



**Muthoot Finance**

# Character over Commerce

*Investing in a Future-Forward Society*



**A Better World**

CSR HIGHLIGHTS 2024-25

A CSR Initiative of Muthoot Finance



# Leaders who paved our way



Founder Chairman  
**Late Shri. M George Muthoot**  
Founder, Banking (1911 - 1993)



Former Group Chairman  
**Late Shri. M.G. George Muthoot**  
The Muthoot Group of Companies (1994 - 2021)

Our  
Chairman



George Jacob Muthoot

Our  
Managing  
Director



George Alexander Muthoot

# LEADERSHIP

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T E A M

Our Joint Managing Directors



George Thomas Muthoot



Alexander M George

## Our Deputy Managing Directors



George M George



George M Jacob



George M Alexander



Eapen Alexander

**Our  
Executive  
Director**

## Independent Directors of CSR Committee



C A Mohan



Jose Mathew

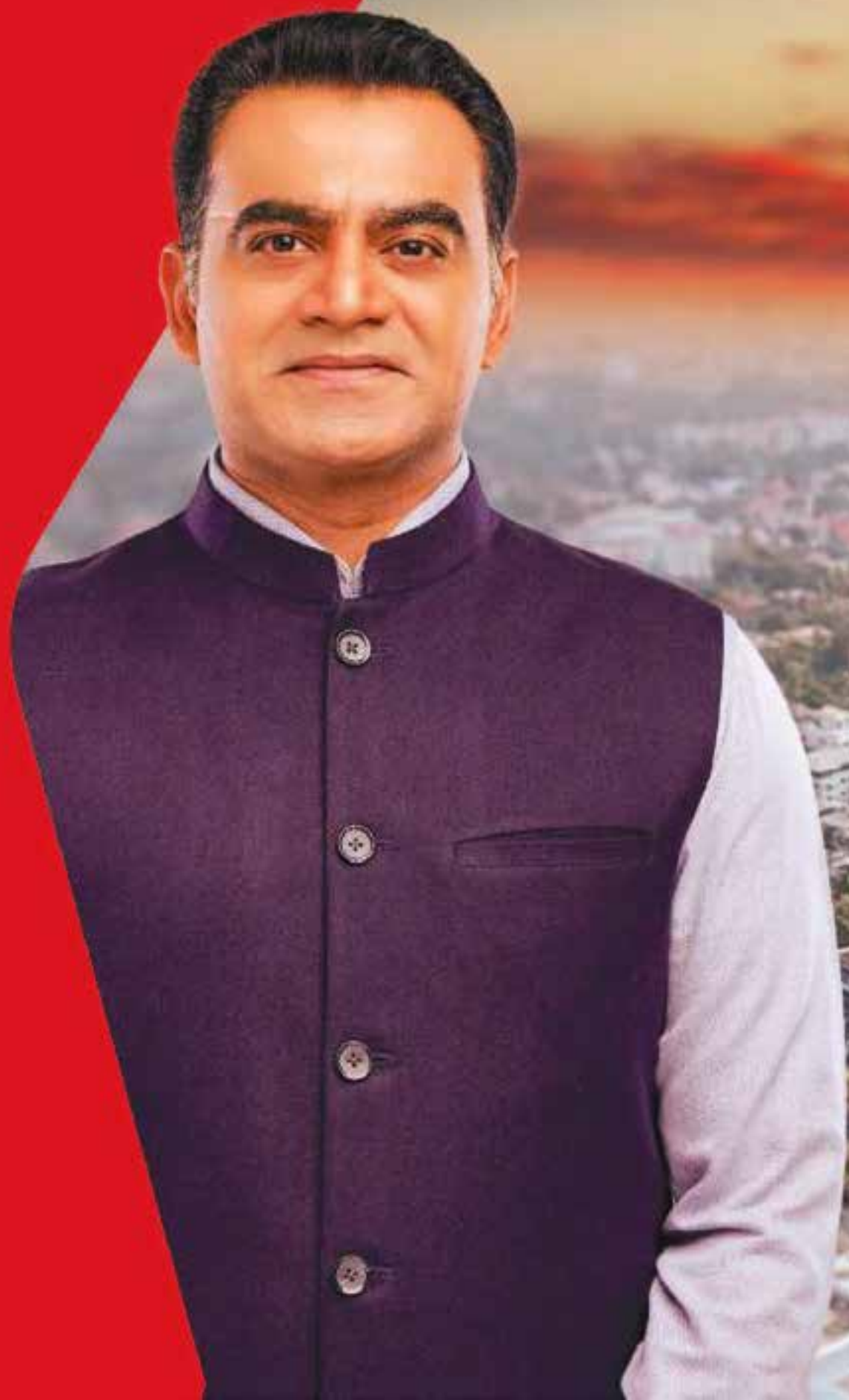




# Future Forward

For nearly 70 years, the Muthoot Group has embraced a future-forward philosophy – a steady commitment to lasting, impactful change. Our efforts are guided by a belief that true development begins when people gain access, confidence, and the ability to shape their own future.

This vision is a calm and confident force, focused on strengthening systems in education, healthcare, community development, environment and livelihoods so that impact endures across generations. It is measured not only through outcomes and scale, but through the lasting change reflected in everyday lives. Our idea of being future-forward is investing with responsibility, empathy, and unwavering purpose.





# Why Education is Our Greatest Investment?



As a company, we believe our greatest investment is a future-forward one in education. We recognise that it's the single most powerful force for change, uplifting not just individuals but entire communities. Our commitment goes beyond business, focusing on building institutions and providing scholarships that empower young minds and help them unlock their full potential. ”

**Shri. George M George**

Deputy Managing Director,  
Muthoot Finance

Education is an investment that undoubtedly compounds across generations. It uplifts individuals and their families, transforms communities, shapes societies, and builds nations. It is not just a path to opportunity. It is the opportunity.

At Muthoot Finance, our commitment to education dates prior to, and runs deeper than what corporate social responsibility stipulates. Beyond just a checkbox for compliance, we have always placed education as a cornerstone of our conviction. This is why, perhaps, over the last 67 years, long before CSR became mandatory, our founders invested in schools, scholarships, and students, not just to tick a box, or feel a sense of pride, but to enable children across India to unlock their minds and thoughts.

That legacy continues to this day. From establishing top-class institutions that blend access with aspiration, to funding scholarships that support sharp and passionate young minds, we've remained steadfast in our belief that education must be inclusive, relevant, and future-ready.

We are proud of our institutions - our array of schools, our colleges of engineering, business, nursing, and allied health sciences - not just because of the world-class infrastructure or top-tier faculty, but because of the values they instill in students. Without a doubt these institutions nurture merit, celebrate curiosity, fuel purpose, and equip students to pursue excellence with confidence.

"Education is not the learning of facts, but the training of the mind to think," said the great Albert Einstein. For education to remain meaningful, it must constantly evolve. The future classroom won't look like the past one.

It will be hybrid, dynamic, skills-oriented, and emotionally intelligent. As a group, we believe the role of our educational institutions and initiatives is not only to respond to this change, but to actively participate in shaping it.

This is why we continue to look ahead: eagerly investing in emerging models in learning and pedagogy, support change-makers who inspire, and standing with students those who fiercely protect their passions and dreams. For us, education is not about degrees, it's about dignity. It's not about scoring marks, it's about building lives.

And most importantly, we see education as the most reliable equity a society can offer. In a world marked by increasing uncertainty and chaos, it will continue to remain a steady force, an all-weather ally for progress. Our efforts are rooted in this belief and shaped by the stories we come across on a daily basis: the first-generation learner, the rural teacher creating ripple effects, the award-winning student who once doubted her worth.

The following pages are a reflection of that journey. It unites generations that shaped us, the excellence that drives us, and the future we're committed to building, through thought, action, and partnerships that matter. Because for us at Muthoot Finance, education is not a side story - it is the main one.





“ Very often, I get asked what India's premier Gold Loan NBFC, Muthoot Finance, has to do with education?

**Well the simple answer to that is every Indian institution, both public and private, irrespective of what sector(s) they operate in, should have deep stakes in education. I have zero doubts in my mind that if there is a single force that can shape the future of a nation, it is education.** ”





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# “ A Quiet Revolution: From Classrooms To The Communities

For 70 years, we've quietly championed a future-forward approach to education. We believe that true learning goes beyond textbooks, preparing students not just for careers, but for life itself. By integrating cutting-edge technology with core values like ethics and empathy, we empower the next generation to be confident, resilient, and ready to face a world of constant change. ”



**George Alexander Muthoot**

Managing Director,  
Muthoot Finance

**The Muthoot Group's legacy in financial services is extremely well known. But your legacy in education is just as deep-rooted as your core business. It will be interesting to hear how and why this journey began.**

Our journey in education actually began close to 70 years back, way before there were CSR requirements or fancy buzzwords around 'impact'. For our founder, education wasn't an afterthought or a charitable wing, it was a core belief. He saw education as the most meaningful way to empower people and uplift entire communities. In many ways, that belief still drives us. Quality education, in our view, is a fundamental right and not a privilege. Looking back, the Muthoot Group perhaps has been investing in education as a legacy project rather quietly, consistently, and with absolute conviction.

**In a landscape crowded with education ventures, how has the Group carved a distinct identity?**

We've always preferred depth over scale. Our razor-sharp focus has been on creating value where it truly matters. Whether it's our international school in Delhi or the health sciences college in Kerala, we've tried to build institutions which are credible, value-based, and future-ready. What drives us is not about being everywhere, but creating value in the best way wherever we are.

**Education can be a rather fragmented space with many facets such as early learning, higher education, skilling, tech integration and so on. What does your strategy look like across all these different layers?**

Education for us is a journey and not just a service. From our primary schools to our engineering and paramedical colleges, each institution caters to a distinct societal need. But the thread that ties them all together is our long-term commitment. We get in only if we can stay invested, both strategically and emotionally, and genuinely add and create value.

**The Group has institutions in Delhi, Kochi, Tamil Nadu and across Kerala. How do you maintain quality and alignment across such diverse geographies?**

Every institution is treated like a flagship which basically means there's no 'template' approach. Local leadership is empowered, governance is strong, and we stay closely involved at the top. Our institutions are run with care and responsibility. And we measure success not just by academic results, but by the kind of human being we helped shape.



**Education is a rapidly changing sector now heavily influenced by AI, new skilling needs etc. which is shifting student expectations. How is the Group adapting?**

By staying rooted in our values and being open to new ideas. At the Muthoot Institute of Science and Technology, for example, we're encouraging research, innovation, and partnerships with industry. But at the same time, we're holding on to character-building, ethics, empathy and all the things that truly prepare students for life, not just for jobs.



**Looking ahead, are there areas within education where the Group is exploring new interventions?**

We're always thinking about where we can make a meaningful difference. One area we're actively exploring is the space of life-readiness which involved honing skills that go beyond the classroom. As the world around gets more disruptive with new normal replacing old ones, change will be the only constant. And one of the most effective skill that any student today should be trained in is to embrace change without fear or anxiety. For example, we're in the early stages of implementing a financial literacy initiative for young students. It's still work in progress, but the goal is to prepare learners not just for exams, but for the real decisions of life. That's where education must go next.

**Close to 70 years is a long time with lots of experiences, but still, what would be some of the proudest moments or achievements in this education journey so far?**

Of course, there are many. But, undoubtedly, the most meaningful ones for us are the quiet, powerful stories such as a student from a remote village becoming the first engineer in their family, or a nursing graduate making a difference in a high-need hospital in India or abroad, or a child who's overcome odds and found confidence through our schools. Those moments are deeply humbling. That's actually when you realise deep down inside that this is why we do what we do.

**Talking of the impact that your initiatives in the education sector have enabled, you have often passionately supported the idea of 'giving back to society'. How does the education vertical reflect the Muthoot Group's broader philosophy from this perspective?**

Our philosophy has always been about empowering lives, be it through financial services, healthcare, or education. And we are convinced that education is perhaps the most efficient way to bring about long-term societal change. It helps build not just livelihoods, but also dignity and confidence. And that aligns beautifully with everything that the Group stands for.

**For a moment, going beyond the Muthoot Group, as a thought leader, what role do you see the private sector play in shaping the future of Indian education?**

A very important one, but it comes with a lot of responsibility. It's not just about good buildings or brand names. We have to build ecosystems of trust, relevance, and inclusion, and we must work hand-in-hand with policymakers and communities. Education isn't a business sprint; it's a societal marathon in which we all need to run together. If education wins, our society wins, companies win, and ultimately the nation wins.

