



Muthoot Finance

SCRIPTING A CSR MISSION FOR A
BETTER WORLD

CSR HIGHLIGHTS 2022-23




A CSR INITIATIVE OF
MUTHOOT FINANCE


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Introduction



At Muthoot Finance, our Corporate Social Responsibility initiatives are primarily carried out in the areas of Education, Health, Environment, Poverty Alleviation, Promoting Gender Equality, Empowering Women, Skill Development, Disaster Management and Sports Promotions. Our long history of giving back to the society - under the guidance of Founder Chairman Late Shri. M. George Muthoot - Founder, Banking and our Former Chairman Late Shri. M.G. George Muthoot - was built on strong values of trust and humanity. We ensure that our continued success in business is properly reflected in the social and economic development of the communities where we operate. We take collective responsibility in creating and sustaining social harmony, where people and the environment exist in harmony. Unsolicited human interference is creating constant threats to our ecosystem. We are strongly committed to forging and integrating sustainable approaches in our CSR activities ensuring long term impact. In the following pages, we would like to trace the eventful journey by highlighting some of the CSR initiatives that we have undertaken for the year.

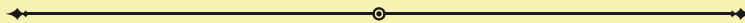




Shri. George Jacob Muthoot
Chairman, The Muthoot Group of Companies

Dear Patrons,

Our CSR mission is to serve the deprived communities across the socio economic strata of society and make their social inclusion possible. FY 23 has been quite satisfying for us in terms of focusing on more impactful and eventful activities. Understanding and evaluating the key operating areas, we were able to forge a broader perspective of inclusive growth. This year we achieved the feat of entering the prestigious Guinness World Records for our Cup of Life campaign. Our flagship projects continued to serve more people generating positive impact. In addition to our existing projects, we placed emphasis on Education, Health and Environment. Our commitments to stakeholders are further bestowed with ESG driven business operations. We will continue to take our conscious efforts in serving more communities, adopting more proactive CSR interventions and empowering each and everyone of society.





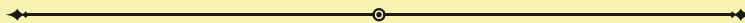
Shri. George Alexander Muthoot

Managing Director, Muthoot Finance

Dear Stakeholders,

Muthoot Finance was able to transcend the boundaries of business as we always considered community in the forefront. Being the nation's largest NBFC, we hold a passionate responsibility to create and nurture social empowerment. We believe social impact is the greatest employer in the country. FY 23 is a stepping stone for us - we have expanded our wings to more impactful projects and areas. The increasing frequency of adverse weather events such as floods, cyclones and drought has made us shift our focus to the Environment as well. Sustainability will be the core objectives, while scalability will be the target that we intend to achieve.

The CSR Highlights for the year FY 23 marks our commitments and efforts for community development across India. I take this opportunity to express my gratitude to all our stakeholders for their unwavering dedication, for their persistent support, confidence, and trust in us, which has aided us in our journey towards building a sustainable future. While we instill pride in the progress so far, we understand that there is more work left to be done. And this mission cannot be achieved without the involvement and support of all our stakeholders. I hope the continuing years will also prove to be meaningful and we can deliver long term value for all our stakeholders.



Vision

“To create a social impact nationwide by constantly giving back to the community by identifying and facilitating growth in areas which are less privileged”.

Mission

“To create change where it is needed most—among India’s less privileged and to demonstrate our beliefs through an integrated social program that seeks social inclusion.”

Muthoot Aashiyana Sneha Sangamam

Rebuilding homes; winning hearts!

Muthoot Finance celebrates the successful construction of 200 homes under their Muthoot Aashiyana initiative

Muthoot Finance, has successfully accomplished the milestone of constructing and delivering 200 homes as part of their rehabilitation initiative - Muthoot Aashiyana. In order to celebrate this milestone, the company had organized a meet and greet event for all the beneficiaries on 27th July, 2022 at Gokulam Convention Center, Kaloor, Ernakulam.

The get together event was inaugurated by the Chief Guest - Padma Shri. Jayaram, a celebrated actor in the South-Indian film industry, presided over by Shri. George Jacob Muthoot, Chairman, The Muthoot Group, followed



by the keynote address by Mr. George Alexander Muthoot, MD, Muthoot Finance. The ceremony was further facilitated by Mr. George Thomas Muthoot, Joint Managing Director, Muthoot Finance, Shri. T. J. Vinod, Ernakulam MLA, Shri. Anwar Sadath, Aluva MLA, Mr. George M George, Deputy Managing Director, Muthoot Finance, Mr. KR Bijimon Executive Director, Muthoot Finance, Dr. Maithrei, MD, Archana Hospital, Thodupuzha, Mr. V J Lukose, Land donor- Koothattukulam Aashiyana Project and Ms Rosakkutty Abraham, Secretary at Women's Council.

About Muthoot Aashiyana Project

Launched in 2018, Muthoot Aashiyana Project was put forward by Muthoot Finance after the devastating floods in Kerala in the same year which witnessed thousands of families losing their homes. Muthoot Finance has allocated a cumulative spend of Rs. 20 cr towards the CSR initiative. The construction was planned in the worst-hit areas by the floods including Paravoor, Alwaye, Chengannur, Aranmula, Thiruvalla, Kozhencherry, Kuttanad, Kumarakom, Thodupuzha, Malappuram, Chellanam, Trichur and Idukki. These houses are rebuilt in the exact location where the beneficiaries had their homes pre-floods to retain their emotional connect. The company has managed to surpass the set number of 200 houses.

A roof over one's head is the most basic need for a human being and losing it in a fatal disaster can leave people devastated as everyone tends to have a deep rooted emotional attachment to their homes. Therefore, despite the multiple geographical challenges, we wanted to help out the impacted people by rebuilding their homes in the exact same location. With 200+ homes successfully rebuilt as of today, we plan to scale this project further. We have organized a get together for all the beneficiaries to celebrate the successful completion of this program.

- Shri. George Alexander Muthoot
Managing Director, Muthoot Finance

“

The launch of the Muthoot Aashiyana initiative was a way for us to provide aid to the flood-ravaged people in Kerala in 2018. The loss that Kerala had faced was disheartening to witness and it shook the economy of the entire state. This scheme was a small step taken forward to provide some relief to the impacted families and further help them to overcome the personal loss they had gone through.

”

- Shri. George Jacob Muthoot
Group Chairman, The Muthoot Group



Muthoot Aashiyana Handover Ceremony

Muthoot Finance Handover 20 Aashiyana Houses in Rewari Haryana



Under the patronage of Project Aashiyana, Muthoot Finance in association with Habitat for Humanity India & Village Sarpanch has built and handed over 20 houses for the financially declining underprivileged families in Rewari, Haryana. All the 20 families belong to financially weaker segments of the society in which 13 of the beneficiaries were widows. The houses are built as per the government-approved, highest engineering standards consisting of a living room, two bedrooms, kitchen, bathroom and a sanitation unit. The official inauguration and key handover ceremony was performed by Dr. Mrs. Sara George Muthoot - Director, St. George Education Society, Shri. Alexander George Muthoot - Joint Managing Director & Shri. George Muthoot George - Deputy Managing Director, The Muthoot Group in the presence





of Shri. Rakesh Mohan Diwan - Sr. General Manager, Muthoot Finance, Village Sarpanch, Anganwadi Teacher, and Principal of Govt Sr. Secondary School. A CSR Spend of Rs. 1.5 Crore is allocated for the housing project under the category of improving quality of life. 20 BPL families and their upcoming generations will benefit from the cascading impact of the initiative.

What is Project Aashiyana?

Launched in 2018, Muthoot Aashiyana is one of the flagship CSR initiatives of Muthoot Finance. For the last 4 years, we have been constructing 202 homes for people

who lost their shelters in the devastating floods of Kerala. Aashiyana flood resilient homes have been built in various locations of Kerala - Paravoor, Aluva, Chengannor, Aranmula, Thuvalla, Kozhancherry, Kuttanad, Kumarakom, Thodupuzha, Malappuram, Chellanam, Thrissur, and Idukki. Aashiyana homes intend to create long-term sustainable habitats for communities and improve their quality of living. It was after considering the project impact and need assessment that the company had decided to instigate the project in Rewari, Haryana as well.

Foundation Stone Laid

Foundation Stone Laid for Muthoot Aashiyana Housing Project in Edavanakkad

Muthoot Finance in association with Shri. Hibi Eden MP has conducted the foundation stone laying ceremony of 14 new Aashiyana homes in the tsunami flood-affected community at Edavanakkad, Kochi. The foundation stone of the housing project was laid by Shri. Alexander George Muthoot - Managing Director, and Shri. George M George - Deputy Managing Director of Muthoot Finance, along with the MP himself in the presence of panchayat/ward

members, beneficiary families, and the local community of Edavanakkad. Shri. Babu John Malayil - Deputy General Manager, Corporate Communication delivered the welcome speech. Smt. Aseena Abdulsalam - President, Edavanakkad Grama Panchayat; Shri. V.K Iqbal - Vice President Edavanakkad Grama Pachayat, Shri. Ajas - Ward Member, Edavanakkad, and other distinguished members from the district bank and block panchayat were present.



Saving Lives

Muthoot Finance Sponsors Free Dialysis at Super Speciality Medical Camp, Ernakulam



Muthoot Finance sponsors free dialysis treatment to 250 patients at the Super Speciality Medical Camp conducted in Kochi. The announcement came during the campaign 'Karuthalaayi Ernakulam 2022', coordinated by Shri. T.J Vinod MLA, Ernakulam Constituency which aims to deliver proper treatment to poor people who are incapable of affording the cost of healthcare facilities. Each individual can avail 20 dialysis under the scheme. A total of 5000 dialysis are estimated to be carried out for the identified beneficiaries during a period of one year.

Shri. V. D. Satheeshan - Leader of the Opposition inaugurated the function in the esteemed presence of Shri. Hibi Eden - MP Ernakulam; Shri. M Anilkumar - Mayor, Ernakulam; Shri. Jaffer Malik - District Collector, Ernakulam; Shri. George Alexandar Muthoot - Managing Director, Muthoot Finance; and Dr Jayasree - District Medical Officer, Ernakulam. The speciality camp received a good response from the society with close to 5000 registrations. A total of 600 medical faculty members - including 250 doctors, 300 paramedical staff, among others from reputed hospitals attended the event and delivered their service to the people at the medical camp.

Development in Healthcare

MGM Muthoot Hospital, Kozhencherry Gets New 128 Slice Cardiac CT Scan Machine



MGM Muthoot Hospital, Kozhencherry has acquired a new 128 slice CT scan machine. Shri. Saji Cheriyan - Former Minister for Fisheries, Culture and Youth Affairs inaugurated the brand new CT scan machine, which can provide real-time imaging during diagnosis to achieve increased precision and safety. The infrastructure upgrade will provide more help in diagnostics to the people who access the hospital for various medical emergencies.

CT Scan Machine Pathanamthitta



MGM Muthoot Hospital, Pathanamthitta has acquired a new 128 slice CT scan machine. The brand new CT scan machine can provide real-time imaging during diagnosis to achieve increased precision and safety. The infrastructure upgrade will provide more help in diagnostics to the people who access the hospital for various medical emergencies.



Oncology Palliative Care

Muthoot Finance Renovates Oncology Palliative Care Ward of IGCH Hospital in Kadavanthra, Kochi



Muthoot Finance in association with the Rotary Club of Cochin East has renovated the Oncology Palliative Care Ward and supplied the necessary medical aids to Indira Gandhi Cooperative Hospital (IGCH) in Kadavanthra, Kochi. Shri. Hibi Eden, MP, Ernakulam inaugurated the renovated Oncology Palliative ward and conducted the handing over ceremony of the medical equipment along with Chief Guest - Shri. T J Vinod, MLA, Ernakulam.

The event was presided over by Shri. George M George - Deputy Managing Director, Muthoot Finance. Shri. Babu John Malayil - Deputy General Manager, Corporate Communications, Muthoot Finance welcomed the gathering. Shri. M. O. John - President, Indira Gandhi Cooperative Hospital; Shri. Ajay Tharayil - Secretary, Indira Gandhi Cooperative Hospital; Adv. B. A. Abdul Muthalib - Director, Indira Gandhi Cooperative Hospital; Rtn. Kuriakose Anthony - President, Rotary Club of Cochin East; Rtn. Raghu Ramachandran - Former President, Rotary Club



of Cochin East, and Shri. Vinod, Regional Manager, Ernakulam Region, Muthoot Finance attended the event.

