



COMMUNITY OUTREACH ACTIVITIES

REPORT 2016-2017

INTRODUCTION



Muthoot Microfin's Community Outreach Activities are aimed to achieve economic and social sustainability in the society by empowering women through skill trainings and financial literacy. Our initiatives strive to strike a balance between economic, environmental and social imperatives.

Being a company, serving people from the bottom of the pyramid society, we make sure that our programmes help train a huge workforce and have a positive impact on the bottom line.

All our community engagement programmes are based on achieving sustainable development of the community in which we operate. This Financial Year, We have introduced environmental management and eco-efficiency related programmes for the care and welfare of our environment.

We believe, our Community Engagement initiatives helped to bring changes into the lives of hundreds of people from the bottom of pyramid communities. And we hope to continue our efforts in better ways in the future.

CEO's Message



Sadaf Sayeed

Muthoot Microfin is dedicated to the cause of empowering women and improving their quality of life, especially those living in remote rural sectors of the country. All our Community Outreach Activities are aligned to support the above cause and act as catalyst for our social enterprise.

Over the years, while pursuing our business, we always devoted great attention to the way in which we can realize mutual prosperity with innovative social engagements and ideas. I am glad that this has also helped in business expansion for us which in turn brought prosperity to our clients and stakeholders and thus benefitting the society as a whole.

As a part of the 130 years old Muthoot Pappachan Group (MPG) and being a social business, we believe our business must coexist with all other natural elements in the society. Towards this, we have introduced initiatives like 'One Branch One Tree' which will lead us in environment friendly initiatives for the future.

Let me take this opportunity to acknowledge my whole team for their participation in successfully planning and executing all our community outreach initiatives. It would be our endeavour to reach the underprivileged and the marginalised sections of the society to make a meaningful impact on their lives.

In this report, we've featured a summary of some of the events conducted in the FY 2016 - '17. I invite all the readers to go through this brief report on our efforts to actively engage with the communities to make our society more financially and socially inclusive.

Muthoot Microfin aims to achieve mutually beneficial interaction with society to achieve its vision of becoming the number one microfinance company in India that always contributes to society.

Sadaf Sayeed
CEO- Muthoot Microfin Ltd.

STATS

Program	State	Place	Beneficiaries	Date
Drinking Water Distribution	Maharashtra	Latur	500 Families	21-May-16
One Branch One Tree	All			05-Jun-16
E-Day Tree Planting, Awareness & Sapling distribution	Kerala	Payyannur	110	05-Jun-16
E-Day Tree Planting, Awareness & Sapling distribution	Karnataka	Moodabidri	100	05-Jun-16
E-Day Tree Planting, Awareness & Sapling distribution	Kerala	Ramanattukara	150	05-Jun-16
E-Day Tree Planting, Awareness & Sapling distribution	Kerala	Pattambi	100	05-Jun-16
E-Day Tree Planting, Awareness & Sapling distribution	Kerala	Pathanapuram	60	05-Jun-16
E-Day Tree Planting, Awareness & Sapling distribution	Kerala	Quilandy	150	05-Jun-16
E-Day Tree Planting, Awareness & Sapling distribution	Kerala	Mukkoottuthura	75	05-Jun-16
E-Day Tree Planting, Awareness & Sapling distribution	Karnataka	Bengaluru	150	05-Jun-16
Skill Training	Kerala	Payyannur	25	05-Jun-16
Craft Skills Training	Tamil Nadu	Agastheeswaram	250	17-Jun-16
Health Awareness/Study Material Distribution	Kerala	Madathara	150	18-Jun-16
Eye Care Camp	Tamil Nadu	Alwarthirunagari	200	18-Jun-16
Medical Camp	Tamil Nadu	Thuckalay	250	25-Jun-16
Dairy Awareness Camp	Maharashtra	Yavatmal	75	27-Jun-16
Eye Care Camp	Maharashtra	Aurangabad	150	15-Jul-16
Flood Relief in Beed	Maharashtra	Beed	75 Households	20-Jul-16
Skill Training	Kerala	Omassery	40	23-Jul-16
Dairy Awareness Camp	Gujarat	Kheda	75	23-Jul-16
One Branch One Tree	Gujarat	Godhra/Modasa		23-Jul-16
Eye Care Camp	Tamil Nadu	Pollachi	200	23-Jul-16
Financial Literacy	Odisha	Bhubaneswar	90	11-Aug-16
Medical Camp	Karnataka	Bagalkot	100	13-Aug-16
Multi Skill Training	Tamil Nadu	Kundapura	150	20-Aug-16
Skill Training	Kerala	Vadakara	40	20-Aug-16
Eye Care Camp	Tamil Nadu	Vikravandi1	250	20-Aug-16
Blood Donation Camp	Maharashtra, Odisha	Nagpur	62	01-Oct-16
Blood Donation Camp	Tamil Nadu	Singanallur	50	22-Oct-16
Skill Training	Maharashtra	Bhandara	80	10-Dec-16
Financial Literacy	Maharashtra	Nashik	180	17-Dec-16
Financial Literacy	Odisha	Cuttack	120	17-Dec-16
Skill Training	Kerala	Nileshwaram	40	17-Dec-16
Financial Literacy	Karnataka	Moodabidri	205	18-Dec-16
Financial Literacy	Maharashtra	Yavatmal	100	19-Dec-16
Dairy Awareness Camp	Gujarat	Borsad	80	24-Dec-16
Dairy Awareness Camp	Gujarat	Halol	62	24-Dec-16
Financial Literacy	Maharashtra	Khamla	100	23-Dec-16
Eye Care Camp	Madhya Pradesh	Indore	110	26-Dec-16
Skill Training	Gujarat	Padra	50	24-Dec-16
Financial Literacy	Maharashtra	Ichalkaranji	160	24-Dec-16