**And finally, if you had to sum up your vision for the next decade in education, what would it be?**

To keep our roots deep and our sights forward. We want to build institutions that are known not just for their infrastructure, but for the kind of citizens they nurture. The goal is to continue standing for excellence - with heart, with purpose, and with a quiet determination that the next generation deserves better.









## “ Degrees of Change

To us, a future-forward vision means a commitment to dignity and opportunity. We believe education is the most powerful tool for change, which is why we've committed to supporting students across India. By investing in scholarships, infrastructure, and innovative programs, we're not just helping individuals but enabling entire families write a new, more hopeful future. ”



**Shri. George Jacob Muthoot**

Chairman,  
The Muthoot Group of Companies



A few summers ago, a man named Chandran walked into my office, carrying a small pack of jalebis and a story that would stay with me for a very long time. Soft-spoken, and with a smile on his face, Chandran said he was a barber from a small village not very far from where we were, and has a bright and hardworking daughter. Years earlier, we had supported her education through our scholarship.

In a soft voice he said, "Sir, next week, I'm flying to America. My daughter is now a nurse in Florida. She bought me the ticket." It was the first time Chandran would board a plane. The first time he would leave the country, and perhaps go beyond Kerala except for pilgrimage. "I'm travelling as a proud father of a nurse in America because of Muthoot Finance's timely support," he added with moist eyes. That moment said everything – about education, about opportunity, and about how one empowered life can transform the life of an entire family.

**For me, that is the true measure of what education does. Beyond degrees or diplomas, it is about restoring human dignity. It is about re-writing future of not just the student, but their entire family. The Muthoot Group is privileged to be part of such life-transforming journeys across India through scholarships, smart classrooms, school infrastructures, and other educational initiatives.**

Today, nearly three-fourths of our CSR portfolio is committed to education. This growth reflects a deeper understanding that sustainable change lies in shaping minds, and not just meeting needs.

## **A commitment with layers**

From remote village schools to professional degree colleges, our approach covers a broad base. The Muthoot M. George Foundation offers

professional education scholarships in several states across India ensuring deserving students in fields like MBBS, Engineering, and Nursing can pursue careers without financial roadblocks.

An initiative especially close to our heart is the Excellence Awards for students in Classes 8 and 9. While most recognition tends to come after 10<sup>th</sup> or 12<sup>th</sup> board results, we believe catching talent early is crucial. For these young students, our initiative sends a powerful signal that their effort matters, their future matters, and someone is watching with hope.

Another critical front for the Group is development of educational infrastructure. Beyond buildings, our aim is to build environments that breathe possibility. Be it a new academic block or classroom enhancements in schools we adopt, our investments aim to create spaces where young minds can truly thrive. Smart classrooms, digital labs, libraries, playgrounds are no longer luxuries, but necessities.



## Pushing boundaries with sports

Success is not always born in a classroom. Many are shaped on the dusty ground where young minds learn to fall, to fight, and to rise again. Our education-led CSR embraces sports as a fundamental pillar of personality building. Through structured programs and facility upgrades, we enable students to pursue athletic passions while also learning qualities that carry them far in life such as discipline, teamwork, and resilience. Not all will grace the podium with a medal around their neck, but they certainly will gain the grit to stand tall in life with courage and conviction in whatever they do. As one coach from a supported school put it, "We may not produce the next Neeraj Chopra every year, but every child who learns to play fair and aim high is already a winner."

## A fascinating bouquet

Education, we believe, must prepare students not just to pass, but to lead. This is why we've expanded our CSR vision to include wider domains that are essential, such as :

- Skill development initiatives, aligned with the Skill India Mission, equipping youth with job-ready training.
- Startup Incubation support, nurturing students with bold ideas, innovate and grow.
- The Muthoot Best Innovation Award, recognizing game-changing ideas that can uplift entire communities.

- The Jeevjal Project, ensuring access to safe drinking water in educational institutions, because health and learning go hand in hand.

This work is not done in isolation. Our partner organizations such as the non-profit Hand in Hand India, educational platforms such as Round Table India, and our very own Muthoot Institute of Technology and Science (MITS) ensures that every rupee that we invest results in sustainable impact.

## A Quiet Revolution in Motion

We see education not as a standalone cause, but as a thread that quietly runs through everything we do. Whether it's a tribal student accessing digital learning in a village, or a top-ranking engineering student from a modest background securing placement with a multinational firm, the ripple effect is real, and it is growing like never before. These are not just 'fancy' statistics or 'wow' success stories. These are lives that now breathe with possibility.

And for every Chandran who walks into our office with eyes brimming with pride, we are reminded that our chosen journey of nurturing excellence wherever it lives is not just worthwhile but essential. Because education is not just about securing marks, but making and leaving your mark.



# Educating for Tomorrow



**"You cannot prepare the future for your children, but you can prepare your children for the future."**

**Franklin Roosevelt**

Former President of the United States of America



Whether we like it or not, the world we are in, or as a matter of fact, we seem to be going into, looks nothing like the one we grew up or got educated in. Knowledge is plenty, but clarity seems to be in scarce. Degrees are common, but understanding is not. Information is everywhere, but its application is rare. Yet education remains the most powerful lever for building the future we all want to see.

Muthoot Group believes that education should not just respond to the changes around, but instead it must shape that change. As a family-led business that has been committed to learning and education for close to 70 years now,



we have witnessed its transformational power first-hand through inspiring stories of change, elevation, growth and triumph. But the future demands more. It calls for sharper lens, bolder thinking, and deeper commitment. Blessed with a legacy that has always been rooted in access, excellence and purpose in education, it is but natural that we articulate not just what we do, but also what we stand for as we move into the future.

Through years of learning and building, with our feet firmly on the ground, and our eyes glazed to the rapidly evolving world as a result of the onset of AI, a set of enduring beliefs have emerged that promises to inspire us, challenge us, and remind us of what truly matters in preparing learners for tomorrow:

**1. Learning should outlast syllabus.**

Curriculums may change, but the ability to learn, unlearn, and relearn is what will decide your progress. We must teach thinking, not just topics. This includes empowering young minds with life skills such as financial literacy that nurture must-have qualities like decision-making, responsibility, & independence.

**2. Empathy is a core competency.**

In a world driven by automation, being human is the ultimate edge. Emotional intelligence and kindness must be embedded in how we educate.



**3. Every student deserves a head-start, not a hurdle.**

Geography, gender, or economic status should never dictate access. Equity in education means leveling the field, not lowering the bar.

**4. The future classroom is hybrid.**

Physical and digital models must blend to create flexible, inclusive learning environments. Accessibility must be built in, not bolted on.

**5. Curiosity is a new subject in itself.**

We must move from answers to inquiry - from teaching what to think, to how to think. Curiosity should be protected, not punished. When a student asks questions, that's not a diversion from learning. Rather, that is learning.

**6. Teachers are nation-builders.**

Educators shape futures, not just report cards. We must invest in their upskilling, and give them the dignity they deserve.

**7. Digital is essential, not optional.**

Technology must be a bridge, not a barrier. Access to effective digital tools and skills is foundational to learning equity.

**8. Education must evolve faster than the world changes.**

Today's students need to be ready for tomorrow's unknowns. Adaptability and agility are no longer optional, but essential survival skills.

**9. Every student is unique.**

Systems must recognise individual strengths, listen to student voices, and support diverse learning paths.

**10. We will be active participants in this future.**

Muthoot Finance is not a passive funder. We are builders, enablers, and advocates for a future-ready education.

From legacy to leadership, from policy to practice, this is how we see the future. And this is the future we are committed to shaping, one learner at a time. Not just through classrooms and colleges, but through everyday literacy that prepares students for life.





## OUR 10-POINT MANIFESTO FOR EDUCATION

1. Learning should outlast the syllabus.
2. Empathy is a core competency.
3. Every student deserves a head-start, not a hurdle.
4. The future classroom is hybrid.
5. Curiosity is a new subject in itself.
6. Teachers are nation-builders.
7. Digital is essential, not optional.
8. Education must evolve faster than the world changes.
9. Every student is unique.
10. We will be active participants in this future.



***The Muthoot Group***



# FIFTEEN YEARS OF IMPACT



Through their support, tens of thousands of young students across India have confidently moved closer to realising their aspirations, paving the way for a more equitable future for the nation.

# Muthoot M George Excellence Awards

The Muthoot M George Excellence Awards embody the future-forward theme by making long-term investments in human capital at the grassroots level. Celebrating its 15<sup>th</sup> year, this CSR initiative combats financial barriers by distributing ₹43 Lakh in scholarships to over 1,400 students, including those from rural and government schools.

This sustained, equitable support is designed to empower young minds, fulfilling the mission of creating a more equitable future and driving national progress by turning individual upliftment into societal change.



"Education is the most powerful weapon which you can use to change the world," said the late South African President Nelson Mandela. In India, a country brimming with young, ambitious minds, this sentiment rings truer than ever. Yet, for countless students, the path to a brighter future is often blocked by financial barriers. It is in this context that the Muthoot Group's unwavering commitment to education, particularly at the grassroots level, shines brightly. This dedication was recently underscored as Muthoot Finance celebrated the 15<sup>th</sup> year of the Muthoot M George Excellence Awards, an initiative that has been quietly, but powerfully, transforming lives, especially at the grassroots level.

This milestone year saw Muthoot Finance distribute scholarships worth ₹43 lakhs to over 1400 meritorious students. The event, held at the company's Head Office in Kochi, was a testament to the transformative power of education and the company's role as a corporate entity deeply committed to education in India. The ceremony was inaugurated by Smt. R. Bindu, Minister for Higher Education & Social Justice, Kerala, alongside other distinguished guests, including Shri K.N. Unnikrishnan, MLA, Vypin, and Shri K.V. Abdul Azeez, Chairman and Managing Director, Skyline Builders. Setting the tone for the day's proceedings, the welcome address was delivered by Shri Rohith Raj, Head - Corporate

Communications, Muthoot Finance.

Speaking at the event, Mr George Alexander Muthoot, Managing Director of Muthoot Finance, articulated the company's core philosophy. "At Muthoot Finance, we firmly believe that quality education is not just a privilege but also a fundamental necessity for a better life." He further emphasised that this initiative is a small contribution towards their commitment to education - one of the key pillars of their CSR activities. With a pledge of ₹1 Crore for the upcoming year, the company's mission is clear: to ensure that financial constraints never stand in the way of academic aspirations. What makes this initiative particularly impactful is its ground-up approach.

The Muthoot M George Excellence Awards don't just focus on the big cities; rather they extend their reach deep into rural areas, and also to students from government schools - a segment often in dire need of support.

Following the main event in Kochi, the awards were also distributed in Mumbai and Bangalore, further expanding their footprint. In Mumbai, 43 students from government schools were recognised, with the ceremony graced by Mr Eapen Alexander Muthoot, Executive Director of Muthoot Finance, and Shri Mahesh Sawant, MLA, Mahim. In Bangalore, 54 top-performing students from the Devanahalli block received their awards, a ceremony facilitated by local educational authorities.

This expansive reach and sustained effort over 15 years highlights Muthoot M George Foundation's deep-rooted belief in the power of education to foster an equitable society. The Foundation, with its decades-long tradition of impactful CSR initiatives in education, healthcare, and community transformation, sees education not just as a tool for individual upliftment but as a catalyst for societal progress. The continuous support, year after year, demonstrates that this is not a one-off charitable act but a fundamental part of the company's philosophy and purpose.

As we celebrate the 15th anniversary of the Muthoot M George Excellence Awards, it's

more than just a ceremony recognising bright students. It's a reflection of the company's steadfast commitment to its social responsibility and its relentless work towards building a better society. By empowering young minds, the Muthoot Group is not only shaping the destiny of individual students but also contributing to the collective growth and prosperity of the nation. It is a powerful reminder that true success is measured not just in profits but in the positive change one can bring to the lives of others.



## Touching the Moon: Anna's journey with Muthoot



*Ms. Anna Dominic from Ernakulam, has consistently exemplified academic excellence securing First Rank in B.A. History (2020-23) and Second Rank in M.A. History (2023-25) from M.G. University, Kottayam.*

**As an 8<sup>th</sup> standard student what did receiving an award mean to you ?**

At that age, receiving an award felt like a child's wish to touch the moon. I had seen seniors proudly holding their trophies and talk very high about receiving scholarships, and I too yearned for that moment. I imagine it as my own 'Mount Everest' moment!

