

COMMUNITY OUTREACH ACTIVITIES

REPORT 2017-2018



INTRODUCTION



At Muthoot Microfin, Community Outreach Activities are an integral part of our operations. We believe our outreach initiatives help us achieve a balance of economic, environmental and social imperatives.

Our Community Outreach strategy is a crucial component of the company's competitiveness as we often integrate social, environmental, and client concerns into business operations; all in close collaboration with our stakeholders. And the initiatives are further supplemented through our employee volunteering where employees are encouraged to contribute for a social cause. We feel that this is instrumental in helping employees feel more engaged and aligned with the company's values.

All the outreach activities were conducted after thorough need-based assessments, while impact assessments are also conducted to review qualitative and quantitative impact on communities. We associated with many external institutions for different programs, which are detailed in this booklet.

Having a company serving people from the bottom of the pyramid in society, we make sure that our programmes are not just about evolve to reflect the needs of women entrepreneurs but also to help train a future workforce and having a positive impact on the society.

All our programmes are based on achieving sustainable development of the community in which we operate. As usual, our programmes held last fiscal helped us to improve our brand identity, reputation and enhanced customer loyalty. Through these initiatives, we try to reiterate our commitment to the society and our objective of women empowerment.

ACTIVITY STATS

Program	State	Place	Beneficiaries	Date
Rain Water Harvesting	Maharashtra	Yavatmal	200	13-May-17
Skill Training	Maharashtra	Nashik	70	27-May-17
Awareness Session	Odisha	Asika	100	27-May-17
Dental Camp	Maharashtra	Tasgaon	110	27-May-17
World Environment Day Celebrations	Various	Various		05-Jun-17
Skill Training & Exam Toppers Felicitation	Puthiyatheru	Kerala	100	05-Jun-17
LPG Safety & Financial Literacy	Maharashtra	Ichalkaranji	100	10-Jun-17
Blood Donation Camp	Maharashtra	Sangli		17-Jun-17
Skill Training - Handicrafts	Karnataka	Hospet	200	15-Jul-17
Medical Camp	Karnataka	Tharikere	200	08-Jul-17
Donates toilet to school	Maharashtra	Sangamner		29-Jul-17
Dental Camp	Karnataka	Shimoga	200	12-Jul-17
Onam Fair	Kerala	Palakkad	60	28-Aug-17
Medical Camp	Pondicherry	Pondicherry	800	16-Sep-17
Navratri Fair	Maharashtra	Wardha	50	23-Sep-17
Navratri Fair	Maharashtra	Ichalkaranji	50	25-Sep-17
Swachh Abhiyan	Gujarat	Balasinor		03-Oct-17
Swine Flu Awareness	Gujarat	Himmatnagar	100	06-Oct-17
Skill Training Workshop	Gujarat	Nadiad	50	14-Oct-17
Blood Donation Camp	Gujarat	Navsari		14-Oct-17
Disease Prevention Campaign	TN, Puducherry		1000	09-Oct-17
Eye Care Camp	Maharashtra	Nashik	100	14-Oct-17
Diwali Fair	Gujarat	Manjalpur		18-Oct-17
Blood Donation Camp	Maharashtra	Nagpur		28-Oct-17
Blood Donation Camp	Odisha	Bhubaneswar		11-Nov-17
Eye Care Camp	Tamil Nadu	Seithur	200	25-Nov-17
Blood Donation Camp	Gujarat	Borsad		25-Nov-17
Medical Camp	Tamil Nadu	Adirampattinam	250	25-Nov-17
Eye Care Camp	Tamil Nadu	Natham	200	21-Nov-17
Medical Camp	Karnataka	Narasipura	300	28-Nov-17
Blanket Distribution	Maharashtra	Nagpur		13-Dec-17
Blood Donation Camp	Karnataka	Mudippu		16-Dec-17
Skill Training	West Bengal	Barasat	70	23-Dec-17
Skill Training	Karnataka	Brahmavar	80	19-Dec-17
Digitalization Awareness	Kerala	Kallambalam	125	19-Dec-17
Digitalization Awareness	Odisha	Anandpur	60	26-Dec-17

AWARENESS SESSION ON PURE DRINKING WATER HELD AT ASIKA



Asika branch of Muthoot Microfin in Odisha on May 27, 2017 organised an awareness session on Pure Drinking Water to highlight the importance of drinking water quality among rural population. Nearly 100 women from the village and nearby areas participated in the program.

Mr. Ramakrishna and Deviprasad from HUL's Water Division attended the program as chief guests and led the awareness session.

Participants were given awareness on how to ensure

sanitation and purity of water besides the health benefits of pure drinking water to the human body. The session covered basics on sources of water, maintenance of different types of wells, water testing and potential sources of contamination.

The program which was planned and figured as part of the Organisation's Community Outreach Initiatives provided all the participants an opportunity to understand, how to ensure a continuous supply of safe drinking water.

DENTAL CARE CAMP HELD AT TASGAON, MAHARASHTRA



Continuing with its healthcare campaigns among rural population, Muthoot Microfin's Tasgaon branch in Maharashtra organised a free dental check-up camp on May 27, 2017.