HEALTHCARE & WELFARE

Hundreds benefit from Bagalkot medical camp



Bagalkot branch in Karnataka organised a free medical camp on August 13, 2016 at branch premises. More than 100 people from adjoining rural sectors of Bagalkot took consultation and treatment from the doctors at the camp.

A team of doctors led by Dr. Ananad Herimatta and support staff from the local health department attended the patients. The doctors screened the participants for dental problems, lifestyle diseases such as diabetes and hypertension. Diagnostic tests for blood sugar and blood pressure were carried at the camp.

Free medicines were also distributed to the needy. The participants at the camp were also educated on the need of practicing healthy lifestyle to ward off diseases. Those who required further medical treatment were referred to the District Headquarters hospital.

Medical camp held in Thuckalay



Thuckalay branch of the institution in Tamil Nadu organised a free medical camp for the community on 25th June 2016. Large numbers of men, women and children were screened for various medical conditions at the medical camp held at the Thuckalay branch.

Reputed specialist doctors Harry Godwin and Daphne Sowriga attended patients at the camp. They conducted screening for various ailments and lifestyle diseases. Specialist consultation, treatment and health education were also provided to those visited the camp. Doctors emphasized upon the importance of these screening camps organized by Muthoot Microfin to have an everlasting impact on the health of the local populace. 250 people from the community directly benefitted from the camp.

Vikravandi Eye Care Camp offers free cataract surgery



Vikravandi branch in Tamil Nadu conducted a free specialist eye care camp for the local people on the 20th of August, 2016. More than 250 patients from the locality benefited from the camp, organised in association with Vasan Eye Care, Viluppuram.

A team of doctors diagnosed the patients for various eye diseases including cataract. Those who required cataract surgery were referred to hospital. Follow-ups were done for more than 150 patients who had earlier received treatment for various ailments.

Mr. Senthilkumar S, Inspector of Police, Vikravandi inaugurated the camp. Local administration thanked Muthoot Microfin for organising the camp and promised their full support to all future events in this regard.

Free Spectacles distributed at Alwarthirunagari Camp



Alwarthirunagari branch in Tamil Nadu in association with Aravind Eye Hospital organised a free eye care camp for the clients and general public on June 18, 2016 at AL Mahal, Puthukudi, Srivaikuntam and Alwarthirunagari.

The program attracted nearly 200 people from the locality. Renowned physician Dr. Ramakrishnan inaugurated the camp. The camp was led by Dr Remya and a medical team from Aravind Hospital.

All the patients were examined for eye related problems at the camp and those diagnosed with major problems were directed to hospital for advanced treatments. Patients were also provided with spectacles and free medicines at the venue.

Aurangabad branch holds eye care camp in association with Vasan



Aurangabad branch in Maharashtra organized a one-day free eye check-up camp on 15th July 2016. The major objective of the camp, held in association with Vasan Eye Care Hospital was to create awareness on proper eye care and early detection of eye disorders such as cataract and curable eye conditions among the underprivileged community.

A Medical team examined 150 people from the community at the camp. All participants were screened for cataract and some were referred to hospital for specialised check-up.

The medical team led by Mr Bhaskar Hiwale from Vasan Eye Care provided free diagnostic cards to clients who require further special attention and tests.

Free Eye Check-Up camp held at Indore



Indore branch in collaboration with Vasan Eye Care, Indore organized a free eye check-up camp at branch premises on 26th December, 2016. The objective of the camp was to create awareness on proper eye care and early detection of eye disorders such as cataract and curable eye conditions among the underprivileged community.

