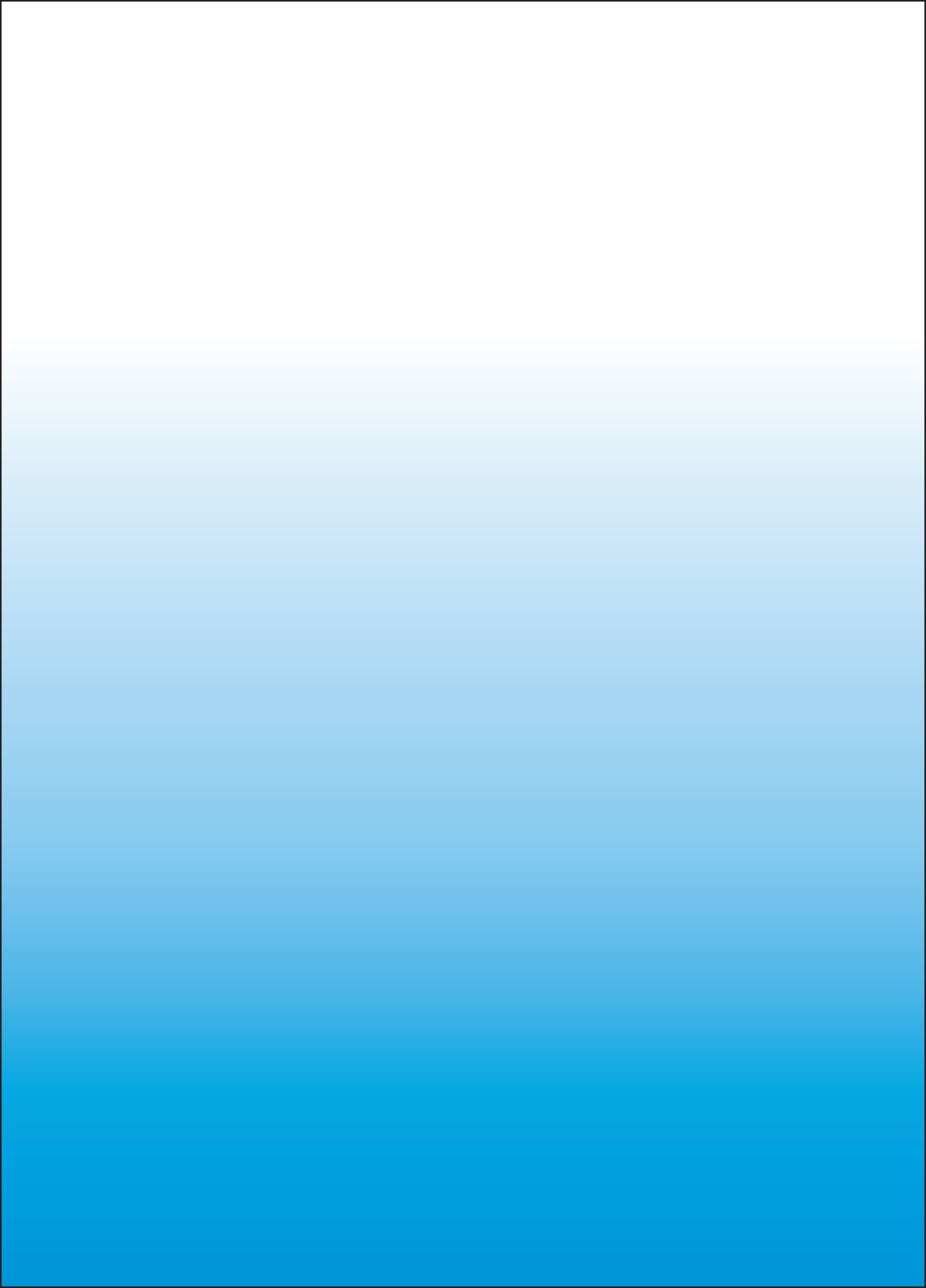




PAPPACHAN
muthoot
MICROFIN

**COMMUNITY
OUTREACH ACTIVITES**

2018-2019



INTRODUCTION

Community Outreach Activities (COA) are an integral part of our operations. We consider COA as business actions that reiterate our social commitment and philosophy of giving back to the society.

Community outreach activities conducted amongst the bottom of the pyramid help the company deepen its trust within the communities. Like previous years, MML has reinforced its initiatives on topics related to health, skill training and environment care (with Swachch Bharat Abhiyan in the focus). MML has positively touched the lives of thousands of people with the outreach activities, across its operational areas during 2018-19.

Through our health-related programs, aimed to provide health care facilities to bottom of the pyramid communities that also include preventive and curative health services, we have been able to provide basic facilities to common man in rural areas.

Our skill training programs was based on providing various skills to people so that they can earn extra income. The main aim of this program was to empower women by introducing them to income generating activities. During last fiscal, thousands of women underwent skill training.

Swachch Bharat Campaigns and other activities which promotes environmental consciousness among general public were also organised in large scale. Environment care programs that included sapling plantation and street cleaning witnessed hundreds of people voluntarily participating in it.

Community Outreach Activities have also helped us with competitive advantages, such as enhanced access to new markets and improved productivity. Muthoot Microfin will continue to serve and engage with common man and bottom of the pyramid communities by bridging the gap between the privileged and the underprivileged.