Eye Screening Camp

Eye Screening Camp Held for Fisherman Community in Chennai



Muthoot Finance in association with Aruvi Trust has organized a free eye screening camp for the benefit of the fishing community at Kottivakkam, Chennai. Around 250 people were screened at the event which had a significant population of fishermen and free spectacles were distributed to around 140 people who had refractive errors. Shri. Balaji - Regional Manager, Chennai Central Region and Shri. Chandrasekar - Joint Secretary Chennai Suburban Fisherman Wing, ADMK Party and Ex- Fisherman Co-operative Society participated in the eye screening camp. Such CSR initiatives of Muthoot Finance are intended to provide healthcare access to less privileged people in society.

Free Health Check Up

150 People Gets Free Health Check Up During a Single Day Snehasraya Camp at Hyderabad

Muthoot Finance, under its Corporate Social Responsibility (CSR) initiative Muthoot Snehasraya has conducted a single day mobile health camp in Telangana Gardens, Old Airport Road in Hyderabad. Around 150 people benefitted in a single day camp which aims to diagnose various health conditions for the communities. The organizers spread awareness on the importance of early detection in curing lifestyle diseases. The beneficiaries of the camp were mainly yoga practitioners, morning walkers and other people from the local communities. The camp was coordinated by Shri. Laxminarayana Yamgani - CSR Manager, Hyderabad in association with Shri. Dharam Sathish Gupath - Arya Vyshya Mahasabha and TRS leader and Smt. Madhu Latha - Social Worker.

About Muthoot Snehasraya

Muthoot Snehasraya is a mobile laboratory service intended for the prevention and early detection of kidney-related diseases, diabetes, and hypertension ailments. The ambulance crew includes three lab

technicians and one male nurse to carry out various blood and urine tests that evaluate cholesterol, creatinine, sugar, blood pressure, and HBsAg levels in the human body. The unit conducts visits to identified communities and provides clinical examination, laboratory investigations, treatment, and follow-up of patients, free of cost to all sections of the society. The project has been implemented in various regions of Kerala, Tamil Nadu, Hyderabad, and Bangalore touching the lives of thousands of people across the country.



Medical Camp

Muthoot Finance Conducts Medical Camp in Association with Pathanamthitta Police Station



Muthoot Finance has conducted a medical camp in association with Pathanamthitta Police Station benefitting a total of 104 beneficiaries including senior citizens and police officials. Shri. Swapnil M Mahajan, IPS - SP Pathanamthitta inaugurated the medical camp. Shri. Nandhakumar (DYSP), Shri. Jayaraj (City Branch), Shri. Vidhyadharan (DYSP - Narcotic) and Dr. Alwin (CMO, Muthoot Hospitals, Pathanamthitta) inaugurated the medical camp.

Honours Doctors

Muthoot Finance Honours Doctors with Medical Excellence Awards 2023 in Madurai, Tamil Nadu



Muthoot Finance in association with Indian Medical Association (IMA) has honoured 50 doctors with Muthoot Golden Awards for Medical Excellence 2023 for their commendable service and achievements in the healthcare sector. The event was organized as a token of appreciation to the healthcare professionals for their invaluable and inspiring contributions in medical services. The event was held at IMA Madurai Headquarters located at Panagal Road, Madurai on 18th March 2023 at 6:30 pm on the sidelines of the State Level IMA Meet, Madurai.



Nutritional Support

Nutritional Support to 50 HIV Infected Children in Madurai District



On the sidelines of the World Aids Day, Muthoot Finance has provided nutritional support to 50 Children living with HIV /AIDS. The event took place in the Collectors Office, Madurai. District Collector, Dean of Medical College, HOD, DMHO, Deputy Director Of Health Services, All the GH Medical Officers, College Students, NGO's, and Media People participated in this event.



CBC Analyzer

**Donation of Medical Equipment
(CBC Analyzer ERBA-360H) to District Hospital Lawngtlai, Mizoram.**



Under The CSR Initiative of The Muthoot Group. Donation of Medical Equipment (CBC Analyzer ERBA-360H) To District Hospital Lawngtlai. The Handover ceremony took place on 03.02.2023 at Mizoram.



Medical Camp

Muthoot Snehasraya Medical Camp

Muthoot Snehasraya is a mobile laboratory service intended for the prevention and early detection of kidney-related diseases, diabetes, and hypertension ailments. The ambulance crew includes three lab technicians and one male nurse to carry out various blood and urine tests that evaluate cholesterol, creatinine, sugar, blood pressure, and HBsAg levels in the human body. The unit conducts visits to identified communities and provides clinical examination, laboratory investigations, treatment, and follow-up of patients, free of cost to all sections of the society. The project has been implemented in various regions of Kerala, Tamil Nadu, Hyderabad, Mumbai and Bangalore touching the lives of thousands of people across the country.

Early diagnosis or detection of disease can lead to more cure and longer survival

Muthoot Snehasraya - Snapshots



- Started in 2014 • Operating in Kerala, Tamil Nadu, Telangana, Karnataka, and Maharashtra
- Non-Stop Camps Running 320 Days Every Year • Completes 1600 Camps Every Year Across 5 States
 - Average 1,60,000 Free Check Ups Provided to Communities Every Year
 - More than 15 Lakh Tests Provided Over the last 9 Years

Telephonic Followup Sessions for A, B and C category participants.
On Ground Kiosks/Booths for Spreading Awareness among the public.

Muthoot Snehasraya Camps are scrupulously monitored with reports prepared every month. On a grass root level, Snehasraya is creating great impact and generating awareness. For Muthoot Finance, This Project is Special & Close to Our Hearts...!

Muthoot Smart Anganwadi -

Where learning is pleasure



Muthoot Smart Anganwadi is a unique CSR initiative by Muthoot Finance which has built a sophisticated modern day Anganwadi at Moolampilly - one of the coastal suburbs of Kochi. The project is implemented in association with Shri. Hibi Eden MP. The major beneficiaries of this project are the lower income families residing in and around Moolampilly, who are presently not able to afford quality education with the support of high infrastructure. The total cost of the project is 25 Lacs - which includes a high-tech study room with all modern amenities, kitchen, bathroom, storeroom, and fencing all around. The top of the complex will be safely roofed and possess a kids' play area.



Foundation Stone Laid - May 11, 2022



The foundation stone laying ceremony of the Smart Anganwadi was performed by Shri. George M George - Deputy Managing Director of Muthoot Finance and Shri. Hibi Eden MP Ernakulam

Inauguration - September 16, 2022



The Inauguration ceremony of the Smart Anganwadi was performed by Shri. George M George - Deputy Managing Director of Muthoot Finance and Shri. Hibi Eden MP Ernakulam

Mid-Day Meals

Renovation of Mid-Day Meals Kitchen for Government School in Mangalore



The children of DKZP Higher Primary School in Sujeeru, located in one of the remote rural clusters of Mangalore can now enjoy their lunch in a better way. As part of the CSR intervention in the education sector, Muthoot Finance has renovated their dilapidated mid-day meals kitchen into a strong structure with properly painted walls and hygienic interiors. The key handover ceremony of the renovated kitchen was inaugurated by Shri. Ramlan Maripalla - Pudu GP President. The years of neglect were apparent - the walls of the room were not painted or properly cemented. We're hoping that the work encourages more parents to enroll their children in the school, and show that good education is being imparted.

A lot of dignitaries attended and graced the event. Shri. Jnanesh - BEO Bantwal Taluk; Shri. T. D. Nagaraj - Circle Inspector, Bantwal; Shri. Tharanath K - Vigilance Officer, Muthoot Finance, Mangalore Region; Shri. Sandesh Shenoy - CBM, Puttur Cluster; Smt. Gayathri Nayak - Branch Manager, Muthoot Finance, Faranipete Branch; Shri. Prasad Kumar - CSR Manager, Muthoot Finance, Mangalore Region; Shri. M Hussain - President, SDMC DKZP Higher Primary School, Sujeeru, Shri. Umar Farooq - SDMC President Sujeeru High School, Smt. Vishalakshi, HM, DKZP Higher Primary School Sujeeru; and Smt. Shashi Mangala Sujeeru High School HM was present at the event.



Essential School Equipments

**Supplied Essential Play School Equipments
for Deaf School at Mannackanad, Pala, Kerala.**



Muthoot Finance has donated essential play school equipment to Our Lady of Consolation Deaf School established in 1955. The CSR initiative falling under the umbrella of Promotion of Education will benefit 55 students of the school hailing from financially backward families from Kottayam, Idukki, Alappuzha and Kollam districts of Kerala. The gesture includes merry go round, playground slide, and seesaw horse rides. The school has been providing commendable service to the poor and needy children for decades. The teachers of the school are highly proficient to enable speech and hearing impaired children to excel in academics.

Higher Education Scholarships

Muthoot Finance gives higher education scholarships to students



Muthoot M George Foundation, the CSR arm of Muthoot Finance Ltd., has felicitated 30 deserving students with professional scholarships to pursue their higher education. The Muthoot M George Professional Scholarship for the 2021-22 worth Rs. 48 Lacs were distributed to students pursuing a degree in professional courses like MBBS, Engineering, and BSc Nursing. The scholarships were awarded to students with an annual family income of less than 2 lakh and who have scored at least 80% at higher secondary level. The amount of scholarships are Rs. 24 lacs for 10 MBBS students, Rs. 12 lakhs for 10 BTech students and Rs. 12 lakhs for 10 BSc Nursing students.

The event which took place at Avenue Regent, Kochi was inaugurated by Chief Guest Hon'ble Justice Shri. Gopinath P - High Court of Kerala, and was further presided over by



Shri. George Alexander Muthoot - MD, Muthoot Finance. Dr. Maria Varghese - President, IMA Kochi Chapter; Dr. P C Neelakandan - Principal, Muthoot Institute of Technology & Science and Dr. Haneesh - Vice President, IMA Kochi Chapter felicitated the ceremony and the students were provided with the first yearly disbursement amount. Shri. George M George - Deputy Managing Director, Muthoot Finance; Shri. Deepak L Aswani - Chairman, FICCI Kerala; Rev. Father Varghese - MMGF Charity Committee Member; Shri. Jose Mathew & Mrs. Usha Sunny - Independent Directors, and Shri. KR Bijimon - Executive Director also distributed the medals and cheques to the students. Smt. Simi KS - Manager, Corporate Communications delivered the welcome speech and Shri. Prabha T Francis - Senior Manager, Legal, Muthoot Finance delivered the vote of thanks.



Higher Education Scholarship

Muthoot M George Higher Education Scholarships 2021-22 Distributed in Hyderabad



Muthoot M George Foundation, the CSR arm of Muthoot Finance Ltd. has facilitated grants to deserving students with professional scholarships for the year 2021-22 in Hyderabad, Telangana. Smt. Patlolla Sabitha Indra Reddy - Honourable Minister for Education, Government of Telangana facilitated the scholarships to six meritorious students pursuing Btech and MBBS. Shri. Laxminarayana Yamagani, CSR Manager, Mr.A. Saikumar Reddy, Regional Marketing Manager, Secunderabad, Shri. P. Krishana - BM, and Shri. Aravind, AM, Krishnanagar Branch were present during the ceremony.

Professional Scholarship

**Muthoot M George Professional Scholarship
2021-2022, Pune, Maharashtra**



Under the CSR Initiative of The Muthoot Group, Muthoot M George Professional Scholarship and Gold Medals were handed over to Four MBBS Students, Three B.Tech Students, Three Nursing Students in Sangli District, Pune Maharashtra.

Scholarship

Higher Education Scholarship Distribution

Muthoot M George Foundation, the CSR arm of Muthoot Finance Ltd, has facilitated grants to deserving students with Professional Scholarships for the Year 2021-22 in Bangalore. The project is carried out as a part of Muthoot Finance's CSR Initiative, with the aim of promoting education and rewarding deserving students who wish to pursue their professional education.

Initially, the project started in Kerala in 2017 and extended it to Delhi, Maharashtra, Telangana, and Karnataka in 2021. Around 220 students have benefited from this effort, and we've given them 1.9 crores as scholarships. The scholarship is awarded to students of three professional courses –Medicine, Engineering and Nursing.



The award is available to students until they complete their studies. We offered Rs. 200,000 to MBBS students and Rs. 100,000 to B.Tech. & B.Sc. nursing students when we first launched the scheme in 2017. The scholarship amount increased to Rs. 2, 40,000 for MBBS and Rs. 1, 20,000 for B. Tech. and B. Sc. Nursing starting with the 2021 batch. The students who are receiving the scholarship now.