110 people attended the camp, held under the supervision of Dr. Gaurav Malviya, Ophthalmologist, Vasan Eye Care, Indore. A medical team from the hospital examined the participants. 15 people were provided with spectacles while 8 participants with major eye defects were referred to Vasan Eye Care hospital for detailed examinations. Some were sent for referral services to the hospital for cataract surgery. Medicines were also distributed at free of cost.

Pollachi Eye Care Camp serves hundreds



Pollachi branch in collaboration with Vasan Eye Care Hospital organized a one-day eye care camp on 23rd July 2016 at Suleeswaranpatty in the outskirts of the Pollachi, Tamil Nadu.

The programme offered free treatment to around 200 people from the locality. All the participants tested their vision at the camp and proper awareness was given on how to take care of the most important sensory organ of the human body.

Six cases of cataract were identified at the camp, which would be operated upon at Vasan Eye Care Hospital free of cost. Patients were also provided with spectacles at a subsidized rate.

Employees ignite Nagpur blood donation camp

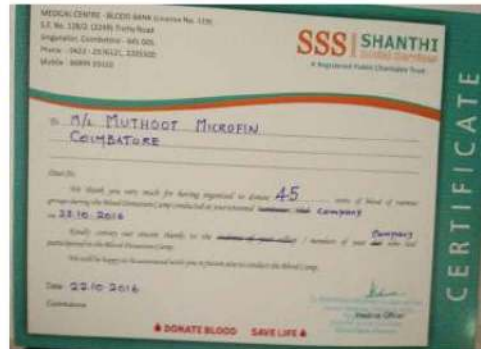


Muthoot Microfin's Maharashtra and Odisha zone jointly organised a blood donation camp on October 1, 2016. 62 employees from the zone enthusiastically participated and donated blood at the event.

The extensive program, held at the Nagpur Regional Office was conducted in association with Life Line Blood Bank, an NGO based in Nagpur. 62 employees from various locations of Maharashtra and Odisha travelled long distances to donate blood and be a part of the initiative.

Dr. Priti Bambal and team from the Life Line Blood Bank headed the camp and educated employees about the importance of blood donation.

Employees donate 45 units of blood at Coimbatore camp



Nearly 50 employees of Muthoot Microfin donated 45 units of blood at a blood donation camp organised by the institution's Coimbatore Zone at Santhi Medical centre Singanallur on 22nd Oct, 2016.

The camp was held in association with Santhi Medical centre, a registered public charitable trust based in Coimbatore, Tamil Nadu. Employees from the region participated voluntarily in the programme.

Doctors at the Medical centre congratulated Muthoot Microfin for organising the camp and presented a certificate of appreciation to the organisation. They educated employees on the importance of blood donation and said camps like this would help spread the message of the importance of blood donation to far and wide.

DAIRY DEVELOPMENT

Borsad, Halol branches provide training to dairy farmers



Borsad and Halol branches of Muthoot Microfin in Gujarat on 24th Dec, 2016 organized two separate village level dairy awareness programs for farmers. The objective behind the programs was to provide awareness on scientific dairy farming techniques to farmers and to educate them about growing benefits in dairy profession.

Borsad branch organized the camp at Kalp complex, Borsad in the morning while Halol branch conducted the program in the afternoon at BOB bank complex, Halol. 80 dairy farmers from Borsad and 62 from Halol benefitted from the program.

Eminent Veterinarian Dr Jigneshbhai Patel led both the sessions by explaining innovative and mechanized ideas to dairy farmers for improved milk production and to reduce day to day expenses linked with dairy farming.

Highlighting the intent of the camps, Dr Patel also spoke on measures to obtain maximum fertility, common diseases in cattle and vaccination schedules. The sessions also gave insights on proper sheltering of cattle and disease prevention.

Dairy farmers learn new techniques at Yavatmal camp

Yavatmal branch in Maharashtra organised a one day Dairy Awareness Programme on June 27, 2016. The awareness session, held at Yamatval branch office benefitted 75 dairy farmers from the locality.

Renowned veterinary Doctor Sudarshan Dole led the programme with an awareness session in the morning. He highlighted the intent of the camp and encouraged the farmers to use scientific farming techniques to advance in the dairy business. He also emphasized on the topics of breed selection, farm sanitation and hygiene.

The doctor also talked about measures to obtain maximum fertility and also about vaccination schedules. Muthoot Microfin conducts dairy awareness camps across the country to educate farmers about growing benefits in dairy profession.

Kheda camp provides valuable lessons to dairy farmers



In order to provide updated knowledge on advanced dairy development practices to local farmers, Kheda branch of Muthoot Microfin in Gujarat conducted a Dairy Awareness program on 23rd July 2016.