**But soon, the scholarship criteria changed to being only for 8<sup>th</sup> & 9<sup>th</sup> class students. How did you handle that setback?**

For a 10<sup>th</sup>-standard student, it felt like a sand house being washed away by the waves. With a heavy heart, I decided to write directly to Muthoot Group, explaining how much this scholarship mattered to me.

**What was it like when you were told you'd been selected as a special case?**

That moment was indeed life-changing moment, filled with immense joy for me and my middle-class family. The Titan watch that came along with the award was a luxury I had admired from afar till then.

**Few years later, Muthoot recognized you once more. How did that happen?**

Yes, After securing First Rank in B.A. History in 2023, I wrote to Muthoot again, only to share my achievement. By then, the Group had become a meaningful part of my journey. To my surprise, they recognized it with a ₹25,000 cash prize.

**Looking back, what role did Muthoot play in your journey?**

Their support was more than financial. It was a pillar of motivation throughout my higher education.

**What message would you give to other students, especially those going through financial difficulties?**

Let nothing stop you from dreaming beyond the sky. Stay sincere, ambitious, and hardworking – unexpected doors will open, sometimes through helping hands like Muthoot.



### Fueling Futures with the Muthoot M George Higher Education Scholarships

If the Muthoot M George Excellence Awards light the spark of ambition, the Muthoot M George Higher Education Scholarships keep that flame alive. Launched in 2017, this program steps in at a critical juncture - when the leap from school to professional study often falters under the weight of financial strain.

Reserved for India's brightest young achievers, the scholarships demand excellence with rigorous standards that includes 90% and above in Plus Two ( or class XII), successful entrance exam results, and admission to recognized institutions. Family income limits ensure the aid reaches those who need it most.

Focused on professional pathways, this scholarship is currently available exclusively for students pursuing graduation in Engineering, Medicine, and Nursing. What makes it transformative is its continuity with the support running through the full course duration, ensuring students complete their journey.

The impact of the Muthoot M George Scholarships can be gauged by the fact that in just eight years, nearly 400 college students have benefitted, with over ₹3.4 crores invested - each story a reminder that when talent is nurtured, tomorrow is ignited.

### Students receiving Muthoot M George Higher Education Scholarships





## Muthoot Kalaivani Nursery & Primary School

SPREAD THE LIGHT



The Kalaivani School project embodies the brand's core belief that true empowerment begins with the mind and is not determined by a person's postcode. The school, with its top-class facilities and a vision to serve over 1,000 students, is a clear example of the company's commitment to providing dignity and opportunity. It is a purposeful investment in building ethical and resilient individuals, creating a ripple effect that will transform not just a few lives, but an entire generation.



## Nurturing Roots, Building Futures with Muthoot Kalaivani School

In Theyyar Village, along the quiet stretches of fertile soil in rural Tamil Nadu, a new sound of the chatter of children stepping into classrooms now fills the air. The launch of the Muthoot Kalaivani Nursery & Primary School marks a milestone not just for the community, but for the Muthoot Group's long-standing mission to make education the foundation of empowerment.

For many families in this village, the idea of a world-class schooling for their children was a distant dream. Today, that dream stands just down the road.

The school, spread across 5.25 acres and affiliated with the Tamil Nadu State Board, has opened its doors to 250 students this year. Over time, it is expected to grow into a full-fledged institution serving more than 1,000 students from nursery, all the way to higher secondary education. Yet, what makes this school special isn't just the numbers, but the belief that it represents. As Mr. George M. George, Deputy Managing Director, Muthoot Finance, put it, "Education is the foundation on which strong, self-reliant communities are built. At Muthoot Finance, we believe that true empowerment begins with the mind. Through the Muthoot Kalaivani School, our vision is to offer rural children access to quality education and a nurturing environment where their potential is recognized and nurtured, no matter where they come from."

The inauguration of the school was presided over by Shri M.S. Tharaniventhan, Member of Parliament - Arani, and brought together



leaders, educators, and community members. It was nothing short of a symbolic statement showing how deeply this initiative is rooted in collective aspiration. The school is being operated by Hand in Hand India, a respected NGO that has been working in Tamil Nadu since 2002 to uplift rural communities through child welfare, livelihoods, and development initiatives.

What sets Kalaivani apart is the philosophy behind it. The school is designed not just as a learning space, but as a growing ecosystem equipped with classrooms, safe facilities, and an environment where students can thrive. With expansion plans already in place, it symbolises a long-term commitment rather than a one-time investment.

For Muthoot Group, education is not a side note in CSR, rather it is the heartbeat. That's why the biggest chunk of its CSR funding, year after year, goes into education. From scholarships for professional degrees to investments in digital classrooms, from infrastructure in engineering colleges to nurseries like Kalaivani, the Group's education initiatives form a continuum. Together, they ensure that a child's future isn't determined by their postal code.

For sure, education, when delivered right, is like planting a seed in fertile soil. It may take a long time before the roots run deep and the canopy spreads wide, but the transformation is inevitable. And so, every morning, as children walk into Muthoot Kalaivani School, carrying bags

sometimes as big as themselves, it is a quiet but definitive beginning of a change in the future of the village. Sooner or later, but most certainly always, the saplings of transformation begin to take shape - not in catchy headlines, but in handwritings on the copybooks; not in flamboyant speeches, but in the slow and steady confidence of children learning their first lessons.

When a child in rural Tamil Nadu walks through the school gates of Muthoot Kalaivani School, they aren't just stepping into a structure of brick and mortar. They are stepping into a world of possibilities. And possibility, once unlocked, has the power to change not just a family, but a generation. After all, when a community invests to empower its youngest voices with education, it's not just about building a school, it's about building its future.



**FAST FACTS**

**MUTHOOT KALAIVANI SCHOOL AT A GLANCE**

Location	<b>Theyyar Village, Vandavasi, Tiruvannamalai District, Tamil Nadu</b>
Spread Across	<b>5.25 acres of dedicated learning space</b>
Initial Capacity	<b>250 students (Nursery &amp; Primary)</b>
Future Capacity	<b>Over 1,000 students (up to Higher Secondary)</b>
Affiliation	<b>Tamil Nadu State Board</b>
Operational Partner	<b>Hand in Hand India</b>
CSR Commitment	<b>₹5 Crore towards infrastructure, construction, and operational support</b>
Launch Year	<b>2025 academic session (construction began Feb 2024)</b>
Core Vision	<b>To provide quality, affordable education for underserved rural children</b>
Long-Term Impact	<b>Building empowered, self-reliant communities by making education accessible from the ground up</b>

# Muthoot Business School, Kochi

Building Leaders for a Future We Can't See Today



**Muthoot Business School (MBS) embodies a future-forward vision, shaping leaders with conscience and clarity to navigate unpredictable change. The PGDM program blends academic rigour with Neo-Tech (AI, Blockchain, Metaverse) and a unique paid internship. This ensures graduates are not just job-ready, but equipped to drive innovation, entrepreneurship, and lasting societal impact as ethical, globally-minded change-makers.**

"By the end of the 2030s, more than 85% of the jobs that today's graduates will step into haven't been invested yet," says a much talked about report published by the IFTF that tracks emerging trends and their impact on the global society. The world isn't just changing but transforming in ways we can't fully predict. Which means the leaders of tomorrow must be skilled not only in management but also in navigating uncertainty, driving innovation, and building enterprises with conscience. That's the role that Muthoot Business School (MBS) envisages for itself - not just as another institution imparting business education, but as a launchpad for the next generation of entrepreneurs, innovators, and change-makers.

## **A Neo-Tech Vision for Business Education**

Launched in Kochi, Kerala, MBS blends the academic rigour of a PGDM program with the adaptability and depth demanded by modern business landscapes. This is not a place where students simply earn a degree; it's where they learn to lead industries that don't yet exist. The curriculum is a forward-looking fusion of AICTE-approved PGDM specialisations in high-demand domains such as:

- **Finance with FinTech exploring blockchain, digital currencies, and future-ready financial models.**
- **Marketing with Analytics using AI-driven consumer insights to design precision strategies.**
- **HRM with Analytics reimagining people strategy for the digital workplace.**
- **Data Science & Business Intelligence turning complex data into actionable strategy.**
- **The inclusion of emerging fields like Blockchain, Artificial Intelligence, and the Metaverse ensures that MBS graduates don't just join the future. They will help shape it.**

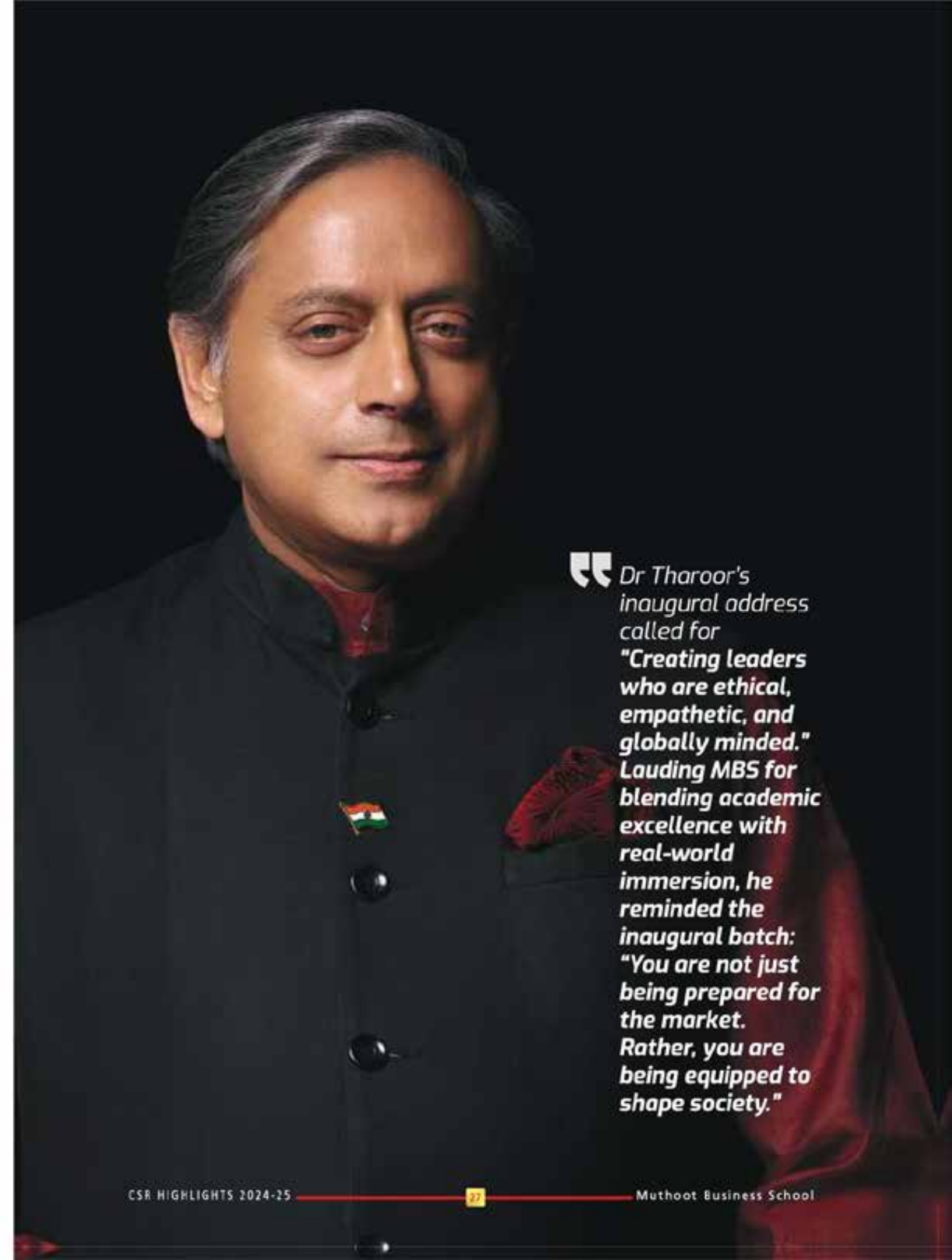
## **Where Industry Meets the Classroom**

One of the defining features of MBS is its first-of-its-kind Pre-PGDM Paid Internship Program. Students start their journey with a three-month paid internship at the Muthoot Group, earning attractive salaries while handling real responsibilities. Selected students have been extended Pre-Placement Offers (PPOs) with lucrative annual salary packages even before their academic term begins.

