

# COMMUNITY OUTREACH ACTIVITIES

## REPORT 2019 - 2020





# INTRODUCTION

Muthoot Microfin remains conscious of our responsibility towards the society and is committed to helping individuals and communities achieve progress. As one of India's leading microfinance institutions, Muthoot Microfin believes that our long-term success depends on the progress of the communities we serve and protection of the environment we live in. We consider 'Community Outreach Activities' as business actions that deliver social good beyond the normal course of operations.

Muthoot Microfin's outreach activities are an inherent part of our business process to enable sustainable development of the society and to generate goodwill and recognition among all stakeholders and employees.

Like previous years, Muthoot Microfin involved in many social welfare activities related to healthcare, education, vocational training, community development & disaster relief during the fiscal 2019-20.

Through our healthcare programs, aimed to provide basic health care facilities to bottom of the pyramid communities including preventive and curative health services, we have been able to provide good facilities accessible to common man in rural areas.

Our Skill training programs were based on providing various skill trainings to people so that they can earn an extra income. The main aim of this program was to empower women by introducing them to new skills and business models. During last fiscal, thousands of women underwent skill training and became self-employed.

Muthoot Microfin engaged largely in disaster relief operations during the fiscal. MML widely organised relief camps across the affected areas to provide relief materials to the needy. Special task teams were formed in all the affected areas to directly engage in relief operations. MML teams also worked in tandem with civic authorities to extent relief operations to thousands of natural disaster affected people.

Swachh Bharat Campaigns and other activities which promote environmental consciousness among general public were also organised. Such drives included sapling plantation and street cleaning were conducted with community participation.

# ACTIVITY STATS

Program	State	Place	Beneficiaries
Dental Check up	Maharashtra	Amravati	150
Eye care camp	Maharashtra	Aurangabad	100
Legal Awareness program	Kerala	Ayoor	70
Blood Donation	Odisha	Balasore	80
Blood Donation	West Bengal	Barasat	50
Cyclone Relief	Odisha	Bhubaneswar	1200
Skill Training	Karnataka	Bijapur	50
Eye care camp	Karnataka	Channarayapatna	150
Environment protection	Tamil Nadu	Chennai	1000
Early cancer detection camp	Kerala	Chittur	72
Eye care camp	Kerala	Chullimanoor	130
Health Check-up	Gujarat	Halol	100
Women Empowerment	Gujarat	Junagadh	400
Eye care camp	Kerala	Kalladikode	100
Eye care camp	Kerala	Kallara	140
Dental Check up	Maharashtra	Khamla Nagpur	150
Community Care	Karnataka	Mulki	60
Eye care camp	Maharashtra	Nashik	87
Cyclone Relief	Odisha	Nimapada	1200
Eye care camp	Uttar Pradesh	Noida	120
Environment protection	Kerala	Pathanamthitta	150
Eye care camp	Tamil Nadu	Puducherry	1000
Cyclone Relief	Odisha	Puri	1000
Drinking water distribution	Odisha	Puri	1000
Community Care	Maharashtra	Sangli,Kolhapur	4500
Relief kit distribution	Tamil Nadu	Sirkali	50
Health Check-up	Kerala	Thattamala	200
Drought Relief	Maharashtra	Wardha	1000
LPG Awareness Campaign	Maharashtra	Wardha	100
Anti Plastic Campaign	Maharashtra	Yavatmal	1000
Community Care	Madhya Pradesh	Bhopal	80
Anti Plastic Campaign	Madhya Pradesh	Bhopal	1000
Flood Relief	Odisha	Balangir	
Flood Relief	Gujarat	Gotri, Manjalpur	



# HEALTH CAMPS

## KHAMLA NAGPUR DENTAL CAMP BENEFITS VILLAGERS



Muthoot Microfin's Khamla-Nagpur Branch in Maharashtra organized a dental check-up and awareness camp on April 13, 2019.