75 dairy farmers from the region participated in the camp held at Patelwadi, Mehmedavad, organised as part of the institution's Community Engagement activities. Besides giving knowledge on different techniques of dairy farm management, the candidates were provided training in artificial insemination, pregnancy diagnosis and milk handling.

Eminent Veterinarian Dr. Baveshbhai Unadkat led the program and held a seminar in latest technologies in dairy farming and provided free tips to clients to increase productivity. He also emphasized on the topics of breed selection, care & management of calves, feed & nutrition, farm sanitation & hygiene and livestock insurance schemes.

Digital financial literacy session held at Khamla



Following government's digitalisation initiatives, Muthoot Microfin conducted an awareness camp on the subject on 23rd Dec, 2016 at Khamla near Nagpur in Maharashtra.

The main objective of the program held in association with Axis bank, Nagpur was to spread awareness about digitalisation of the economy and the procedures involved in executing cashless transactions.

Nearly 100 local community members participated in the program. Experts from the bank introduced E-wallets and debit/credit cards to the participants. They also demonstrated how people can use e-wallets in their phone and how to download and install it. They also undertook sessions on safety measures to be applied while banking with electronic devices.

Muthoot Microfin conducts financial literacy sessions and awareness programs across its operating areas to educate and empower rural population in the country.

Cuttack & Yavatmal hold Digital financial literacy sessions



Yavatmal and Cuttack branches organised two separate financial literacy trainings for rural communities. Both the programs organised on the backdrop of demonetisation were attended by hundreds of people from the locality.

More than 120 customers participated in the Cuttack program held in the branch premises on Dec 17, 2016; while more than 100 people attended the Yavatmal program held at Navjivan Mangal Karyalay on Dec 19, 2016.

Speakers at both the venues highlighted the various measures to deal with the present cash crunch scenario and explained about different mode of cashless transactions and also answered queries raised by the participants. The participants showed their enthusiasm and asked several questions to the speakers. The programmes helped the participants to understand various processes, products, and documentations of banking in general.

Mr. Kunal Kamble from UCO bank, led the sessions in Yavatmal. He explained to participants the importance of cashless transactions in the present situation.

Nashik, Moodabidri programs offer digital financial literacy



Moodabidri branch in Karnataka and Nashik branch in Maharashtra organised two separate training sessions on Digital Financial Literacy for clients on the 17th and 18th Dec, 2016 respectively.

Both the programs were aimed at making people aware of various banking services like opening new bank accounts, net banking, mobile banking etc. And also to inform of various non-cash remittance methods, making bank transactions and effective measures to deal with the present cash crunch situation following the Demonetization. The participants were also provided awareness on making financial transactions through various electronic devices.

205 clients from in and around Mangalore division participated in the program titled "Digitalization Advantages" in Moodabidri. Mr Vikram Bhat from Vijaya Bank led the training session held at Badaga Mijar Primary School Hall. All the participants were given training on how to use Mobile banking Apps, digital wallets, internet banking and using credit/debit cards.

Bhubaneswar holds financial literacy camp



Bhubaneswar branch of Muthoot Microfin in Odisha organized a Financial Literacy session for women entrepreneurs on August 11 at the Branch premises.

The objective behind the camp – the first in Odisha, was to create awareness about basic financial concepts, personal finance and money management to budding women entrepreneurs. The program also enabled the participants to understand various processes, products, and documentation of banking.

Muthoot Microfin has been conducting financial literacy classes across the operating states to educate vulnerable communities in the rural areas on how to avail banking services, basic money management and saving options.

Digitalisation: Financial Literacy training at Ichalkaranji



Ichalkaranji branch in Maharashtra organised a financial literacy training program on Dec 24, 2016 for the local community as a continuation of the institution's efforts to introduce and educate rural population on the importance of cashless transactions and other digitalised mechanisms in banking.

The training program conducted in accordance with the government of India's mission to promote cashless digital transactions to rural population and to offer technical support and training for them.

Through the training, 160 participants were introduced to the latest digital means of financial transactions and other banking facilities. The program was conducted in association with Union Bank of India and Vodafone M Pesa from 9.30 am to 5.30 PM on branch premises.

Mr Abhijeet Deshmukh, Asst Branch Manager, Union Bank of India, Ichalkaranji held a session on Cashless Banking Process, Bank Account Opening Process, Advantages of Banking and Cashless transactions using a common mobile without internet connections.

Mr Sachin Lokare, BDM Vodafone M pesa took a study class on the benefits of using Vodafone M pesa in daily transactions and conducted a demonstration with a Q&A session to clarify the participants doubts.

Later in the day, other hands-on sessions were included in the workshop to develop the participants' skills in dealing with different means of using cashless transactions.