Global immersion programs, live industry projects, and CXO-led mentorship make the MBS experience as close to real business as it gets. With Individual Development Plans (IDPs) and a dedicated Student Success Centre, every MBS student's journey is strategic and a rather personalised one.

## **A Launch to Remember**

The launch of MBS was as visionary as its mission. Inaugurated by Dr Shashi Tharoor, MP - Trivandrum and former Under-Secretary-General at the United Nations, in the presence of the Group's leadership and academic dignitaries, the event set the tone for what MBS truly represents - an institution with global ambition and local grounding.

A portrait of Dr. Tharoor, a middle-aged man with grey hair, wearing a dark blue Nehru-style jacket over a red shirt. He is looking slightly to the right of the camera with a calm expression. The background is dark. On his jacket, there is a small Indian tricolor pin on the left and a red pocket square on the right.

“ Dr Tharoor's inaugural address called for **“Creating leaders who are ethical, empathetic, and globally minded.”** Lauding MBS for blending academic excellence with real-world immersion, he reminded the inaugural batch: **“You are not just being prepared for the market. Rather, you are being equipped to shape society.”**”



## Why Muthoot Business School Matters Now?

In a business landscape where speed, technology, and global collaboration define success, MBS is designed for students who want to lead, innovate, scale and perhaps smartly imitate. It equips them with not just modern business skills, but the resilience, adaptability, and vision to thrive in a world of constant change. As one of our senior faculty mentors explains, "In addition to preparing students for jobs of the future, we are also preparing them for a lifetime of creating jobs." And perhaps that's the most defining element of MBS. It's not about teaching students to play the game, but giving them the mindset and tools to change and re-imagine the rules entirely.

## The Muthoot Commitment in Action

For close to seven decades, The Muthoot Group has built institutions that matter - from engineering colleges to international schools, nursing programs to scholarships for first-generation learners. For the Group, a futuristic hub for business training, such as the MBS, is a natural next step that reflects its belief in 'present leaders nurturing future leaders'. Beyond quality employment, Muthoot's vision for education is to be a catalyst for innovation, entrepreneurship, and nation-building. As Mr George Alexander Muthoot, Managing Director, puts it: "We're not just creating another institution. In fact, we're setting a vision into motion."

## Muthoot Business School at a Glance

Location: Kochi, Kerala – India's rising hub for tech and innovation

**Program: 2-year AICTE-approved PGDM (Global) with specialisations in:**

- Finance with FinTech Marketing with Analytics
- HRM with Analytics
- Data Science & Business Intelligence

**Unique Model: First-of-its-kind Pre-PGDM Paid Internship Program**

- Duration: 3 months before classes begin
- Stipend: ₹25,000/month
- Pre-Placement Offers (PPOs) of up to ₹9 LPA extended for handpicked students

**Global Exposure:**

- International exchange programs
- Summer immersions abroad
- Cross-cultural business projects

**Futuristic Curriculum:**

- Integrated learning on AI, Blockchain, Metaverse
- Live industry projects with Fortune 500-level exposure
- CXO-led mentorship

**Career Advantage:**

- Individual Development Plans (IDPs) for every student
- Dedicated Student Success Centre for academic & career support



# Muthoot Institute of Technology & Science, Kochi



Where Engineering Meets Possibility

Walk through the gates of the Muthoot Institute of Technology and Science (MITS), and you sense something quietly purposeful about the campus. There is no rush to impress, no loud declarations, no restless branding. Instead, there is the unmistakable energy of a place that is building itself steadily - layer by layer, year by year, into one of Kerala's most respected engineering institutions.

Located on a serene 15-acre stretch of Varikoli near Kochi's fast-growing industrial belt, MITS began its journey in 2013 with a simple but powerful conviction: Engineering education must transform lives, not just confer degrees. In the decade since, that conviction has shaped the institution's culture, curriculum, and community.

## **A Rise Marked by Substance, Not Noise**

In just twelve years, MITS has achieved what many older institutions still strive for. It now stands consistently among the top 5 engineering colleges in Kerala, and has held the No.1 rank among all private engineering colleges in the state since 2017 - a feat rooted in academic governance, teaching quality, and consistent results.

Its latest milestone - the Autonomous Status granted by the UGC starting 2025-26 - is a quiet but powerful recognition of quality.

Autonomy for MITS isn't about tweaking syllabi. It's about rethinking engineering education itself: making it faster, sharper, industry-aligned, and future-ready.

## **Learning Designed for the Real World**

A wide set of undergraduate and postgraduate programs ranging from Civil and Mechanical Engineering to emerging fields such as AI & Data Science, Cyber Security, and CSE-AI reflect the institute's belief that engineering must move in step with global shifts.

But MITS' differentiator lies in how students are nurtured.

Its flagship Individual Development Plan (IDP) mentors every student from the first year through aptitude, coding foundations, communication training, and personality development. Many students also take the Cambridge Lingua Skill Examination, giving them an early window to global opportunities.

Meanwhile, initiatives like MITS Elevate, launched with the 100X School in Greater Noida, sharpen students for high-end placements and competitive tech roles.

The outcome speaks for itself: Over 95% placements for eligible students every year, attractive pay packages, and an average of two job offers per placed student.

## **A Culture of Innovation, Not Routine**

Almost every corner of the campus reinforces the belief that learning must be hands-on, not hypothetical. Modern centres like the Centre for Industrial Consultancy, Interdisciplinary Research, Innovation & Entrepreneurship (CIDRIE) bring faculty and students together to solve real-world problems for industries, NGOs, and government bodies.

Specialized hubs like the Centre for Drone Technology, advanced labs, a central workshop, and a well-equipped library turn ideas into prototypes, concepts into solutions.

## **MITS at a glance**

- Ranked #1 Private Engineering College in Kerala (since 2017)
- Over 95%+ placement for eligible students
- About 40% students receive 90% tuition-waiver scholarships
- 5 NBA-accredited programs (2025-28)
- 55+ students in international Master's pathways
- CIDRIE & Drone Technology Centres
- 25+ student clubs and societies

Global exposure is not a buzzword at MITS but a channel that grows every year. Partnerships with France's ESIGELEC School of Engineering, Toulouse INP, and IMT Nord Europe have enabled over fifty students to pursue international master's programs, many moving into internships and roles in Europe.

Closer home, MITS students intern at premier institutions such as IIT Madras, NIT Calicut, NPCL Kochi, IIST, DRDO, and Google Summer of Code experiences that shape them into industry-ready engineers.

### **Life beyond the Classroom**

What truly sets MITS apart is its campus culture - vibrant, inclusive, and deeply student-driven. Over 25 active clubs and professional societies, including IEEE, ASME, ACM, Toastmasters, Media Club, and TinkerHub, ensure students discover passions beyond academic boundaries.

Annual events like Sreshtha (Tech Fest) and Varnam (Arts Fest) are celebrations of creativity, colour, and

community. Sports facilities, from basketball and volleyball courts to cricket nets, complement the institute's belief that a healthy body fuels a healthy mind.

A full-time counselling system, meditation and yoga sessions, and comfortable hostel and dining spaces ensure students feel supported, grounded, and at home.



### **A Future Built with Intention**

What makes MITS compelling is not just what it is today, but what it is preparing for. The institution's Development Plans outline an ambitious future - smart teaching, collaborative research, stronger industry partnerships, and a deeper focus on innovation, mental health, and student well-being.

Overall, this is not a college racing to outshine others. Instead, it is an institute steadily building its own horizon. For students who dream of engineering a better tomorrow, and for parents seeking a campus where values matter as much as victories, MITS isn't just an option. It's an invitation.



# St. George's School, Alaknanda

A Legacy of Quiet Excellence



There are some institutions that announce their achievements loudly. And then there are those who allow their work speak for itself. St. George's School in Alaknanda, Delhi firmly belongs to the latter.

Founded in 1962, the school has spent over six decades shaping generations of learners with discipline, integrity and compassion. Its transformation into one of Delhi's most respected institutions began in 1982, when it came under the stewardship of The Muthoot Group, marking a phase of remarkable growth and renewed purpose.

## ***An Institution Rooted in Values, Driven by Vision***

Much of the school's rise is attributed to the unwavering leadership of Dr. Sara George Muthoot, Director of St. George's School and Paul George Global School. For over fifty years, she has been a deeply influential voice in education, championing the belief that a school's foremost responsibility is to nurture character. "Each child is as important to us as if he or she were our own," she says - a sentiment that forms the heartbeat of the institution.

The Principal, Ms. Anjali Massey, articulates the school's purpose with equal clarity: "Education is not merely a process of imparting knowledge; it is

about building individuals who think, feel, and act with responsibility and empathy." It is this commitment to holistic learning that has earned St. George's its reputation for both discipline and warmth.

It is no surprise, then, that since its inception, the school has remained dedicated not only to academic excellence but also to fostering integrity, resilience and compassion in every student. Over the decades, it has watched generations of learners grow into leaders, thinkers and change-makers, each carrying forward the values instilled within these very walls. The core values of St. George's School are beautifully encapsulated in the timeless ethos: 'Mathru Devo Bhava, Pithru Devo Bhava, Guru Devo Bhava'.



## **A Campus That Inspires Learning**

Spread across six acres in South Delhi's Alaknanda, the school's campus is designed to foster exploration and creativity. Its imposing academic block, spread over one-lakh square feet, houses modern, well-ventilated classrooms equipped with smart boards, six fully equipped science laboratories, five advanced computer labs, and dedicated studios for music, art and dance.

A fully functional sports complex with floodlights, a lush cricket ground with two international-standard turf wickets, and facilities for table tennis, badminton and football offer students abundant avenues for physical development. This balance between academics and athletics is deliberate as the institution believes that strength of character grows not only through books but also on the field.

The school also features two well-appointed libraries, ensuring that every student, from junior school to senior, has access to a world of ideas. Digital resources, campus-wide Wi-Fi and administrative software further streamline learning and operations.

## **Innovation, Sustainability and the Future**

St. George's has continually invested in progressive initiatives. A 100% green energy campus powered by rooftop solar panels underscores its commitment to sustainability. Teacher excellence is strengthened by an award-winning training centre that equips educators with modern pedagogical tools.

The school's co-curricular framework spans drama, dance, debate, music, storytelling, sports, and specialised programmes such

as Helen O'Grady Speech & Drama, Leap Start Sports, and MindSpark assessments. These opportunities ensure that every student finds their voice, their curiosity, and their confidence.

## **Honours That Reflect a Journey of Purpose**

St. George's School carries a distinction few institutions can claim - a long, consistent history of awards across academics, sports, arts, environmental leadership and overall excellence. Repeatedly honoured as a 'Green School leader' by the Centre for Science and Environment and ranked among Delhi's most respected schools, the school has built an awards portfolio that reflects its integrity, discipline and value-driven approach. Yet these accolades sit lightly on its shoulders. As Dr. Sara George reminds us, "Our aim is not just to create academically good students, but responsible citizens India can be proud of." And it is this quiet, purposeful pursuit that makes St. George's School truly exceptional.

## **The Light They Continue to Spread**

For decades, St. George's School, Alaknanda has lived by its motto: "Spread the Light" - not the light of marks or medals alone, but the light of character, humanity and self-belief.

For parents seeking an institution rooted in values, and for students looking to grow in thought, discipline and confidence - St. George's stands as a quiet, enduring beacon.

### **QUICK VIEW: ST. GEORGE SCHOOL, ALAKNANDA**

- Managed by The Muthoot Group since 1982
- Current strength : 2700 students, 130 teachers
- Six-acre campus in South Delhi
- Only school in Delhi with a floodlit full sports complex
- Smart classrooms, 6 science labs, 5 computer labs
- Two full libraries (junior & senior)
- 100% solar-powered campus
- National winner in CSE Green School Awards (multiple years)



# Paul George Global School, Alaknanda



Where the Future Learns to Lead

Paul George Global School (PGGS) is a space designed for the future. Light-filled corridors, interactive learning zones, vibrant studios, technology-enabled classrooms and student-first architecture create an atmosphere where curiosity feels at home. Established in memory of Shri Paul M. George, whose values of courage, compassion, equality and integrity continue to define its soul, PGGS stands today as one of New Delhi's most progressive learning environments.

This spirit echoes the belief of Chairman Shri George Muthoot George, who writes that education must nurture a child's "cognitive, social, emotional and physical abilities" while grounding them in enduring values. That conviction shapes everything the school designs, delivers and dreams of.

## **Learning Built for a New World**

At PGGS, classrooms extend far beyond four walls. The campus features a powerful blend of smart learning spaces, fully equipped STEM and robotics labs, expressive arts studios, digital learning environments, performance arenas and collaborative areas that mirror global schooling models.