The single day camp held in association with Khatri Hospital was organized at branch premises. A team of specialist doctors and medical staffs from the hospital carried out comprehensive dental checkups on around 150 villagers.



The camp commenced with a dental awareness talk, educating villagers about common dental ailments, especially stressing on tooth decay and gum diseases and measures to prevent from them. Those required further treatments were referred to hospital.

Dr Khatri and Mrs Khatri were the chief guests at the camp. At the end of the day, all the participants were provided with tea and confectioneries.

## NASHIK EYE CARE CAMP BENEFITS VILLAGERS

Continuing its community outreach activities, Muthoot Microfin's Nashik branch organised an eye care camp at Nashik on April 20, 2019. The single day event, held in association with Contacare Eye Hospital, Nashik was staged at branch premises.

The main objective of the eye care camp was to identify refractive errors of the villagers at an early stage and provide special treatment to the needy. A team of medical staffs from the contacare eye hospital, led by cluster head Mrs Pooja Sisode, screened 87 villagers for eye diseases out of which, 32 patients were identified with refractive errors and was referred to hospital for further free treatments. Patients with minor problems were given specific medicines for various ophthalmic treatments.

The medical team also provided free diagnostic cards to those clients who require further special attention and tests.



## AURANGABAD EYE CAMP OFFERED SPECIAL CATARACT SCREENING



Aurangabad branch of Muthoot Microfin in Maharashtra conducted an Eye Care camp on April 13, 2019. The one day camp, held in association with Vasan Eye Care Hospital, was aimed to provide basic eye care treatments to rural population and also to create awareness on cataract.

Dr Girish and a team of specialists from the hospital conducted investigations and prescribed treatment to nearly 100 participants. Children, women and elderly were among them.



8 patients have been identified as cataract operable cases and were referred to hospital for surgery. Refractive error patients were given special treatments and also given medicines free of cost.

The medical team also provided free diagnostic cards to those clients who require further special attention and tests.

## CHITTUR BRANCH HOLDS CANCER SCREENING CAMP

In order to provide free and specialized cancer-screening for people from the rural settings, Chittur branch of Muthoot Microfin in Kerala organised a camp at Govt. Victoria Girls higher secondary school on May 9, 2019.

79 people from nearby localities attended the cancer screening, held in association with Ottappalam Welfare Trust, Tata Trust Mumbai, and Early Cancer Detection Centre, Kanjikode. Nineteen attendees were screened for pap smear test, 13 for USG and mammography and one availed FNAC test at the camp. The medical team also spread awareness about cancer, including risk factors, symptoms and promoting healthy lifestyle for prevention of cancer.

Earlier in the day, Chittur- Tathamangalam Municipal chairman K. Madhu inaugurated the programme and praised Muthoot Microfin for organising the camp.



## HUNDREDS BENEFIT FROM NOIDA EYE CARE CAMP



Noida and Ghaziabad branches of Muthoot Microfin organised an Eye Care Camp in partnership with Young Indians Noida Chapter, CII Noida and Lenskart on Saturday, 18th May 2019 at Ambedkar gate, Mayur Vihar, Khora colony.

The main objective of the eye care camp was to identify refractive errors of the villagers at an early stage and provide special treatment to the needy. Doctors and Optometrists from Lenskart conducted investigations and gave prescriptions to almost 120 participants.

The patients identified with certain eye defects were referred to hospitals for detailed examination and further treatments. The camp was jointly inaugurated by Niaz Noor of Young Indians and Rohit Puri from CII, Noida.

## MML EMPLOYEES DONATE BLOOD TO RED CROSS BLOOD BANK



To encourage and motivate employees and public to donate blood, Muthoot Microfin organised a blood donation camp at Balasore, Odisha on May 25.

The one-day program conducted by the Balasore branch in association with Red Cross Blood Bank Odisha was held at branch premises from 9 AM to 5 PM.