The objective of the camp held on branch premises was to promote proper oral hygiene, to identify common dental ailments among the population and to advocate preventive measures against general dental ailments.

Dr Sagar Patil and his medical team from the local Health Centre carried out a comprehensive dental checkup on nearly 110 participants from the nearby villages.

The Medical team started the camp with dental awareness talk, educating the participants about common dental ailments, especially stressing on tooth decay and gum diseases and measures to prevent such conditions. A separate session on Financial Literacy and microfinance products were held later in the day.



BLOOD DONATION CAMP HELD AT SANGLI

Nearly 60 Muthoot Microfin employees from different parts of Maharashtra participated in a blood donation camp organized at Sangli branch on June 17, 2017.

The blood donation camp, conducted in association with Acharya Shree Tulsi Blood Bank was led by Doctor A.P.Patil and his team of technicians Ms. Shaila Patil, Mr. Sameer Pujawar, Mr. Abhjeet Mali, Mr. Riyaj Gavandi, Ms. Snehalata Monase, Mr. Rahul Bhosale and Kiran Pandav.

Around 50 units of blood were collected during the camp. All the donors were provided with a donor card and certificate at the end of the day. The Medical team congratulated Muthoot Microfin for organizing the camp. Appreciating employees for participating in the donation camp, the doctor encouraged them to donate blood regularly.



HUNDREDS BENEFIT FROM SHIMOGA DENTAL CAMP

Continuing its endeavour to bring about health awareness to rural people, Bhadravathi branch of Muthoot Microfin in Karnataka organized a free Dental Check-up Camp in association with Subbiah Medical Institution, Shimoga at branch premises on 12th July 2017.

Dr. Chethan and a team of medical experts from the hospital carried out comprehensive dental check-ups on nearly 200 participants from the locality. The Medical team advised the people about the benefits of maintaining oral hygiene by proper brushing and also gave health tips to maintain oral hygiene like proper brushing habits, rinsing mouth after every meal and healthy food habits to maintain dental health.

The medical team also gave live demonstrations to get rid of the causes of general oral problems. All the participants were provided with dental hygienic kits at the end of the camp. Village residents near Shimoga were the main beneficiaries of the camp. Senior Citizens from the community and elderly women also attended the camp.



The Doctor said dental care has been always a neglected area in rural parts of the country and added that camps like this would bring a change in behaviour of the community and would start taking preventive measures to avoid dental & oral problems. Bhadravathi Municipal member Sureshta Khajuria and Local politician Prakash Rao were the guest of honours.

THARIKERE HEALTH CAMP BENEFITS LOCAL COMMUNITY

As a part of the company's Community Outreach Initiatives and to bring about health awareness to people living in rural sectors of the country, Muthoot Microfin's Tharikere branch in Karnataka organised a free medical camp for local community on 8th July 2017.



Hundreds of people from the community including women, elders and children benefited from the medical camp held in association with Darshan Eye Hospital. A team of medical experts led by Doctor Giriraj conducted free consultation and check-up on all the attendees of the Camp at the branch premises.



In addition to this, free blood pressure check-up and BMI analysis were carried out on the visitors to create awareness about diabetes and hypertension which is one of the most worrisome health issue prevalent in this region. The visitors were also offered free basic medicines.

WELFARE MINISTER INAUGURATES PONDICHERRY HEALTH CAMP



Muthoot Microfin's Pondicherry branch in association with Sri Lakshmi Narayana Institute of Medical Science & Hospital-Pondicherry (SLIMS) organised a Medical Camp at Abishegapakkam on 16th September, 2017. The medical camp was inaugurated by Honorable Minister for Welfare Mr. M. Kandasamy in the presence of Govt Whip Mr. R.K.R Anantharaman, Dr. Ramalingam (SLIMS), Mr Subhransu Pattnayak (VP-MML) and Ms. Asha Anand (AVP-MML).



More than 800 people from the community attended and benefitted from the camp. Other than routine medical checkups, skin infection, mature cataract and other ailments were screened at the camp.

The Medical team also created awareness among the gathering about seasonal diseases and maintaining proper health & hygiene. The team from SLIMS offered high standard tests in General Medicine, Ortho, Paediatric, ENT, Neurology and Ophthalmology to the unprivileged community who otherwise can't afford

such expensive tests at private hospitals. Free medicines were provided to patients and 157 people were referred to hospital for further treatments.

EMPLOYEE BLOOD DONATION CAMP COLLECTS 20 UNITS



Muthoot Microfin's Navsari branch in Gujarat in association with Indian Redcross Society on Oct 14th, 2017 organised an Employee Blood Donation Camp at Indian Redcross Bhavan, Navsari.

Dr.B.K Shah and a Medical team from the Redcross Society led the camp in which 30 employees and 10 others donated nearly 20 units of blood to the Indian Redcross blood bank. Dr. B.K Shah encouraged the donors and urged all those in good health to donate blood at every possible opportunity,

to save precious lives during emergencies.

Most of the donators were first timers and travelled extensively to reach the camp. Each donor was provided with a certificate and a donor card at the end of the camp. Food and beverages were also provided to each donor.

Appreciating Muthoot Microfin's efforts, Doctor B.K.Shah said he was delighted to be a part of this noble gesture and urged Muthoot to conduct similar programs across its operational areas.

