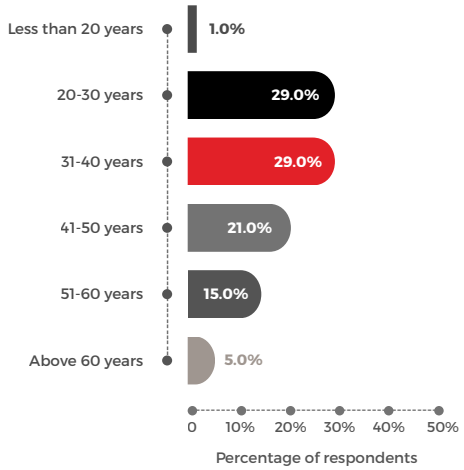
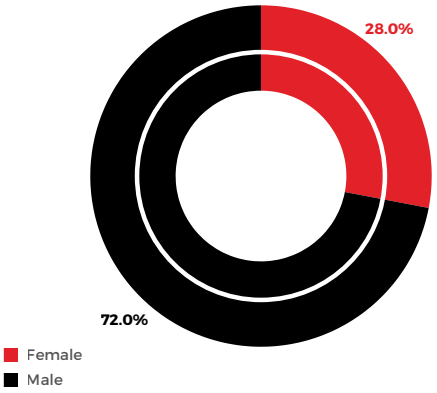


CHART 2: GENDER WISE DISTRIBUTION OF THE RESPONDENTS



The survey covered a diverse age group of respondents, with the majority falling in the 20-40 years range (58%), representing the most active and frequent road users.

21.0%

were between 41 and 50 years old, and another 20% were above 50 years old, reflecting that both middle-aged and elderly road users were included.

1.0%

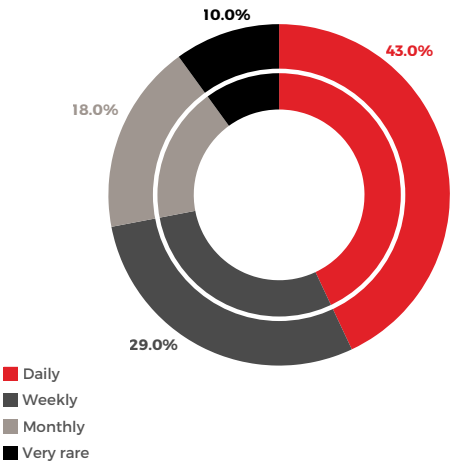
were below 20 years old, indicating a limited presence of very young respondents.

72.0%

of the survey respondents were male, indicating a clear dominance, which is expected given that men are more frequently engaged in driving, commuting for work, and road usage in this corridor.

However, the 28% female participation brings valuable insights from pedestrians and commuters that a significant percentage of women are affected by road safety issues.

CHART 3: FREQUENCY OF VISITING THE CORRIDOR



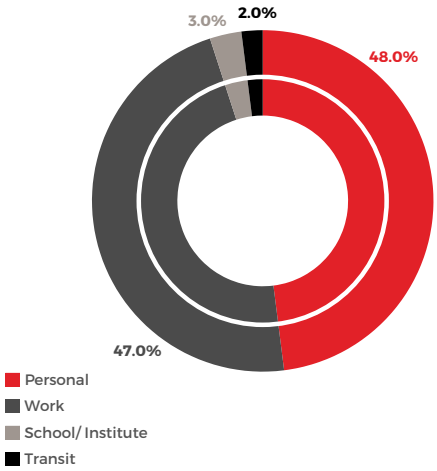
The survey highlights that a significant 43% of respondents use the corridor daily, making them the most frequent and directly impacted group—another 29% travel weekly, indicating regular engagement with the corridor.