The event was conducted on 14th January 2023 at RLC Hall, RO, BLR1, Bangalore. Shri. George Muthoot Alexander, Deputy Managing Director, The Muthoot Group, Shri. Umashankar. M. H - Assistant Commissioner of Police facilitated the scholarships to meritorious students pursuing B, Tech and MBBS.

Educational Support to Special School, Madurai

Muthoot Finance Lends Educational Support to the Special Children at Blessed Kids School, Madurai District.



Muthoot Finance has supplied educational aids under CSR initiative to Blessed Kids Special School located in Vilangudi of Madurai District. The intervention will directly benefit 70 kids studying in the school who are possessing various health conditions like MR, Autism, Cerebral Palsy, Mental retardation, Autism, ADHD, Learning Disability, Down's Syndrome, Microcephaly, Hydrocephalus Children's etc. The company supplied sensory boards, parallel bars, and staircase corners to help these special kids in learning, thinking, listening and holistically improving the development across the stages.

New Interior Cupboards

Muthoot Finance Donates Brand New Interior Cupboards to Padmasree Harekala's School in Mangalore

Padmasree Shri. Harekala Hajabba's Government School in Newpadu, Mangalore receives an infrastructure upgrade, thanks to the CSR intervention of Muthoot Finance. Brand new sets of interior cupboards were installed in the school for the laboratory, sports room, and library sections. The handing over ceremony was held in the presence of Padmshree Shri. Harekala Hajabba, Shri. Badruddin - Harekala Grama Panchayat President, Shri. Abdul Mazid & Shri. Basheer - Panchayat Members and Shri. Mustaf - Honorary President of SDMC.

The Story

DKZP Government High School, Newpadpu, Harekala was started by Shri. Harekala Hajabba in the year 2000, with the initiative of providing adequate education to the students in the village. Currently, 177 students are studying in the School varying from 1st standard to 10th standard. On November 8, 2021, he received the prestigious Padmasree Award from the Honourable President of India for starting this school and for the dedicated efforts he has taken over the years for the development of the school. Hajabba is a 65-year-old social activist and orange vendor from Karnataka who has sold oranges at the bus stop of Mangaluru since 1977. He is illiterate as he had never undergone schooling. But with sheer willpower, he built up the DKZP Government High School, Newpadpu, from his own earnings by selling oranges on streets and bus stops.



Muthoot Jumpstart Program

Muthoot Jumpstart Program helps young students get their minds and hands-on technology



Muthoot Finance in association with the Muthoot Institute of Technology and Science (MITS) has conducted JUMPSTART - a learning program designed for young students to foster an understanding of emerging areas of technology, including their social implications. The CSR initiative was organized at Catholice Higher Secondary School, Pathanamthitta, where 50 students who have

completed their upper primary education and are currently studying in Grade 9th - 11th were chosen for the program. The course helped the students to understand the scope of application of AI, machine learning, data science, robotics, and IoT. The course gave insights to integrate automation into daily operations and taught students how to create a robot car that interacts with its surroundings. Dr. Divya. S. Iyer IAS - District Collector, Pathanamthitta inaugurated the function by lighting the lamp, and H. G. Kuriakose Mar Clemees - Metropolitan of Thumpamon Diocese blessed the function. Adv. Zakeer Hussain - Pathanamthitta Municipal Chairman; Shri. Jerry Mathew Sam - Ex.President, Elanthoor Block Panchayat; Dr. Neelakantan P. C - Principal, MITS; Shri. Jacob George - Principal CHSS and Shri. Jacob George - RM, Kozhencherry delivered felicitations at the function. On the culminating day of the program, Shri. George Thomas Muthoot - Joint Managing Director, Muthoot Finance distributed the certificates to the students who attended the JUMPSTART training program. Dr. Neelakantan P.C, Shri. Jerry Mathew Sam, Shri. Jacob George - Principal, Shri. Jacob George - Regional Manager, and Shri. Saji Mammen - R.O. Manager gave felicitations.



Student Fellowship CUSAT

Muthoot Finance Distributes Fellowship to Girl Students in CUSAT, Kochi.

In our recent CSR activity, Muthoot Finance has distributed Muthoot M George Fellowships to five girl students from various departments of Cochin University of Science and Technology (CUSAT). Shri. George M Jacob - Deputy Managing Director, Muthoot Finance handed over the cheques in the auspicious event held at the CUSAT campus. Students Theertha P from Dept of Oceanography, Rakhi Shankar from International School of Photonics, Anjana Devadasan from DDU Kaushal Kendra, Farzana Subair from Dept of Ship Technology, and Madhuri P Kaimal from Dept of Marine Geology & Geo Physics, CUSAT received the fellowship cheques.

Prof. Dr. P. G Shankaran - Pro Vice Chancellor delivered the welcome speech and Prof. Dr. K. N Madhusoodanam - Hon. Vice Chancellor delivered his presidential address at the event. Prof. Dr. K Ajitha - Syndicate Member, CUSAT; Shri. Babu John Malayil - Deputy General Manager, Corporate Communications, Muthoot Finance; Prof. Dr. K. Girish Kumar - Director, IQAC, CUSAT; and Dr. Sangeetha K Prathap - Co-ordinator, CSR & Development Initiatives were present. The CSR initiatives of Muthoot Finance in the education sector are intended to address the needs of financially challenged students who wish to pursue higher studies.



Uniform Distribution

Muthoot Finance's Uniform Distribution Drive Brings Joy to Kids



Muthoot Finance's school uniform distribution drive has brought joy to the kids of Girinagar LP School in Kadavanthra, Kochi. The company, as part of their CSR initiatives has sponsored two pairs of uniforms to the LKG and UKG students. Around 100 students have received the benefit of the activity, with few more admissions expected as well. The kindergarten admissions in the school are increasing year by year. The humble gesture of Muthoot Finance is expected to promote more admissions to the school.

Several dignitaries from Muthoot Finance distributed the uniforms and interacted with the kids during the occasion. Shri. G. Harimon - GM & CEO & Shri. P. T. Philip - DGM, Muthoot Vehicle & Asset Finance Ltd, Shri. Vinod - Regional Manager, Ernakulam, Muthoot Finance. Smt. Jolly. M. Jossy, Chief Manager (HRD), Muthoot Vehicle & Asset Finance Ltd and Shri. Vibin Francis - Assistant. Manager, Corporate Communications, Muthoot Finance Ltd. were present at the function.



M.G George Muthoot Memorial Gate

Muthoot Finance Sponsors M.G George Muthoot Memorial Gate to St. Thomas College Konni in Pathanamthitta



Muthoot Finance has sponsored the M.G. George Muthoot Memorial Gate to St. Thomas College Konni, Pathanamthitta paying tribute to the company's former chairman and visionary leader Shri. M.G George Muthoot. The memorial gate was blessed by His Holiness Moran Mar Baselios Marthoma Mathews III, Catholicos of the East and Malankara Metropolitan in the presence of Shri. George M George - Deputy Managing Director, Muthoot Finance. The public meeting conducted in the college premises was inaugurated by Smt. Veena George - Hon'ble Minister of Health and Family Welfare of Kerala and presided over by Rev. Kuriakose Mar Clemis Metropolitan. To mark the 10th anniversary of St. Thomas College, the institution had organized the inauguration ceremony of the memorial entrance gate along with a memorial block and a pavilion as well.

Rev. Fr. George David - Director of St Thomas College



delivered the welcome speech. The ceremony was facilitated by Shri. Anto Antony, MP; Adv. KU Janeesh Kumar, MLA; Rev. Fr. Gigi Samuel - Malankara Sabha Managing Committee Member; Smt. Suleka V Nair - Konni Grama Panchayath President, and Prof. P Thomas Pulivelil. Shri. Babu John Malayil - Deputy General Manager, Muthoot Finance delivered a speech during the occasion recollecting the former chairman's memories and his heartfelt association to the native place and church activities.

Shri. M.G. George Muthoot had served 10 years as the Lay Trustee of the India Orthodox Church. To support the development of the native place - Pathanamthitta, Muthoot Finance has been continuously conducting CSR activities in the area. Some of the projects taken forward in the past included organizing medical check-up camps under FOMAA (Federation of Malayalee Associations of Americas), launching MG George Muthoot Cancer Centre to provide cancer treatment to the underprivileged people amongst many others.

Water Bottle Distribution

Muthoot Finance Conducts Steel Water Bottle Distribution Drive in Govt. Schools Across South India

The distribution drives were organized in identified Govt. Schools in Mangalore, Chennai, Madurai, Hyderabad, Mysore and Secunderabad.



With the aim of spreading awareness on reducing the use of plastic bottles in schools, Muthoot Finance has conducted a mass stainless steel water bottle distribution drive in schools located in Mangalore, Chennai, Madurai, Hyderabad, Mysore and Secunderabad. Water bottles were distributed to the school students belonging to financially weak backgrounds as part of the company's CSR initiative. All the activities were organized and coordinated by the CSR managers located in the respective regions. The distribution drive took place at Government School DKZP Higher Primary School Mannagudda in Mangalore Region; Government School, West Mambalam in Chennai Region; Government School Naganakulam in Madurai Region; Government School, Hayathnagar in Hyderabad and



Jawahar Nagar Primary School in Secunderabad Region. The initiative was conceptualized with the main objective to promote the use of eco-friendly materials and discourage the use of plastic water bottles, which has become a serious threat to the environment. Environmental protection has been one of the core focus areas of the company's CSR operations. The bottles were branded with "Say No To Plastic – Save The Environment" to raise awareness at the grass root level for students.

Muthoot Children's Park

**Muthoot Children's Park Inaugurated
in DKZP LP School Yemaje in Mangalore**



Muthoot Finance has constructed a new children's park for the kids of DKZP LP School in Yemaje, Mangalore. The CSR initiative of the company has transformed the empty land of the school into a good children's park, enhancing the beauty and aesthetics of the school premises. Shri. Rajesh Naik Ulipadi - MLA of Bantwal Constituency inaugurated the Muthoot Children's Park. A lot of quality kids play amenities including rides and slides have been installed in the park. Seating areas with proper benches were also set up as part of the initiative. The entire premises has been properly fenced to ensure the safety of kids.

Shri. Sachidananda - Netlamudnoor Grama Panchayath President; Smt. Shakila Krishna Mittakodi - Grama Panchayath Vice President, Netlamudnooru; Smt. Anusha PDO - Netlamudnooru Grama Panchayath; Shri. Sandesh Shenoy - Cluster Manager Puttur Muthoot Finance; Shri. Naveen A - BM Puttur Muthoot Finance, Smt. Mallika Ganesh Acharya - SDMC President; Shri. Prasad Acharya Maie - SDMC Vice President; Dr. Thriveni - HM DKZP LP School Yemaje; Shri. Prasad Kumar - CSR Manager Muthoot Finance Mangalore Region; Smt. Savitha D Poojary and Sri Dhananjya Gowda - Grama Panchayath Member; Shri. Jayaram Rai - Retired Principal was present during the inaugural ceremony.



STEM Science Lab

Muthoot STEM Science Lab in KDVP Govt. Girls Higher Secondary School, in Nagercoil, Kanyakumari District



STEM Learning was conceptualized with an aim to inculcate basic concepts of Science, Technology, Engineering, Mathematics at school level, thereby encouraging inclination of students/learners towards science and technology. Models designed by STEM help students in identifying and experiencing the actual concepts which they learn from textbooks making it more practical in approach. STEM believes that school education can't be only visual or audio but it is important for the children to practically feel the products and experience it. With this vision, STEM has customized 80 models based on 250+ concepts of Science and Maths for better learning and understanding of the concepts. Its Science models for improved learning of students especially for those from less privileged sections of the society. Muthoot Finance organized the program under the name Muthoot Science Center in the Govt School, Nagercoil through STEM learning Pvt Ltd. The govt school strength is 1343 girls students and many govt schools of similar kind are occupying in the vicinity. More than 10000 Govt School students will benefit from this science lab.

Honorable Shri. MR.Gandhi- Nagercoil MLA inaugurated Muthoot Science Lab. Mr.A.Shanmugaraj - Regional Manager, Kanyakumari; Smt. Meena Devi - Councillor, Nagercoil; Shri. Veera Sura Perumal - Councillor, Vallavillai; Dr. Sivakumar- Professor - Athithanar College, Mrs. Nalla Bakiya let Head Mistress, Mr. Sivakumar - District Supervisor, Medical college, Kanyakumari; Shri. Krishnakumar - Regional Admin Manager, Kanyakumari, Shri. Jayakumar - CSR Manager etc were present during the event.