Employees from Basudebpur, Bhadrak, Anandpur and Balasore branches along with Muthoot Fincorp team from Balasore actively participated and donated nearly



40 units of blood to the blood bank. The organisers also ensured local participation as people from nearby areas also joined the donation camp.

All the donors were provided with blood donor certificate and ID card at the end of the program. Earlier in the day Balasore Sub Collector Nilu Mohapatra inaugurated the program in the presence of Dr Basanta Kumar Upadhyay and full team of Odisha Red Cross Blood Bank. Balasore branch also received an appreciation certificate from the blood bank team.



## KALLADIKODE EYE CAMP BENEFITS HUNDREDS



Muthoot Microfin's Kalladikode branch in Palakkad, Kerala organised an eye care camp in association with Trinity Eye Hospital, Palakkad on Sep 7, 2019.

The single day eye care camp was aimed at identifying and meeting the eye care requirements of people of the locality and offer basic health care facilities along with personal awareness sessions on proper eye care.



More than 100 people from the locality were evaluated for refractive errors and other eye problems by a medical team led by Dr Noel. Those who required surgery for cataract were referred to hospitals.

Earlier in the day, Dr. Noel from Trinity Eye Hospital inaugurated the camp. 40 individuals were identified with refractive errors and many patients were given free medicines at the program.

## CHANNARAYAPATTANA MEDICAL CAMP BENEFITS VILLAGERS

Channarayapattana branch of Muthoot Microfin in Karnataka organised an Eye and Dental check-up camp for the local communities on Nov 2, 2019.

The one-day program conducted in association with 'V Care Super Speciality Dental Hospital and Shiva Prasad Nethralaya' screened nearly 150 people for dental and eye related ailments.

Separate medical teams from both the hospitals screened the villagers. People identified with minor dental ailments were given medicines and those with severe issues were referred to hospital for further treatments.

All the participants were screened for eye ailments such as cataract, long/short sights and other complications. Those diagnosed with cataract were referred for free eye surgeries.





## HUNDREDS BENEFIT FROM CHULLIMANOOR EYE CARE PROGRAM



Muthoot Microfin's Chullimanoor branch in association with Sreepadam Eye care, Trivandrum organised a one day eye care camp at Govt School, Idinjar on Nov 25, 2019.

More than 130 people from the locality and nearby villages benefited from this noble initiative.



A team of Medical staffs led by Dr Rakhi from Sreepadam hospital rendered their services at the camp. All the participants were screened and spectacles were distributed to the needy patients. Eye drops and other medicines were also provided to all the participants. Those required further treatments were referred for further treatment.

Peringamala Grama Panchayath vice president Kunjumon inaugurated the event. Dr Rakhi also spoke on the occasion. Both the dignitaries applauded Muthoot for organising events towards betterment of mankind.

## KALLARA EYE CARE CAMP BENEFITS HUNDREDS



Muthoot Microfin's Kallara branch in Thiruvananthapuram, Kerala organised an eye care camp in association with Ahalya Foundation Eye hospital at ADS Office, Bharathannoor on Dec 7, 2019.

Nearly 140 people from the locality attended the camp. 7 participants were identified for free cataract surgery, while 28 people were referred for further treatments. 20 people were diagnosed with refractive errors and prescribed for eyeglasses.

Ophthalmologist Dr. Smrithi Sadanandan from Ahalya Foundation led the camp. Pangode Grama Panchayath Vice President, Lalithakumari inaugurated the camp and appreciated Muthoot for organising the camp to provide basic eye care services to economically weaker sections of the society.

## COMMUNITY BENEFITS FROM AMRAVATI DENTAL CAMP



Muthoot Microfin's Amravati branch in Maharashtra organised a dental care camp at Budha Vihar Hall, Yashoda Nagar for the local community on Dec 21, 2019. The objective of the program was to impart awareness on dental issues, oral hygiene and offer free check-ups.



A Medical team from the Vidharbha Dental Hospital, Amravati, led by Dr Ratnamala Landage carried out the dental check-up on attendees and treated those required immediate dental attention. The medical team also held a dental awareness talk, educating the local population about common dental ailments, tooth decay, gum diseases and measures to prevent them.