NASHIK EYE CARE CAMP BENEFITS HUNDREDS



Muthoot Microfin's Nashik branch in Maharashtra organised a comprehensive eye care camp in association with Contacare Eye Hospital, Nashik on Oct 14, 2017. Nearly 100 people from the region attended and benefitted from the free eye check-up held at branch premises.

The screening was conducted by Dr. Ajit Mishra (Director, Contacare hospital) and a team of medical experts from the hospital. Various tests were conducted to detect vision deficiencies, cataract

and other eye ailments. Dr. Ajit Mishra spoke about various eye diseases and the gave awareness on precautionary measures. Patients were also provided with free diagnostic cards at the end of the camp.

Muthoot Microfin organises similar eye care camps across its operational areas for rural community who are unable to afford expensive diagnostic tests. The doctor appreciated Muthoot team for organising the camp.

EMPLOYEES DONATE 20 UNITS OF BLOOD AT NAGPUR CAMP



Nagpur branch of Muthoot Microfin hosted a blood donation camp in association with Lifeline Blood Bank, Nagpur on Oct 28th, 2017. 64 Staff members from the region donated nearly 20 units of blood to support local medical facilities and save lives. Employees across the state travelled extensively to attend the camp.

Dr R J Nagpure and Dr Ravi Gajbhiye, assisted by technicians from the Lifeline Blood Bank led the camp held at the Regional Office in Nagpur. Appreciating Muthoot for organising the employee



blood donation camp, the doctors explained the benefits of donating blood regularly. They also urged institutions to educate their employees on the importance of blood donation as this would help spread the message far and wide.

Muthoot Microfin organises blood donation camps to raise awareness on the need for regular blood donations to ensure availability of blood for patients in need. All the blood donors were provided with a donor card and certificates along with a Blood Donor T-Shirts at the end of the camp.

SWINE FLU AWARENESS CAMP BENEFITS VILLAGERS



Himmatnagar branch of Muthoot Microfin in Gujarat organised a swine flu awareness camp at the Public Utility Hall in Mathasuliya village in Sabarkantha district on Oct 6th 2017.

The awareness session held under the supervision of Dr Chimanbhai S Patel (BHM) was organised to create awareness on H1N1 and preventive measures to be taken against such diseases. Nearly 100 people from the village attended and benefitted from the camp.



Doctor Chimanbhai S Patel educated the villagers regarding the signs and symptoms of swine flu and its prevention. He also demonstrated dos and don'ts to stay away from Swine Flu.

Muthoot Microfin organised the interactive awareness camp on Swine Flu in view of the rising concern about the epidemic in the region. Participants were also provided with free general medicines and masks.

NARASIPURA CAMP PROVIDES HEALTH GUIDELINES

Muthoot Microfin's T Narasipura branch in Karnataka in association with Apollo Hospital Mysuru organised a single day medical health check-up for public on Nov 28, 2017.

The objective of the one day camp held at Bannur is to spread health awareness and offer basic medical check up to rural communities at their own locality. The program focused on common ailments occur due to weather change and lack of hygienic practices.



A team of Medical experts from Apollo hospital led by Dr. Anand and Dr. Uma screened more than 300 people from the locality and provided free medicines. The program offered general physical examination, Blood Pressure, BMI, Dental, Eye and Blood Sugar check-ups.

Apart from check-ups, the medical team gave awareness on precautionary measures to stay away from common ailments. Local Municipality President Ms Manjula, who earlier inaugurated the event, appreciated Muthoot Microfin for organising the camp. Local newspapers covered the event appreciating the efforts put forward by Muthoot Microfin.

SEITHUR EYE CARE CAMP BENEFITS VILLAGERS

Continuing with Muthoot Microfin's community outreach initiatives, Seithur branch in association with Sankara Eye Hospital, Krishnankovil organised an eye care camp at Seithur in Tamil Nadu on Nov 25, 2017.

More than 200 people from the rural community were screened for various eye ailments at the program held at Sri Vinayaka Vidyalyaya, Seithur by a team of ophthalmologists from the hospital.

The program helped local villagers, who are unable to afford expensive treatments at private hospitals to undergo free regular eye check-ups. The program also helped many attendees in identifying refractive disorders at early stage. The doctors advised patients with refractive errors to use spectacles and many were provided with eye drops and medicines.



NATHAM EYE CARE CAMP BENEFITS RURAL COMMUNITY



More than 200 people, most of them from rural pockets of Natham were screened for various eye disorders at a camp, organised by Muthoot Microfin's Natham branch in Tamil Nadu in association with Vasan Eye Care Hospital, Dindigul on Nov 21, 2017.

A Medical team from the hospital conducted detailed screening on all participants for ailments including cataract and other vision disorders such



as short and long sight. Those who required further treatments were referred to the hospital. An awareness session was also held along with the camp.

The one-day camp, conducted as a part of the organisation's community outreach programs was aimed at creating health awareness among rural communities. And also offer them health check-ups which are often unreachable to such sections.