Education Support

Takes care of the Education of Underprivileged Children



Under the CSR Initiative of the Muthoot Group, 500 School Bags were distributed to Anganwadi & Government School Children at Kurla Slum, Sakinaka.

Computer Training Room

Inauguration of Computer Training Room for Computer Education at Zilla parishad School Hingna Nagpur

Under The CSR Initiative of The Muthoot Group. Inauguration of the Computer Training Room for Education at Zilla parishad School Hingna Isasani Nagpur.



Underprivileged Children

Education For Underprivileged Children at
Birati-Kolkata in Association with Birati Globe Vision Society



Seminar Hall

Muthoot Finance Donates M. G. George Muthoot Memorial Hall to Government School in Bangalore



In a CSR intervention in the Education Sector, Muthoot Finance has proudly donated the 'M. G. George Muthoot Memorial Hall' to Government High School, Thanisandra in Bangalore, Karnataka. The event was inaugurated by Shri. George. M. Alexander - Deputy Managing Director, Muthoot Finance in an auspicious ribbon-cutting ceremony and handing over the keys to Smt. Rajeshwari. D - Headmistress, Government High School, Thanisandra, Bangalore.

Shri. D. Hanumantharaya - KES Block Education Officer, KR Puram, Bangalore addressed the gathering as the Guest of Honour. Shri. J. S. Hiremath - General Manager, Muthoot Finance; Shri. Renju Madhavan, Regional Manager - Bangalore 1 Region, Muthoot Finance; Shri. P. N. Mahesh - President of SDMC, Thanisandra; Smt. Sangeetha - CBM, Thanisandra Cluster, Muthoot Finance; and Shri. Chandrasekhar Gowda - Political Leader attended the inaugural event in Bangalore.

Access to quality education is fundamental to the growth of India, and Muthoot Finance has been committed to support education of the underprivileged through our gamut of CSR activities. The Memorial hall has been

initiated as part of the Pan India CSR activities launched to honour and pay tribute to Late Shri. M. G. George Muthoot - Former Chairman of The Muthoot Group of Companies. Around 20 Lacs has been spent for the project and over 1000 students will primarily benefit from the initiative.



Giving Wings of Freedom



Muthoot M. George Professional Scholarship Cheques and Gold Medals were handed over to Ms. Ritika a first year MBBS student, Ms. Stuti Tiwari & Ms. Smriti Tiwari first year B.Tech students by Dr. Sara George Director St. George's Education Society on 10th & 14th Nov 2022.



Cup of Life

A bold new initiative - Breaking the taboos around menstruation.

Muthoot Finance in Association with Shri. Hibi Eden MP, IMA Kochi Chapter and District Administration has successfully conducted a 2 month long menstrual health campaign in Kochi, Kerala - titled the "Cup of Life" where in which we spread awareness on menstrual health through grass root level awareness and training programs and finally delivered 1 Lakh menstrual cups free to the womanhood of Kochi.

What is the objective of the Cup of Life campaign?



- Introduce an environment friendly and economically viable menstrual hygiene product called the Menstrual cup.
- Create awareness about the use of Menstrual cups against the normal sanitary pads.
- Provide menstrual cups to 1,00,000 beneficiaries.
- Provide proper awareness and training to the woman.
- To expedite knowledge of good quality menstrual cups available in the market.
- Normalize conversations about menstruation among all sexes.
- Abolish social stigma and taboos surrounding virginity and menstruation.
- Comprehensive training sessions by doctors, awareness campaigns, social experiments, and more through which we aim to cultivate inquisitiveness.

Why Menstrual Cups?

Surveys have estimated that there are around 17 lakhs women residing in Kochi across various age groups. Imagine the cost of sanitary pads incurred for them during a typical menstrual cycle. By replacing the sanitary pads with menstrual cups, they can receive a great cost advantage. Menstrual cups are also a sustainable alternative in terms of environmental impact as well. Compared to sanitary napkins, these menstrual cups are far more healthier for women as well.

Cup of Life - Background of the project

- The revolutionary event was initially announced on the International Women's Day
- It is for the first time that a program of its stature and scale is happening in India.
- The pilot program Avalkayi was conducted in Kumbalangi Grama Panchayat where the Government Authorities have conducted training programs for women across 17 wards. As part of Sansad Adarsh Yojana.
- The authorities had later distributed menstrual cups to women and as a result, Kumbalangi became the First Sanitary Napkin Free Panchayat.
- After the success of the pilot program at Kumbalangi, the district administration and MP was looking for sponsors for scaling up this campaign in Ernakulam. Muthoot Finance decided to take up the entire program since it was falling under the patronage of EHE - Environment, Health and Education which are the core areas of operation for the company.
- The project was scientifically verified by the expertise of IMA Kochi chapter and further backed by District Administration.
- 2 Month long workshops, celebrity collaborations, contentful discussions, women entrepreneurs etc were part of this humongous program.
- The menstrual cups distributed under the program adhere to high quality platinum used silicon cups to ensure supreme quality. Liquid grade silicon 212 Toxic Test Certified.



Cup of Life - Highlights

- The cups, which were collected by the nodal officers and representatives of all 126 venues from the counters set up at the Rajiv Gandhi Indoor Stadium on August 30. Free distribution to those who had pre-registered was completed on August 31, 5 pm.
- Registration process was conducted through local bodies, colleges, voluntary organizations and major institutions of Ernakulam Parliamentary Constituency. The project was implemented with the participation of Ernakulam district administration and IMA Kochi.
- Two months long awareness campaigns and technical sessions were organized as part of the project. Under the leadership of IMA Kochi, about a thousand volunteers were trained on menstrual hygiene and the use of menstrual cups. More than 40 doctors worked for the success of the project. Doctors appointed by IMA conducted scientific studies on menstrual cups and selected the cups. The doctors of IMA Kochi branch also took up the task of training the trainers.
- Pain simulators for men to experience menstrual pain were displayed at various centers. Hundreds of people including college students and celebrities have experienced menstrual cramps through the simulator.
- A theme music sung and acted by young singer Arya Dayal was also prepared for the event. Movie star Jayasuriya released the logo of the project. An advertisement film starring actress Aishwarya Lakshmi was

also released to promote the project.

- A campaign program was also organized in which Ramesh Pisharati and Hibi Eden participated. An open discussion on the topic of menstruation and sixty was held in Kochi Metro train from Aluva to Pettah. Discussions were also organized in various colleges.
- The Cup of Life has promoted the messages of nature conservation, financial gain, 3000 independent days, women empowerment, gender equality and awareness against social taboos.
- The official announcement about getting a place in the Guinness Book was made at a special stage prepared at the Lulu Mall Atrium. The Guinness announcement was made by Actor Asif Ali in the presence of Hibi Eden MP, Muthoot Finance Managing Director George Alexander Muthoot, Deputy Managing Director George M. George, IMA Kochi President Dr. Maria Varghese.
- On behalf of IMA Kochi branch, Dr. Junaid Rahman as general convener and Dr. M. M. Hanish was chief coordinator and Dr. Akhil Xavier worked as manual project coordinator for the success of the Cup of Life project.



July 5, 2022
Campaign Announcement
Press Meet at IMA Kochi by
Shri. George Alexander Muthoot - MD,
Muthoot Finance,
Shri. George M George - DMD,
Muthoot Finance and
Shri. Hibi Eden MP Ernakulam.



July 13, 2022
Official Logo Launch at
IMA Kochi
by Cine Actor Shri. Jayasurya,
Shri. George M George - DMD,
Muthoot Finance and
Shri. Hibi Eden MP Ernakulam.



August 16, 2022
Theme song launched by
Cine Actress Samyukta
in the presence of
Shri. George M George - DMD,
Muthoot Finance and
Shri. Hibi Eden MP Ernakulam.



August 18, 2022
Public discussion
travelling in Kochi Metro
on the Topic
"Aarthavavum Arupathum"
(Menstruation and the Sixties)





August 22, 2022
Cup of Life Crosses 80,000 registrations

August 24, 2022
Public event at SH College in Thevara, Kochi on menstrual taboos by Shri. Hibi Eden MP Ernakulam, Shri. George M George - DMD, Muthoot Finance. Famous RJ Shri. Joseph Annakkutty Jose was present.



August 28, 2022
Cyclathon Event was organized as part of Cup Of Life in Ernakulam to spread menstrual awareness among the general public.

August 29, 2022
Celebrity Engagements - Prithviraj, Niranjana and all



August 30, 2022
Countdown day and line up of nodal officers at Kadavanthra Indoor Stadium. Shri. George Alexander Muthoot - MD Muthoot Finance, Shri. George M George - DMD Muthoot Finance & Shri. Hibi Eden MP distributed the menstrual cups.



August 31, 2022
Muthoot Finance creates history by winning the Guinness World Records. Shri. George M George and Shri. Hibi Eden MP receives the award from Swapnil Dhangarigar at a special stage prepared at the Lulu Mall Atrium.

A helping hand

Vivahasammanam Madurai

Muthoot Finance Organizes
Vivahasammanam in Madurai
Provides Financial Aid for
Marriage of 18 Girls



Rs. 1 Lakh each financial assistance was provided to 18 newly married Girls all daughters of widows in Madurai under the Muthoot Vivaha Sammanam Project.



Muthoot Finance under its CSR initiative Vivaha Sammanam has provided financial support to 18 girls in Madurai region. The objective of the initiative was to support the widowed mothers and help them meet the matrimonial

needs of their daughters. Rs. 1 Lakh each was provided to the most deserving girls identified from the suburbs of Madurai. Vivaha Sammanam Project is one of the major CSR initiatives of the company. It was launched in Kerala in the year 2015 and later extended to states like Karnataka, Andhra Pradesh and Taminadu



Vivahasanmanam Jaipur

Provided Financial Assistance
to 10 Beneficiaries
under the Vivahasanmanam
Project at Jaipur, Rajasthan



The company has provided financial assistance for the marriage of 10 girls all daughters of widowed mothers in Jaipur, Rajasthan. Cheques worth Rs. 50000 was handed over to each girl under the CSR intervention.



Vivahasanmanam Kolkata

Provided Financial Assistance
to 10 Beneficiaries
under the Vivahasanmanam
Project at Kolkata, West Bengal.



The Muthoot Group under its CSR initiative has provided Financial assistance to 10 newly married girls, all daughters of widows in Kolkata. Under the Muthoot Vivahasammanam project a cheque of Rs 50,000 was handed over to each girl estimating a total CSR spend of Rs. 5 Lacs.



A Warm Gesture

Muthoot Finance distributes winter blankets to differently abled (Divyangjans) in Hyderabad



For most of us the idea of winter is all about cuddling under the blankets, relishing the warmth of a campfire. But for those exposed and disabled, every drop of temperature is a struggle for survival. Keeping this in mind, on the juncture of International Day of Differently Abled, Muthoot Finance in association with Child Help Foundation has organized a blanket distribution drive benefiting 100 Divyangjan (differently abled) families in an identified colony in Annojiguda, Hyderabad. These differently abled people who otherwise could not have afforded proper blankets with the onsets of winter have now received the warmth for their lives through the CSR intervention of the company. The company has partake in the drive with the objective to promote the well-being of differently abled people and communities in the region.

The blanket distribution drive was organized in the eve of International Day of Differently Abled on 3rd December 2022



Petty Shop

Muthoot Finance Helps Differently Abled Couple to Set Up Petty Shop in Madurai



Muthoot Finance, under its CSR initiative of providing Livelihood Support has helped a blind couple - Shri. Thoyan Maran and Smt. Karthieswari - to set up a petty shop at Viraganoor after their telephone booth went obsolete during the pandemic period followed by lockdown. In an event held at Viraganoor Panchayat Office, Smt. Indirani - The Madurai Corporation Mayor and Shri. Nagarajan - Deputy Mayor on behalf of the Muthoot M George Foundation handed over the keys of the petty shop to the couple. Shri. G.Vigneswaran - Madurai Regional Manager, Shri. S. Jayakumar - Manager, CSR, Madurai Region; Shri. G. Paul Jeyaraj - Zonal, Security Officer, Muthoot Finance Ltd, Shri. P. Vijayakumar - Regional Admin Manager, Muthoot Finance Ltd, Madurai, Shri. Jose - Former President of Indian Red Cross Society, Madurai; Shri. A. Martin - Zonal Marketing Manager, Muthoot Finance; Shri. N. M Karthik - Assistant Manager, Zonal Office, TN South, Branch Manager, Silaiman Branch, Muthoot; Shri. Sathya - Regional Marketing Manager, Madurai and public participated in the event.