More than 150 people including small children participated and benefitted from the camp. Satyashodhak women Mandal President Smt. Indubai Dhodeswar and Vice President Mrs Vidyatai Mate were the chief guests of the event.

## HALOL BRANCH HOLDS EYE, DENTAL CARE CAMP

Muthoot Microfin's Halol branch organised an eye & dental care camp at Halol in Gujarat on Dec 21, 2019. The program held in association with Om Narayan Sai Clinic was held at Hotel Shyam in the city.

The objective of the program was to create awareness about common eye and dental ailments prevalent in the community. Dr. Om Narayan and other medics from the hospital screened more than 100 attendees. All the participants were made aware of various health practices and habits that they should adopt in everyday lives.

Majority of the people attended the camp were identified with either eye or dental ailments. Free medicines and health advice were provided to the patients.



## THATTAMALA HEALTH CAMP BENEFITS HUNDREDS



Muthoot Microfin's Thattamala branch in Kerala organised a mega health camp for local population.

The program, conducted in association with BR Hospital & Research centre, Paravur, was held at the branch on Dec 4, 2020. Nearly 200 people from in and around the locality participated and benefitted from the program.

The program screened the attendees for general ailments, diabetes (including HbA1c test), hypertension, pulmonary function, bone mineral density test, dental



consultation and seasonal diseases. Dr Satheesh Kumar led the medical team including 5 doctors, 20 nurses and 3 lab technicians.

The medical team distributed free medicines and gave awareness on lifestyle diseases and factors that impact their wellbeing such as BMI, cardiac function and bone & muscle density.

The program was a big success thanks to coordinated efforts of all the branch staffs of Thattamala.

## BARASAT BLOOD DONATION PROGRAM COLLECTS 35 UNITS



Barasat branch of Muthoot Microfin in West Bengal organised a Blood Donation event in association with Ramkrishna Seva Sadan, Haldia on June 15, 2019.

More than 50 people including employees and voluntary donors from outside participated in the day-long blood donation camp held at branch premises. 35 units of blood were collected at the camp.

The event was a major success thanks to the tireless efforts of Barasat branch & Regional Office employees.



# DISASTER RELIEF OPERATIONS

## MML JOINS IN 'FANI' RELIEF EFFORTS



Reaching out to people affected by cyclone 'Fani', Muthoot Microfin's Bhubaneswar branches coordinated relief efforts in the most affected areas in the city.

With residents of coastal Odisha still struggling to resume normal life after the devastation of the cyclone, MML had initiated steps to reach out to them and offered a helping hand.

More than 1200 food packets and other relief kits were distributed among worst affected people.



Entire staff of the two branches worked as volunteers and provided necessary assistance to people at the camp. Apart from food items, the relief kit also included candle, water bottles etc.

## MML DELIVERS 1000 RELIEF KITS TO PURI CYCLONE VICTIMS



In yet another cyclone relief operation in Odisha, Muthoot Microfin's Puri branch distributed relief kits to cyclone affected people in residential areas of the city.

Taking into account the hardships faced by the people due to flash floods and high speed winds; Puri branch established a cyclone relief assistance camp at Baliput Village on May 18, 2019.

A major portion of these areas were severely affected by flood waters and winds leading to displacement of a



substantial number of local people to relief shelters.

The team distributed more than 1000 relief kits at the camp and also at major junctions within 20 km of the camp. The relief kit included food items such as biscuits, noodles, sugar, mosquito coils, candles and match boxes.

The team also provided medical assistance to many patients, affected by the cyclone in the area.

## MUTHOOT MICROFIN DISTRIBUTES DRINKING WATER TO DROUGHT HIT VILLAGES



Offering a helping hand to villagers suffering from the extreme weather, Muthoot Microfin's Wardha branch in Maharashtra distributed drinking water to severely affected villages in the region.

