

COMMUNITY OUTREACH ACTIVITES 2023-24





A Muthoot Pappachan Group Company

Introduction

At Muthoot Microfin, Community Outreach Activities are aligned to the business and societal goals of the organization. It is a continuing process closely integrated with the community we serve. Muthoot Microfin always considers our programs as an obligation to the society and is one of the means by which we fulfil the objectives of our business.

COA programs held during the fiscal include financial literacy programs, health care camps and relief camps. Health care programs targeting vulnerable people are specially organised in coordination with local authorities. Skill training programs were held to help local population achieve better living standards.

All these programs were organised by our employees some times in association with local authorities and organisations across the nation. We took pride from the fact that thousands of people from vulnerable communities were directly benefited from our outreach activities which gives us morale to continue our work towards the society.

Activity Stats

| Program | State | Place | Beneficiaries | Date |
|---------------------------|-------------|---------------------|---------------|----------------|
| Environment care | West Bengal | Jaipalguri/Siliguri | 400 | 10-06-2023 |
| Financial Inclusion drive | Kerala | Alanallur,Palakkad | 72 | 05-06-2023 |
| Relief kit distrubution | West Bengal | Murshidabad | 400 | 04-02-2023 |
| Grocery Kit distrubution | Punjab | | 300 | 15-07-2023 |
| Relief kit distrubution | Gujrat | Junagadh | 100 | 08-08-2023 |
| Relief kit distrubution | Punjab | | 1000 | 22-07 to 22-08 |
| Healthcare Programe | Maharashtra | Nagpur | | 24-01-2023 |
| Financial Inclusion drive | | | 13000 | |

Muthoot Microfin holds Financial Literacy training in Palakkad





Extending Muthoot Microfin's financial inclusion commitments, Alanallur branch in Palakkad, Kerala on June 5, 2023 organised a financial literacy workshop while observing World Environment Day.

The program was aimed at imparting financial knowledge to rural population. 72 people actively participated in the program and obtained valuable insights about financial inclusion and empowered with financial knowledge needed to make informed financial decisions in every day's life. Alanallur grama panchayath president Ms Latha inaugurated the program and presented mementos and tree saplings to participants and appreciated Muthoot Microfin for organising the event.

Muthoot Microfin is running a nationwide campaign to impart financial literacy to rural population. The subjects include budgeting, investing and debt management.

Spreading warmth to the needy

Muthoot Microfin's West Bengal team on 04th February 2023 distributed blankets to vulnerable communities as part of its community outreach initiatives. As winter turned harsh in parts of Murshidabad district in the state, the organisation delivered blankets to 400 persons in Dhuliyan, Raghunathganj, Sagardighi and Berhampore regions of the district.

The organisation carried out the program for the underprivileged considering there was no better gift than providing warm clothing to them during the winter chills. People in the region were experiencing the bitterness of winter and faced the risk of suffering from illnesses. District authorities appreciated Muthoot Microfin for conducting the event.





Punjab team distributes relief kits to flood affected families





In response to the floods that struck southern parts of Punjab, Muthoot Microfin Ltd.'s Punjab team on July 15th undertook a grocery distribution program to provide immediate assistance to the affected communities. The floods had isolated many families from accessing necessities like food and groceries. The team distributed around 300 grocery packages to the identified, needy families in 12 villages.

Muthoot Microfin mobilized its resources and swiftly organized the procurement and packaging of essential food and grocery items. The packages were thoughtfully designed to meet the dietary requirements of a typical family for a specified period. The volunteer employees worked tirelessly to carry out the distribution process. The efforts of the organization were lauded by the local communities.

Muthoot Microfin holds flood relief activity in Junagadh





Muthoot Microfin organised a flood relief activity at Junagadh, Gujarat on 8th August 2023. Our Junagadh staff volunteers served grocery kits containing essential commodities to flood-hit families in Khadiya Vistar, Kadiyavad, Dolatpura, & 66 KV areas of Junagadh where the recent heavy rains affected the livelihood of several families. More than 100 households benefitted from this outreach program.

In the aftermath of the devastating rains, MML's compassionate group sprang into action with necessary food and groceries to the affected area.

MMLs efforts provided not just sustenance but also a sense of hope and support during a challenging time. This initiative serves as a powerful reminder of the positive impact that our community outreach activities can play in supporting the communities in times of crisis thereby making a meaningful difference in their lives.