E-Auto to an NGO

Muthoot Finance Donates E-Auto to an NGO for the Mentally Challenged in Mangalore

Muthoot Finance has donated an electric auto rickshaw to Riya Foundation - an NGO trust offering therapeutic residential care for the mentally challenged in Kulshekar, Mangaluru. The electric auto was offered under the CSR initiative of the company to provide medical and emergency services for the mentally challenged beneficiaries of the NGO. Shri. Premananda Shetty - Mayor of Mangalore City Corporation handed over the key to the foundation. Shri. Rahul Raghavan - Administrative Manager; Shri. Pavitra Kumar - Mangalore Cluster Manager; Smt. Monisha M K - Operations Manager; Shri. Chandrasekhar U S - Branch Manager, Kadri; Shri. Prasad Kumar - CSR Manager, Mangalore Region; regional coordinators Shri. Latheesh, Shri. Noel Kumar; Muthoot Finance and Shri. Amaal Jose, Smt. Keerthana & Smt. Ashley Fernandes - Director of Riya Foundation and other beneficiaries of the foundation were present during the event. The E- auto will assist the beneficiaries of the foundation during emergencies, transportation, visits to villages, participation in social events, and also during contingencies.



Umbrella Distribution

Muthoot Finance Distributes Free Umbrellas to Road Side Vendors in Kochi



As part of their CSR initiative, Muthoot Finance has distributed umbrellas to the local street vendors of Kochi. The beneficiaries included tea sellers, vegetable fruits sellers, pavement lottery sellers, etc. operating across various locations of Kochi. As the mercury is surging across the state due to the prevailing summer, these umbrellas are expected to be a great relief for the street vendors from the scorching hot weather.

Shri George M George - Deputy Managing Director of Muthoot Finance distributed the umbrellas to the vendors in an event conducted at Muthoot Finance Head Office in Kochi. It was a heart-melting moment for us when the vendors expressed their sincere thanks to the CSR team

who organized the event. Smt. Divya Chandran - Manager, Marketing Department; Shri. Sujith. S - Senior AGM Admin Dept, and Shri. Babu John Malayil - Deputy General Manager, Muthoot Finance was present at the event.

The street vendors in the city limits are suffering from lower earnings and ill-health as they lose access to shade in cities where trees are felled to make way for construction. Heatwaves are becoming more frequent in the cities and the loss of shade trees are further exposing the street vendors to vulnerable health conditions. Through the gesture, Muthoot Finance intends to add impetus to livelihood generation for communities through capacity building.



Karunya Yatra

Muthoot Finance Sponsors Karunya Yatra, Provides Care to 390 Street Destitutes in Kerala

Muthoot Finance in association with Sehion Preshitha Sangam has organized "Karunya Yatra" to help feed and take care of the destitutes and other marginalized people in the society. The 12 day programme covered all the 14 districts of Kerala and helped 390 destitutes. A 22 member volunteer team of youngsters bathed, shaved, disinfected and dressed up the destitutes, besides providing them food and basic medical care. A lot of local vendors, restaurant owners, local NGOs, local police and other people were united under the initiative for supplying food, clothes, and other necessities to the destitutes.



The Association

Muthoot Finance has donated a fully equipped destitute bathing van towards Sehion Preshitha Sangam in 2019 for organizing Karunya Yatra. Since then, the organization was carrying out the activities, but they had to pause them due to the Covid 19 pandemic in 2020. But as an organization possessing relentless passion for social change, they decided to utilize the van for distributing medical facilities during the testing times. Now that the Covid wave has relatively settled down, the organization has restarted the Karunya Yatra.



Medical Mobility Aids

**Donation of Medical Mobility Aids and Water Dispenser
to District Sainik Welfare & Resettlement Office Mehsana Gujarat**



Automated Wheelchair

Muthoot Finance Donates Fully Automated Wheelchair to Differently Abled in Trivandrum



As part of our CSR activities, Muthoot Finance has donated a fully automated wheelchair to differently abled. Shri. George Jacob Muthoot - Chairman of The Muthoot Group handed over the wheelchairs to Mr. George Thomas, Trivandrum and Ms. Lakshmi V Sivan - Mar Ivanios College Trivandrum in the presence of Smt. Elizabeth Jacob - Director of The Muthoot Group, Smt. Deepamol - Asst. Prof. Mar Ivanios College, Shri. Gopakumar - President, Rotary Club; Shri. Vinod Raj - RM, Trivandrum North Region, Shri. Babukuttan - ARM, Trivandrum South Region, Rotary Club Members and other staff members of Muthoot Finance.

Medical Equipment

Donation of Medical Equipment and Water Cooler to Mathadi Hospital Trust Navi Mumbai



Donation of Medical equipment were Made to the Mathadi Hospital Trust in Koparkhairane, Navi Mumbai under the CSR initiative of the company.



Winter Gear Distribution

Donation of Woolen Sweaters to Underprivileged Children Guwahati, Assam.



The Muthoot Group under its CSR initiative Donated 56 Woolen Sweaters to the Students of Vidya Rath School on Wheels Government Project in Association with Assam State Legal Services Authority and Childline. Ultimately 56 Children will benefit from this activity.

Borewell Installation Chennai

Muthoot Finance Dedicates Borewell Facility to Govt. Girls Home at Kosapet, Chennai



Muthoot Finance in its latest CSR initiative has installed a bore well facility at the premises of Govt. Girls Home at Kosapet, Chennai, helping 70 girl children to sufficiently utilize their drinking water facility. The girl's home was facing an acute shortage of drinking water. The new bore well will enhance the water supply and improve accessibility of hygienic drinking water. Shri. N. Balaji - RM Chennai Central Region; Shri. Ajay - District Child Protection Officer, Chennai; Smt. Angel Devasena - Superintendent Girls School Chennai and Shri. Arun V - CSR Manager Chennai was present during the inaugural ceremony. The project digging bore wells and providing motor & pump sets falls under the category of rural development. Access to drinking water was a perennial problem for students in schools located in rural areas of Chennai.

Snehasanmanam Chennai

Muthoot Snehasanmanam Lends Support to Ailing Artists in Chennai



In the latest edition of Snehasanmanam 2022 conducted in Chennai, 10 artists were felicitated with mementos and cheques of Rs. 3000/- each as a monthly grant for the next 1 year.

Muthoot Finance has conducted Snehasanmanam 2022 in Chennai - a CSR initiative intended to provide financial aid and honour 10 distinguished artists and writers who have immensely contributed to the art forms and culture of the country. Shri. A.M.V. Prabhakar Raja - Honourable MLA, Virugambakkam Constituency inaugurated the ceremony and distributed the mementos and cheques to the artists in the honouring ceremony held at Hotel Gokulam Park in Chennai. The identified artists will receive a monthly grant of Rs. 3000 for the next 1 year. A total of Rs. 3,60,000/- shall be disbursed as part of the CSR intervention.

Shri. Manikandan. K - Regional Manager, Chennai South,

Shri. Mohanan. K - Regional Admin Manager Chennai North and Shri. Vibin Francis - Assistant Manager, Corporate Communication Department, Muthoot Finance attended the event. Launched in Kerala, the Snehasammanam initiative intends to promote skilled artists belonging to traditional art forms, including writers, painters, poets, musicians, dancers, sculptors, actors, etc. From the year 2015 to 2021, Muthoot Finance has allocated and disbursed around 1 Crore for various beneficiaries through the project. In the upcoming years, we are planning to revise the annual outlay to a higher amount and enlist more beneficiaries under the scheme.

Drinking Water Facility

Muthoot Finance Renovates Drinking Water Facility for Govt. School in Chennai



Muthoot Finance have supported the complete renovation of RO drinking water facility and borewell to facilitate drinking water facility for the benefit of over 600 children studying in Seethanjeri Government School in Tiruvallur District, Chennai. Shri. Manikandan - Regional Manager Chennai North Region and Shri. Boopalan - President, Seethanjeri Grama Panchayat inaugurated the revamped RO drinking water facility. Shri. Arun V - CSR Manager, Chennai Region, Muthoot Finance, school officials, residents of village, ward members and students were present during the occasion. The objective of the CSR initiative is to provide clean drinking water for the school across its area of operation in Chennai. The renovated RO plant will purify and dispense sufficient water every hour and would provide potable water for the students, teachers and non-teaching staff every day.

Compound Walls

Muthoot Finance Beautifies the Compound Walls of Mangalore Central Railway Station



Muthoot Finance in association with Rotary Club Seaside has beautified the compound walls of Mangalore Central Railway Station. The mural painting was unveiled by Dr. Shankar - Additional Chief Medical Superintendent (ACMS), Mangalore Central Railway Station and Shri. Uday Shyam Khandige, Regional Manager, Mangalore, Muthoot Finance. The artwork was done as part of the company's CSR project, performed by artist Shri. Dinesh and Shri. Harish from Kodialbail. They have painted the walls with murals in the theme of an ancient village and echoes its cultural heritage. The artwork intends to protect and beautify the compound walls giving it a new lease of life.

Shri. Satish - Chairman, Rotary Club, Bolar District, Mangalore Seaside; Shri. Sureshan - Chief Commercial Officer, Mangalore Central Railway Station; Smt. Pavithra Kumar - CBM Mangalore Cluster, Muthoot Finance; Shri. P. R Sinha - SM, Mangalore Central Railway Station; Shri. Kishan K - Deputy SM, Mangalore Central Railway Station; Shri. Akbar Ali - IPF, Mangalore Central Railway Station; Smt. Sahana. S. Nayak - BM, Hampankatta, Muthoot Finance; Rtn. Ashok. M. K - President, Rotary Mangalore Seaside; Rtn. Heerachand - Secretary, Rotary Mangalore Seaside; Shri. Abdul Naseem - CHI, Mangalore Railway Station; Shri. Prasad Kumar - CSR Manager, Mangalore, Muthoot Finance were present during the unveiling ceremony.

Shelter from the Storm

Muthoot Finance distributes tarpaulin sheets to flood affected farmers in Thiruvavarur, Tamil Nadu.



As part of disaster response activity, Muthoot Finance has provided 151 tarpaulin sheets to flood affected farmer families of Thiruthuraipoondi in Thiruvavarur. The marginalized farmer communities of the region were residing in thatched huts and the unprecedented rains threatened to create seepages in their huts. Muthoot Finance's timely CSR intervention has saved the habitats of 151 families in the area. Various regions of Tamil Nadu received heavy rainfall paving way to severe waterlogging. The farmer community of Thiruthuraipoondi who were deprived of concrete homes were facing immediate threat from the rains. Company's quick CSR intervention has managed these families to stay resilient against the rains.

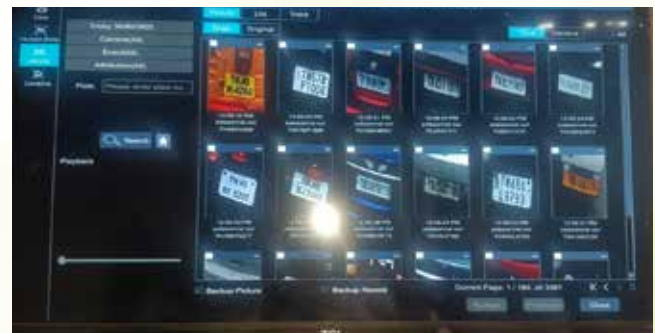


Safety Cameras

Muthoot Finance Supports Installation of Safety Cameras to Notch up Security for Trichy Police



Under the CSR initiatives of the company, Muthoot Finance has set up ANPR Camera & NVR as part of boosting Road Safety Activities in Trichy City Police. Shri. Karthikeyan IPS - City Police Commissioner launched the ANPR Surveillance Monitor and control room. The new infra update will notch up the security through Advanced Anti-Crime Cameras (ANPR), which assists in vehicle number recognition, vehicle tracking, monitor traffic signals at intersections, traffic congestion control on roads and national highways, and enhances safety for motorists on highways. Shri. Joseph Nixon - Deputy Commissioners of Police; Shri. Anbu IPS, Smt. Sridevi IPS, Shri.