The team of volunteered employees distributed nearly 3000 litres of drinking water in a tanker to residents of Karla, Sitoda and Natala villages on June 8, 2019. These three villages are highly impacted by the water scarcity in the state.

Nearly 200 families were provided with clean drinking water. The move was aimed at easing the difficulties faced by the villagers during the drought. Following Muthoot Microfin's efforts, some other companies also joined in relief operations in drought hit villages.

Karla Gram President Devraj Shirnake and member Pravin Rao Vatkar appreciated and thanked Muthoot Microfin for organising the program.

## NIMAPADA BR. DISTRIBUTES RELIEF KIT TO 600 FAMILIES



Muthoot Microfin's Nimapada branch in Odisha engaged in cyclone relief activities by distributing food and relief kits across the much-affected villages in the region.

The Nimapada team set up a mobile relief vehicle and travelled across 50 villages on May 16 & 17, which were ravaged by Cyclone Fani.

The team provided food and drinking water to nearly 600 families who have been displaced. The food packet included biscuits, mixture, water bottle, Roasted chuda, candle and matchboxes.

The team also coordinated its efforts with the district administration to extend the relief operations.





## DRINKING WATER DISTRIBUTION COOLS PURI RATH YATRA PILGRIMS

Extending drinking water distribution drive during the famous Puri Rath Yatra in Odisha, Muthoot Microfin distributed clean drinking water to thousands of devotees on July 4, 2019.

Providing relief from the scorching heat and humid conditions at the festival site, more than 30,000 drinking water pouches, with each pack containing about 200 ml, were distributed to devotees along Rath Yatra procession routes where thousands of pilgrims congregated.

The distribution of clean drinking water was started at 8.00 A.M in the morning and continued till late evening of the Rath Yatra. The devotees were served drinking water pouches in coordination with the district administration. Representatives of the District Administration visited the water distribution centres and appreciated Muthoot Microfin for the efforts.



## MUTHOOT MICROFIN DELIVERS RELIEF KITS TO SIRKALI FIRE VICTIMS



Muthoot Microfin offered relief materials to the people in Sirkali, Tamil Nadu, who were affected by a fire accident in the colony.

The accident occurred at the Vaitheeswaran koil premises due to a gas cylinder blast. The explosion destroyed houses and belongings of many families in the colony, a few of them completely lost their food and clothes.

The organisation distributed relief materials to the most affected families through the Sirkali branch office. The relief kits were comprised of 25 kg of rice, floor mat, stove, vessels, blankets and grocery items.



# SOCIAL WELFARE ACTIVITIES

## KAROND BHOPAL STAFFS VISIT OLD AGE HOME



As a part of community outreach activities, staffs of Karond Bhopal branch in Madhya Pradesh visited 'Asra' old age home in the city on Jul 20, 2019.

The team carried with them gifts like kurtis, dhotis, sarees, blankets, woollens and food packets etc. for the 80 inmates aged between 60 to 90 years.

The staffs interacted with the inmates for the entire day. The team also planted few saplings at the premise and engaged in recreational activities with the aged. The visit was reportedly a fulfilling experience for the employees.

## MULKI BRANCH OFFERS 'SCHOOL KITS' TO ORPHANAGE



Employees of Mulki branch in Karnataka visited the CSI orphanage in the region with school kits, gifts and spend the entire day with the children on Sep 10, 2019.

School kits containing - note books, school bag, pen, pencil, crayons, pouch, eraser, scale and personal hygiene products like toothpaste, toothbrush, soap and coconut oil - were distributed to 60 underprivileged children staying at the orphanage.

Mulki Sub Inspector of Police, Hanumanthappa inaugurated the program and said education is the only weapon to break away from the shackles of poverty.

He further praised Muthoot for organising the event to help children.



## MP REGION HOLDS ANTI-PLASTIC CAMPAIGNS

In an effort to join Govt of India's anti-plastic campaign, Muthoot Microfin's Madhya Pradesh region organised mass campaigns across different locations in the state. The main objective of these programs is to create awareness amongst people and showing them how plastic is wreaking havoc to our environment.