This aligns seamlessly with the vision of Vice-Chairman Shri Alexander George Muthoot, who emphasises that students must not only grow academically, but also become "truly responsible Indian citizens." At PGGS, academic rigour is matched with global exposure, real-world problem-solving and the confidence to explore ideas boldly.

## **Late Shri. Paul M. George**

The Inspiration behind PGGS

Whether experimenting in science labs, rehearsing in the black-box theatre, building prototypes in the makerspace or engaging in design-thinking challenges, students learn how to navigate a world that is constantly evolving, and do so with curiosity and conviction.



## Values at the Centre, Always

Despite its modernity, PGG5 never allows innovation to overshadow intention. Its four core values - Courage, Compassion, Equality and Integrity - are not mere decorative principles but living practices. Students learn to lead with empathy, collaborate with respect, think independently and act with a strong moral compass.

Director Dr. Sara George Muthoot reinforces this ethos with her reminder that many give up "not realizing how close they were to success," urging learners to pursue

their dreams with belief, determination, persistence, and action. This message lives deeply in the school's culture of perseverance, resilience and purposeful progress.

The Principal, Mrs. Rosemary Gaikwad, brings this into the classroom with clarity: "We believe in holistic education that encompasses academics, co-curricular activities, sports education and life-skills learning." Her philosophy is seen in every initiative that helps students grow as thinkers, creators, communicators and responsible citizens.

## A Legacy Inspiring a New Generation

As a young, dynamic institution of The Muthoot Group, PGG5 carries forward a legacy of thoughtful education but with its own distinct identity: bold, modern and future-focused. It is a school that speaks the language of global readiness while remaining rooted in Indian values.

In a world that needs imaginative thinkers and empathetic leaders, PGG5 stands as a school where the future doesn't just arrive - it is shaped, crafted and inspired every day.



# Sanskara School, Kochi

Where Vidya meets Values



*Sanskara School, Kochi begins where India's wisdom meets tomorrow's possibilities. As the world evolves with ideas, innovation & technology, Sanskara School integrates 'parampara' into this progression, nurturing children who carry both the cultural depth and contemporary competence.*

## ***Feet Rooted in Culture, Mind Trained for the Future***

Sanskara School was founded on a simple belief that education must shape not just bright minds, but beautiful minds. The school's very name, 'Sanskara', reflects its commitment to nurturing values, character, empathy, and cultural awareness along

with academic mastery.

Yet this is not a traditional school, frozen in time. It is a thoughtful modern institution that understands that today's children must be globally competent and culturally confident. Across its curriculum, co-curricular activities, and learning environments, Sanskara blends heritage with innovation in a way that feels meaningful, and relevant.



## **A Wholesome Learning Experience Built Around the Child**

Every element of Sanskara's academic philosophy emphasizes integration. Special focus is placed on developing a learning culture through experiential activities, project-based learning, peer collaboration, and reflective thinking. From financial literacy and numeracy to inquiry-driven sciences and humanities, children engage with knowledge rather than memorise it.

Practical life learning such as environment, craft, everyday problem-solving, sit alongside dance, music, robotics, arts, and communication. This balanced approach reflects the school's belief that the body, mind, and spirit must be nurtured together.

## **A Campus That Breathes Culture and Creativity**

Bright classrooms, open learning zones, thoughtfully designed activity spaces, interactive labs, and nature pockets together create an environment where children feel free, safe, and inspired. Cultural corners, visual cues of Indian heritage, and value-based practices woven into school life ensure that students grow up with a positive sense of identity.

## **Values at the Heart of Every Interaction**

At Sanskara, values are not taught as lessons, but are lived. Compassion, respect, gratitude, responsibility, and discipline are imbibed through daily routines, celebrations, community engagement, and teacher-child interactions. Its vision is to shape learners who are adaptable, articulate, emotionally strong, culturally rooted, and intellectually curious. Through digital literacy, creative expression, multilingual exposure, value-based education, or future-readiness programs, the school equips children not just for exams but for life.

Young in years but rich in intent, Sanskara School, Kochi, represents a refreshing educational model for Kerala. Here, childhood is celebrated, learning is joyful, and every child is prepared to step into the world with strength in character and confidence in self.



# MGM-MMC College of Nursing

Preparing Skilled Nurses the World Trusts



In today's rapidly evolving healthcare landscape, one profession that continues to stand at the heart of human wellbeing is 'Nursing.' Across India and around the world, the demand for highly trained and skilled nurses has surged like never before. Indian nurses, known for their clinical competence and professionalism, are welcomed in leading hospitals from the Middle East to Europe, North America and Australia.

For nearly two decades, MGM-MMC College of Nursing, Pathanamthitta, has been preparing industry-ready nursing graduates who combine clinical proficiency with discipline and resilience that global healthcare systems look for.

Established in 2006 under the Mar Gregorios Memorial Muthoot Medical Centre, the college is now entering its 20<sup>th</sup> batch, marking a legacy of commitment to nursing education. Its affiliation to the Kerala University of Health Sciences, and recognition from the Indian Nursing Council and Kerala Nurses and Midwives Council, ensures that students receive education that meets rigorous academic and professional standards. The college offers a fulltime B.Sc Nursing course spread across eight semesters.



## **Building Competence Through Strong Clinical Exposure**

What sets the institution apart is its integration with the 300-bedded multi-speciality MGM Muthoot Medical Centre, which serves as its parent hospital. Here, students learn not just theory but the real rhythm of clinical care, working alongside experienced professionals, and gaining hands-on exposure across specialties like medical-surgical nursing, ICU, obstetrics & gynaecology, paediatrics, community health and more.

Top-tier laboratories that include Advanced Skills Lab, Nursing Foundation Lab, Child Health Nursing Lab,

Community Health Lab, Pre-Clinical Science Lab and Nutrition Lab mirror real hospital environments, allowing students to get trained with confidence long before they enter a patient ward.

A state-of-the-art library with about 5500 national and international titles, high-tech AV aids, structured mentorship, and faculty drawn from premier institutions further enrich the academic experience.

## **Professional Training for a Global Career**

At MGM-MMC, nursing is taught not merely as a service but as a highly skilled profession. Emphasis is placed on clinical accuracy, accountability,

communication, teamwork, ethical practice and evidence-based decision-making – all of which are essential for today's complex healthcare systems. The result is a graduate who is polished, knowledgeable and professionally confident.

## **A Launchpad to the World**

Whether they begin their careers in Kerala, elsewhere in India or overseas, graduates of MGM-MMC College of Nursing step into hospitals with readiness and assurance. Their training, combined with India's global reputation for producing disciplined and skilled nurses, positions them strongly in healthcare institutions anywhere in the world.



# Muthoot College of Allied Health Sciences

## Crafting Careers That Care

Healthcare is changing faster than ever and so are the people who make it possible. Beyond doctors and nurses, today's hospitals run on the precision, expertise and quiet confidence of allied-health professionals. From diagnosis to treatment, imaging to intervention, monitoring to recovery, these are the hands and minds that keep modern healthcare moving.

Muthoot College of Allied Health Sciences (MCAHS), Kozhencherry, has spent over two decades shaping this critical workforce. Established in 2005 under Muthoot Healthcare, the institution was built with a clear vision to prepare young people for the science, discipline and humanity of healthcare through education that is both deeply technical and undeniably relevant.

### **Where Behind-the-Scene Careers Take Shape**

Students who walk into MCAHS curious about how the human body works, how machines reveal their stories, and how technology guides healing. What the college gives them is a direction in the form of practical expertise, clinical readiness and the confidence to become indispensable members of a hospital team.

They train for roles that didn't exist a generation back but are now essential such as neuro-technology, operation theatre sciences, and medical lab technology & analysis. These fields are expanding rapidly in India and worldwide, opening doors not just to jobs, but to meaningful, respected careers.

### **Learning in the Pulse of Real Healthcare**

One of MCAHS's strongest distinctions is its proximity to the Muthoot healthcare hospital system. Students

learn in environments that mirror real clinical settings that include advanced labs, high-precision equipment, supervised practice and rotations that teach them the rhythm of actual patient care.

This exposure does more than build competence. It shapes instinct. Students learn to interpret, to anticipate, to collaborate on skills that matter as much as knowledge in fast-paced medical environments across the globe.

### **A Profession With a Future**

Allied-health is no longer a supporting act; it is the backbone of modern healthcare systems. With countries around the world facing shortages of trained technologists and clinical support staff, Indian professionals, known for their discipline, adaptability and technical strength, are in high demand.

MCAHS graduates step into this landscape ready. Their training is intensive.

industry-linked and globally aligned. Whether they choose laboratories, diagnostic centres, multispeciality hospitals or international healthcare systems, they begin their careers with the confidence of someone who knows their skill is essential.

### **More Than a College**

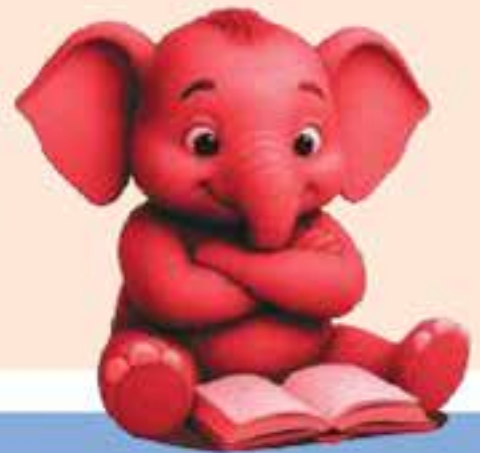
With contemporary infrastructure, a strong academic foundation and the institutional strength of the Muthoot Group, MCAHS prepares not just employable graduates, but future professionals who help healthcare work the way it should - efficiently, safely and humanely.

Behind every healing story, there is someone who made diagnosis possible, who prepared a theatre, who monitored a machine, who guided the science. MCAHS is where those stories begin.



### ***COURSES OFFERED AT MCAHS***

- B.Sc in Medical Laboratory Technology (MLT)
- Diploma in Medical Laboratory Technology (DMLT)
- Diploma in Radiographic Technology (DRT)
- Diploma in Dialysis Technology (DDT)
- Diploma in Neuro-Technology (DNT)
- Diploma in Operation Theatre & Anaesthesia Technology (OT & AT)
- Diploma in Respiratory Technology (DResT)
- Diploma in Central Sterile Supply Department (DCSSD)





“Education is the foundation of progress. Our commitment as a corporate entity is to ensure that every step we take contributes to empowering education in India.”

**Eapen Alexander Muthoot**  
Executive Director, Muthoot Finance

## The Muthoot M George Excellence Awards

In India, a country brimming with young, ambitious minds, this sentiment rings truer than ever. Yet, for countless students, the path to a brighter future is often blocked by financial barriers. It is in this context that the Muthoot Group's unwavering commitment to education, particularly at the grassroots level, shines brightly. In Mumbai, 43 students from government-run schools were recognised, with the ceremony graced by Mr Eapen Alexander Muthoot, Executive Director of Muthoot Finance, and Shri Mahesh Sawant, MLA, Mahim.



## Laptops for digital literacy at Sampatthu Boys' Shelter, Bengaluru

Under its CSR programme, Muthoot Finance donated laptops to Sampatthu, a shelter home for Boys in Bengaluru. Shri J. S. Hiremath, GM, Administration (Corporate Office South), handed over the devices to enhance digital literacy for 26 boys aged 7-17. Run by volunteers including retired bank officers and teachers, the home will use the laptops to build essential 21<sup>st</sup>-century skills alongside regular schooling.



## Fellowships for Women Scholars at CUSAT

At CUSAT's "She Innovative Forum," Muthoot Finance awarded fellowships to Smt. Greeshma K (M.Tech Computer Science), Smt. Aswathi B Nair (MA Hindi) and Smt. Hemalatha G (M.Sc. Environmental Science & Technology). Cheques were presented by Shri Babu John Malayil, DGM, Corporate Communications, in the presence of the Hon'ble Vice-Chancellor, Prof. (Dr.) P.G. Sankaran and dignitaries, supporting deserving students facing social and economic challenges.



## Scholarships at Bhaavika Foundation Student Enrichment Camps

Muthoot Finance provided scholarships for Bhaavika Foundation's student enrichment camps (Grades 7-12). The first pageant, held between 5<sup>th</sup> - 7<sup>th</sup> April 2024 at Ahalia School of Engineering & Technology, Palakkad, featured mentorship by Dr S. Chithra IAS (District Collector), Shri George Thomas and Shri Jiji Thomson IAS. Cheques were handed over by Shri Padmakumar, P Content Writer, Corporate Communications, in the presence of Shri Saji K, Branch Manager, Kozhijanpara.