Sundharamurthy - Gandhi Market Assistant Commissioner of Police, Shri. KP. Swaminathan - Regional Manager, Trichy; Shri. Jayakumar - CSR Manager; Shri. Ashok - Regional Administrative Manager, Shri. Satish - Marketing Manager, Muthoot Finance, police officials and general public participated in the event.

NREGP in Tamil Nadu

Muthoot Finance Distributes Agricultural Implements under NREGP in Tamil Nadu

Muthoot Finance, as part of their CSR initiative has distributed agricultural implements to the 175 rural farmers under the National Rural Employment Guarantee Program (NREGP) in Thiruthuraipoondi, Thiruvarur District. The initiative intends to empower the farming community to be self-reliant and to create a sustainable model for self-sufficiency in food cultivation and consumption.

Shri. K. Marichamy - MLA, Thiruthuraipoondi Constituency distributed the agricultural implements in a function held in Thiruthuraipoondi, Thiruvarur District. Shri. SomaSundaram - Superintendent of Police, Thiruthuraipoondi District; Smt. Kavitha Pandiyan - Municipal Chairman, Thiruthuraipoondi; Shri. V. Kottai Rajan - Regional Manager, Thanjavur District; Shri. S. Jayakumar - Manager CSR, Madurai Zone, Muthoot Finance were present during the occasion.



Shri. R. Pandiyan - Former Municipal Chairman; Shri. S. Senthil Kumar - Farmers Association; Smt. Kannagi - District Project Officer, ICDS, Thiruvarur; Dr. S. Gowri - Block Medical Officer, Thiruthuraipoondi; Shri. A. Chinnayan - President of Noonakadu Village Panchayat; Shri. Senthilkumar - Palam NGO, Thiruthuraipoondi; Shri. Vinoth - Regional Marketing Manager, Thanjavur, Smt. Agalya - Branch Manager, Thiruthuraipoondi and hundreds of farmers and families participated in the function.

Anti Drug Campaign

Laharikkethire Lakshyadeepam
(Lighting One Lac Lamps to Spread Anti-Drug Campaign Message)



Laharikkethire Lakshyadeepam (Lighting One Lac Lamps to Spread Anti-Drug Campaign Message) - the ambitious CSR campaign by Muthoot Finance in association with Nallapadam - The CSR arm of Kerala's leading daily Malayala Manorama has officially launched. The campaign intends to spread awareness on the excessive use of drugs among students at the school level. The campaign will engage students through social activities and contests to spread grass root awareness on the growing menace of drugs in the society.

Shri. Hibi Eden - MP Ernakulam inaugurated the district level campaign of Lakshyadeepam at an event held at Government Higher Secondary School, Edappally. Shri. A Shankaranarayanan - Principal, Government Higher Secondary School, Edappally; Dr. A. Srinivas - DIG, Ernakulam Range, Kerala Police Department; Shri. P.K Sanu - Joint Excise Commissioner, Central Zone, Kerala Excise Department were present during the occasion. Shri. George M George - Deputy Managing Director, Muthoot Finance was the chief guest of the event.

Thousands of students from government schools spread across seven Taluks of Kerala will take part in the massive anti-drug campaign. The company has earmarked 30 Lacs for this flagship CSR initiative. As part of the campaign, various contests like preparing newspapers & composing songs against the usage of drugs will be organized to engage students. State level winners of these contests will receive a prize money of ₹50000, ₹30000 and ₹20000 respectively across different categories. The campaign will conclude with lighting of 1 Lakh lamps in Marine Drive, Kochi on 17th January 2023.



Anti Drug Campaign (Lamp Lighting)

Muthoot Finance's "Laharikkethire Lakshyadeepam" Anti-Drug Campaign concludes with Lamp Lighting Ceremony at Durbar Hall Ground, Kochi



Muthoot Finance concludes its statewide anti-drug campaign "Laharikkethire Lakshyadeepam" with a lamp lighting ceremony rallying hundreds of students from different schools across the state at Durbar Hall Ground, Kochi on January 17, 2023. The campaign was implemented in association with "Nalla Paadam" a social initiative Malayala Manorama - Kerala's most circulated daily.

Shri. Pinarayi Vijayan - Honourable Chief Minister of Kerala officially inaugurated the "Laharikkethire Lakshyadeepam" ceremony. Padmasree Bharath Mammooty - Popular Indian Film Actor representing Kerala, who was the Chief Guest of the event energized the gathering by his presence and speech. Shri. George Alexander Muthoot - Managing Director of Muthoot Finance Ltd was the Guest of Honour for the event. The function was presided over by Shri. M.B. Rajesh - Minister of Excise, Kerala. Smt. Renu Raj IAS - District Collector Ernakulam, Shri. Mathews Varghese - Malayala Manorama Editorial Director, Shri. TPM Ibrahim - CBSE School Management Association President, Shri. Binoy Vishwam MP, Shri. T.J Vinod MLA, Shri. M. Anilkumar - Mayor, Cochin Corporation was present at the event.

As part of raising awareness against the menace of drugs, the dignitaries lit candles made out of coconut palm leaves on the stage. Hundreds of students and the public simultaneously lit the candles. Shri. M.B. Rajesh - Minister of Excise, Kerala recited the pledge urging the gathering to join the fight against drugs. Padmasree Bharath Mammooty released balloons to the sky as a symbolic gesture to let peace and happiness prevail in the society.

The winners of the music band competition organized for students under the campaign were announced during the occasion. Carmel HSS Chalakudy Thrissur, St. Johns School Anchal Kollam and Sacred Heart HSS Thiruvambady, Kozhikode won the first, second and third position respectively. The winners received a prize money of Rs.50000, Rs.30000 and Rs.20000 for first, second and third position respectively. In the newspaper preparation contest, the winners were AUP School - Mundakkara, Kinalur; Government Lower Primary School - Tholikodu, Punalur, Kollam and Archbishop Attipetty Public School, Vaduthala in Kochi.

Ration Kits

Distribution of Ration Kits to the Flood Victims of Silchar Guwahati, Assam.



Distribution of Dry Ration Kits to the Flood Victims of Silchar Region Guwahati Assam. The distribution was done at the Silchar Branch-4628 in presence of all staff members. Around 200 beneficiaries got benefit from this CSR intervention. The Distribution took place on- 10/07/2022. Guwahati-RO

Blankets & Umbrella

Blankets and Umbrella Distribution at Koramangala, Bangalore



Muthoot Finance in association with Flora Charity (NGO) has distributed 500 umbrellas and winter blankets to underprivileged people at Koramangala Slum in Bangalore. Shri George Muthoot Alexander and Shri. Ramalinga Reddy, MLA and former Minister is Chief guests at the event and they handed over the Winter blankets and Umbrellas to the underprivileged people.

Water Cooler

Installation of Water Cooler at Titagarh Municipality Kolkata, West Bengal.



Installation of Water Cooler was done at Titagarh Municipality, Kolkata Region, West Bengal under the CSR initiative of the company. Total 1000 walking pedestrians around the premises of the Municipality will be benefited from this activity.

Swachh Bharat Initiatives

ISR Activity District Hospital Aluva



Muthoot Finance in efforts to embed Individual Social Responsibility (ISR) among its employees has organized a cleanliness drive at District Hospital Aluva in Ernakulam. Braving the hot and sultry weather, the employees of Head Office Cochin undertook the cleanliness drive and beautified the hospital premises and interior blocks. The drive was officially declared open by Dr. Smiji George - Ho'ble Superintendent, District Hospital Aluva who thanked Muthoot Finance for supporting and participating in the noble initiative. Dr. Soorya S - Resident Medical Officer (RMO) District Hospital Aluva, Dr. Haneesh M - Jr Consultant EnT, District Hospital Aluva & the Nodal Officer at Kayakalp Programme, National Health Mission, and Smt. Lissy George - Nursing Superintendent, District Hospital Aluva were present during the occasion. The cleanliness drive was organized as part of the preparations of state level assessment under Kayakalp Certification Programme by the Ministry of Health and Family Welfare, Government of India to promote cleanliness and enhance the quality of public health facilities. The volunteers cleared the trash and cleaned/relocated the storage rooms of the hospital. The exterior dirt of the administrative office was cleared using a water spray gun. The volunteers even assisted the poor and needy in transporting through the premises.

What is Individual Social Responsibility?

Individual Social Responsibility is all about ownership, emotional investment and gratification – a personal journey. It is not the 'art of giving' but the 'science of being' in a symbiotic relationship with our surroundings, communities, society and the world at large. ISR is about

sustainability persevered with ethics, integrity and unwavering generosity. It deals with individuals becoming more responsible in their actions affecting communities, in their immediate circle of family and friends and also beyond. It works at a heightened level of transformation from within for a purposeful life and happiness.



Solar Project

Muthoot Finance Commissions 2KV On-Grid Solar Project in Mangalore



Muthoot Finance in association with Samartha Shakari Trust Mangalore JLV Energy has commissioned a 2KV on-grid solar project for the Government Transit Home Kapikad in Mangalore. The inauguration of the solar project was done by Dr. Kumar IAS - CEO, Dakshina Kannada Zilla Panchayat in the presence of Shri. Uday Shyam Khandige - Regional Manager Mangalore, Prof. Hilda Rayappan Prajna Counseling Centre Mangalore, Shri. Lancy Pinto - Corporator Mangalore City Corporation, Shri. Pavithra Kumar - CBM Mangalore Cluster, Smt. Sunila K.V - BM Kottara, Shri. Kiran. U. Samartha Shakari Trust, Shri. Prasad Kumar - CSR Manager Mangalore Region, Muthoot Finance. Dr. Kumar IAS appreciated Muthoot Finance for our initiative and cited that the solar grid is a proactive contribution to the transit home as it saves energy and protects the environment.

ISR The Very Essence of Humanity

Charity begins at home. But then we have Individual Social Responsibility (ISR) that begins from our hearts. It teaches and nurtures a way of living that captures the true essence of humanity. At Muthoot Finance, we have forged a lot of ISR initiatives for our workforce and benefiting millions of deprived people across India.

Blood Donation Camps

***Every two seconds, a patient in India needs blood.
One out of every three people will need blood in their lifetime.
One out of every 10 people admitted to hospital will need blood.***



Muthoot Finance employs over 40000 people under the brand. The company periodically updates and maintains a blood register - which acts as a repository of blood donors expediting blood availability in need. Blood donations are used for patients in need of surgery, cancer treatment and transfusions for blood loss from traumatic injuries. When each and everyone starts donating their blood, it becomes a life saving act and a generous donation. To acknowledge and value their generous act, the company has also sanctioned a half day leave for donors. Over the years, the company has been delighted to see the overwhelming response and support from our employees as part of the community for this noble cause. Blood donation saves lives, and it is heartening to see the spirit of volunteerism among the workforce.

Going Green

Solar Home Lighting Kit



EV Charging Points were inaugurated at Narmada Apartments, GK- II, New Delhi and NRI Apartment, GK- II, New Delhi to promote use of EV Vehicles with the focus on creating and raising awareness on clean and green environment. Such 100 EV charging points will be installed in different parts of Delhi. The function was inaugurated by Shri. George M George - Deputy Managing Director, Muthoot Finance. Aligning with the UN's urgent mission to go Carbon Neutral by 2050, the company has decided to give considerable significance to sustainable initiatives under its CSR interventions.



Muthoot Finance conducted 'Solar Home Lighting Kit Distribution to 50 tribal families of Mysore District on 11th of August 2022 at KKH Conventional Hall, Chowkur, Hunsur Taluk, Mysore District. We had done the assessment of 600 tribal families around the district of Mysore (Nagarhole, Kodagu, HD Kote, Hunsur and Periyapatna) and finalized 50 families who could have the facility of electricity and distributed them solar home lighting kits in the event. Shri Shantaram Siddi - MLC, Govt of Karnataka and State Secretary - Vanavasi Kalyana Karnataka was chief guest and he handed over the Solar home lighting kits to 50 Tribal families.



Going Green

E Vehicles Bangalore

Muthoot Finance Donates Automated E Vehicles to Specially Challenged in Bangalore



As part of the CSR initiatives of the company, Muthoot Finance donates E vehicles under the patronage of Muthoot Sneha Sancharini Project to an identified group of specially challenged in Bangalore, Karnataka. E-vehicles were delivered to 10 needy people from financially backward families, who were unable to walk without the assistance of another individual due to being specially abled. The event was organized in collaboration with Mount Carmel Education Society.

Shri. George Muthoot Alexander - Deputy Managing Director, The Muthoot Group and Shri. K. J. George - Hon'ble, MLA, Sarvagnanagar handed over e-vehicle keys to the beneficiaries.