18.0%

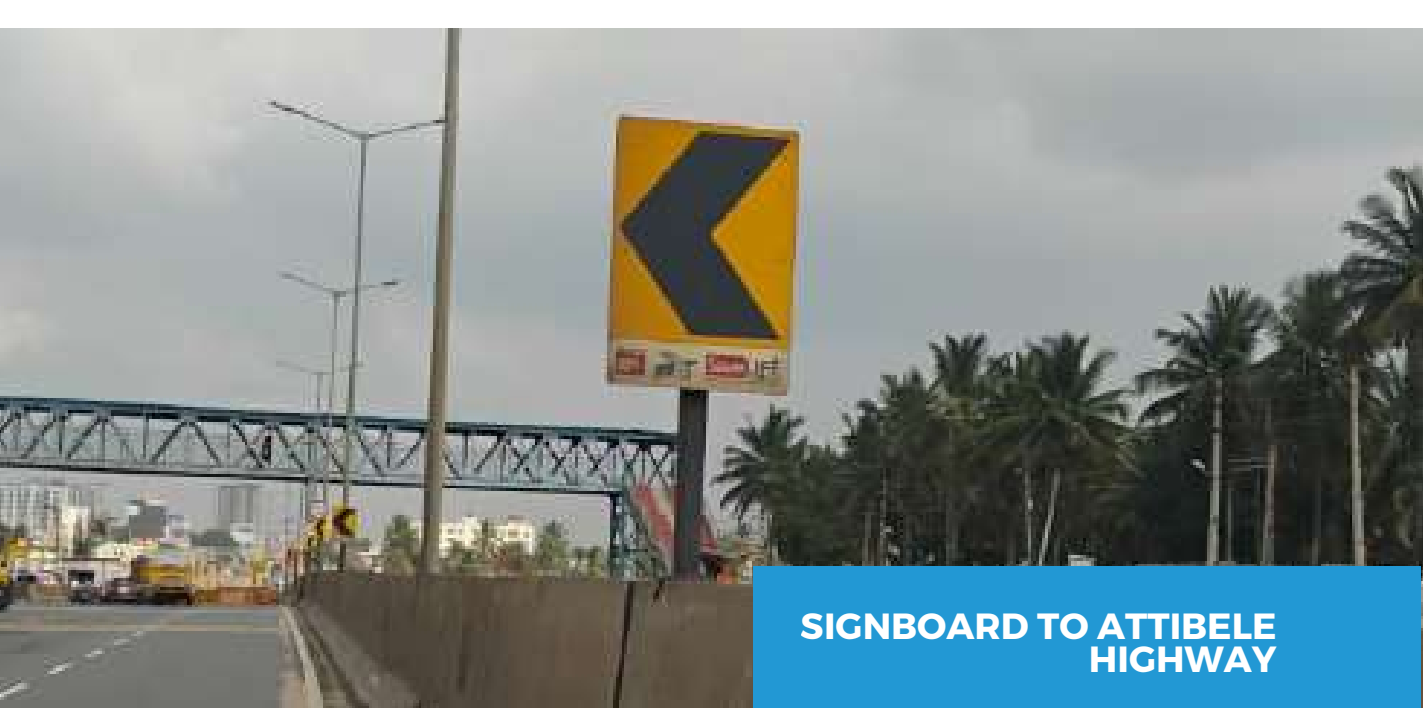
reported monthly use, showing occasional but consistent exposure, while only 10% use the corridor very rarely.

This distribution suggests that the majority of respondents are regular users (over 70%), which makes their feedback highly relevant and reliable in assessing the effectiveness of road safety measures on this stretch.

CHART 4: PURPOSE OF VISIT

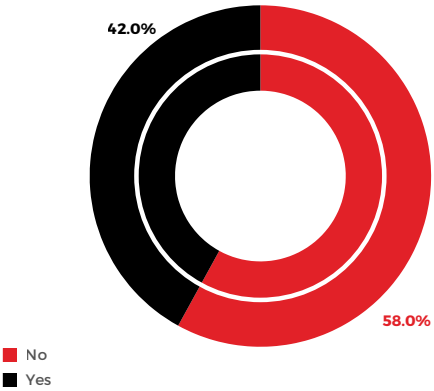


The survey reveals that the corridor is used almost equally for personal purposes (48%) and work-related travel (47%), showing its importance for both daily commuting and personal mobility. A smaller share of respondents used the corridor for going to school or institute (3%) and for transit (2%), reflecting that while students and transit passengers are present, they form only a minor proportion. Overall, the findings suggest that the corridor serves as a critical lifeline for the working population and individuals managing personal errands, underscoring the need for sustained safety interventions that cater to both groups equally.