On Gandhi Jayanthi day on Oct 2, 2019, Five branches (Bhopal, Vidisha, Indore, Karond and Sagar) in Madhya Pradesh jointly organised the campaign and distributed jute and cloth bags to local people in 10 villages across the state.

Muthoot team members apprised villagers about the danger of plastic and urged them to discard the use of plastic and encourage people to use eco-friendly cloth and jute bags to protect the environment. More than 1000 eco-friendly cotton and jute bags were distributed to villagers in different locations. These bags are inexpensive

and can degrade biologically in two years.

Muthoot organised the campaign in line with an ambitious national campaign to eliminate single-use plastic by 2022.



## AYOOR LEGAL AWARENESS SESSION BENEFITS PEOPLE



Muthoot Microfin's Ayoor branch in Kollam on Dec 6, 2019 organised a program titled 'Legal Awareness on Microloan' at the branch building.

Around 70 people including general public, clients and staffs participated in the single day program led by Adv. Binu (Legal Advisor, Ayoor Co-operative Bank).

The program was aimed to make general public and staffs



aware of their entitlements under the law and apprise them about laws relating to microloans with special emphasis on Protection against fraudulent activities.

Highlighting the importance of legal awareness on microloans, Adv Binu said that stringent laws are formed to provide protection to clients against offences and advised them to get awareness about such laws. He praised Muthoot for organising the program.



## MUTHOOT MICROFIN HOLDS DENGUE AWARENESS IN TAMIL NADU, PUDUCHERRY

As a precautionary measure against the outbreak of dengue fever, Muthoot Microfin's Puducherry cluster held an awareness campaign and Nilavembu Kudineer distribution across the regions of Tamil Nadu and Pondicherry on Nov 19, 2019.



The campaign was conducted at the public places including bus stands and market places where hundreds of people consumed the herbal concoction, which is believed to be effective in building immunity against dengue. Volunteers of the campaign urged the public to keep their surroundings clean and hinder breeding of mosquitoes.

## YAVATMAL BRANCH HOLDS ANTI-PLASTIC CAMPAIGN, CLEANING DRIVE

Yavatmal branch of Muthoot Microfin in Maharashtra organised anti-plastic campaigns in two villages in the vicinity of Yavatmal on Dec 28, 2019.

Volunteers made door-to-door visit at Karajdov and Chapdov villages in Yavatmal to educate the people about the hazards of single-use plastic. Muthoot volunteers also held a cleaning drive in the villages, particularly removing plastic debris from streets and installed waste bins at junctions.

Further, 1000 eco-friendly cloth bags were distributed to the villagers to replace plastic kits. These bags were environment friendly and degrade biologically in two years. At the end of the campaign, villagers were urged to take an oath to stop single use plastic in all possible ways.





## BALANGIR CAMP PROVIDES FOOD PACKETS TO FLOOD VICTIMS

Muthoot Microfin's Balangir branch in Odisha provided emergency food packets and other relief materials to victims of recent flooding.

More than 800 food packets containing Chuda, Rice, Biscuits, Soyabadi, Tea, Mosquito coil and salt etc. were delivered to affected villagers at a relief camp organised at branch premises on Sep 1, 2019.

Low lying areas of Balangir town and nearby villages were flooded due to rains which were a result of recent cyclones in Odisha. Muthoot volunteers also supplied drinking water to villagers.



## MANJALPUR & GOTRI HOLD FLOOD RELIEF IN 11 VILLAGES

As had been the case during the previous floods, Muthoot Microfin's Gujarat team have been in the forefront of relief efforts in the affected Manjalpur and Gotri areas in the state this time around as well.

Heavy rains caused devastating floods in these regions and thousands of people have been affected. Hundreds of villages are reeling under water. The flood water also widely damaged houses and agricultural fields at Manjalpur and Gotri. Thousands of victims including women and children are in desperate need of food.