VILLAGERS BENEFIT FROM THANJAVUR HEALTH CAMP



Muthoot Microfin's Adirampattinam branch in Tamil Nadu in association with Meenakshi Hospital, Thanjavur organised a free General Medical Check-up camp for rural public on Nov 25, 2017.

The one day camp held at branch premises from 10.am to 5.pm was yet another attempt by the organisation to bring about health awareness to rural communities in the region.

More than 250 people from the locality actively



participated and benefitted from the camp. The medical team from Meenakshi Hospital screened participants and conducted check-ups in General Medicine, ENT, Ophthalmology and Dermatology.

Blood Pressure/Blood Sugar Check-up and BMI analysis were carried out during the camp. The camp also created awareness about diabetes and hypertension which is one of the most worrisome health issues prevalent in this region.

ODISHA BLOOD DONATION CAMP COLLECTS 20 UNITS



Continuing its campaigns to encourage blood donation across its operating areas, Muthoot Microfin's Bhubaneswar 1 and 2 branches in Odisha have organized an employee blood donation camp in association with Aama Odisha Team and Khorda Blood Bank on Nov 11, 2017.

The one day camp, held at Muthoot Microfin's office at Sailashree Vihar in Bhubaneswar was well received by employees from all regions of the state. Dr. Dwarikanath Satpathy and a team of experts

from the Khorda Blood Bank collected nearly 20 units of blood from 37 Muthoot employees.

The Medical team led by the doctor praised Muthoot Microfin for organizing the camp. The camp also provides blood groups related information's to all the employees and issued donor certificates to every individual. Dr Dwarkinath called upon all the employees to donate blood at every possible opportunity, to save precious lives during emergencies.

EMPLOYEES DONATE 21 UNITS OF BLOOD IN BORSAD



Muthoot Microfin's Borsad branch in Gujarat on Nov 25, 2017 organised an employee blood donation camp at Kalp complex, Borsad. The program organised in association with Charotar Health Research Foundation and Anand Trust Indu Blood Bank is an attempt to rise to the challenges of blood shortage in the region.

Volunteers from Indu Blood Bank headed by Dr. Hardik Ahir was in charge of the blood collection. 30

Muthoot Microfin employees and 5 others donated nearly 21 units of blood to the blood bank. Dr. Hardik praised Muthoot Microfin and its employees for being very receptive and willing to donate blood.

All the donors were given blood group related information and a donor card. Muthoot Microfin has been conducting blood donation camps in most of its operating areas as part of community outreach initiatives.

MUDIPPU BLOOD DONOR CAMP COLLECTS 30 UNITS



A blood donation and general health care awareness program was conducted by Muthoot Microfin's Mudippu branch in Karnataka on Dec 16, 2017 as part of its continuing community outreach activities.

The one day camp, organised in association with K.S. Hegde Hospital, Managalore was held at the Lions Club Hall, Mangala Gangothri Assaigoli, Konaje. Thirty units of blood were collected from 107 people and it was handed over to the hospital blood bank.



An awareness programme on general health and how to prevent seasonal diseases was also conducted on the occasion. At the end of the camp, Blood donor badge and donor cards were distributed to the blood donors by the hospital authorities.

Muthoot Microfin has been organising voluntary blood donation camps across its operating areas to promote voluntary blood donation by its staffs and public and also to create awareness, thereby saving the lives of hundreds of people.

SKILL TRAINING

RURAL WOMEN TAUGHT CAKE, PHENYL MAKING AT NASHIK



As part of Muthoot Microfin's Skill Training programs, Nashik branch on 27th May 2017 organised a cake, pastry and phenyl making training camp for rural women in the region.

Under the expert guidance of local trainer Mr. Satish Kulkarni, nearly 70 women learned to prepare traditional cakes and pastries with fresh ingredients available in the season and also how to make good quality phenyl for household use. This skill training was designed for people who wish to learn new skills to increase their income.

At the end of participatory culinary workshops all participants savoured their own dishes. Attendees were also taught to make and use phenyl in the right manner for maximum cleanliness. For all the participants, the training turned out to be a great experience.

A brief session on Muthoot Microfin's new products and services were also presented by DMMr Atmaram Shinde at the end of the Skill Training Session.

EXAM TOPPERS FELICITATION & SKILL TRAINING AT PUTHIYATHERU

As part of its continuing efforts to enrich skills of rural women and enable them to increase their earning potential, Muthoot Microfin organised yet another skill training camp in saree designing on June 5, 2017.

The one day camp, organised by the institution's Puthiyatheru branch in Kannur was held at Fusion Durbar Hall, near Kannur Central Jail.



Nearly 100 women from nearby localities enthusiastically participated in the program. Eminent trainer Mrs. Sharli Dhanesh from GITD, Puthiyatheru led the training in which every participant learned new skills like setting of punch card design, colour dying, winding of yarn, punching of card as per graphed design etc.

At the end of the day, 15 students (children of clients) who excelled in the annual SSLC examination were felicitated at a function and received mementos instituted by the company.

BHOPAL BRANCH HOLDS SKILL TRAINING WORKSHOP FOR RURAL WOMEN



Muthoot Microfin's Bhopal branch organised a handicrafts skill training workshop on Oct 14th, 2017. Nearly 70 women from the locality participated and benefitted from the training. Expert training in handicrafts including shawl weaving, embroidery and carpet weaving were taught to the participants.