Muthoot Microfin holds mega medical camps in Punjab

Muthoot Microfin organised mega medical camps at Chawinda Devi, Tarn Taran, Moga, Zira, Phagwara, Barnala, Sangrur, Patran, Nabha and Rajpura villages of Punjab between July 22 to Aug 22, 2023. The primary objective of the initiative was to create awareness among the villagers on preventive healthcare.

More than 1,000 villagers benefitted from the program conducted across the regions. The program held with the support of renowned doctors urged people to take care of their health and implement necessary lifestyle changes in accordance to prevailing pandemic conditions.

The event created awareness on blood donation, conducted eye, dental and multispecialty health check-ups. The doctors created awareness on lifestyle diseases and shared health tips to live healthier lives.





Local authorities applauded Muthoot Microfin for organising the health camps and local media covered the event prominently.

Leading Lifesaving Initiative with Blood Donation Camp in Nagpur





Muthoot Microfin Limited organised a blood donation camp as a part of its community outreach initiatives on Jan 24. The one-day programme organised by the Nagpur Regional Office in association with Nashikrao Tirpude Blood Center Nagpur was aimed to create awareness on the importance of blood donation among communities.

Thirty individuals, including Muthootians donated blood. A total of 18 units of blood was collected at the program which was facilitated by experienced medical professionals, guaranteeing a smooth and secure donation process.

Muthoot Microfin observes World Environment Day

Muthoot Microfin's West Bengal team observed World Environment Day 2023 in a befitting manner with the participation of over 200 villagers in the hilly region of Jaipalguri and Siliguri.

Two separate programs were held on June 10 at the two places. MML volunteers organized tree plantation programs as more than 400 saplings were planted on the day and nearly 200 saplings were distributed to people.

Local authorities extended their support and lauded the organisation for its proactive role in protecting the environment. The participants also cleaned public places including the town hall, market sheds and playgrounds at both the places. Members of Jaipalguri Green Valley graced the occasion by participating in the program at Jaipalugiri.







Muthoot Microfin's nation wide financial inclusion campaigns benefit nearly 13.000 people

Continuing with the organisation's financial inclusion commitments, Muthoot Microfin organised several financial literacy workshops in rural areas across the country. During the fiscal thousands of people actively participated in the programs held in collaboration with RBI and Sa-Dhan. A total of 13,000 People from rural communities attended in 198 programs held across India and obtained valuable insights about financial inclusion. In all these centres, participants were educated and empowered with financial knowledge needed to make informed financial decisions in every day's life. Some of the programs were acknowledged by local authorities. Gangarampur, Chakdaha and Lalgola in West Bengal Virudhunagar and Arupukotta in Tamil Nadu, Haridwar in Uttarakhand, Raichur in Karnataka, Dharmagarh in Odisha, Dumka in Jharkhand, and Salar in Gujarat are some of the venues where more than 100 people participated out of a total 198 conducted across 18 states in the country. All these programs were completed over a period between May-2023 and March-2024. Muthoot Microfin joined hands with RBI's plan to organise 2250 workshops across 61 selected districts in 18 states. The RBI along with Sa-Dhan and its MFI members run this nationwide campaign on financial literacy in which each workshop includes at least 60 participants and the duration will be 3-4 hours/day.







Impact Assessment

Community Outreach activities are always measured by the impacts it created on communities and its people. We at Muthoot Microfin always ensure correct strategies and execution on all our COA activities to achieve 100% results. This year our area of focus remained on financial literacy programs aimed at wide spread financial inclusion plans of our country. A total of 198 financial literacy programs were held in different parts of the country, Nearly 13,000 people benefitted from these programs held in association with RBI and Sa-Dhan.

Health care for the poor and vulnerable people are a matter of concern for us and we are glad that thousands of people benefitted from them. In all the venues, Muthoot teams encourage people to participate and took advantage of the benefits these programs offering. Last fiscal, nearly 15,000 people from across the nation benefited directly and indirectly from different activities held as part of our COA programs.



Administrative Office: Muthoot Microfin Ltd, 5th Floor, Muthoot Towers, M. G. Road, Kochi - 682 035 Kerala, India, Tel: +91 484 4277500.