Butterfly & Herbal Garden

Butterfly and Herbal Garden Blooms at De Paul School of Social Work, Angamaly



The image of a child chasing the butterfly in a lawn is one of our favourite sights to behold. Now it will happen every day at De Paul Institute of Science and Technology (DIST). On the sidelines of Environment Day, Muthoot Finance, as part of their CSR initiative has constructed a butterfly and herbal garden within the precincts of the college. The week-long celebrations on behalf of Environment Day was inaugurated by Shri. George M George - Deputy Managing Director of Muthoot Finance and Rev. Father John Mangalath - Principal DIST in an event organized at the De Paul college campus. On the occasion, Muthoot Finance joined hands with the college students and NCC cadets of Kalady Grama Panchayat to clean the premises of the college. The company has distributed branded T-Shirts for 130 students to participate in the green campaign. In a reflection of our commitment to sustainability, we have kickstarted a unique program that repurposes plastic bottles to create eco bricks sitting areas within the college campus.

Stitching & Tailoring

Certificate Distribution on Completion of Stitching & Tailoring Course in Bangalore

Muthoot Finance in association with Cheshire Disability Trust, Bangalore has successfully concluded 3-Month vocational Stitching and Tailoring Courses offered to differently-abled women in Bangalore. The certificate distribution ceremony was organized in Tumakuru, Bangalore, where Smt. Gayathri Raveesh - Founder of Helen Keller Interested Educational Society distributed the certificates to the beneficiaries.

Shri. Subramanya Joshi - Assistant General Manager, Administration Department; Shri. Sunil J - Head, Administration Department; Shri. Shibu G. O - Regional Admin Manager, Bangalore 4, Muthoot Finance Ltd, also handed over the certificates to the beneficiaries. Shri. Mahesha G R - CSR Manager, Muthoot Finance and Smt. Anuradha Patil - Manager, Cheshire Disability Trust, Bangalore was present during the event.

The CSR intervention under Women Empowerment & Skill Development will help the differently-abled women to generate a source of income and uplift them towards social inclusion. It is important to focus on empowering different abled women as that is the most relevant need in rural communities of India. With the thrust of empowerment of women, we are intending to equip them with skills and provide a livelihood for a secure future.



R&D Centre, MITS

Supply of Essential Equipments for the Innovative R&D Projects in CIDRIE



CIDRIE, the Center for Industrial Consultancy, Interdisciplinary Research, Innovation and Entrepreneurship, is involved with activities under four heads, namely: 1) Industrial collaborations and Consultancy, 2) Interdisciplinary Research 3) Innovation and 4) Entrepreneurship.

- **Industrial Collaborations and Consultancy:** Collaboration has been established with Muthoot Finance Group, Stanmore Tea and Mudy's Tea Estates. An MOU with BPCL is work in progress.
- **Interdisciplinary Research:** A Tinkering Laboratory equipped with all basic facilities (electronic components, tools, 3D printer, power supplies and various other consumables) enabling rapid prototyping of new ideas has been established to foster scientific spirit in students and faculty. This facility has gained good acceptance among the student community at MITS. Students voluntarily work in the Lab after college hours and during holidays on several projects with relevance to society, environment, health care etc.
- **Innovation:** On the Innovation front, provisional patent applications have been filed for two products and two more products are in the filing process. Students and staff have been encouraged to view the work that they are doing in terms of IP potential and to undertake copyright and patenting of processes and products to protect their IP.
- **Entrepreneurship:** The center is trying to motivate all stakeholders to actively consider and pursue entrepreneurship opportunities. MITS is also facilitating the establishment of startups through the incubation center (BHub) within the campus. Currently one faculty startup has been provided space in BHub while there are a few others under discussion.

Some of the projects that the center is helping to develop are:

- Design and development of a Rubber Tapping machine for desking rubber tapping and also to reduce fatigue in workers in this industry.
- Design and development of a Tea Harvesting machine to reduce fatigue in manual tea harvesters thereby promoting their wellbeing.
- Design and development of reusable gold loan packets thereby reducing plastic waste generation considerably.
- Design and development of electric scooter for the geriatric population as well as people with mobility problems. This scooter is an electric vehicle which can be used both indoors as well as outdoors.
- Design and development of a petrol-electric hybrid two wheeler (scooter) which is environment friendly and helps to reduce range anxiety among the users.
- Design and development of a gasifier to produce syngas from plastic waste at homes and using the gas to run a generator to produce electricity.
- Design and development of a paddy grain transportation system



to transfer harvested paddy from the field to the trucks or other means of transportation located on the road.

- CIDRIE and MITS are also engaged with the One District One Idea (ODOI) K-DISC (Kerala Development and Innovation Strategy Council) project to develop the handicrafts cluster at Pampakuda.
- CIDRIE also has started an upskilling program through the offer of on the job internships. CIDRIE Summer Internships for students, Project Associateship for non-teaching staff and Project Leadership for faculty has been started and is successfully progressing. The stakeholders get to work on live industrial projects that CIDRIE is involved with thereby gaining knowledge and skill in solution generation, design and implementation.



Sports Village

Muthoot Finance conducts the mega launch of sports training programs in five government schools at Bangalore



Muthoot Finance in association with Sports Village Foundation has conducted the 'Mega Launch Event' of sports training programs to support five government schools (KPS KR Puram, GHPS Thanisandra, GHPS Jyothipura, GUMPS-A Narayanapura and GUMPS Seegehalli) in Bangalore. Under this CSR project, the company is conducting sports training activities for students of these schools based on a proper sports curriculum. Around 1200 students are being benefited from this pilot program and many more students are expected to be benefited as the course advances.

Shri. George Muthoot Alexander - Deputy Managing Director, The Muthoot Group along with Shri. B A Basavaraju - Minister of Urban Development, Karnataka inaugurated and launched the program. Sports assists kids to develop mental and physical fitness, and helps achieve holistic development at the early stages of their life. It builds and nurtures key aspects of self-confidence, team building, leadership qualities, discipline and transforms the prospective kids to best sports players in the future. Considering this wide and holistic impact, Muthoot Finance has earmarked ₹13.50 Lacs for the project under the category promotion of sports.



Futsal Turf Trivandrum

Inauguration of M.G. George Muthoot Memorial YMCA Turf in Thiruvananthapuram



On the sidelines of the 150th Anniversary celebrations of YMCA (Young Men's Christian Association), Muthoot Finance has constructed a futsal turf for their Rural Development Centre, Vettinadu in Thiruvananthapuram. The whole project was funded by Muthoot Finance as their CSR Initiative. The company had earmarked 45 Lacs to develop the futsal turf along with setting up its premises, installing flood lights and spacious gallery for spectators to sit back and enjoy sports.

Shri. G. R Anil - Hon'ble Minister of Food and Civil Supplies of Kerala inaugurated the football turf and academy in the esteemed presence of Shri. George Jacob Muthoot - Chairman of The Muthoot Group; Shri. K. M. Koshi - YMCA

President; Shri. Jo Paul Anjeri - Former Indian Football Captain; Shri. Tinu Yohannan - Former Indian Cricketer; Shri. Rohan Prem - Indian Cricketer and Dr. Shijo Philip - Vettinadu RDC Chairman. The turf will provide the best possible facilities for the players in training and practice sessions. Special coaching classes will be organized in the venue for football and table tennis. The turf is constructed in best in segment standards to host big tournaments and it can effortlessly accommodate players while hosting tournaments. The company expects the CSR initiative to further fuel grass root players with best in class professional training in all aspects of football and table tennis.



The Game of Giving



Exploring the synergy between
CSR & Sports and Education

Sports Infrastructure Upgrades in Muthoot Institute of Technology and Science



Badminton Court



Volleyball Court



Basketball Court

The Game of Giving

Exploring the synergy between
CSR & Sports and Education

Sports Infrastructure Upgrades in Sanskara School, Kochi



Swimming Pool



Squash Court



Badminton Court



Basketball Court



Table Tennis

Sports Kit Distribution

Muthoot Finance Distributes Sports Kits to Differently Abled Students in Madurai



Muthoot Finance has distributed sports materials to differently-abled students in St. Joseph Special School in Madurai. The CSR initiative was organized in Special Park located in K.Pudur, Madurai. Shri. Ranjith - Dhyani Chand Awardee, State Para Athletic; Shri. Ravi Chandran - District Disabled Welfare Officer; Shri. S. Boopathi - State Vice President, Differently Abled Association, Rev. John Dass - Principal, St. Joseph Special School, Shri. S Jayakumar - Manager - CSR Madurai Region; Shri. Vijayakumar - CBM, Pudur Cluster; Smt. Gayathri - Branch Manager, Pudur;

Shri. Martin - Marketing Manager; Shri. Sathyamoorthi - Marketing Team, Mrs. Hemalatha - Special School Teacher, Smt. Aruna Devi - Principal, Arivagam Special Therapy Center; Shri. Chandra Sekar - Madurai Group Foundation, other differently-abled students, teachers and parents were present at the event. The CSR interventions by Muthoot Finance in sports rest on the foundation of providing equal opportunity and inclusion for all by supporting and uplifting the sports talents in the underserved communities of the country.

Palk Strait Swim

16 Year-Old Master Anshuman Jhingran Swims Across Palk Strait



16-year-old Master Anshuman. S. Jhingran has made history by swimming across the 30 km long Palk Strait - the open water swim route across India and Sri Lanka. Muthoot Finance has supported his monumental effort by sponsoring 6 Lacs towards the event as part of our CSR initiative for the promotion of nationwide sports activities. The iconic swim began when Anshuman took his plunge from Thalaimannar in Northern Sri Lanka and advanced through the rough and strong currents and finally reached Dhanushkodi in Rameshwaram. Anshuman was accompanied by his father Sandeep Jhingran, coaches Gokul Kamath and Amit Awale along with a team of escorts comprising a doctor and lifeguards. The challenging expedition was completed in a total time of nine hours and ended at 1 pm on the same day. The achievement was ratified by an observer from the Sports Development Authority of Tamil Nadu.



ISR The Very Essence of Humanity

Donation of Clothes



As a part of the ISR initiative, the company had collected 43 Cartons of Clothes which were handed over by Shri. Alexander George Muthoot - Joint Managing Director, The Muthoot Group to NGOs namely "The Earth Saviours Foundation, Saint Hardyal Educational & Orphans Welfare Society (SHEOWS), Society for promotion of Youth and Masses (SPYM) and Anant Jeevan Foundation" in a function organized at Corporate Office (North) on 03.12.2022.

Swachh Bharat Abhiyan

Muthoot Finance Constructs Toilets for 16 Poor Families in Alleppey

Muthoot Finance in association with Xandari Pearl Beach Resort has constructed toilets for 16 financially weak families in Mararikulam. The CSR initiative was implemented with the support of Mararikulam North Panchayat and reference communities residing in the surroundings. A total CSR spend of 14 Lacs was infused into the initiative which contributed in large towards the Swachh Bharat initiative of the Government of India. The official handover ceremony along with essential toilet kit distribution was held at Xandari Pearl Beach Resort, Mararikulam. Shri. Babu John Malayil - Deputy General Manager, Corporate Communications, Muthoot Finance



welcomed the gathering. Shri. George M George - Deputy Managing Director, Muthoot Finance and Smt. Sudarshana Bhai - President, Mararikulam North Panchayat distributed the necessary toilet amenities to the beneficiary families. The beneficiary families residing in the surrounding areas of Xandari Resort were identified to have limited access to toilets and sanitation facilities. Through the CSR initiative, Muthoot Finance is committed to improving sanitation facilities at the household level of these families. Over the years, we have allocated a large share of its CSR spent on improving basic sanitation and hygiene in various under-privileged communities across various states of North India and South India.

FICCI Made in Kerala Awards

**Muthoot Finance Bags
FICCI Award for
Best CSR Organisation**



Muthoot Finance bagged the 'Best CSR Organisation - Based on Impact' award at the inaugural edition of Made in Kerala Awards 2022 constituted by Federation of Indian Chambers of Commerce and Industry (FICCI). The award recognises Kerala's top performers in various business sectors who have demonstrated high standards of excellence. The award under CSR category was bestowed for the nomination primarily based on Muthoot Finance's flagship CSR rehabilitation drive "The Project Aashiyana" under which the company had built 200 plus homes for the families in Kerala who had lost their homes in the disastrous floods in 2018. Shri. Padmakumar. P - Content Manager, Corporate Communications Department, HO received the award on behalf of the company from Shri. P Rajeeve - Honourable Minister for Industries, Law & Coir, Govt. of Kerala.