SIGNBOARD TO ATTIBELE HIGHWAY

CHART 5: AWARENESS OF THE ZERO FATALITY CORRIDOR (ZFC) INITIATIVE BY SAVE LIFE FOUNDATION

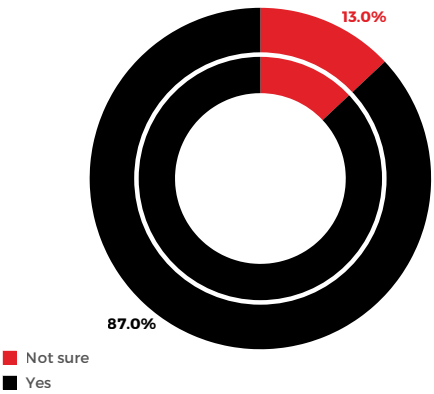


42.0%

of respondents were aware of the Zero Fatality Corridor (ZFC) initiative, which the Save LIFE Foundation implements, while a majority of 58% were not aware of it.

This highlights that although the project has created visible improvements in road safety, greater awareness efforts are still needed to ensure that all road users recognise the initiative and its benefits. Expanding communication and outreach can help more people become active participants in sustaining safer driving practices.

CHART 6: AWARENESS OF NEW SIGNAGE OR ROAD MARKINGS INSTALLED ON THIS STRETCH

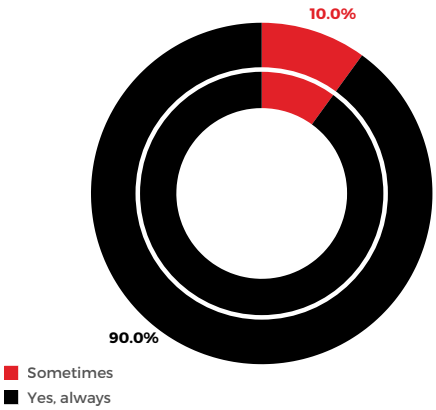


87.0%

of respondents were aware of the new signage and road markings installed on the corridor, while only 13% were unsure.

This indicates that the visibility and placement of signboards and markings have been highly effective in catching the attention of road users. Such strong awareness reflects the success of infrastructure interventions under the Zero Fatality Corridor project. It suggests that clear, well-placed signage plays a critical role in shaping safer driving behaviour.

CHART 7: VISIBILITY OF ZEBRA CROSSINGS AND SPEED LIMIT SIGNS ON THE STRETCH



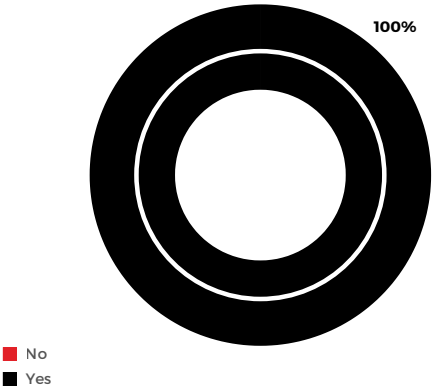
90.0%

of respondents consistently noticed zebra crossings and speed limit signs on this stretch, while only 10% observed them occasionally.

This clearly demonstrates that the visibility of such safety features has been highly effective, ensuring that the majority of road users are well aware of pedestrian zones and speed regulations. Strong visibility of these signs not only improves driver compliance but also enhances pedestrian safety, making it a vital achievement of the project.

> Earlier, zebra crossings and speed boards were either missing or hard to notice, and drivers hardly followed the rules. Now, the new signboards are so clear and visible that almost everyone follows them. As a pedestrian, I feel much safer crossing the road, and I can see drivers being more disciplined. This project has truly changed the way people use the road.
>
> **– Jancy, Pedestrian**

CHART 8: PERCEIVED SAFETY IMPROVEMENT COMPARED TO LAST YEAR

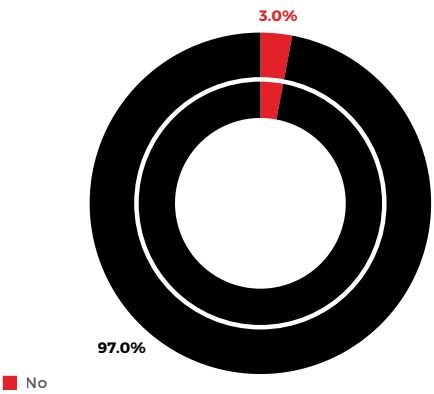


100%

of respondents agreed that safety on the corridor has improved compared to last year.