Program	State	Place	Beneficiaries	Date
Seasonal Diseases Awareness	Kerala	Karukachal	80	06-05-2018
Eye Care Camp	Kerala	Koyilandi	85	12-05-2018
Community Cricket Fest	Kerala	Palakkad	Public	12-05-2018
Dental Check-Up & Skill Training	Karnataka	Bantwal	275	26-05-2018
Nipah Awareness	Kerala	Sakthikulangara	50	26-05-2018
Skill Training	Karnataka	Mulki	70	26-05-2018
Environment Day Celebrations	Pan India		Community	05-06-2018
E-day Special Event (Painting Competition)	Gujarat	Padra	150	05-06-2018
E-day Special Event (Plastic bottle recycling)	Maharashtra	Khamla	Community	05-06-2018
E-day Special Event Sapling planting	Tamil Nadu	Nagercoil	Community	05-06-2018
E-day Special Event Sapling planting	Tamil Nadu	Aalankulam	Community	05-06-2018
Nipah Awareness	Kerala	Kuzhalmannam	70	07-06-2018
Skill Training	Madhya Pradesh	Gwalior	80	09-06-2018
Medical Camp	Gujarat	Sagar	100	09-06-2018
Eye Care Camp	Karnataka	Moodabidri	200	09-06-2018
Skill Training	Karnataka	Moodabidri	200	09-06-2018
Blood Donor Camp	Tamil Nadu	Aalankulam	Public	23-06-2018
Medical Camp	Kerala	Pathanamthitta	200	23-06-2018
Skill Training	Maharashtra	Solapur	100	21-07-2018
Flood Relief	Kerala	Kuttanad	(300 Families)	26-07-2018
Skill Training	Maharashtra	Sangamner	50	21-07-2018
Water Distribution @Rathyathra	Odisha	Puri, Nimapada	30000	14-07-2018
I-Day celebration with senior citizens	Maharashtra	Amravati	100	15-08-2018
Medical Camp	Karnataka	Nagamangala	600	18-08-2018
Eye Care Camp	Maharashtra	Sinnar	100	08-09-2018
Eye Care Camp	Maharashtra	Aurangabad	100	08-09-2018
Farmer benefit	Maharashtra	Yavatmal	100	20-09-2018
Skill Training (Agarbathi,Candle making)	Maharashtra	Amravati	50	08-09-2018
Water Harvesting	Maharashtra	Nashik	1500	11-09-2018
Swachh Bharat Campaign	Gujarat	Vadodara	1000	15-09-2018
Flood Relief	Kerala	Omassery	(65 families)	06-10-2018
Medical Camp	West Bengal	Nabadwip	50	29-09-2018
Child Labour Awareness	Odisha	Bhubaneswar	70	01-10-2018
Medical Camp	Kerala	Balusseri	70	20-10-2018
Swachh Bharat Campaign	Odisha	Cuttack	1000	02-10-2018
LPG Awareness	Maharashtra	Bhandara	80	23-10-2018
Tree Planting Drive	Rajasthan	Ajmer	50	06-11-2018
Eye Care Camp	Maharashtra	Sangli	60	22-11-2018
Farmer benefit	Maharashtra	Jalgaon	100	24-11-2018
LPG Awareness	Maharashtra	Phaltan	100	24-11-2018
Skill Training (Paper bag making)	Karnataka	Kundapura	85	11-11-2018
Flood Relief	Odisha	Asika	170	10-11-2018
Flood Relief	Odisha	Bhanjanagar	180	12-11-2018
Skill training (Soap & Detergent making)	Kerala	Omassery	50	15-12-2018
Skill training (Agarbathi making)	Karnataka	Honnar	100	17-11-2018
Eye Care Camp	Tamil Nadu	Nagarkovil	100	25-11-2018
Medical Camp	Karnataka	Gundlupet	800	01-12-2018
Eye Care Camp	Kerala	Kollengode	120	18-12-2018
Eye Care Camp	Kerala	Alathur	120	22-12-2018
Blanket Distribution for street dwellers	Maharashtra	Nagpur	50	24-12-2018

HEALTH CAMPS

ALANKULAM BLOOD DONOR CAMP COLLECTS 25 UNITS



Muthoot Microfin's Alankulam branch in Nagarkovil Zone, Tamil Nadu organised a blood donation camp at Govt Community Hall Alankulam with the help of Government hospital, Tirunelveli on June 23, 2018.

The camp was conducted under the supervision of Dr. Kamala Nehru and technical staff from the hospital. More than 30 voluntary blood donors from different walks of life came for blood donation with great enthusiasm. In all, 25 units of blood was collected and donated to the blood bank.

At the conclusion of the camp Dr. Kamala Nehru appreciated the donors for donating the blood. She also presented a Certificate of Appreciation to Muthoot Microfin and congratulated the organisation for successfully conducting the blood donation camp.



BALUSSERY BRANCH CONDUCTS GENERAL CHECK-UP



Muthoot Microfin's Balussery branch in Kozhikode, Kerala organised a health check-up program for the local community on Oct 20, 2018 as a part of relocating the branch to a new premise. The one-day program, held at the newly relocated branch office at Kuniyil Complex, Balussery was organised in collaboration with DDRC SRL Diagnostic Service.

A Medical team including technicians from DDRC



ailments and prescribed medicines. Nearly 70 people from the locality availed the services. The doctors also gave awareness regarding lifestyle diseases to the attendees.