Muthoot Microfin's Gotri and Manjalpur branches have distributed food packets containing lentils, rice, oil, sugar, and salt etc and other relief materials for affected people on Sep 11 and Sep 13, 2019 respectively. Muthoot volunteers also played active roles in relief collection drives and also for the post-flood clean-up in affected areas at both these areas.



At Gotri Muthoot volunteers distributed relief materials in Sahyognagar , L&T circle , Samaa , Madhunagar , Laxminagar , Koyali , Rampura and Akash Ganga villages while at Manjalpur five villages namely Poonamnagar, Paniget, Ajbari, Pratapnagar, and Tarsali were the distribution centres.

## MUTHOOT MICROFIN PROVIDES FLOOD RELIEF TO 4500 VILLAGERS IN MAHARASHTRA

Following the devastation brought about by heavy rains and winds across Maharashtra's Sangli and Kolhapur districts, Muthoot Microfin launched a wide scale flood relief operation from Aug 20-24, 2019.

Muthoot Microfin's Sangli and Kolhapur branches jointly organised relief operations across these districts and particularly targeted Kasba Beed, Bhendwade, Chandur, Shivaji nagar, Ankali and Karandwadi villages which were the most affected among others. Most of the areas of these villages were under water and thousands of hectares of crop areas were damaged.

Muthoot volunteers reached out with much needed aid to the residents who were devastated during the onslaught of tropical cyclones formed in the Bay of Bengal. Muthoot opened community kitchens in all these villages and provided food and clean drinking water to nearly 4500 villagers. They also distributed essential commodities that

include food grains and assisted in rehabilitation efforts of the villagers.

Muthoot team also extended help in clearing out debris, construction of temporary shelters and reconstruction efforts.



## SCRIPTING CHANGE through women EMPOWERMENT

### STORIES OF FINANCIAL INCLUSION



# ENVIRONMENT DAY

## MUTHOOT MICROFIN DISTRIBUTES 150 SAPLINGS AT PATHANAMTHITTA

In order to mark 2019 World Environment Day, Muthoot Microfin's Pathanamthitta branch organised a tree planting and sapling distribution drive together with an awareness session on conserving nature on June 4, 2019.

In the event organised at branch premises, nearly 150 saplings were distributed to the public. All the participants took pledge to conserve the environment, compensate trees that are being felled, preserve the existing trees and not to indulge in any activities that would cause harm to nature.

All the branch staffs of Pathanamthitta along with AM Prasanth T and ABRM Diljith K R coordinated efforts for the successful event.



## CUDDALORE, THIRUCHITRAMBALAM BRANCHES HOLD SAPLING PLANTING

Cuddalore and Thiruchitrambalam branches of Muthoot Microfin in Tamil Nadu organised separate programs on June 5, 2019 to mark World Environment Day by planting trees at public places.

Altogether, 150 saplings were planted by respective MML staffs at Sellankuppam in Cuddalore and Kootroad in Thiruchitrambalam. Mr. Durai, Head Master, Govt Primary School, Sellankuppam joined the programme held at school premise and encouraged our staffs to also plant saplings near their house and take care of it.

Enthused by the campaign, many local people also participated in the drive at both the venues. The team also distributed few saplings to local population to spread the message about the importance of planting more trees to protect environment.





# SKILL TRAINING

## BIJAPUR BR. OFFERS SKILL TRAINING TO RURAL WOMEN

As a part of community outreach initiatives and to empower rural women with entrepreneurship, Muthoot Microfin's Bijapur branch in Karnataka organised a Jelly & Jam making training programme. Eminent trainer Dr. Vinaya Jawadagi from Bijapur Agriculture University held the training session.

More than 50 village women participated and benefitted from the programme conducted at Bijapur branch on Nov 5 2019 at branch premises. Traditional methods and modern varieties of different flavours of Jam and Jelly making were detailed in the training.