Not a single respondent reported otherwise, reflecting unanimous acknowledgement of the positive changes brought about by the interventions. This result underscores the remarkable success of the project in transforming a once-high-risk stretch into a significantly safer road, thereby building public confidence and trust in the Zero Fatality Corridor model.

CHART 9: INCREASE IN TRAFFIC POLICE PATROLLING OBSERVED ON THE STRETCH



97.0%

of respondents reported an increase in traffic police patrolling on this stretch, with only 3% stating otherwise.

This shows that enhanced enforcement has been one of the most visible and impactful interventions of the project.

The strong presence of traffic police has not only improved compliance with road rules but has also reassured pedestrians and drivers about their safety, reinforcing the credibility of the Zero Fatality Corridor initiative.

Focus group discussions revealed that the increased visibility of traffic police has become a strong deterrent to reckless driving and violations. Pedestrians expressed that they feel more confident walking along the corridor, knowing officers are present to manage traffic. Drivers admitted that regular patrolling motivates them to follow rules strictly, as the likelihood of being caught for speeding or driving on the wrong side has increased. Police officials themselves shared that their presence, combined with the new signage, has created a sense of accountability among road users. This aligns with survey results, where 97% of respondents confirmed noticing higher police patrolling, making it one of the most effective interventions under the project.

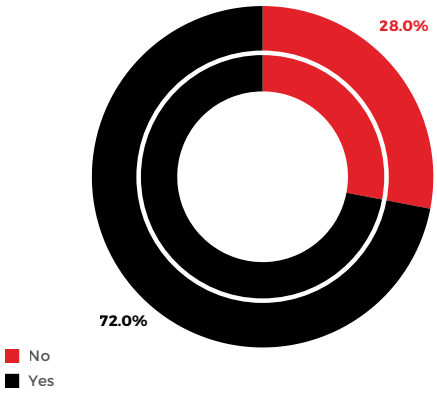
TRAFFIC POLICE PATROLLING

Before the Surakshit Sadkein Abhiyan project, bus drivers on NH-44 frequently faced challenges due to reckless traffic, inadequate awareness, and a high frequency of accidents. After attending the ADAPT (Anticipatory Driving and Accident Prevention Training), Nagesh learned to stay more focused, anticipate risks, and respond calmly in emergencies. He shared that this training has helped him avoid several potential accidents and drive with greater discipline. His story shows how skill-based interventions can directly translate into lives saved and safer highways.

"Earlier, drivers used to speed without fear, and crossing the road felt dangerous. Now, with traffic police patrolling regularly, I feel much safer. People are following the rules more, and accidents have reduced. Their police presence gives us confidence that the roads are under control."

– Jancy, Pedestrian

CHART 10: WITNESSING OF ACCIDENTS ON THE STRETCH



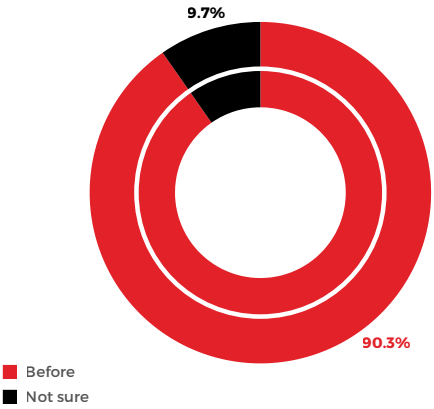
72.0%

of respondents have personally witnessed accidents on this stretch earlier, while only 28% have not.

This high proportion shows that road crashes were a frequent and visible problem for most users in the past, reinforcing the urgent need for safety interventions. At the same time, when compared with current perceptions of improved safety, it clearly indicates that the project has addressed a very real and pressing concern of the community.