The program carried out blood pressure check, diabetes test, serum cholesterol and BMI analysis among other check-ups. The event coincided with the inauguration of the relocated branch to an improved office space at Kuniyil Complex in Balussery.

HUNDREDS BENEFIT FROM DENTAL CHECK-UP AND SKILL TRAINING AT BANTWAL

Muthoot Microfin's Bantwal branch in Karnataka organised a dental check-up and skill training workshop to local community at Sparsh Kala Kendra, Bantwal on May 26, 2018.

The one-day programme held jointly in association with Rudset Institute of SDM, Ujre and KMC Hospital of Atharva was attended by around 275 people from in and around the community.

Prominent doctors from the KMC Hospital of Atharva – Dr. Rathnathere and Abraham Joseph along with 6 Dental Nurses carried out comprehensive dental check-up. Most of the attendees availed scaling and polishing of teeth besides the regular dental check-up; and some of the patients were given complimentary dental kits.

The skill training workshop organised in association with Rudset Institute gave training on embroidery, crafting and lessons on creatively reusing waste paper and plastic bottle to aspiring women entrepreneurs.



CHAKDAHA BRANCH HOLDS HEALTH AWARENESS FOR LOCAL COMMUNITY

Muthoot Microfin's Chakdaha branch in West Bengal on Nov 17, 2018 organised its first Community Outreach program, an awareness program about Vector borne diseases.

The team conducted the single day program, "Awareness on Mosquito Borne Diseases ", at the branch premise. The program has been prompted by recent outbreaks of Vector borne diseases in parts of the state and an increased number of cases recorded mainly in Chakdaha among local people.

The program also aimed to sensitise local administration apart from creating awareness among local people. Muthoot team distributed two pamphlets in local language carrying information's about Vector borne diseases to around 70 participants.

Earlier in the day, Mrs. Mita Biswas, Health Supervisor of Nadia District inaugurated the program. Appreciating Muthoot for organising the program, she said that

outbreak of vector-borne diseases can be best averted by cooperation of people and added that well-aware citizens can help in containing these diseases by taking simple preventive measures.



MUTHOOT MICROFIN HOLDS EYE CARE CAMP AT KOYILANDY

Muthoot Microfin's Koyilandy branch in Kerala organized a free eye care camp at Vadakara (CM Building,) in association with Ahalia Foundation Eye Hospital on May 12, 2018.

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.

Eminent ophthalmologists along with other supporting staffs of Ahalia Foundation Eye Hospital examined 85 participants for eye related problems. Some patients were referred to Ahalia Hospital for further treatment.

Muthoot staffs distributed free medicines to all and spectacles to selected participants during the camp.



MOODABIDRI BRANCH HOLDS EYE-CHECK-UP AND SKILL TRAINING CAMP

Moodabidri branch of Muthoot Microfin organised a free eye check-up cum skill training workshop at R.R Mini Hall, Moodabidri on June 9, 2018. More than 200 people from the community benefitted from the program.

The programme, held in association with KMC Hospital, Atharva and Rudset Institute of SDM, Ujre was aimed to create awareness on proper eye care among the community and to provide skill training to women for economically activating them.

A team of doctors and supporting staffs from KMC Hospital led by Dr. Sangeetha consulted the participants during the health camp. Various tests were conducted to detect vision deficiencies, cataract and common eye ailments. Cataract cases were referred to hospital.

In the afternoon session, Skill Trainer Mr. James Abraham from Rudset Institute along with Muthoot Microfin trainer Mr. Manju B provided skill training sessions in tailoring, handicrafts and a session on Waste Management – recycling of plastic bottles and their reuse.

By the end of the program, students of Muthoot Microfin clients who excelled in PUC and SSLC exams were felicitated with certificates and memento.



HUNDREDS BENEFIT FROM GUNDLUPET MEGA HEALTH CAMP

Continuing its efforts to bring about health awareness to common man in rural pockets, Muthoot Microfin's Gundlupet branch in Karnataka organised a mega health camp on Dec 1, 2018. The program, held at Govt. Primary Teachers Association Building, Gundlupet, was organised in association with Apollo Hospital, Mysore.

A medical team from the Apollo hospital conducted free consultations and check-ups in cardiology, ENT, ophthalmology and general medicine to around 800 attendees. Patients who required further treatments were referred to the hospital.

During the camp, blood pressure/blood sugar check-up and BMI analysis were also carried out to create awareness among the community about diabetes and hypertension which is one of the most worrisome health

issue prevalent in this region. The attendees were offered with free medicines.



'NIPAH' AWARENESS SESSIONS HELD AT SAKTHIKULANGARA & KUZHALMANNAM



Following the outbreak of deadly Nipah virus in northern parts of Kerala, Muthoot Microfin's Sakthikulangara branch in Kollam and Kuzhalmannam branch in Palakkad organised two separate awareness programmes for public in the region.

The special awareness program on Nipah virus at Sakthikulangara was held at the branch office on May 26, 2018 while Kuzhalmannam branch organised the medical awareness program on June 7, 2018. District Medical Officer Dr. Krishnaveni led the awareness session to around 50 participants at Sakthikulangara. She explained in detail about the virus and its preventive measures and counselled all the participants to practice hygienic means of living. The program was



inaugurated by RM Jobin Joseph. All the members of Sakthikulangara branch along with AM Abdul Rahim coordinated towards the impactful program.