The one-day training, held at branch premises was aimed to familiarize rural women to easier production techniques and tools in handcrafting. Madhya Pradesh has a very rich handloom and handicrafts tradition and has a sizeable percentage of household involvement in the sector, particularly in rural areas.

Handicraft and handloom sector can help in employment generation in the state. Muthoot Microfin, through the skill training workshops tries to empower rural women by enhancing their skill and productivity.



HANDICRAFT WORKSHOP BENEFITS HUNDREDS IN HOSPET



To promote entrepreneurship among rural women, Muthoot Microfin's Hospet branch in Karnataka organised a Handicraft training workshop on July 15, 2017.

The one day program, held at branch premises got an overwhelming response from the local community as nearly 200 rural women from Hospet and nearby villages participated. The training, provided by professional trainers from the locality lasted for nearly ten hours and dealt with various handicraft products making.



Hospet Municipal chairman Mr Abdul Khadar was the chief guest at the inaugural ceremony. District advocates Mr Hanumanthappa and Venkateshappa were also present. The guests were impressed by the program and praised the company's efforts in skill training women.

Muthoot Microfin conducts skill training workshops across the operating states to provide rural women with new productive skills that help boost their income and self-reliance.

NADIAD BRANCH OFFERS SKILL TRAINING TO RURAL WOMEN



Continuing with its community outreach activities, Muthoot Microfin organised a Handicrafts Skill Training at Nadiad in Gujarat on Oct 14th, 2017. The one-day training, conducted by Muthoot Microfin's Nadiad branch was aimed at providing a platform for rural women to hone and expand their skills in handicrafts and provide a boost to their business that is not exposed to bigger markets.

The training was attended by nearly 50 rural women from in and around the locality. Prominent trainers Ms. Minaben, and Ms. Firojaben led the skill trainings on a wide array of ethnic

products including hand embroidered products, showpieces, rakhis and stone works on clothing etc.

The Trainers taught making process for each item in detail and shared marketing tips to the participants. For many participants, the skill training was a first of its kind experience.

Muthoot Microfin organises skill training programs across its operational areas to help rural women achieve better living standards by enhancing their vocational skills.

BARASAT BRANCH OFFERS SKILL TRAINING TO RURAL WOMEN

A handicrafts and Skill Training workshop for women was organised by Muthoot Microfin's Barasat branch in West Bengal on Dec 23, 2017. The first community outreach program organised by the branch was conducted with an aim to provide skill training to rural women for diversifying their employment prospects.

BRM Raja Sutradhar and IGL CO Sanjit Roy led the training sessions based on a training model combining lectures with practical workshop. Nearly seventy people from the locality attended the skill training program in embroidery, handicrafts and clay moulding.

During the program, a few products made by the participants were also put on display at the main entrance. Muthoot Microfin has been organising skill training programs for rural women across its operating areas, empowering hundreds of women with income generation potential.



KUNDAPURA BRANCH OFFERS AGRI TRAINING TO RURAL COMMUNITY



Muthoot Microfin's Kundapura branch in Karnataka organised a one-day skill training camp on home based Agriculture and kitchen Garden on Dec 16, 2017.

The key objective of this programme led by eminent trainer Chandrasekhar Udupa was to empower rural community including housewives by providing technical skills and training in the areas of local crops, water resources and kitchen garden development. Around 130 people from in and around the locality attended and benefitted from the skill training.

The trainer provided many tips on horticulture and making kitchen garden in an easy and effective way. The training also discussed the scope and application of exotic vegetable production. All the participants got a chance to attend expert lectures during the day.



RURAL WOMEN BENEFITTED FROM SELF-EMPLOYMENT PROGRAM



Muthoot Microfin's Brahmavar branch in Karnataka organised a skill training workshop for women at Rudset institute, Brahmavar on Dec 19, 2017. The objective of the program was to provide skill-training to rural women for finding new ways to generate income and to acquire employability and entrepreneur skills.

The program led by eminent trainers Raghavendra and Karunakara offered specialised skill trainings for the manufacture of cheap and affordable items, with small investment.

Nearly 80 rural women participated and benefitted from skill trainings in embroidery, phenol making, candle and soap-making in addition to special training in cattle rearing. At the completion of training, a certificate along with counselling on self-employment avenues was also provided.



ENVIRONMENT CARE

RAIN WATER HARVESTING INITIATIVE AT YAVATMAL, MAHARASHTRA

In the wake of extreme drought resulting in acute drinking and farming water shortages in Maharashtra, Yavatmal branch of Muthoot Microfin initiated 'Water Harvesting' at Vedsa village on May 13, 2017.

Through this initiative, Muthoot Microfin sought to create awareness about the importance of constructing rain water harvesting pits to save water during occasional rains in the summer.

Construction of two water harvesting pits at the village marked the beginning of the programme in which nearly 200 people, including farmers and village elders participated.

On the occasion, Panchayat Samitee Sabhapati Praveen Kokate and Vedshi Village sarpanch Ankush Muneshwar hailed Muthoot Microfin's efforts to promoting construction of water pits in rural areas.