SPEED CAMERA AHEAD BOARD AT HIGHWAY

CHART 11: TIMING OF ACCIDENT WITNESSED (BEFORE OR AFTER INTERVENTIONS)

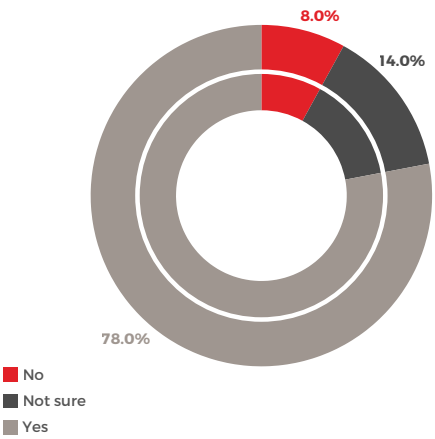


90.3%

of respondents reported that these incidents occurred before the interventions, while only 9.7% were unsure.

Importantly, no respondent reported accidents after the safety measures were implemented. This strongly validates the effectiveness of the Zero Fatality Corridor interventions, demonstrating that the project has successfully reduced accidents and created a safer environment for all road users.

CHART 12: AWARENESS OF FORMAL HELP AVAILABLE AFTER ACCIDENTS



78.0%

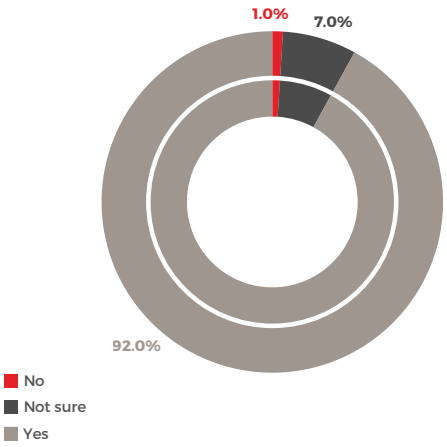
of respondents are aware of formal help services such as ambulances and trauma care facilities available after accidents.

14.0%

of respondents remain unsure, and 8% are completely unaware of these services.

While the majority demonstrates good awareness, the gap indicates a need for further sensitisation. Ensuring that every road user knows how and where to access emergency support is crucial for saving lives during the critical "golden hour" after a crash.

CHART 13: PERCEIVED BENEFITS AFTER THE INTERVENTIONS

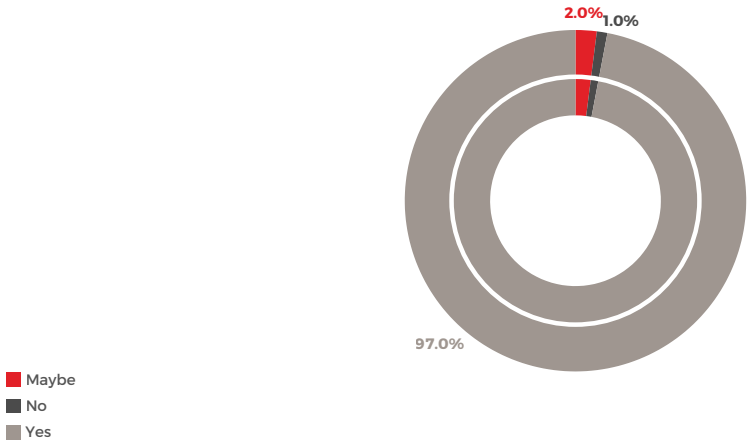


92.0%

of respondents experienced clear benefits after the interventions, while 7% were unsure and only 1% reported no benefit.

This overwhelmingly positive response demonstrates the wide acceptance and visible impact of the project. The results show that the interventions have not only improved safety but also enhanced the overall road experience, reinforcing the effectiveness and relevance of the Zero Fatality Corridor model.

CHART 14: WILLINGNESS TO SUPPORT ROAD SAFETY PROJECTS LIKE ZFC IN YOUR CITY



97.0%

of respondents expressed willingness to support road safety projects like the Zero Fatality Corridor (ZFC) in their own city.

2.0%

of respondents were unsure, and just 1% said no, which is a negligible number.

This near-unanimous endorsement underscores the public's recognition of the project's value and their enthusiasm for its expansion. Such strong willingness from the community creates a solid foundation for scaling and replicating the initiative in other accident-prone locations.