Health Inspector Raveendran conducted the session at Kuzhalmannam to around 70 local people. He said with good supportive care, patients' chances of survival can be lifted to nearly hundred per cent. Awareness on dengue prevention, other rainy season diseases and general check for all the participants marked the camp.

Kuzhalmannam panchayath president Prakasan and Standing Committee Chairperson Mrs Mumtaj addressed the gathering.

600 PEOPLE BENEFITTED FROM NAGAMANGALA HEALTHCARE CAMP



Muthoot Microfin's Nagamangala branch in Karnataka organised a mega healthcare camp in association with Adichunchanagiri Hospital and Research Centre on August 18, 2018.

The one-day health care camp held at Model Govt School, Nagamangala witnessed an overwhelming participation, as around 600 people, mainly from the underprivileged sections of the society partook and benefitted from the program.



A special team of doctors, consultants, nurses and volunteers conducted free consultations and check-ups on all the 600 visitors who attended the health camp. In addition to this, blood pressure/ diabetic tests and BMI analysis were carried out on the visitors to create awareness about diabetes and hypertension. All the participants were also offered free medicines. More than 100 patients, who attended the camp, underwent further diagnoses.

NABADWIP MEDICAL CAMP BENEFITS RURAL COMMUNITY



Muthoot Microfin's Nabadwip branch in West Bengal organised a medical camp at the branch premises on September 29, 2018.

Doctor P.K. Paul and a team of experts from the Nabadwip government hospital screened nearly 50 participants from the locality. Basic medical check-ups were conducted at the camp while the focus was to detect hypertension, diabetes, cardiac diseases and neurological problems.



The medical team spread awareness among participants on early detection of certain diseases and distributed free medicines. Some patients were also referred for further treatment.

Muthoot Microfin has been organising health camps with the objective of taking health services to the rural communities where such facilities are unreachable.

HUNDREDS BENEFIT FROM NAGARCOIL EYE CARE PROGRAM

More than 100 people attended the single-day eye care camp at Nagercoil, organised by Muthoot Microfin's Nagercoil Zone on Nov 23, 2018. The camp was organized at Anna Vinayagar Industrial Institute, Ganapathipuram, Nagercoil.

A medical team led by Dr Nayas and Dr. Thaneesh conducted eye check-ups and counselled the attendees on the importance of regular eye check-up and eye care. Patients with certain eye defects were referred to hospital for detailed examination and further treatment. The patients with cataract were given counseling about cataract surgery.

Earlier in the day, the program was inaugurated by Mr. P. Sivathanu, President AV Group of Institutions, Mr Issac, Principal, AV, ITI and Mr A. Kanakasabapathy also spoke on the occasion.



KOLLENGODE, ALATHUR EYE CARE CAMP BENEFITS COMMUNITIES



Kollengode and Alathur branches along with Quality Control team of Muthoot Microfin in Palakkad, Kerala organised two separate community eye care camps in association with Trinity Eye Hospital, Palakkad on Dec 18 and 22, 2018 respectively.

A total of 231 people from these localities attended and benefitted from the camps, conducted to facilitate better eye care for villagers by identifying defects at the early stages.

At Kollengode, the program was held at Sumangali Hall in the town. A medical team led by Ophthalmologist Dr Vaishnavi and Marketing Manager Aswin led the



camp; while Ophthalmologist Dr Sapna and Marketing Manager Pradeep coordinated the proceedings at NM Plaza at Althur.

At both the venues, the medical teams conducted detailed consultations and eye test of the participants. Patients with cataract were given counselling about cataract surgery. Free spectacles were distributed to beneficiaries with uncorrected refractive errors and referrals given for hospitals in serious cases. Awareness was also given to the patients about eye care after surgery so that better vision is maintained in the future.

HUNDREDS BENEFIT FROM PATHANAMTHITTA HEALTH CAMP



Muthoot Microfin's Pathanamthitta branch on June 23, 2018 organised a mega medical camp in association with the District Medical office.

A six member team from the DMO led by Dr. Shelsi conducted health check-up for around 200 participants.



The medical check-up includes tests for diabetes, thyroid and blood grouping amongst others.

The test also included body profile check-up of weight, height, body fat, body mass, etc. Cases requiring prolonged treatments were referred for specialist treatments at the District Hospital.

SAGAR MEDICAL CAMP BENEFITS RURAL COMMUNITY



Muthoot Microfin's Sagar branch in Madhya Pradesh conducted a Health check-up camp in association with SGO Diagnostic Centre on June 9, 2018 at Gujarati bazar, Sagar.

A special team of Doctors led by Dr Dharendra and Dr K K Purohit conducted free consultations and checkups



in general medicine to around 100 participants. In addition to this, Blood Pressure, Blood Sugar and BMI Check-up were carried out. An awareness session was also held to create awareness about diabetes and hypertension which is prevalent in the region. Those who required further treatments were referred to Sagar hospital.

SANGLI EYE CARE CAMP BENEFITS LOCAL COMMUNITY

Muthoot Microfin's Sangli Branch in Maharashtra organised a free eye care camp in association with Contacare Eye Hospital at Sangli on Nov 22, 2018.

The main objective of the program was to create awareness among the community related to proper eye care and to initiate an intervention to prevent avoidable blindness with timely check-up and care.