They also appealed to people in the nearby areas to construct water harvesting systems in every house to improve the ground water level. Regional newspapers also covered the initiative by Muthoot Microfin.



BALASINOR HOLDS SWACHH BHARAT ABHIYAN CLEANING DRIVE



Joining India Government's Swachh Bharat Abhiyan, Muthoot Microfin's Balasinor branch in Gujarat organised a cleanliness campaign at Saliyawadi Darvaja, Balasinor on Oct 3rd, 2017. The one-day campaign was held to promote the importance of cleanliness and its implication on health and hygiene.

All the branch members of Balasinor aggressively engaged in cleaning the neighbourhood of Saliyawadi Darvaja. People of the locality also came out in numbers to join hands with the campaign. At the end of the campaign Muthoot staff distributed cloth bags to people to spread the message of zero plastic usage and took pledge with the community to keep the neighbourhood clean.

Mr. VijayBhai, Municipal Cooperation Officer, who came to support the initiative appreciated the initiatives taken up by Muthoot Microfin in promoting awareness on Swachh Bharat and added that it sends a positive message to the society.

WORLD ENVIRONMENT DAY CELEBRATION

Continuing its effort to promote environmentally-friendly practices, Muthoot Microfin kicked off 2017 World Environment Day (WED) celebrations across branches on June 5. Sapling planting and distribution, environment awareness programs, seminars on environment protection and eco-friendly community care programs were some of the programs organised by different Muthoot Microfin branches on the day. Here's a snapshot of some of the activities...



MARKET LINKAGE

ONAM FAIR CREATES MARKET LINKAGE FOR CLIENTS IN PALAKKAD



Muthoot Microfin's Palakkad-1 branch organised an 'Onam Fair' featuring products of microfinance clients on 28th and 29th of August at branch premises. The primary objective behind organising the two-day fair was to create market linkage opportunities for clients.

More than 60 clients from in and around the area participated in the fair. A total of 55 varied products such as eye catching handmade items like coir mats, bamboo flaps and mats along with home-made vegetables, banana chips and other tasty snacks procured from clients were on display and sales at the fair. Products worth ₹8000 were sold during the two days.

The Onam Fest-2017 was jointly inaugurated by Mr.Pawsan Varghese (AVP-Risk&Strategy) and Mr.Krishnakumar (AVP-Recruitment&Operations) in the presence of MFL Branch Manager Mrs.Rajalakshmi, AM Mr.Sujil and Centre Leader Mrs.Harilakshmi.

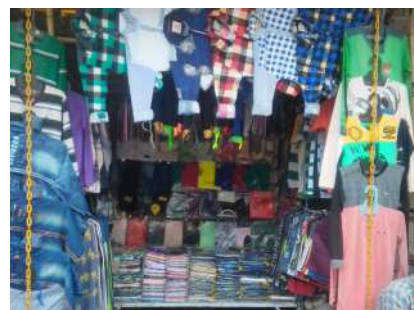
The dignitaries mentioned, marketing as one of the major problems faced by micro and small-scale producers; and fairs like this provides opportunities to micro entrepreneurs to create market linkages. Muthoot Microfin hosts similar fairs every year at different places to support clients.

ACTIVE CLIENT PARTICIPATION BOOSTS ICHALKARANJI NAVRATRI FAIR

Continuing with its endeavour to create market linkage for microfinance clients, Muthoot Microfin actively participated in yet another Navratri Fair at Ichalkaranji in Maharashtra.

Muthoot Microfin clients occupied 5 stalls at the Fair (Puja and Flower stall, Stationary stall, Clothes stall, Fruit stall and Dairy Products stall) and attracted hundreds of visitors during the one-day fair. The Fair was attended by local communities from the nearby locations as well as devotees who came to Laxmi Matha Temple for Navratri poojas. More than 50 clients participated and benefitted from the Fair

Prior to the Fair, Branch staffs circulated informative pamphlets in all the centres and nearby locations to advertise it. Laxmi Mata Mandir Committee and Durga Mandal Community members appreciated Muthoot Microfin for facilitating participation of its clients in the Fair. They said such events will not only help mainstreaming of women but also are vital to strengthen the social fabric.



MANJALPUR DIWALI FAIR PROVIDES MARKET LINKAGE TO CLIENTS



Muthoot Microfin conducted yet another Diwali Fair at Manjalpur, Gujarat on October 18, 2017. The one-day Fair, organised by the institution's Manjalpur branch was held at Makarpura near the D Mart public area from 11 a.m in the morning till 10 p.m. Five stalls (two garments shop, a rangoli shop, a lights & lamp shop and a fire cracker shop) were arranged at the fair for Muthoot Microfin clients to showcase their products at the fair.



People from in and around the region came in large numbers to attend the fair. The Diwali fair creates business opportunities for micro entrepreneurs in the region. Muthoot Microfin has been organising and participating in trade fairs to enable its clients to achieve a wide spectrum of market linkage to boost revenue and live market interactions. Handloom and handicrafts segments are a reflection of the country's diverse and rich culture and offer more employments to rural population.