Kundapura camp provides skill training to women



Kundapura branch in Karnataka conducted Skill Training Workshop for women at branch premises on August 20, 2016.

Renowned trainer Mr Jeevan, who was the resource person at the program, inaugurated the workshop. He along with other trainers Mrs Geetha and Mrs Harinakshi provided skill trainings to more than 150 participants on making various items like detergent soap/powder, oil, agarbathi, candles etc.

Making paint from waste items and making mats from packaged tetra packs were the highlights of the workshop. To address the unemployment issues faced by rural women, Muthoot Microfin had been conducting skill training workshops since it began operations in 2010. These programs will provide livelihood training programs and educational workshops to hundreds of women across the country.

Madathara Branch Holds Health Awareness & Skill Training Camp



Madathara branch in Kollam, Kerala organised a health awareness and skill training workshop on 18th June 2016. Nearly 100 people participated in the camp held at YMCA Hall, Kulathupuzha. Panchayath member Mrs Laila Beevi inaugurated the camp. She distributed study materials to students belonging to the weaker sections of the society. Mr Tijo Varghese from NRHM addressed the audience and made a lecture on common health issues. Later in the day, CSR Facilitator conducted skill training on paper carry bag making which was attended by 50 women from the local community.

Omassery Skill Camp motivates women entrepreneurs



Omassery branch in Kozhikode district, Kerala organised a one-day skill workshop on Embroidery and Glass painting on 23rd July 2016.

The programme held in an attempt to enrich the skills of village women and enable them to start their own micro businesses, evoked virtuous response from local women. During the sessions, expert trainers taught all the 40 participants various skills in glass painting and embroidery. Participants thanked Muthoot Microfin for organising the skill workshop with the objective of helping them to acquire knowledge and vocational skills.

Muthoot Microfin has been organising job oriented skill workshops for women from the weaker sections of the society to attain the institution's larger goal of women empowerment and financial inclusion.

Embroidery skills workshop held at Nileshwaram



Nileshwaram branch in Kerala organised a one day skill workshop on embroidery and saree designing for clients on 17th Dec, 2016. 40 women from in and around Nileshwaram participated in the camp held at Vyapara Bhavan, Nileshwaram.

Resource Person Mrs Binu Antony trained the participants for making different design patterns on saree items and taught how to make best use of waste materials for making of different items. She said skill training workshops like this are very important towards helping rural women attain skills to make them capable to earn income for themselves and their family.

Hundreds learn from Vadakara skill training workshop



Vadakara branch in Kerala on 20th August, 2016 conducted a skill training workshop for women entrepreneurs on making handmade soap and soap powder.

40 women from in and around the branch locality attended the workshop held at branch premises. All the participants were provided with technical support apart from raw materials for the production of soap items at the program. The training also offered marketing tips to the participants.

Muthoot Microfin conducts skill workshops across its operating States targeting budding women entrepreneurs from rural sectors. The emphasis of these camps is on providing practical training to manufacture products on a commercially viable basis.

Crafts skill training for clients in Agastheeswaram



Agastheeswaram branch in Tamil Nadu organized a skill training workshop on craft items making for clients as part of the institution's client engagement initiatives.

Nearly 250 clients from the local community participated in the workshop held at the branch office on June 17. Three expert external trainers led the camp and taught various skills to the participants including crafting from sea shells and paper bag making etc.

The workshop provided an opportunity for the participants to get hands-on experience of basic hand crafting skills. The trainers congratulated the participants and Muthoot Microfin for organising the program and motivating local women.

The basic objective of these skill training workshops organised by Muthoot Microfin across the nation is to train local women find and explore alternative income generating activities.

Women Learn Tailoring Skills at Bhandara Camp



In order to create employment opportunities for women in rural areas, Bhandara branch in Maharashtra organised single-day training in tailoring skills on December 10, 2016.

More than 80 women participated in the free training camp held at Sai Plaza, Bhandara. Renowned Social Workers Mrs Pushpa Meshram and Mrs Hemlata Gajbhiye led the training sessions. They said these training programs play a vital role in strengthening women financially and will create confidence in them.

Skill training in stitching, embroidery and dress cutting were organised during the camp. All the participants enthusiastically participated in all activities and thanked Muthoot Microfin for organising the camp.

Through its wide range of Community Outreach initiatives and particularly through skill training camps, Muthoot Microfin aims to provide competencies and skills that enable women to become self-employed entrepreneurs.

Padra branch offers skill training to rural women



Padra branch in Gujarat organised a handicrafts training program on 24th December, 2016 at Valbha hotel, Jakatnaka in Padra, Gujarat. Nearly 50 women from the local community participated in the program emphasised on promoting handicrafts and generating employment opportunities for rural women.