An expert team from the hospital led by Optometrist Mrs Sheymuli Bhilawadkar provided free eye-examinations, counselling on eye care, and distributed diagnostic cards to all the 60 participants. People diagnosed with some eye defects were referred to the hospital for further treatment.

The Medical team applauded Muthoot Microfin for carrying out the camp at the community. The participants also extended their gratitude towards Muthoot for organising the program.



KARUKACHAL BRANCH HOLDS SEASONAL DISEASES AWARENESS



In order to contain seasonal diseases from spreading during the rainy season, Muthoot Microfin's Karukachal branch in Kottayam, Kerala organised an awareness camp at NSS Hall, Karukachal on May 6, 2018.

National Rural Health Mission (NRHM) P.R.O Ms Sinitha conducted the awareness session on how to tackle these diseases to around 80 participants from the locality. She explained about standard treatment guidelines



and protocols for managing various infectious diseases.

She also took classes on intensive action plans focussing on vector-control measures at homes and public places. Ms Sinitha urged the participants to spread awareness regarding unhealthy practices that can lead to infectious diseases.

COMMUNITY BENEFITS FROM SINNAR, AURANGABAD EYE CAMPS

Sinnar and Aurangabad branches of Muthoot Microfin in Maharashtra organised two eye care camps in Nashik and Aurangabad, in association with Contacare Eye Hospital on Sep 8, 2018.

The primary objective of the program was to offer the basic eye care facilities for the rural communities for free and at their vicinity. For many, such facilities are hard to reach and are unable to afford expensive diagnosis tests.

A Medical team led by Dr Manjusha Gujal, Dr Swapnil Sapnar and Medical Asst Pooja Sisode screened nearly 100 people at the Bandhan hall in Sinnar for various eye diseases. In Aurangabad, A medical team led by Prashant Patil conducted eye tests on nearly 100 people. Identified patients were provided with spectacles, medicines and all of them were given free diagnostic cards to ensure further treatments and tests.

The Medical team lauded the efforts of Muthoot Microfin for organising such a camp among local people and also for taking up the job of educating the people about measures to be taken to prevent eye diseases.



SCRIPTING CHANGE through women EMPOWERMENT

STORIES OF FINANCIAL INCLUSION



SKILL TRAINING

AMRAVATI BRANCH ORGANISES SKILL TRAINING FOR RURAL WOMEN



Muthoot Microfin's Amravati branch in Maharashtra organised a one-day workshop on candle and agarbathi making in the Angoda village on 8th September. The objective behind the program was to impart skill based training to promote women's employment in rural areas.

Prominent trainer Vijay Dharmale provided training to nearly fifty women from the village on how to make candles and agarbathi's in a cost-effective manner.



Angoda village Sarpanch Babalu Dhole was the chief guest on the occasion.

During the workshop, participants were also taught about marketing, costing, budgeting, pricing and promoting the product. The participants were dedicated to learning the skills and determined to try out a new trade.

SOLAPUR SKILL TRAINING OFFERS LIVELIHOOD OPPORTUNITY TO WOMEN

Muthoot Microfin's Solapur branch in Maharashtra organised a skill training program on cotton bags making to women on July 21, 2018.

The program held at branch premises was aimed to provide an extra livelihood opportunity to local women following a ban on plastic bags by the Maharashtra government.

Around 100 women were trained to make cotton and cloth bags by expert trainers. The trainers suggested cotton as the most appropriate and eco-friendly alternative for plastic carry bags.

Training covered handcrafting a range of cotton products including sling bags, pouches and shopping bags. These attractive products also have good marketability avenues, especially among local communities in the present scenario. At the end of the day, the participants were also provided with a short session on financial literacy.



HONNAVAR PROGRAM IMPARTS SKILL TRAINING TO RURAL WOMEN



Honnavar branch of Muthoot Microfin in Karnataka organised a skill training program for local women at Raikar Sabha Bhavan, Kintalkeri on Nov 17, 2018.

Nearly 100 women from in and around the locality attended and benefitted from the program. The program included an awareness session on 'Self-Employment Development' and a workshop on 'Agarbathi making' led by eminent trainer Mr. Ramesh Naik.

The objective of the program is to support women from weaker and disadvantaged sections of the society through focused outreach programmes and targeted skill development activities to help find self-employment opportunities to generate income.

The trainer said all these initiatives are based on a simple belief that rural women are receptive and have great potential to bring about life changing skills

KUNDAPURA OFFERS SKILL TRAINING TO RURAL WOMEN



Muthoot Microfin's Kundapura branch in Karnataka organised a 'skill training' program for local community on Nov 11, 2018.

The main objective of the program held at Melmata hall, Anegudde in Kundapura was to give awareness on market demand and opportunities available with paper bags and cloth bags, apart from environmental protection by replacing plastic items.

Prominent trainer Mr. Ravikiran of Geethananda Foundation, Kundapura provided detailed training to around 85 participants. The training included topics from 'quality of paper to be used' to 'how it can be taken as a new business opportunity'.

The participants were delighted with this session as they were able to understand the importance of the campaign and also were able to see a new business opportunity for themselves.

MULKI BRANCH ORGANISES SKILL TRAINING TO WOMEN

Mulki branch of Muthoot Microfin in Karnataka organised a Skill Training on jewellery making for rural women on May 26, 2018.