## Laptops for HOPE Foundation School, Chennai, Tamil Nadu

On 29<sup>th</sup> April 2024, Muthoot Finance distributed laptops to HOPE Foundation schools in the Kannagi Nagar Slum Resettlement Colony, Chennai. The drive was inaugurated by Shri Nirmal Raj, Chief Community Development Officer, TN Urban Habitat Development Board, and presided over by Shri M.K. Roopesh, Regional Manager, Chennai South. Devices went to high-performing students in Classes 8<sup>th</sup> and 9<sup>th</sup>, advancing digital access in a high-risk community.



## Muthoot M George Excellence Awards at St. Thomas College, Kozhencherry, Kerala

Muthoot Finance presented Muthoot M George Excellence Awards and cash prizes to B.Com toppers at St. Thomas College, Kozhencherry. Dr George Kurien Muthoot, MD, Muthoot Healthcare, distributed awards to Albin Philip Sam and Jincy K Jose (B.Com – Computer Application) and Varsha S and Gladi K Gireesh (B.Com – Finance & Taxation). Dignitaries included Dr Leena K Cherian (HoD), Shri Jobin Joseph George (Corporate Communications) and Shri Jacob George (Regional Manager, Muthoot Finance).



## Infrastructure Support to St. Thomas UP School, Kanamala, Kerala

Responding to a special request made to the Chairman during the Care for Cancer Cure event held earlier, Muthoot Finance funded classroom floor tiling at St. Thomas UP School, Kanamala, near Erumely in Kerala. The upgrade enables healthier and dignified learning conditions for 350 students, mostly from low-income families, replacing dust-ridden, dilapidated floors that triggered ailments, especially in the summer months.



## Smart Classroom at ZP Higher Primary School, Ankola, Karnataka

In partnership with Samartha Seva Sahakari Trust, Muthoot Finance installed a Smart Classroom at Uttara Kannada Zila Panchayat Higher Primary School, Baleambar, Ankola. Inaugurated on 7<sup>th</sup> June 2024, the facility brings interactive learning, access to online resources, and teacher-friendly tools to the students here, helping this government-run school cross digital barriers and enrich classroom engagement for young learners.



## RO Water Plant at Dr B.R. Ambedkar Gurukulam Boys' High School, Rolla, AP

As part of the Muthoot Jeev Jal Project, an RO plant was installed at Dr B.R. Ambedkar Gurukulam (Boys), Rolla, Sri Sathya Sai District (AP), which will safeguard about 600 students against water-borne diseases. The ceremony featured Shri SMN Swamy (RBI Regional Director, Retd.); Adv. J. Prathapareddy, President, Sahithi Gagan Mahal Trust; Shri Sridhar, Mandla Education Officer, and Muthoot leaders Shri T. Ravi Kumar (Cluster Manager, Bengaluru-4) and Shri G. Dinesh Babu (Branch Manager, Madakasira).



## Water Purifier for Govt. HSS, Balaramapuram, Thiruvananthapuram, Kerala

Under Muthoot Jeev Jal Project, a water purifier was installed at Mutharamman Kovil Higher Secondary School, Kattachalkuzhi, Balaramapuram. Adv. M. Vincent, MLA (Kovalam), inaugurated the unit. School leaders and Muthoot representatives, including Shri Vinod Raj (Senior Regional Manager), Shri Babukuttan Nair (Regional Manager), Shri Ashok Mathew and Shri Baiju K (Chairman's Office), and Shri Hariprasad (Branch Manager, Balaramapuram Uchakkada), joined the event.



## Infrastructure Upgrades at St. Louis L.P. School, Mundamveli, Kochi, Kerala

Muthoot Finance, with Round Table India, upgraded St. Louis L.P. School, Mundamveli, by providing an Interactive Smart Panel for Class 4, a covered hall-to-toilet pathway, and insect-control air-hole nets. The handover by Shri George Muthoot Jacob, Deputy Managing Director, alongside Round Table members, Headmistress Mrs Latha, PTA and students, improves safety and digital learning for young children.



## Inauguration of Muthoot Smart Computer Classroom at Vidharbh Vidya Mandir School, Malad, Mumbai, Maharashtra

Under the CSR initiative of Muthoot Finance, a Muthoot Smart Computer Classroom was inaugurated at Vidharbh Vidya Mandir School, Kurur Village, Malad, Mumbai, Maharashtra on 3<sup>rd</sup> Sept 24.

The inauguration was done by Mr. Mohan K Warrior, Regional Manager Mumbai Main in the presence of Mr. Kumbhar, School Principal, Mr. Sonu Gaund, Manager CSR West, Mr. Akash Chaubey, Sr. Executive Marketing Department, and other dignitaries, teachers and students.



## Muthoot Finance Sets Up a Smart Classroom at Primary School, Sujatganj, Kanpur, Uttar Pradesh



Under the CSR initiative of Muthoot Finance, a Muthoot Smart Classroom was inaugurated at Primary School, Sujatganj, Kanpur, Uttar Pradesh on 18<sup>th</sup> Nov 2024.

The inauguration was done by Mrs. Shalini Gupta, Block Education Officer, and Mr. Dilip Kumar, Manager CSR in the presence of Mrs. Nity Singh, School Principal, Mrs. Usha Tiwari, President of Udan Seva Sansthan, Mr. Navin Shukla, Branch Manager, Swarup Nagar and teachers and students.

## Donation of 250 School Bags to Slum Students at Paul George Global School, Alaknanda, New Delhi



In commemoration of the 75<sup>th</sup> birth anniversary of our beloved former Group Chairman, Late Shri M.G. George Muthoot, under the Muthoot Finance's CSR initiative, 250 School Bags were distributed to slum students in the collaboration with Prithak Foundation at Paul George Global School, Alaknanda, New Delhi on 2<sup>nd</sup> November 2024.

## Inauguration of Muthoot Smart Aanganwadi Center at Rewari, Haryana



Under the CSR initiative of Muthoot Finance, our respected Joint Managing Director, Shri. Alexander George Muthoot inaugurated Muthoot Smart Aanganwadi Centre in presence of Mrs. Shalu Yadav, District Program Officer – ICDS Department, Shri Ajit Yadav School Principal, Shri Rakesh Mehra, Sr. DGM CSR & Resource, Shri. Vaibhav Mishra, Sr. AGM Marketing, Muthoot CO CSR team, officials from Hissar Regional Office and school teachers and children on 30<sup>th</sup> November 2024.



## PG Commerce Excellence Awards at St. Thomas College, Kozhencherry, Kerala

Muthoot Finance conferred the Muthoot M George Excellence Award on outstanding PG Commerce students at St. Thomas College, Kozhencherry. Dignitaries included Dr. George K Alex (Principal-in-Charge), Dr. Leena K Cherian (HoD), and Muthoot leaders Shri Saji Mammen (ROM), Shri Muralidharan (Vigilance) and Shri Jacob George (Regional Manager). Started in 2009, the programme has benefitted 10,000+ students across multiple states.



## Higher Education Scholarships for 30 Kerala Students

At The Muthoot Group Head Office, Kochi (30<sup>th</sup> Nov 2024), the Muthoot M George Foundation awarded scholarships worth ₹48 lakh to 30 Kerala students- ₹2.4 lakh (10 MBBS students), ₹1.2 lakh (10 B.Tech students) and ₹1.2 lakh (10 BSc Nursing students). Chief Guest MLA T.J. Vinod graced the event, presided over by MD George Alexander Muthoot.



## New Maths and Computer Lab at LMS HSS Vattappara, Trivandrum, Kerala

On 30<sup>th</sup> December 2024, Chairman Shri George Jacob Muthoot inaugurated a new Maths and Computer Lab at LMS HSS, Vattappara, featuring 26 desktops and a server. Executed with the Rotary Club of Trivandrum South at a project cost of ₹10 lakh (systems, infrastructure and networking), the facility equips students with technology-led learning and stronger STEM readiness.



## Muthoot Finance Supports 200 Underprivileged Students in Bengaluru, Karnataka

On 7<sup>th</sup> February 2025, Muthoot Finance distributed 200 school bags at Jyothi Government Aided School, Kacharkanahalli, Bengaluru (project cost ₹1,12,000). The intervention equips children from socially and economically marginalised families with essential learning tools, thus boosting confidence, attendance and classroom participation while easing the financial strain on households.



## Muthoot Finance Gifts Bicycles to 100 Girls in Hubli, Karnataka

On 25<sup>th</sup> December 2025, Muthoot Finance donated bicycles to 100 underprivileged girls from government schools in Hubli. By reducing long, unsafe commutes, the initiative improves attendance and retention, enhances independence and safety, and helps girls stay in school. Rotary members, community leaders and Muthoot representatives joined the distribution in a show of collective support.



## M.G. George Muthoot Memorial Block Inaugurated in Tumkur, Karnataka

Muthoot Finance constructed and handed over the M.G. George Muthoot Memorial Block to Holy Trinity School, Kunigal, Tumkur District. Shri George Muthoot Alexander, Deputy Managing Director, inaugurated the facility alongside Trinity Charitable Association. With a ₹25-lakh commitment, the new block expands access to quality, English-medium education for marginalised rural children, strengthening a nurturing environment managed by a sister concern of St. Gregorios Dayabhavan.



## Higher Education Scholarships, Bangalore, Karnataka

Muthoot M. George Higher Education Scholarships were distributed to 21 meritorious students pursuing MBBS, B.Sc. Nursing, and B.Tech courses. Each MBBS student received a scholarship of ₹60,000, while B.Sc. Nursing and B.Tech students were awarded ₹30,000 each. Overall, ₹7.8 lakh support was disbursed through college authorities, ensuring transparency and empowering bright students to pursue professional courses without financial strain.



## School Bags for Young Learners, Bangalore, Karnataka

Muthoot Finance donated 200 school bags to underprivileged students at Jyothi Government Aided School on 7<sup>th</sup> February 2025. The initiative, carried out with a project cost of ₹1.12 lakh, aimed to encourage education and provide essential learning support for underprivileged students.



## Excellence Awards at Chikkaballapur, Karnataka

Muthoot Finance honoured high-performing Class 8 and 9 students with ₹3,000 cheques and mementoes as part of the Muthoot M George Excellence Awards. The ceremony celebrated academic achievement and encouraged students to remain committed to excellence.



## Muthoot M George Excellence Awards, Devanahalli, Karnataka

Fifty-four meritorious Class 8 and 9 students were felicitated with cheques and mementoes, inspiring them to continue striving for academic success. They were presented at the award ceremony held on 10<sup>th</sup> February 2025 at the Government School premises, Devanahalli block, as part of Muthoot's CSR commitment to nurturing education.



## Laptops for Digital Learning, Chennai, Tamil Nadu

Muthoot Finance donated laptops to Hope Foundation School in Kannagi Nagar, empowering 440 children with access to digital learning tools and enabling teachers to deliver technology-enhanced education. Kannagi Nagar, a resettlement colony, is often marked by high dropout rates and limited educational opportunities, presenting unique challenges for children and youth.



## School Benches for MG Government School, Alwar, Rajasthan

Muthoot Finance donated 100 benches to Mahatma Gandhi Government School, Luhadera benefiting over 1,400 students by enhancing their classroom experience, reduce learning disruptions, and encourage regular attendance.



## Student Desks for MCD Girls' School, Prem Nagar, Delhi

Fifty desks were donated to MCD Nigam Pratibha Vidyalaya Girls, Prem Nagar, Kirari, New Delhi on 8<sup>th</sup> July 2024. The initiative was a big step to create a more conducive classroom environment for the institution that imparts education to about 700 girl children from underprivileged backgrounds.



## School Renovation in SDBM Senior Secondary School, Karnal, Haryana

Muthoot Finance upgraded the courtyard of SDBM Senior Secondary School in Karnal, Haryana, and replaced worn-out infrastructure. Diaries and pens were distributed to teachers on 5<sup>th</sup> September 2025 (Teachers' Day) in appreciation of their efforts.



## Student Desks Donated in Gonda, UP

As part of Daan Utsav (2<sup>nd</sup>-8<sup>th</sup> October 2024), Muthoot Finance contributed to enhancing education infrastructure by donating 55 student desks to Atulya Vikas Foundation for underprivileged children at Radha Kund, Gonda, Uttar Pradesh on 3<sup>rd</sup> October 2024.