The aim of the programme was to give the local women folk the knowhow about Jam making methods which can be developed into a micro-business to earn revenue. Marketing tips and product preservation techniques were also provided at the training.



The attendees appreciated Muthoot Microfin for conducting the training program.

## JUNGADH BR. HOLDS OUTREACH PROGRAM ON WOMEN EMPOWERMENT

Junagadh branch in Gujarat organised a special program on women empowerment under the Beti Bachao, Beti Padhao (BBBP) scheme of the government on Dec 20, 2019. The program held at Shree Kanya Primary Girl School in Sapar Village, Junagadh was aimed at promoting women's education and safeguarding the girl child. Nearly 400 people participated in the event.

The program created awareness among the participants about the initiatives taken by the government of India towards women empowerment. Distinguished guests from local institutions addressed the participants and appealed to the local population to encourage education of girl children in the community.

Kalpesh Bhalodiya, (Principal, Kanyashala), Professors Ashaben Rajyaguru and Bharatbhai Mesiya (Jilla Sikshan

& Talim Bhavan) and Hareshbhai Parmar (Principal, Kumar primary school, Shapur) attended and spoke to the participants.



## WARDHA LPG SAFETY AWARENESS TRAINING BENEFITS VILLAGERS

Muthoot Microfin's Wardha branch in Maharashtra conducted an LPG safety awareness training for the villagers at Savaji Nagar, Karla on Dec 2, 2019.

The program was organised to create awareness on LPG safety. DOs & DON'Ts during LPG usage and emergencies were explained at the session. Indane Gas officer, Mahesh Bhoskar led the awareness program which also gave tips to ensure maximum utilization of LPG cylinder.

Suresh Dhanvij, a distinguished citizen of the village was the chief guest of the program. He thanked Muthoot for the initiative and said the event had served the purpose as many villagers had turned up to understand the safety tips. At the end of the program, leaflets describing the safety practices and tips were distributed to the villagers.

All the staffs of Wardha along with BRM Satish Gajghate and COs Gajanan Chowdhury, Sunita Moon, Rupesh Dehmkar, Amol Shete and Vaibhav Kholade coordinated efforts for the successful event.



EMPOWERING  
WOMEN  
ENRICHING  
LIVES

# IMPACT ASSESSMENT

Muthoot Microfin considers Community Outreach Activities as a way to contribute and directly engage with the bottom strata of the community. Over these years, Muthoot Microfin organised hundreds of community activities to uplift the lives of rural people. Analysing the impact it created on communities is a mean of measuring the effectiveness and judging the significance of changes brought about by those activities.

MML conducted various health campaigns in 2019-20 to provide preventive and curative health services to rural communities. A total of 2629 people benefitted directly from these programs and hundreds were provided with continuing health services.

Through our many environment initiatives in the period, MML was able to promote environmental consciousness among communities. We conducted sapling plantations in schools and other public places with the help of civic authorities and distributed renewable energy products. Nearly 3000 saplings were planted across the country with roughly covering 2000 people under our various environmental awareness programs.

We also conducted various campaigns to promote Swachh Bharat Abhiyan of the Government of India last fiscal which created a huge impact on the lives of people. More than 2000 people participated in different Swachh Bharat Abhiyan campaigns organised across the country.

All our skill trainings and financial literacy trainings were based on employment enhancement. More than 300 rural women were able to find work or become self-employed during the fiscal and thus empowered themselves.

The highlight of our initiatives last fiscal was the various disaster relief programs. 6200 disaster hit people directly received relief materials from various relief efforts. We also joined relief efforts of civic authorities and formed task forces and medical teams to extent all possible helps to flood, drought, cyclone and other natural calamity affected people across the nation.

We utilized our strengths and resources to benefit local communities and particularly help women empower in their lives. MML has created an organizational culture that encourages employees to feel dedication and commitment to the society. Community Outreach Programs are one important way to give employees that invaluable feeling of making a difference.





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