WARDHA NAVRATRI FAIR EVOKES BIG RESPONSE



A Navratri Fair organised by Wardha branch of Muthoot Microfin in Maharashtra evoked huge response from the locals. Organised by Muthoot Microfin as a part of the institution's Community Outreach Initiatives, the one-day fair was held at Arvi Naka near the Durga Devi Mandal, Wardha on 23rd Sep 2017. The fair attracted hundreds of devotees who came to attend Navratri celebrations.

The Fair commenced from 10 a.m. in the morning to 9 p.m, put on sale high quality products made by microfinance clients in the region. The Navratri fair exhibited items such as pooja utilities, winter clothes, dairy products and household utensils.

Muthoot Microfin organised this Fair to facilitate market linkage for clients. It was focussed on opening-up and development of micro entrepreneurs to build a platform for marketing and to ensure cooperation among them.



Appreciating Muthoot Microfin for conducting the Fair, Office bearers of The Durga Devi Mandal said the Fair is a learning experience for the rural population. Participants used the Fair as an opportunity for sharing experiences among themselves and with community to market their products and to learn more marketing techniques.

Prior to the Fair, Muthoot staffs delivered information leaflets on the Fair among community members. During the Navratri Fair, all Muthoot branch staffs at Wardha along with their families were in attendance throughout the whole day and showed considerable interest in the products on display, and did much to encourage the participants.

COMMUNITY AWARENESS ACTIVITIES

AWARENESS SESSION ON PURE DRINKING WATER HELD AT ASIKA

Asika branch of Muthoot Microfin in Odisha on May 27, 2017 organised an awareness session on Pure Drinking Water to highlight the importance of drinking water quality among rural population. Nearly 100 women from the village and nearby areas participated in the program.



Mr. Ramakrishna and Deviprasad from HUL's Water Division attended the program as chief guests and led the awareness session.

Participants were given awareness on how to ensure sanitation and purity of water besides the health benefits of pure drinking water to the human body. The session covered basics on sources of water, maintenance of different types of wells, water testing and potential sources of contamination.

The program which was planned and figured as part of the Organisation's Community Outreach Initiatives provided all the participants an opportunity to understand, how to ensure a continuous supply of safe drinking water.



LPG SAFETY AWARENESS & FINANCIAL LITERACY AT ICHALKARANJI

Muthoot Microfin's Ichalkaranji branch in Maharashtra organised an awareness program on LPG safety measures and a session on financial literacy for the local women population.



Nearly 100 women from in and around Ichalkaranji attended the program on 10th June 2017 held at branch premises.

Anil Lokare, Manager from Kiran Gas agency, Ichalkarnji took a class on safety measures to be followed while using LPG cylinder and precautions to be taken during any LPG emergencies and how to ensure maximum utilization of LPG cylinder.

The program is part of a series of awareness camps and workshops organised by the company in order to create awareness among rural women on various essential daily life issues.

The session on financial Literacy given to participants included lessons to open and operate bank accounts, digital payment measures, savings and insurance etc.



KALLAMBALAM BRANCH PROMOTES DIGITAL AWARENESS



Muthoot Microfin's Kallambalam branch in Thiruvananthapuram organised an awareness programme on 'Financial Inclusion and Digitalization' - in association with Dhanlaxmi Bank, Kallambalam on Dec 19, 2017.

Nearly 125 people, mostly women from nearby localities participated in the program. Inaugurating the program held at Microfin branch premises, Dhanlaxmi Bank Branch Manager Vinitha Ayyappan appreciated the institution for conducting the program.

Dhanlaxmi Bank business development executives aided participants for opening their bank accounts and to link their existing accounts to Aadhaar. A detailed session on digital payments was conducted in the afternoon. Participants were also taught to use and take advantage of mobile banking using applications and digital wallets.



ANANDPUR BRANCH CONDUCTS AWARENESS ON DIGITALISATION

Muthoot Microfin's Anandpur branch in Odisha organised an awareness programme for rural community on 'Financial Inclusion and Digitalization' - in association with Bank of Baroda on Dec 26, 2017.

Nearly 60 people from in and around the locality participated in the programme aimed to promote digital channels for transactions, which essentially involves cashless transactions. During the program, all arrangements were made by the Bank for on spot account opening, issuance of debit/ credit cards, registration for mobile and e-banking services etc.

The camp was led by Tapas Ranjan Sahoo, Manager - Bank of Baroda, Anandpur who was also the chief guest of the programme. He urged all the participants to act as agents of change in the society by making others also aware about the use of digital channels for making day to day transactions.



SPECIAL MENTIONS

MUTHOOT MICROFIN DONATES TOILET BLOCK TO SCHOOL

To support central government's 'Swachh Bharat Abhiyaan' and to encourage students to use toilets from a very early age, Muthoot Microfin's Sangamner branch in Maharashtra constructed and handed over a new toilet block to Manohar baba school in Saikhindi village. The initiative will help improve students' access to water & sanitation facilities and to end open defecation practises.

At a ceremony after the school assembly on 29th July, 2017, the toilet blocks were officially handed over to the school in the presence of chief guests Mr Sanjivkumar Sharma and Jatinlal Gandhi (Local Magistrates). The newly constructed toilet block is hygienic and have all facilities including wash basin with water supply. A tree planting drive was also inaugurated on the day in which many saplings were planted in school premises by the students.