## Educational Kits for Municipal Schools in Mumbai and Thane, Maharashtra

On 30<sup>th</sup> July 2024, 1500 kits were distributed across municipal schools in Mumbai and Thane, provide essential learning tools to needy students, mostly from disadvantaged backgrounds, enhancing their ability to focus on education and achieve academic success.



## Shoes and Socks for Children, Delhi

To commemorate the 15<sup>th</sup> Anniversary and Remembrance Day of Late Shri Paul M. George, Muthoot Finance distributed shoes and socks to 100 underprivileged children at Munirka, New Delhi on 21<sup>st</sup> August 2024. The initiative aims to bring comfort, dignity, and care to children in need while reinforcing Muthoot Finance's ongoing commitment to giving back to society and making a meaningful impact in the communities it serves.



## Education Kits for Tribal Children, Uttarakhand

Muthoot Finance distributed educational kits to 296 tribal children in Gaindi Khata, Haridwar, Uttarakhand equipping them with essential supplies and promoting equal access to education. These kits included school bags, notebooks, pens, pencils, erasers, sharpeners, and geometry boxes to support their learning needs.



## 500 School Bags for Street Children in Mumbai, Maharashtra

Muthoot Finance donated 500 school bags to street and slum children across Mumbai, Maharashtra on 30<sup>th</sup> August 2024. The distribution covered areas including Malad, Charkop, Dahisar, and Sakinaka, providing children with proper bags to carry their study materials instead of plastic bags.



## School Bags for Slum Students in Delhi

To mark the 75<sup>th</sup> Birth Anniversary of Late Shri M.G. George Muthoot, 250 school bags were distributed to children from slums at Paul George Global School, Alaknanda, New Delhi on 2<sup>nd</sup> November 2024. The event, held in collaboration with the Prithak Foundation, enabled underprivileged students to access quality education, promoted equality, and reflected Muthoot Group's enduring commitment to social responsibility championed by Late Shri M.G. George Muthoot.



## 3,500 Notebooks for Students in Jodhpur, Rajasthan

As part of the 75<sup>th</sup> birth anniversary of Late Shri M.G. George Muthoot, Muthoot Finance distributed 3,500 notebooks to underprivileged students of Government Higher Secondary School, Tilvasani, Jodhpur, Rajasthan. Each of the 350 students received 10 notebooks to support their educational journey.



## Notebook Support for Special Children, Rajkot, Gujarat

Muthoot Finance distributed 1,866 notebooks to special children at Prayas Parents Association for Children with Special Needs in Rajkot, Gujarat as part of the 75<sup>th</sup> birth anniversary of Late Shri M.G. George Muthoot. This initiative benefitted 200 special children by providing essential educational resources needed for their learning and development.



## Computers and education Kits for Students in Mumbai, Maharashtra

Muthoot Finance donated desktop computers and geometry boxes to Pioneer Public School, Kandivali (East), Mumbai on 9<sup>th</sup> January 2025. This initiative will benefit more than 600 underprivileged students by enhancing access to digital literacy and providing essential learning tools.



## Notebooks For Children With Special Needs, Surat, Gujarat

About 300 notebooks were distributed to children with special needs at Mamta Resident of Mentally Handicapped Children School, Athwaline, Surat on 18<sup>th</sup> January 2025 in collaboration with Gujarat Kelvani Trust, reinforcing the importance of inclusive education.



## Educational Kits for Children with Disabilities, Raipur, Chattisgarh

On the occasion of Founders' Day, educational kits were donated to 100 children with disabilities at Lions Institute of Learning and Empowerment (Aakansha School), Raipur, Chhattisgarh. This initiative reinforces Muthoot Finance's commitment to empowering children with special needs by providing essential learning resources, fostering inclusivity, and supporting equal opportunities in education.



## Study Kits for Board Exam Students, Mumbai, Maharashtra

Muthoot Finance distributed essential stationery kits to students of Akruli Road Municipal Urdu School, Kandivali (East), Mumbai, who are preparing for the Maharashtra State Board Examination. The initiative was organised on 13<sup>th</sup> February 2025 to encourage and support young learners at a crucial stage of their academic journey.



## School Bags Distributed at BOSCO, Delhi

To mark the 4<sup>th</sup> Remembrance Day of Late Shri. M. G. George Muthoot, school bags were distributed to underprivileged children at Bosco Organisation for Social Concern and Operation (BOSCO), Jeewan Nagar, New Delhi on 8<sup>th</sup> March 2025. The gesture highlighted the company's continued commitment to empowering young learners with educational support.



## Scholarship Cheques Presented To Undergraduate Students

On 27<sup>th</sup> April 2024, scholarship cheques under the Muthoot M. George Higher Education Scholarship Scheme were handed over by Shri. Alexander George Muthoot, Joint Managing Director, Muthoot Group. Elated students pursuing MBBS, B.Tech, and B.Sc. Nursing, received their cheques enabling them to continue their academic journey without a financial burden. This initiative reflects Muthoot Finance's strong commitment to empowering bright students from underprivileged backgrounds to achieve their higher education dreams and build a better future.



## NEET & JEE Support for Meritorious Students, Jaipur

Muthoot Finance extended financial assistance of ₹10 lakhs to Bhagwan Mahavir Child Welfare Trust, Jaipur, on 25<sup>th</sup> November 2024, to support five meritorious students preparing for NEET and JEE entrance examinations. This initiative aims to ease the financial burden of students from economically weaker backgrounds and empower them to pursue their aspirations in professional education.



## Excellence Awards for Government School Toppers, Mumbai, Maharashtra

Muthoot Finance proudly distributed the Muthoot M. George Excellence Awards 2023-24 to 100 topper students of Classes 8 and 9 from 50 government-run schools in Mumbai on 22<sup>nd</sup> February 2025. Each awardee received a cheque of ₹3,000 along with a memento, recognising their outstanding academic performance. The ceremony was graced by Shri Eapen Alexander Muthoot, Executive Director, Muthoot Group, along with Shri Mahesh Sawant, MLA – Mahim Constituency, Shri Vilas Datir, Senior Police Inspector – Shivaji Park Police Station, and Shri Rohith Raj K, Head – Corporate Communications & CSR, in the presence of senior officials, dignitaries, teachers, parents, and students.



## Excellence Awards for Government School Toppers, Howrah and Kolkata, West Bengal

Muthoot Finance successfully distributed the Muthoot M. George Excellence Awards 2024 to 118 top-performing students of Classes 8 and 9 across 59 government schools in the Howrah and Kolkata districts of West Bengal. Each student was awarded a cheque of ₹3,000 along with a memento, in recognition of their outstanding academic achievements.



## Smart Classroom at YMCA Bandra, Mumbai, Maharashtra

Muthoot Finance inaugurated a Muthoot Smart Classroom at YMCA Bandra, Mumbai, on 19<sup>th</sup> July 2024. The renovated Balwadi classroom has been equipped with two LCD TVs, 25 desks, 50 chairs, and vibrant wall paintings, creating a modern and engaging learning space. This initiative aims to enhance early childhood education and accelerate academic progress of more than 50 Balwadi children.



## Smart Classroom in Kanpur School, Uttar Pradesh

As part of its ongoing commitment to improving access to quality education, Muthoot Finance set up a Muthoot Smart Classroom at Primary School, Sujatganj, Kanpur, Uttar Pradesh, on 18<sup>th</sup> November 2024. The facility, equipped with modern digital learning tools, aims to create an engaging, interactive, and technology-driven learning environment, bringing digital education to about 100 students.



## Computer Lab, Vidharbh Vidya Mandir Mumbai, Maharashtra

Muthoot Finance inaugurated a Smart Computer Classroom with 10 desktops for Vidharbh Vidya Mandir on 3<sup>rd</sup> September 2024 in Kurur Village, Malad, Mumbai, benefiting about 450 underprivileged tribal students and boosting digital literacy, classroom engagement, and learning outcomes in the community.



## Smart Lab in Pratapgarh, Uttar Pradesh

Muthoot Finance launched a Smart Computer Classroom with five new computers at JHJN Junior High School on 19<sup>th</sup> November 2024 in Kamaluddinpur, Lohiya Nagar, Pratapgarh UP. The facility will serve over 200 students, equipping them with essential digital skills and widening future learning opportunities.



## Smart Lab in Dankuni, West Bengal

On 5<sup>th</sup> February 2025 in Dankuni, Muthoot Finance inaugurated a Smart Computer Classroom with 15 desktops at Paschim Tajpore Debotacharan High School, enabling technology-driven learning for around 700 marginalised students and enhancing engagement and digital competencies.



## Smart Computer Classroom in Mumbai, Maharashtra

On 28<sup>th</sup> March 2025, Muthoot Finance inaugurated a Smart Computer Classroom with 10 systems at Ashabal Ware High School in Goregaon, Mumbai, benefitting about 700 students by improving their access to digital skills essential for today's technology-driven world.



## Smart Computer Lab, Malad CDC, Mumbai, Maharashtra

On 28<sup>th</sup> March 2025, Muthoot Finance set up a Smart Computer Classroom at the Community Development Centre in Malad, Mumbai, equipping 10 computers to support roughly 50 orphans with digital literacy and practical learning tools critical for future readiness.



## Bicycles for Tribal Girls, Sonbhadra, UP

Muthoot Finance distributed 50 bicycles to tribal girl students in Mohiuddinpur, Sonbhadra, UP, improving mobility and school access. The donation supports attendance, independence and gender equality for students who otherwise walk long distances in hilly, underserved areas.



## EV Tricycles for Differently-Abled, Jodhpur, Rajasthan

On 17<sup>th</sup> March 2025, Muthoot Finance donated four EV tricycles to differently-abled students from Divyang Ghar Ashram in Tilwasni Village of Jodhpur district, increasing mobility, independence and school attendance while supporting inclusive education and accessibility.



## Sweaters for Students at Rohini, Delhi

On 18<sup>th</sup> February 2025, Muthoot Finance donated 322 woolen sweaters to students at MCD Primary School, Sec 20 Ext in Rohini, protecting them from the winter and supporting uninterrupted attendance and learning.



## Sweaters for Slum Children, Naraina, Delhi

Muthoot Finance distributed 115 sweaters to slum children via CM Foundation in Naraina Vihar, New Delhi, providing winter relief and supporting the wellbeing and school attendance of vulnerable youngsters.



## Sweaters for Hafezchouk School, Howrah, West Bengal

On 18<sup>th</sup> February 2025, Muthoot Finance donated 52 sweaters to primary school children in Amta, Howrah, protecting them from cold weather and helping maintain regular school attendance.



## Sweaters for Students in Faridabad, Haryana

Muthoot Finance distributed 250 woolen sweaters to underprivileged students in Fatehpur Billoch, Ballabhgarh, Faridabad, ensuring warmth and comfort for over 250 children during winter.



## Student Libraries in Schools, Madurai, Tamil Nadu

Muthoot Finance has supported the establishment of five fully equipped student libraries across Government Corporation Schools in Madurai District. These schools, functioning under Madurai City Corporation, cater largely to children from low-income households, many of whom are first-generation learners. The initiative aims to promote reading habits, enhance access to learning resources and create an enabling academic environment for students from economically weaker backgrounds. The inaugural event was held on 29<sup>th</sup> October 2024 at Kakaipadiniyar Corporation Girls Higher Secondary School, Chockkikulam, Madurai.



## Muthoot M George Excellence Awards 2024-25, Chennai Region

Under its CSR initiative, Muthoot Finance awarded scholarships to over 100 high-performing students from 50 Greater Chennai Corporation schools. Recognizing top 8<sup>th</sup> and 9<sup>th</sup> graders, each student received a ₹3,000 scholarship and a memento. Implemented with stakeholder involvement and school collaboration, the initiative reached across Chennai through 39 branches, celebrating academic excellence and motivating students through on-campus recognitions alongside teachers and school leaders.



## Best Sports Sponsorship Award at the Indian CSR Awards 2024 held in Delhi

The transformative support to Sini K Sebastian - the dwarf athlete from Kerala has emerged as the Best Sports Sponsorship of the Year at the Indian CSR Awards 2024. The award was presented at the prestigious Indian CSR Awards 2024 held on 29<sup>th</sup> November, 2024, at Vivanta, New Delhi, Dwarka organized by marketing and brand honchos. The holistic support - sponsoring Sini K Sebastian's sports career, supporting her in achieving international success (World Dwarf Games), and addressing her family's basic needs - building and handing over a new home under the Muthoot Aaashlyana project to celebrate her achievements has created a transformative change in the athlete's life.