70 participants from the region participated in the training program held at Punaroor Auditorium near Mulki bus stop. The Skill training workshop was organised to provide entrepreneurial skill-training support to rural women.

Resource Person Ms. Hemalatha trained the participants on making different jewellery design patterns and taught how to make best use of waste materials for making jewellery items. For many participants, the skilled training was a first of its kind experience in their life.

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

Three students from the locality who topped in 10th Board Exams in the state were felicitated at the program. They were presented with a memento and certificate.



RURAL WOMEN BENEFIT FROM SKILL TRAINING AT OMASSERY



Muthoot Microfin's Omassery branch in Kerala organised a skill training program for women on 'Soap and detergent making' in association with COD (Centre for Overall Development), Thamarassery, in the wake of new branch opening on Dec 15, 2018.

The one-day program, held at PP Tower building at Omassery, gave skill training to 50 women from the locality. COD trainer, Mrs Shiny Sibi gave detailed

sessions on making toilet soaps, washing soaps, detergents and dish-washing powder to all the participants.

She said skill training workshops like this are very helpful for rural women to find viable income generating opportunities. Besides training in production, separate session was conducted about marketing of these products.

WOMEN ACQUIRE SKILL & AWARENESS AT SANGAMNER TRAINING



In yet another attempt to empower rural women, Muthoot Microfin's Sangamner branch in Maharashtra organised a skill training program on Papad making at Saikhindi School in the village on 21st July, 2018.

The training was aimed to offer alternate income generating opportunities for women. A group of nearly 50 women were provided with a detailed understanding into each aspect of papad making by expert trainers.

At the end of the day, all the participants said they were determined to start papad making as an income generation activity, as the comprehensive training helped them to understand the economic aspects of



the trade too.

A session on the subject "harmful effects of open defecation" was held during the break. Participants were also urged to spread awareness on this to the entire community.

Local media covered the program and appreciated Muthoot's efforts while local people and panchayath authorities hailed and appreciated the efforts. Sarpanch - Navnath Shinde, Asst Sarpanch - Shashikant Gondolo, Ex Asst Sarpanch - Mrs Mangal Gaikwad, Gramapanchayath members Sukhdev Gaikwad and Sunil Khatode attended the program.

GWALIOR SKILL TRAINING BENEFITS LOCAL COMMUNITY



Keeping in line with Muthoot Microfin's commitment towards women empowerment, Gwalior branch in Madhya Pradesh organised a skill training workshop for women on June 9, 2018.

Around 80 women from the local community benefitted from the vocational skill training program held at branch premises. The sessions covered wide range of skills such as embroidery, jewelry making/designing/



cutting, tailoring and beauty & wellness. Eleven eminent trainers from the locality led the various skill training sessions.

The objective of the initiative was to empower rural women with right knowledge and skills, to make them economically productive and thus make a positive impact in the society.

ENVIRONMENTAL CARE

MUTHOOT HOLDS TREE PLANTING DRIVE IN AJMER



Continuing its environment care initiatives, Muthoot Microfin's Ajmer branch in Rajasthan organised a community tree planting drive at Kanchan nagar, within the city limits on Nov 6, 2018.

The initiative was aimed to encourage the participation of local community in tree planting and protection across the city. The program tried to instil a sense of community pride and ownership of streetscapes, while



spreading the word about the importance of street trees.

Muthoot team planted more than 50 plants - suitable types for the region - on the day. By the end, a session involving Sarpanch Mr Chandrabahn was held to create awareness about the necessity of planting trees in local panchayath areas to save environment and bring ecological balance.

NASHIK BR. HOLDS COMMUNITY SERVICE TO PROMOTE WATER HARVESTING



Muthoot Microfin's Nashik Branch in Maharashtra organised a special community outreach activity on Sep 11, 2018 at Pimpalad village to help out farmers in preventing soil erosion and to promote water harvesting.

Pimpalad village is prone to seasonal floods which would destroy the crops every year. The team members channelled the rain water away from the fields and also made a small barrage by using heavy rocks and stones available at the spot. The task was huge and took an



entire day of hard work for the team to complete.

Muthoot team also planted trees in the valley under the Green India Initiative to prevent soil erosion. An awareness session on soil erosion and water harvesting was held for the villagers at the end of the day. Pimpalad Sarpanch and villagers appreciated Muthoot Microfin for the service at their village, they hoped it will make a difference in their lives.

PADRA, KHAMLA NAGPUR HOLD SPECIAL EVENTS TO MARK ENVIRONMENT DAY



Muthoot Microfin's Padra branch in Maharashtra celebrated the World Environment Day by organising a children's painting competition. Children from the nearby village of Aamra enthusiastically participated in the completion conducted with an aim to reiterate the growing need of saving our environment from all sorts of pollution.

Village Sarpanch Mr. Padhiyar Pratapbhai and Village Mukhiya Mr. Ambubhai were the chief guests at the event. RM Pradip hosted the program and explained about the importance of environment protection and said events like this one would help children become environmentally conscious citizens. The winners were awarded with solar lanterns.



Meanwhile, Khamla Nagpur branch in Maharashtra organised a plastic recycling initiative on June 5 at Futala Lake & ST Bus Stand, Nagpur on the Environment Day.

The team managed to collect over hundreds of plastic bottles and 60 plus garbage bags which were then sent for recycling. The team also delivered key note and informative speech at different locations to spread awareness among public.