Praising the efforts of Muthoot Microfin, chief guests and Trustees of the school urged students that the goal of achieving cleanliness was only possible with a collective effort and asked them to extend their full cooperation in the endeavour.

Lack of toilets or unhygienic toilets in schools has been one of the impediments in keeping school kids away from education in rural parts of the country.



MAHARASHTRA TEAM DISTRIBUTES BLANKETS TO HOMELESS



Muthoot Microfin's Maharashtra team - Area Managers and Divisional Managers of the state along with all the staffs of Nagpur branch raised a certain amount themselves to buy blankets and donate it to the homeless people living in and around Nagpur.

Staying warm remains a big challenge for people living on streets during the winter where mercury dips down to 15-13 degrees centigrade; and only a few night shelters are available for homeless in the region.

All the branch staffs of Nagpur branch undertook blanket distribution during late night on 13th Dec, 2017 and covered areas like Ganesh Tekdi, Sai Mandir, KP Ground, Railway Station, RBI Square (near Zero Mile) and Sadar in the city. By donating blankets to the needy, Muthoot Microfin Maharashtra team initiated a small campaign which was followed by some other charitable organisations in the city.

MML MOBILIZES EPIDEMIC PREVENTIVE CAMPAIGN IN TN, PUDUCHERRY

In response to the spreading of epidemics like dengue and influenza, Muthoot Microfin in Tamil Nadu and Pondicherry has mobilized preventive campaigns and distributed medicines to help villagers in disease prone areas. Six branches from Tamil Nadu and Puducherry conducted large-scale campaign and distributed preventive Siddha medicines to villagers across the regions.

The massive campaign, held over three days from Oct 9th to Oct 11th was jointly organized by Vikravandi-1, Kovilpatti, Thanjavur-1, Thanjavur-2, Karambakudy, Udumalpet and Pondichery-1 branches. Sizeable village population attended the campaign everywhere and was provided with 'Nilavembu Kashayam' a high-quality preventive Sidhha medicine. Nilavembu Kashayam is proven to be an effective preventive medicine against the epidemics like dengue and influenza.

In addition to distributing Nilavembu Kashayam, the campaign also taught people healthy way of living and extended specialized medical advice on infectious diseases. Muthoot Microfin conducted this campaign to alleviate the hardships of villages lagged behind in proper medical facilities. In all these areas, the villagers have expressed their heartfelt gratitude for the efforts taken by the Institution.



MUTHOOT MICROFIN HOLDS MARATHON TO MARK WOMEN'S DAY

Muthoot Microfin celebrated International Women's Day on March 8, 2018 by organising a Mini Marathon featuring all its employees from the Head Office at Kochi. Nearly 120 employees, mostly women, participated in the Marathon by donning specially designed T-shirts to mark the special day. The Marathon which took off from Queens Way at Chathiath Road, Pachalam at 6.30 a.m covered the entire distance of Marina Walkway up to Goshree bridges and finished at the walkway point. Earlier, Muthoot Microfin VPs Subhransu Pattnayak and Udeesh Ullas Flagged off the Marathon and all the participants flew off special balloons into the air before the start of the marathon. Participation of General public was the highlight of the marathon.





Muthoot Microfin believes that community outreach programs must make a positive impact on the society and mark the relevant evidence on the impact of our intervention. With every program, Muthoot Microfin seeks to improve the lives of underprivileged by supporting and engaging in activities that aim to improve their wellbeing.

During the fiscal 2017-18, Muthoot Microfin helped improve lives of thousands of people around the country. We utilized our strengths and resources to benefit local communities and particularly help women in learning a new skill and gain financial literacy. As usual, healthcare and skill training remained our priority during the fiscal with an aim to make a meaningful impact on the society.

During the winter in Nagpur, by donating blankets to the needy, Muthoot Microfin initiated a small campaign which was followed by some other charitable organisations in the city. In the wake of extreme drought resulting in acute drinking and farming water shortages in Maharashtra, the company initiated 'Water Harvesting' at Vedsa village on May 13, 2017. Through this initiative, Muthoot Microfin sought to create awareness about the importance of constructing rain water harvesting pits to save water during occasional rains in the summer.

Muthoot Microfin trained thousands of women across the country through skill training workshops and these trainings helped the women to find employment or start their own venture. The company also conducted several health care camps in association with various organizations. The aim of these camps was to provide basic medical attention and medicines free of cost to those people who do not have access to primary medical facilities. People dwelling in the rural villages were largely benefitted by the health camps organised by the institution. In all these camps, our medical teams hosted awareness session on women's health, nutrition, preventive measures to be observed during local disease outbreaks, among other health related topics. Our employees also organised several blood donations camps to spread awareness.

The company celebrated World Environment Day in coordination with the communities where we operate in an attempt to make awareness on the importance of environment protection and ecological balance. Hundreds of saplings were planted on the day with a pledge to continuously take care of those plants. Awareness sessions on various topics such as digitalisation, Swachh Bharat Abhiyan and LPG safety etc. were organised to create awareness among common people.

Muthoot Microfin believes in giving back to the society. We are committed to make meaningful impact on the communities with our financial products and community outreach initiatives.



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