"I used to see accidents almost every week on this road. It was heartbreaking. However, now, after the installation of new signboards, speed limit enforcement, and a constant police presence, things have changed. People drive more carefully, and accidents have become rare. This project has truly saved lives and brought peace of mind to our community."

– PV Mathai, Pedestrian

ATTEBELE JUNCTION, KARNATAKA

OVERALL IMPACT AT VARIOUS LEVELS

NATIONAL LEVEL

At the national level, the Surakshit Sadkein Abhiyan has demonstrated the effectiveness of the Zero Fatality Corridor (ZFC) model as a replicable framework for reducing road crashes across India. By demonstrating that fatalities can be significantly reduced through a combination of engineering, enforcement, education, and emergency care, the project directly contributes to India's National Road Safety Strategy. It supports the United Nations Decade of Action for Road Safety (2021–2030). Policy-level influence has already been seen in areas such as bus body code reforms and safe highway design practices, setting a benchmark for future road safety projects.

STATE LEVEL (KARNATAKA)

In Karnataka, the ZFC initiative has transformed the Silk Board to Attibele stretch of NH-44, one of the state's busiest and riskiest highways. The project has resulted in a significant reduction in accidents, enhanced traffic enforcement, and increased public confidence in road safety. This has not only saved lives but also reduced the economic burden of accidents on families.

COMMUNITY LEVEL

At the community level, the program has had visible and deeply felt impacts. Pedestrians, two-wheeler users, and residents reported feeling safer and more confident using the highway, with 100% of survey respondents agreeing that safety had improved compared to the previous year. Drivers trained under ADAPT shared that they now drive more carefully and avoid risky behaviour. In contrast, police officials trained in BTLS and Crash Investigation expressed greater confidence in saving lives and investigating crashes scientifically.

INSTITUTIONAL/ORGANISATIONAL LEVEL

For HDFC ERGO, these initiatives have enhanced the company's role as a responsible corporate leader committed to saving lives and building stronger communities. The partnership with Save LIFE Foundation, NHAI, and the traffic police has strengthened institutional capacities in enforcement, training, and emergency care.

INDIVIDUAL LEVEL

On an individual level, the project has had a profound impact on lives. Pedestrians, such as PV Mathai, shared that they no longer witness frequent accidents, while bus drivers, like HS Nagesh, credited ADAPT training with helping them avoid potential crashes. Police constables like Basavaraj expressed how BTLS training enabled them to provide life-saving care at accident sites.

CHALLENGES AND BARRIERS

ROAD SAFETY PROJECT – SURAKSHIT SADKEIN ABHIYAN (ZFC)

MOBILISATION OF PARTICIPANTS

Bus drivers, police officials, and transport staff often found it challenging to attend long training sessions due to their duty schedules.

AWARENESS GAP

While 87% of respondents noticed new signage, only 42% were aware of the Zero Fatality Corridor project itself. This shows a gap in branding and public recognition of the initiative.

TRAINING SUSTAINABILITY

Many participants suggested the need for refresher courses in BTLS and ADAPT to maintain their skills, especially in handling trauma cases.

INFRASTRUCTURE LIMITATIONS

Occasional lack of training venues, simulation equipment, and damaged vehicles for crash investigation practice posed operational barriers.

BEHAVIOURAL SPILLOVER

Trained drivers reported safer practices, but also pointed out challenges from untrained drivers on the same stretch, which reduced the overall impact.

SCALING CHALLENGES

While effective on NH-44, expanding the model to other high-risk corridors requires significant resources, coordination, and continuous enforcement.

04. EVALUATION BASED ON OECD-DAC FRAMEWORK

Relevance Coherence Effectiveness Efficiency Impact Sustainability

The program has been evaluated using the OECD-DAC criteria, which assess its Relevance, Coherence, Effectiveness, Efficiency, Impact and Sustainability. Each criterion is rated on a scale of 1 (Low) to 5 (High) based on program performance.

RELEVANCE

The program addresses a critical gap in road safety and student welfare, and aligns with the urgent need for safer highways and modern educational infrastructure. It targets high-risk communities that are frequently exposed to road accidents. It is highly relevant in the context of India's high road crash fatalities and enforcement gaps.