**EMPOWERING
WOMEN
ENRICHING
LIVES**

RURAL COMMUNITY SERVICES

LPG AWARENESS PROGRAM HELD AT BHANDARA

Muthoot Microfin's Bhandara branch in Maharashtra organised a LPG safety awareness program for local population at Shirajghat near Bhandara on Oct 23, 2018.

The program held in association with Koche Gas Service was aimed to ensure safety while using LPG cylinder, precautions to be taken during any LPG emergencies and how to ensure maximum utilization of LPG cylinder.

During the program, senior officials from the gas agency interacted with the participants and held live demonstrations. 80 participants from the locality actively participated in the program. A LPG safety information booklet was also given to all participants.

Mr Koche Saheb, Director, Koche Gas Service, Gram panchayath member Mrs Malutai Bhure, social workers Mrs Pravatai Bhure and Mrs Meenatai Salamte participated in the program.



NAGPUR TEAM DISTRIBUTES BLANKETS TO STREET DWELLERS



In the wake of harsh winter in Nagpur, Maharashtra, Muthoot Microfin's Nagpur branch team distributed blankets and winter clothes to above 50 street dwellers on 24th December.

The branch team scouted the city's Ganesh Tekadi, Sitabuldi Market, KP Ground and Central Bus Station

at late evening hours and distributed blankets and clothes to those who were sleeping on the streets without proper clothes.

All the garments/blankets distributed were donated by the Nagpur branch staffs themselves.

MUTHOOT DELIVERS RELIEF KITS TO ODISHA CYCLONE HIT AREAS



Reaching out to people affected by floods due to recent cyclone, Muthoot Microfin's Asika and Bhanjanagar branches in Odisha distributed relief kits to the affected communities on Nov 10 & 12, 2018 respectively.

MML task force distributed hundreds of relief kits to the worst hit areas of the region spreading over river coastal belts. People came out in large numbers to accept the relief kits which provided a respite to the cyclone hit community.



In addition to the kits of essential items, a separate kit having emergency medicines and mosquito nets were also distributed to around 350 people. The team also visited some of the worst hit houses and provided with necessary assistance and guidance.

Earlier, Muthoot team had responded proactively to the emergency situation by doing a rapid assessment of needs and procuring the supply of relief items to the affected.

MUTHOOT MICROFIN DELIVERS RELIEF KITS IN FLOOD HIT AREAS



Continuing its flood relief activities, Muthoot Microfin's Omassery branch in Kozhikode district, Kerala distributed relief kits to flood hit families on Oct 6, 2018.

The branch distributed relief kits at Kannappankundu and pullooranpara colonies which were the worst hit during the flood. 65 families in the area were given



kits with necessary items that contained food grains and basic ingredients.

The floods had inflicted heavy damage and many people lost their houses in the region. The areas were chosen as the natives were still struggling to overcome the aftermaths of floods; and they had very little to resume their life after the disaster.

PHALTAN HOLDS LPG SAFETY AWARENESS & TREE PLANTING DRIVE



Muthoot Microfin's Phaltan branch in Maharashtra on Nov 24, 2018 organised an 'LPG safety' awareness session for local community and a tree planting drive in the village.

The objective of the program held in association with 'Durwakar Indian Gas' was to educate villagers on safety measures to be followed while using LPG cylinders and the importance of environment protection by planting trees in the community.

Apart from live demonstrations, leaflets describing the



safety practices and tips on how to save LPG were distributed to around 50 participants. Villagers were also informed about the insurance coverage available to LPG users in case of any mishap.

The safety expert team said the event had served its purpose as many village women turned up for the program. Before the session, a tree planting drive was organised outside the branch. Hundreds of locally bred saplings were planted by the villagers along with Muthoot team.

MML DISTRIBUTES DRINKING WATER TO PURI 'RATH YATRA' PILGRIMS



Muthoot Microfin's Puri and Nimapada branches in Odisha along with Jharkhand Zone distributed clean drinking water to thousands of devotees during this year's Rath Yatra at Puri on July 14, 2018.

More than 30,000 drinking water pouches, with each pack containing about 200 ml, were distributed to devotees, providing relief from scorching heat and humid conditions at the festival site.



Without proper drinking water supply, the pilgrims face potentially fatal dehydration and dangerous ailments related with it. Understanding the situation, Muthoot Microfin set up the facility and distributed water pouches from 8 AM along Rath Yatra procession routes where thousands of pilgrims congregated.

YAVATMAL PROGRAM ON CROP MANAGEMENT BENEFITS FARMERS'



Yavatmal branch of Muthoot Microfin in Maharashtra organised a special program on Crop Health Management and safety precautions while using pesticides on Aug 30, 2018. Farmers in the region have been facing large scale crop loss due to pests/insects; and further health issues related to unscientific use of pesticides. The objective of the program was to address both these issues.

The program held at Virkhed Village was attended and benefitted by nearly 100 farmers. Agriculture Officer Lakhmode led sessions on the subject and explained to the farmers about the right way of using pesticides



and safety measures to be taken.

Babulgaon Panchayat Samiti BDO and Virkhed Village Sarpanch Sunanda Dhole attended and addressed the program. They praised Muthoot Microfin for organising the program on the backdrop of many farmer deaths in Yavatmal in the recent past.