The program provided specialized training on making handmade decorative items including traditionally crafted artefacts, jewellerys, diyas, rachis and clay pots. Eminent trainers and experts in the trade Ms. Yaminiben, Ms. Pratikshaben and Ms Vinaben led the training sessions.

Trainers also taught the participants in detail about small scale manufacturing process of these items. For many participants of the camp, this was first of its kind experience in their life. They thanked Muthoot Microfin for organizing the camp.

WORLD ENVIRONMENT DAY INITIATIVES

World Environment Day Celebrations

Muthoot Microfin organized a host of programs on this World Environment Day (June 5, 2016) as a part of its continuous efforts to protect the environment. Apart from the flagship initiative 'One Branch One Tree' – by which Muthoot microfinance branches will plant a sapling in their premises with a pledge to nurture it forever – some branches organized events in participation with local communities on the day. Sapling distribution, awareness session on environmental protection and skill workshops were some of the programs included in the agenda of every program. Here's a brief description of few events held by our branches to mark the 2016 World Environment Day.

Payyannur



Payyannur branch of Muthoot Microfin celebrated 2016 World Environment Day on June 5 with programmes varied from Sapling distribution to Umbrella making training. The programmes organised as part of the institutions community engagement activities was held at Pilathara community hall. Mr Vinod (Sub Inspector of Pariyaram) inaugurated the function. He also awarded mementos to two students who topped in the SSLC exams and distributed saplings to local community members. Later in the day, a detailed training in umbrella making was conducted under the able trainer Mr. Ismail who is also a retired Principal of Pariyaram Govt High School. 25 women from the locality learned the skills of umbrella making at the camp.

Moodabidri



Moodabidri branch of Muthoot Microfin in Karnataka celebrated World Environment Day with an awareness session among local communities in Moodabidri. Forest Supervisor -Mr Umesh K attended the session and delivered the key note address in which he detailed to the community about the importance of Environment Protection and the effective role local people can play in the matter. Earlier in the day, ward member Mrs Gowri inaugurated the session. Nearly 100 people from local communities attended the session conducted as part of Muthoot Microfin's community engagement programs on World Environment Day.

Ramanattukara



Ramanattukara branch in Calicut, Kerala organised World Environment Day celebrations on June 5, 2016. The programmes, conducted by the branch included an awareness session on environment, Sapling distribution to public and awarding this year's SSLC toppers. Mr Sasidharan (Sub Inspector of Police - Feroke) inaugurated the programme and distributed awards to 5 SSLC toppers. He also distributed 150 saplings to general public. Later in the day, Dr. Muhammed Sabeeb from Zain Dent Super Specialty dental hospital delivered the keynote address and also read out the environment day message. More than 100 people from the locality participated in the event.

Pattambi



Pattambi branch organised 2016 World Environment Day celebrations at Kallikad Anganavady, Sankaramangalam with activities including Sapling distributions in community. Mr Mahalingam, Principal, HSS Pattambi inaugurated the event in which nearly 100 people participated. Ms Shobhana, Head Teacher of Kallikad Anganavady distributed saplings to people and urged them to take an oath to protect the environment. Nearly 200 saplings were distributed among general public on the day as employees of the institution took the saplings to the street and gave it to pedestrians, shopkeepers and other passengers and also gave short environmental lessons to each of them.

Pathanapuram



Pathanapuram branch celebrated 2016 World Environment Day with a variety of programmes on June 6 at Chachipunna, Punnala. 60 clients participated in the event. The session led by Sr. CSR Facilitator George Zen discussed in details the importance of environment protection. Saplings were distributed to all the participants at the end of the day. The event included a pre monsoon preparedness session taken by Mr Thijo Varghese, Block Coordinantor, NRHM, PHC, Anchal. He discussed various types of monsoon season diseases with the crowd and taught them how to take precautionary measures against these diseases.

Koyilandy



Koyilandy branch of Muthoot Microfin conducted a meeting on June 4 as part of the institution's World Environment Day celebrations. Local panchayath member Shyni.K inaugurated the meeting organised to create environmental awareness among general public. All the speakers sought the attention of general public to ensure environmental protection within their localities.

Nearly 150 people from the locality participated in the programme. The Member gave away saplings to every participant and urged them to take care of the plant until it grows to be a big tree. At the end of the meeting, all the participants took oaths to protect the environment.

Mukkoottuthara



Mukkoottuthara branch of Muthoot Microfin celebrated World Environment Day 2016 with a host of activities ranging from an awareness session on environment protection to a camp on Monsoon season disease prevention.

The event, organised at Mukkoottuthara MML branch on 6 July 2016 was attended by nearly 50 clients and many local people. Mahogany saplings were distributed to all the participants to mark the day. Earlier in the day, two awareness sessions on environment protection and monsoon season disease prevention were held. Mr. Vinod from National Rural Health Mission (NRHM) led the training session and provided comprehensive details into these subjects.