The extravagant award ceremony was held at Lulu Bolgatty International Convention Centre, Grand Hyatt Kochi. The ceremony was inaugurated by Shri. K.N. Balagopal - Honourable Finance Minister, Govt. of Kerala. Honourable Justice Shri. N. Nagareth - Judge, Kerala High Court delivered the keynote address. Shri. Deepak L Aswani - Chairman, FICCI Kerala State Council delivered the welcome speech. The felicitation speech was delivered by Shri. APM Mohammed Hanish IAS - Principal Secretary,



Department of Industries and Commerce & Principal Secretary - Department of General Education, Govt. of Kerala. Awards were distributed to top performing business entities under various other categories including Education, Health & Wellness, IT, Tourism, Food, Agro Sector, Textiles, Footwear, Retail & FMCG, Finance, Logistics, Media, Jewelers, etc.

CSR Appreciation Award

Madurai Collector Presents 'Appreciation Award' to Muthoot Finance for CSR initiatives



Dr. Aneesh Sekhar - District Collector, Madurai has presented 'Appreciation Award' to Muthoot Finance for the company's exemplary contributions made under the Corporate Social Responsibility last year in Madurai District. Shri. S. Jayakumar - CSR Manager, Madurai Region, Muthoot Finance received the award in an event held at collector's office in Madurai. Under the CSR initiatives last year, Muthoot Finance has conducted a lot of activities focusing on the deprived communities in Madurai Region. Some of them are distribution of sewing machines to differently abled women (under the category of economic inclusion and empowering of women), Vivaha Sanmanam - a scheme offering marital assistance to daughters of widowed mothers, distribution of petty shops to differently abled couples (under the category of livelihood support/social inclusion), covid response activities (under the category of emergency relief), and providing educational support to HIV infected families (under promotion of health and improving quality of life). The company takes this opportunity to appreciate all the stakeholders, liasoning partners, NGOs etc who have supported in coordinating the activities in Madurai Region.

CSR Times Awards

**Muthoot Finance Wins the
9th National CSR Times Award 2022
for Aashiyana Housing Project**



Muthoot Finance Ltd has been conferred with the CSR 9th National CSR Times Award 2022 in Silver Category for its flagship CSR project "Muthoot Aashiyana" in the area of Sustainable Development. The prestigious event was held at Hotel Shangri-La, New Delhi which witnessed the participation of 300 delegates from various sectors of business. Shri. Rakesh Mohan Diwan - Senior General Manager, Human Resource Training CSR & Corporate Affairs, Corporate Office North, Muthoot Finance received the auspicious award from Shri. H.E. Sinisa Pavic - Ambassador, Embassy of the Republic of Serbia and Shri. Janardan Singh Singriwal - MP, Maharajganj, Bihar in the presence of Shri. Harish Chandra - Chief Editor, CSR Times and Shri. School Pani - Director CSR Times.

Smt. Annapurna Devi - Honourable Minister of State for Education Government of India was the chief guest of the event. Shri Baburam Nishad, Hon'ble Member of Parliament (Rajya Sabha); Shri. Surendra Nath Tripathi - Retd. IAS, Director General, Indian Institute of Public Administration; Shri. Gajendra Singh - Member, Petroleum and Natural Gas Regulatory Board; Shri. A. K Tyagi - Jury Chairman; Shri. Ratnesh - Executive Director UNGCIN and Shri. V. P Rana - Air Marshal (Retd.) was present during the event. The event also witnessed a fruitful panel discussion on the "Role of CSR in Nation Building". The CSR Times Awards encourages corporates, CSR Foundations, and CSR implementing agencies to deliver high impact through CSR projects and adopt a multi-stakeholder approach, leading to excellence in project outcomes.



CSR Journal Award

Muthoot Finance Wins CSR Journal Excellence Awards for Guinness World Record Campaign Cup of Life



Muthoot Finance has received the coveted CSR Journal Excellence Award 2022 for the Cup of Life Project under the category Innovation and Corporate Leadership in Healthcare. Shri. George M George - Deputy Managing Director, Muthoot Finance received the award from Shri. Eknath Shinde - Hon'ble Chief Minister of Maharashtra during the 5th Edition of CSR Journal Excellence Awards 2022 held at National Stock Exchange (NSE), BKC, Mumbai. This is the Second Consecutive year that Muthoot Finance has been receiving the CSR Journal Excellence Award. The company has received the award for its flagship CSR project Cup of Life - a menstrual cup campaign conducted in August 2022 in Kochi, Kerala where in which the company spread awareness on menstrual health through grass root level awareness and training programs, and finally delivered 1 Lakh and one menstrual cups free to womanhood of Kochi.

Hurun Award

**Shri. George M George - Deputy Managing Director, Muthoot Finance
receives the Hurun Award for Leadership and Social Welfare**



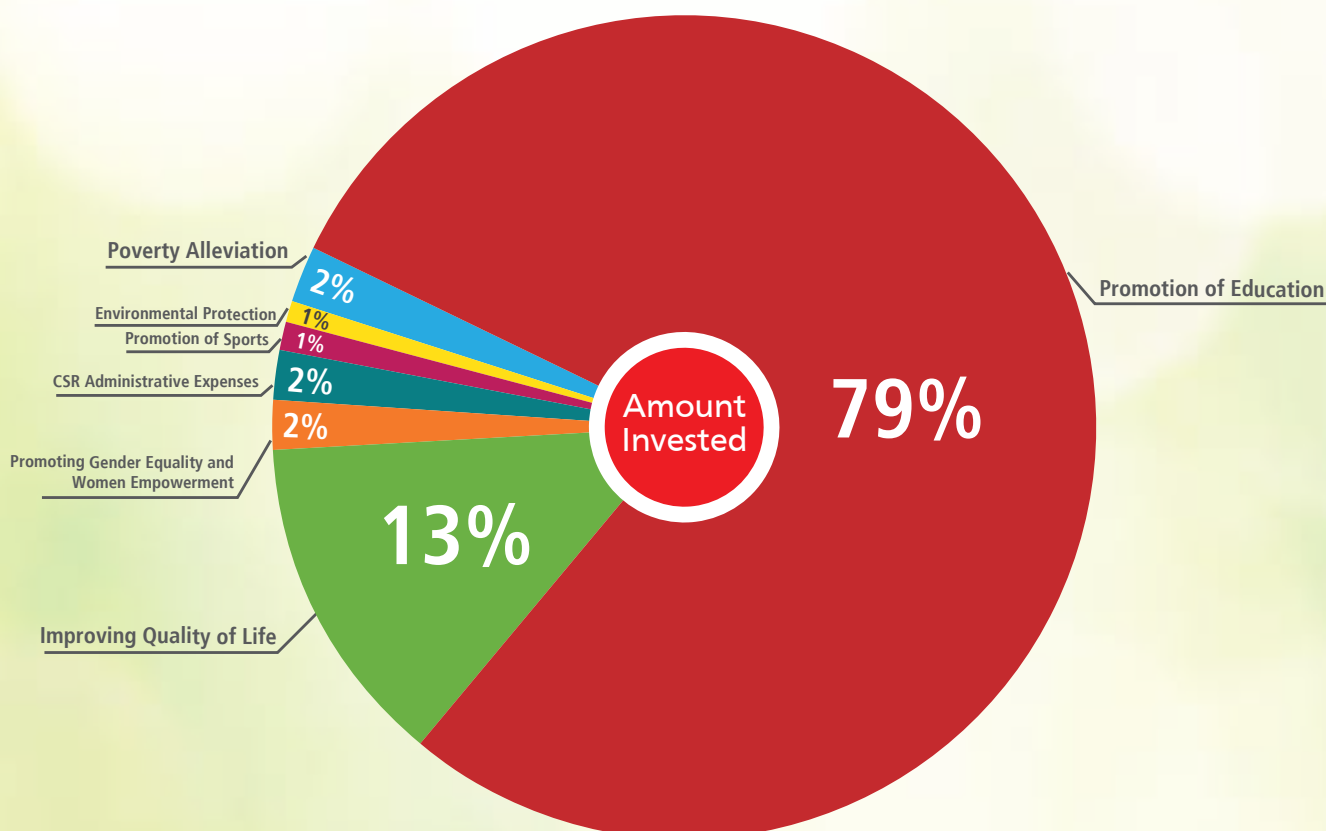
The Hurun India in association with EdelGive Foundation has felicitated Shri. George M George - Deputy Managing Director of Muthoot Finance with the coveted "Humanitarian Leadership & Outstanding Contribution to Social Welfare" award during the India Philanthropy Summit 2023 on 7th June in Mumbai. Shri. George M George - Deputy Managing Director of Muthoot Finance was the esteemed panelist during the India Philanthropy Summit 2023 which shared valuable insights on the topic "Focusing on the future: Priorities for Indian Philanthropy. Shri. Gautam John - CEO, Rohini Nilekani Philanthropies; Dr. Payal Kanodia - Chairperson & Trustee, M3M Foundation; Smt. Rucha Nanavati - Trustee, AM Naik Foundation; Smt. Naghma Mulla - CEO, EdelGive Foundation; and Shri. Anas Rahaman Junaid - MD & Chief Researcher, Hurun India were the co-panelists during the event. The EdelGive Hurun India Philanthropy List 2022 was also released on the sidelines of the occasion that is curated to understand the philanthropic giving in the country from a data and evidence point of view. Muthoot Family has joined the philanthropy list 2022 in the 20th Rank amongst the top 100 remarkable philanthropic givers in the country.

About Hurun Report

Hurun Report is a leading research, luxury publishing and events group established in London in 1998 with presence in India, China, France, UK, USA, Australia, Japan, Canada and Luxembourg. It is widely recognized world-over for its comprehensive evaluation of the wealthiest individuals across the globe. Hurun Report is the largest compiler of the rich list globally. Hurun India Reports quotes India's most authoritative rich list and philanthropy list provider. Being a globally known research firm, their efforts are largely focused on promoting entrepreneurship through quality lists and research.

CSR Spent Chart

Sector in which the project is covered		Amount Invested
Promotion of Education	1	75,90,80,560
Improving Quality of Life	2	12,50,74,879
Poverty Alleviation	3	2,26,20,888
Promoting Gender Equality and Empowering Women	4	1,93,73,324
Disaster Management	5	10,63,741
Employment enhancing vocational skills, social business projects	6	23,44,089
Promotion of Sports	7	70,77,477
Environmental Protection	8	68,45,535
Promoting and supporting technology and innovation	9	15,52,428
CSR Administrative expenses	10	1,93,71,434
Total		96,44,04,354



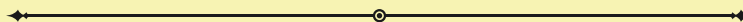


Shri. George M George
Deputy Managing Director, Muthoot Finance

Dear Readers,

I am extremely proud to present before you the snapshot of this year's CSR activities that we have conducted across our area of operations. Doing what is right for the people and communities is more than just one step at a time - but billions of them. We believe real change always begins from the choices we make everyday. Beholding our strong values and fundamental principles, our organization has made strong imprints in society through our CSR interventions. All the activities have been performed with ethics and integrity, respecting people and preserving the planet. Climate change is alarmingly real and we have realigned our focus to areas like Environment, Health and Education considering the holistic impact it can have on the lives of people at large. While I am proud of how far we've come in meeting our ambitious targets, there's still more ground work to do for us to implement our vision in the upcoming years. By continuing to work together and prioritizing sustainability, we will thrive further in empowering the deprived communities and ensure a greener and safer tomorrow for future generations to come.

Thank you



Leaders who paved our way



Founder Chairman

Late Shri. M George Muthoot

Founder, Banking (1911 - 1993)

Leaders who paved our way



Former Group Chairman

Late Shri. M.G. George Muthoot

The Muthoot Group of Companies (1994 - 2021)

Leadership Team



Muthoot Finance

Our Chairman



George Jacob Muthoot

Our Managing Director



George Alexander Muthoot

Our Joint Managing Directors



George Thomas Muthoot



Alexander M George

Our Deputy Managing Directors



George M George



George M Jacob



George M Alexander

Our Executive Director



Eapen Alexander

Independent Directors of CSR Committee



Jacob Benjamin Koshy
(Retd. Chief Justice, Bihar)



Jose Mathew



Muthoot Finance

muthootfinance.com

Muthoot Chambers, Opposite Saritha Theatre Complex,
Banerji Road, Ernakulam, Kerala - 682018.