COHERENCE

The initiative is well-aligned with national missions such as the National Road Safety Strategy, and global goals like the UN Sustainable Development Goals (SDGs) – particularly SDG 3 (Good Health and Well-Being), SDG 4 (Quality Education), SDG 11 (Sustainable Cities and Communities), and SDG 17 (Partnerships for the Goals).

It complements government priorities in road safety while strengthening existing systems, ensuring impact without duplication.

EFFECTIVENESS

The program met its core objectives with 100% of respondents reporting improved safety, 92% confirming direct benefits, and 97% expressing support for replication. It successfully translated road safety interventions into accident reduction and behavioural change.

EFFICIENCY

The program demonstrates efficient resource utilisation through well-planned interventions, active collaboration with the traffic police and NHAI, expert-led trainings such as BTLS, ADAPT, and Crash Investigation, and the timely installation of signage.

IMPACT

The program created a transformative impact on individuals and communities, improving road user behaviour, enhancing emergency response skills, boosting confidence among drivers and police, and reducing accidents on high-risk stretches. It is also gradually influencing public awareness of traffic rules and road safety culture.

SUSTAINABILITY

The outcomes appear sustainable, as road safety improvements are visible on the corridor: continued police patrolling, community awareness, and refresher training support long-term behavioural change.

05. SWOT ANALYSIS

STRENGTHS

- Strong corporate commitment to safety by HDFC ERGO.
- Successful implementation of the Zero Fatality Corridor (ZFC) model with measurable accident reduction.
- High community acceptance – 100% felt safety improved, 92% saw benefits, 97% supported replication.
- Comprehensive capacity building through BTLS, ADAPT, and Crash Investigation training.

WEAKNESSES

- Awareness gap – only 42% of respondents were aware of the ZFC initiative by name, despite its visible results.
- Challenges in mobilising drivers and police for long training sessions due to duty schedules.
- Limited scaling so far, impact currently restricted to the NH-44 stretch.
- Dependence on regular maintenance and refresher training to sustain outcomes.

OPPORTUNITIES

- Potential to replicate the ZFC model across other accident-prone highways nationally.
- Expand BTLS and ADAPT training to more drivers, schools, and community volunteers.
- Strong alignment with the National Road Safety Strategy enhances the chances of government collaboration.
- Use of technology tools (CCTV, AI-enabled monitoring, mobile apps) to strengthen enforcement and reporting.

THREATS

- **Behavioural relapse** – road users may slip back into unsafe practices without continuous monitoring.
- High dependence on **police enforcement** – sustainability may be reduced if patrolling intensity drops.

CHAPTER 6
RECOMMENDATIONS

FOR ROAD SAFETY – SURAKSHIT SADKEIN ABHIYAN (ZFC PROJECT)

Community awareness campaigns should be expanded so that more people are familiar with the project by name, not just by its visible outcomes.

Refresher training can be conducted for bus drivers, police officers, and first responders to maintain knowledge and skills over time.

The use of technology tools, such as CCTV, AI-based monitoring, and mobile apps, shall be integrated to strengthen enforcement and reporting.

The ZFC model can be replicated on other high-risk corridors at the state and national levels to save more lives.

Awareness of the Good Samaritan Law shall be included in all training sessions to encourage bystander support during emergencies.

Periodic joint reviews with NHAI, police, and community groups can be organised to ensure continuous improvement of interventions.

CHAPTER 7
CONCLUSION

The assessment reveals that HDFC ERGO's CSR initiatives have had a tangible impact. The Surakshit Sadkein Abhiyan on NH-44 has reduced accidents, improved traffic discipline, and strengthened emergency response, with 100% of respondents confirming safety improvements and 97% supporting replication.

These projects align with national priorities and the SDGs, proving that well-designed CSR programs can save lives and create lasting social value. They serve as models for replication, demonstrating how corporate responsibility can lead to safer roads and save lives.

The training I received under this project has been beneficial in handling accident situations. Learning trauma care skills has given me the confidence to provide immediate help until medical teams arrive. Combined with the new road safety measures, we see a real difference on the ground. This is not just a project — it is a life-saving mission"

– Basavaraj, Traffic Police Constable, Bengaluru