The program was a successfully coordinated by all the branch staffs of Yavatmal along with ZM Jeevanjyoti Rout, AM Chandu Lengure, DM Satish Khandre and BRM Bhendare.

WORK WITH US AND MAKE A DIFFERENCE

We empower the bottom of pyramid by offering customised financial services to the needy, underserved and those who have the courage to make a difference.



SWACHCH BHARAT ABHIYAN & OTHER ACTIVITIES

'SWACHH BHARAT' CLEANLINESS DRIVE HELD AT CUTTACK



Muthoot Microfin's Cuttack branch organised a cleanliness drive and awareness programme on Swachh Bharat Abhiyan at Biju Pattnaik Park in Cuttack on Oct 2, 2018. The program was conducted as an attempt to aware the local community for swachh bazaars, streets, lane and drain. As part of the campaign, Muthoot Microfin employees undertook a cleanliness drive from Biju Pattnaik Park to CDA sector-II. The main road, lanes and drains were cleaned by the employees.

Later, an awareness session was conducted at the park in which Mr Kedar Chandra Mohanty (Sanitary Inspection Officer, Cuttack Municipal Corporation)



participated as chief guest. He urged the employees to keep their whole working area including the office premises, stores, toilets etc. neat and clean and to make it a habit to maintain good health and hygienic environment.

He praised Muthoot Microfin for not only spreading awareness of Swachh Bharat Abhiyan among employees but to local people as well. The employees pledged to continue the cleanliness drive at the office as well as in their respective localities by involving public.

AMRAVATI BRANCH CELEBRATES INDEPENDENCE DAY WITH SENIOR CITIZENS

Muthoot Microfin's Amravati branch in Maharashtra celebrated this year's Independence Day with the inmates of "Gadge Baba Vriddha Ashram" in the city, bringing smiles on the faces of these senior citizens who are spending their twilight years in the old-age home.

Amravati branch team visited the Ashram early on the day and hoisted the national flag at the front yard and distributed sweets and food items to around 100 people. They spent the entire day with the senior citizens who looked very enthusiastic about the celebrations.

Branch team also distributed sweets and food items apart from providing a kit to each inmate with items like soap, hair oil, pain balm, washing soap, pain relief balm and biscuits etc.

Vriddha Ashram officials appreciated Muthoot Microfin for the initiative and thanked the organisation for considering the elderly group to share the joy with them.



MUTHOOT MICROFIN ORGANISES SWACHCH BHARAT CAMPAIGN IN VADODARA



In response to government's call for participation in 'Swachch Bharat Mission', Muthoot Microfin organised a cleaning drive in Gujarat. The program coordinated by the institution's Manjalpur branch was held at donkey market and Baranpura in Vadodara on Sep 15, 2018.

The main objective of the program was to promote the importance of cleanliness and its implication on community health and hygiene, and further spread awareness among people regarding Swachch Bharat mission. The program also urged people to largely reduce the usage of plastic to save the environment.



Local people, shop keepers and municipal workers all came down to join the campaign by cleaning the alleys and roads of donkey market and Baranapura. All branch managers of Muthoot Microfin in the region joined in the cleaning drive.

Municipal Corporation Officer Balkrusna Jevalliya, who came to support the campaign, appreciated Muthoot Microfin for organising the program. He said "Though creating awareness about hygiene was the main aim of this campaign but sensitising people about the subject is also very important as it is the collective responsibility of each and every citizen of the country".

CHILD LABOUR AWARENESS HELD AT BHUBANESWAR

An awareness program on 'child labour' was organized by Bhubaneswar branch of Muthoot Microfin at Community Hall, Dumduma, Bhubaneswar on Oct 1, 2018. The objective of the programme was to create awareness to end child labour and protect the rights and interests of minors.

Mr. Alok Kumar Padhi and Mr. Satyanarayan Biswal - state co-ordinators of 'Bachpan Bachao Andolan', an international NGO working on child protection founded by Nobel Laureate Kailash Satyarthi, were the chief guests and resource persons at the program.

Addressing the gathering of about 70 people, the resource persons spread awareness on the dire need to protect the children from labour that deprives children of their childhood, interferes with their ability to attend regular school, and that is mentally, physically, socially or morally dangerous and harmful. The experts also described provisions under various acts for child protection and education.



IMPACT ASSESSMENT

Muthoot Microfin's Community Outreach Activities are an attempt to uplift and improve the lives of women living in the rural outskirts of India.

Impact Assessment of all these activities mentioned here in the COA 18-19 is a mean of ascertaining and measuring the effectiveness and judging the significance of changes brought about by those activities.

MML 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 at the localities. More than 2000 people participated in different Swachh Bharat Abhiyan campaigns organised across the country.

All our skill trainings were based on employment enhancement. A total of 1060 rural women were able to find work or became self-employed during the fiscal.

3371 people benefited from several health care camps organized in associations with various organizations across the country. Medical teams hosted awareness sessions at all these programs aimed to create a positive impact on all participants.

Through the many activities organized last fiscal, MML helped improve lives of thousands of people around the country. We utilize our strengths and resources to benefit local communities and particularly help women empower themselves.

As far as the impact it creates on employees, MML has created an organizational culture that encourages employees to feel dedication and commitment to the society. Actively participating in the Community Outreach Programs gave employees that invaluable feeling of making a difference in the society.



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