Bengaluru



Three Muthoot Microfin branches in Bengaluru jointly organised an event to mark 2016 World Environment Day. The awareness session on environment protection was held at Ulsoor primary health centre Bengaluru. Ulsoor Station Police Inspector Mr Subramanya inaugurated the meeting and planted a sapling and distributed saplings to the community. 32 different types of saplings were distributed among the 150 participants.

Mr. Anand Kumar (BBMP), Mr. Dr. K Rathnam (Ulsoor primary health centre) and Mr. Ramachandra (Social worker and environment specialist) participated in the event and urged local people to take measures to protect the environment around them.

Market Linkage

Kochi, Pathanamthitta Onam Fair

As part of 2016 Onam celebrations, Muthoot Microfin organized two Onam Fairs at Kochi and Pathanamthitta on Sep 10, 2016 which attracted thousands of people.



Pathanamthitta Onam Fair

Pathanamthitta branch organised a two day Onam Fair at -YMCA Hall Pathanamthitta on 9th & 10th September, 2016. Muthoot Microfin clients from the region exhibited and sold their products at the Onam Fair.

The two day Onam Fair attracted huge response from the local community. Pathanamthitta Municipal Chairperson Mrs Rejani Pradeep inaugurated the Mela and appreciated Muthoot Microfin for organising such events during Onam. Municipal Councillor Mr. Jassemkutty received the first sale.

Wide range of products from Aranmula Kannadi to Kasavu Mundu were displayed and sold at the 35 counters set at the venue. Thousands of people visited the two-day event and total sales from the two days hit ₹36,300.

The attraction of the event was the wide range of products displayed at the counters. Homemade non-adulterated products like pickles, chammanthi podi, injikkari, upperi items, Banana chips, soap powder, lotions, umbrella, bath soap, perfumes, clothes (sarees, shirts, bed sheets, kasavu mundu and churidar) candles, mats, pillows, vegetable kits, fancy ornaments, garden plants, agarbathi, payasam, aranmula kannadi, invertor, coconut, shampoo, bags and foot wears were featured in the fair. Two special counters were set up to display automobiles by Muthoot Honda and 3rd party products by Muthoot Microfin.

Kochi Onam Fair

Onam Fair at Kochi was organised along with Onam Celebrations 2016 at Imperial Insignia, M.G. Road on 10th of September. The Fair, held on the main lobby of the Hotel attracted hundreds of people who came to attend the Onam celebrations. The major attraction of the fair was the variety of items displayed at the lobby. All the items were made by clients from all over Kerala and Tamil Nadu. Items include Ladies bag, Umbrella, Chips, Dish wash, Stiff and Glow, Washing soap, Tooth powder, Sambrani, Paintings, colour candles, Pickles, Handloom Dhotis, Aranmula kannadi, Thirunelveli halwa and milk pedas were sold within hours. Other items including exquisite range of handy crafts and handloom products, jewellery, beauty products, jams and squashes, sandals, cotton saris and night wears were also exhibited on the lobby.

Products worth ₹10,000 were sold quickly as all the products were of high quality and priced well below open market rates. Mr. Thomas Muthoot, Executive Director, Muthoot Fincorp along with Mrs Remy Thomas Muthoot, CEO - Muthoot Automobiles visited and shopped at the exhibition.

Exhibition cum Sales was also conducted at the Head Office prior to the big fair. Employees visited and bought necessary items for Onam celebrations such as Handloom dhoti's and jewelleryes. Through these fairs, which were held every year for the past six years, Muthoot Microfin reiterated its commitments towards clients and continuing support for the welfare of customers. Fairs are mainly conducted to provide Muthoot clients an opportunity to exhibit and sell their various micro enterprise products. However, the ultimate aim was to help clients discover new markets and learn the dynamics of trade as a part of empowering them to self-dependant women entrepreneurs.

Special Mentions

One Branch One Tree Initiative



In order to reiterate the institution's commitment to preserve and protect our environment, Muthoot Microfin launched a campaign named 'One Branch One Tree' on June 5, 2016 (World Environment Day).

All the branches and regional offices participated wholeheartedly in the campaign in which saplings were planted at an appropriate public space near the branch vicinity. All the branch members then took oaths to protect and nurture it until it grows to be a big tree.

Gujarat Region hosts biggest 'One Branch One Tree' campaign

Continuing with Muthoot Microfin's 'One Branch One Tree' campaign, Godhra and Modasa branch in Gujarat organised a big tree planting ceremony on 23rd July 2016 at Khadiya Village near Godhra.

The programme, organised in cooperation with the Forest department of Gujarat, was one of the biggest events held under the 'One Branch One Tree' campaign in which a total of 193 saplings were planted (representing each employee of the region of Gujarat).

Village Sarpanch Mr Dineshbhai Parmar and Forest Officer Mr. Jaydeep Solanki were the chief guests at the function and also planted a couple of saplings to join the campaign. Mr Dineshbhai Parmar appreciated the efforts of Muthoot Microfin and promised to take care of the plants with the help of local gardeners.

Forest Officer Mr. Jaydeep Solanki said he will introduce this initiative to his superiors and also spread the campaign to other parts of the state.

All the members of the entire Gujarat Region coordinated successfully for this mega event.

Muthoot Microfin distributes 50,000 litres of drinking water to drought hit Latur, Maharashtra.



Muthoot Microfin intervened to help out the drought hit communities in Latur district of Maharashtra by distributing 50,000 litres of drinking water for the people.

Tens of thousands of people in Latur district of Maharashtra is struggling facing the consequences of an extended drought and acute water scarcity. For the farmers, all their crops are damaged and the common man is helplessly witnessing the collapse of water supply infrastructure in the overcrowded areas.

Muthoot Microfin collected 50,000 litres of drinking water from other districts of Maharashtra and brought it to Latur in 20 tanker lorries containing 2,500 litres of drinking water each. The company distributed water among 500 families in severely drought hit areas with 100 litres of water for each family. This is expected to help the natives go on for another week with supply of safe drinking water.

The local leaders of the area Mr. Rambhou Kombde (Nagar Sevak) and Mr Sanjay Dada Ohal (President of local party RNS) lauded efforts of the company and appreciated the hard work behind successfully executing this initiative.

The staff of the company in the region engaged whole heartedly and put their hard work towards the successful coordination of the initiative. The people in the area were also requested to gather for a brief awareness session on proper usage of the water and rain water harvesting techniques for future.

Muthoot Microfin delivers food kits to Beed flood victims



In response to the flash flood disaster in Kolhapur district of Maharashtra that left many people without basic necessities, Muthoot Microfin distributed free food kits to flood-affected households.

In Beed, one of the worst affected villages in the flood, Muthoot Microfin distributed food kits that include rice, dal and cooking oil apart from other relief supplies and hygiene kits to about 75 households on July 20, 2016.

Beed village Sarpanch Mrs Suvarna Suryawanshi and Dy Sarpanch Mr Chandrakant Gaykwad attended throughout the initiative and distributed food kits to the victims at the venue. They praised Muthoot Microfin's commitment to be a part of the flood relief operations in the village which was isolated following heavy rains.

Muthoot Microfin employees interacted with the villagers and analysed the situation. Staffs from Muthoot Microfin Kolhapur branch coordinated towards the initiative.

Impact Assessment



Muthoot Microfin believes that Community Engagement is a continuous process and an important tool for assessing the consequences of possible and actual programmes and presents relevant evidence on the positive effects of our intervention. Muthoot Microfin seeks to impact the lives of underprivileged communities by supporting and engaging in activities that aim to improve their wellbeing.

We are dedicated to the cause of empowering rural women and improving their quality of life. While we undertake programmes based on the identified needs of the community – skill training, financial literacy and healthcare remains our priority.

Through hundreds of Community engagement activities organised in 2016-17 fiscal, Muthoot Microfin helped improve the lives of thousands of people around the country. We utilize our strengths and resources to benefit rural communities and particularly help women in learning a new skill and gain financial literacy. During the drought in Maharashtra last fiscal, Muthoot Microfin distributed drinking water to more than 500 families in Latur. Later that year, we conducted relief camps in Beed for people affected by the flood and 75 worst hit families were provided food and shelter by the organisation. All our community engagement initiatives are planned and executed by the employees – thus we ensure the participation of all staffs within the organisation on all social endeavours.

During last fiscal, Muthoot Microfin conducted several health care camps across the states 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 easy access to basic medical facilities. A total of 1522 people benefitted from health camps during the fiscal. In all these camps, our medical teams host awareness session on women's health, nutrition, preventive measures to be observed during local disease outbreaks, among other health related topics.

Muthoot Microfin, through various skill training workshops for tailoring to candle making – trained 1922 women with vocational skills to help find earning opportunities or to start their own venture.

The company's environment protection programs were unique among the initiatives. Through our 'One Branch One Tree' program this fiscal, thousands of saplings were planted across 360 branches of Muthoot Microfin and our employees took oaths to protect it until it becomes a tree. Adding to this, another 895 saplings were distributed to general public and our clients on World Environment Day. Through programs like this, Muthoot Microfin reiterates its commitment towards environment protection and giving back to society.