## Handing over Scholarship Cheques of Second and Third Installments Under the Muthoot M. George Higher Education Scholarship on 27<sup>th</sup> April 2024

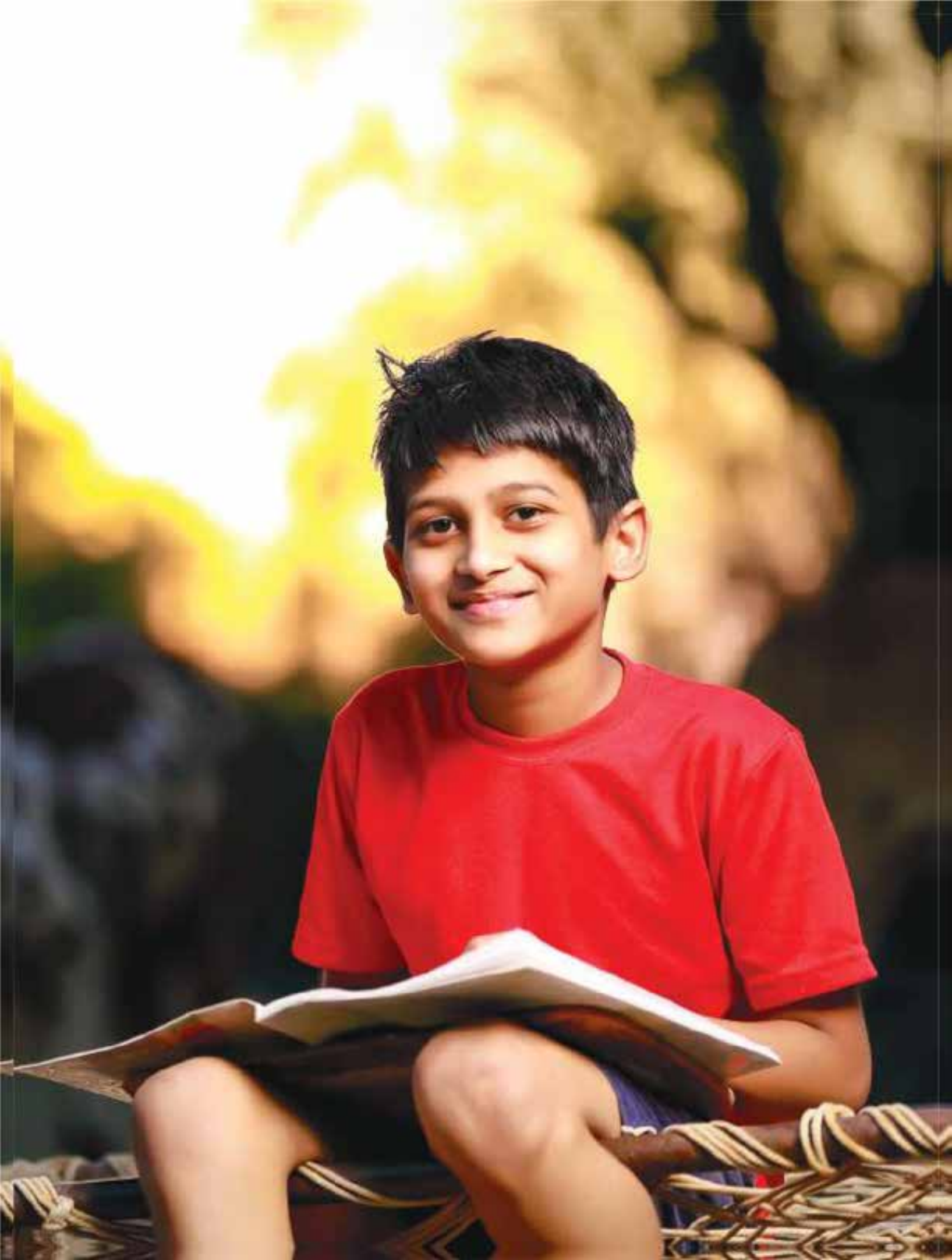


Muthoot M. George Higher Education Scholarship Cheques of second and third installments were handed over by Shri. Alexander George Muthoot, Joint Managing Director, The Muthoot Group on 27<sup>th</sup> April 2024.

The scholarship cheques of ₹30,000/- each were handed over to B.Tech students Mr. Ashwani Kumar, Mr. Chandan, Ms. Preksha Jain, Ms. Stuti Tiwari & Ms. Smriti Tiwari and BSc. Nursing student Ms. Silin Samuel.

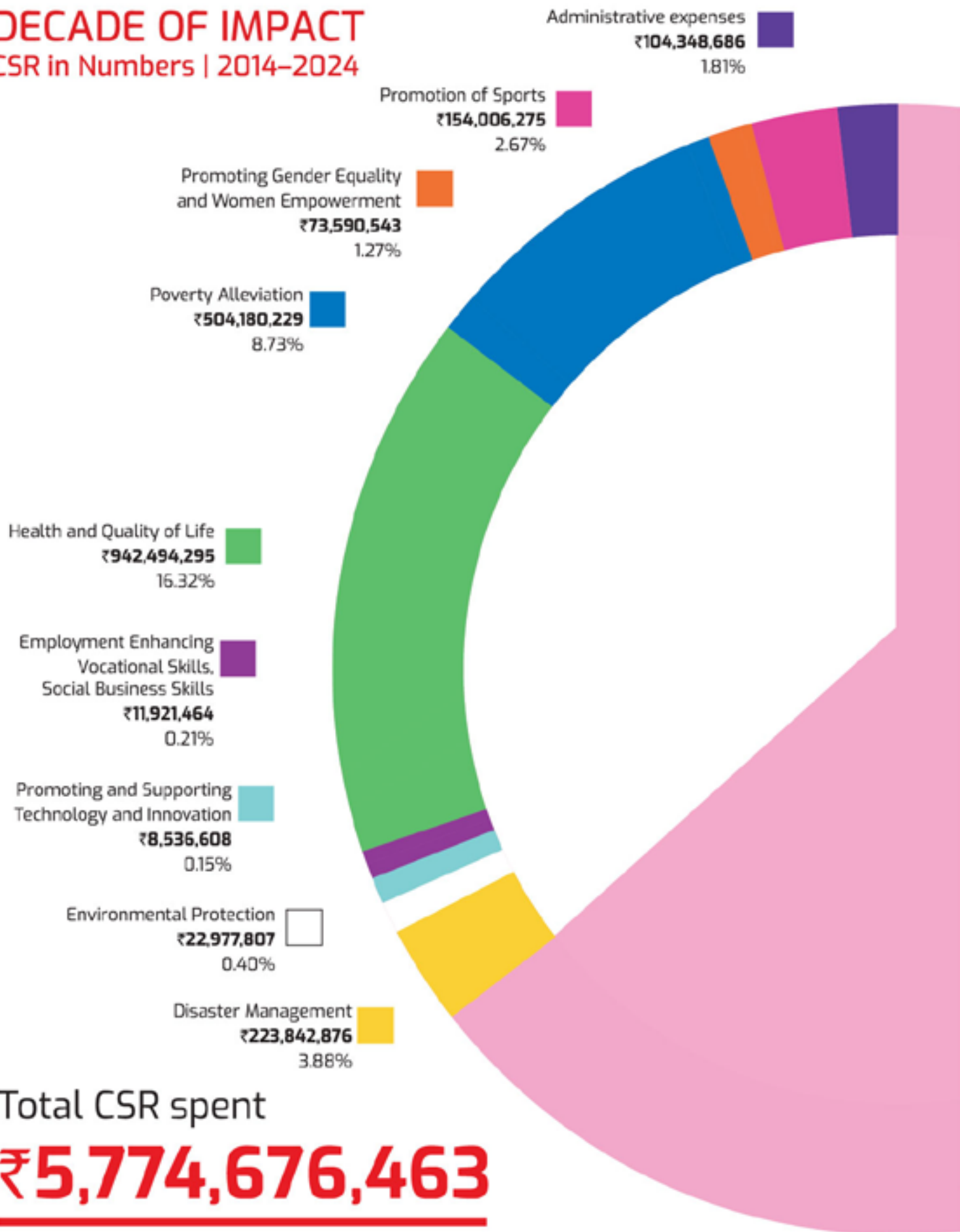
The scholarship cheque of ₹60,000/- was handed over to MBBS students Mr. Yuvraj & Ms. Ritika.

The cheques were handed over at CO (N) by Shri. Alexander George Muthoot, Joint Managing Director, The Muthoot Group in the presence of Sr. Officials of CO (N).



# DECADE OF IMPACT

## CSR in Numbers | 2014-2024





# Promotion of Education

₹3,728,777,680

64.57%



School Essentials ₹4,537,301 0.12%

Education Infrastructure ₹361,800,000 9.70%

Education Administrative Expenditure ₹259,848,432 6.97%

Skill Development ₹1,770,548 0.05%

Smart Classrooms ₹206,034,837 5.53%

Fees Support ₹823,434,481 22.08%

Scholarship ₹1,083,803,210 29.07%

Education Upliftment ₹987,548,871 26.48%



# Beyond Education



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***From Education To Empowerment,  
Extending Quality Care Where It's Needed The Most.***

A glance at the social initiatives of the past year, enabled by The Muthoot Group, that heal, uplift and reimagine what support can mean for people and places.





**“ Rivers don't drink their own water; trees don't eat their own fruit. The sun doesn't shine for itself, and flowers don't spread their fragrance for themselves. Living for others is a law of nature. Life is good when you are happy, but life is even better when others are happy because of you. ”**

This simple, profound ancient wisdom guides us at every level, shaping the way we engage with communities and measure success, while reminding us that we rise higher when our actions lift others. In fact, its quiet yet compelling influence can be seen in every social initiative that we undertake.

**Alexander George Muthoot,**  
Joint Managing Director

# Building a Better Tomorrow

## How Corporates Can Lead The Way In Social Responsibility

### *The Role of CSR in Social Development*

CSR initiatives enable corporates to address critical societal challenges, such as poverty, education, healthcare, and environmental sustainability. By establishing schools, offering scholarships, and promoting skill development programs, companies can empower individuals to achieve their full potential. Setting up anganwadis ensures that underprivileged children receive early education, nutrition, and healthcare, laying a strong foundation for their future.

Additionally, corporates can bring comfort to those in need through clothing donation drives and provide stability to homeless families by building pakka houses. Public health can be significantly improved through initiatives like medical camps, clean drinking water programs, and better sanitation facilities in underserved communities.

### **CSR and Environmental Sustainability**

CSR is not just about social impact—it also emphasizes environmental responsibility. Corporates can contribute to a healthier planet by adopting eco-friendly practices such as reducing waste, conserving energy, and supporting renewable energy projects. Initiatives like tree planting,

waste recycling, and producing eco-conscious products ensure a sustainable future for generations to come.

### **Benefits of CSR: Building a Better Future**

Corporates that embrace CSR experience numerous benefits. These initiatives enhance brand reputation, foster customer loyalty, and increase employee satisfaction. Today's consumers and employees prioritise businesses that align with their values, and a strong CSR commitment is one of the most effective ways to earn their trust and respect. Furthermore, CSR helps companies mitigate risks—whether environmental, social, or governance-related—while ensuring their long-term sustainability. By integrating social responsibility into their core strategies, businesses not only contribute to society but also position themselves for resilience and growth in an ever-changing world.

### **The Muthoot Group's commitment to CSR**

At Muthoot Group, we are deeply committed to society through our Corporate Social Responsibility (CSR) initiatives, a commitment inspired by the vision of my beloved father, the late Shri M G George

Muthoot, former Group Chairman. He was always dedicated to giving back to society and helping the underprivileged and we continue to honour his legacy through our ongoing efforts. Our initiatives span a wide range of sectors including healthcare, education, relief during natural calamities, youth empowerment and social upliftment. We have actively supported the construction of schools, sponsored scholarships for deserving students and provided medical assistance in underserved areas. Some of our notable projects include the Muthoot Smart Anganwadi, Muthoot Smart Classrooms, Muthoot Vivah Samanam, Muthoot Snehsriya Mobile Van, and the Muthoot Aashiana Projects. The Muthoot Aashiana project is particularly aimed at helping the poor, needy and homeless. We have already provided over 250 homes under this initiative and are committed to expanding this effort in the future. These projects have made a meaningful impact on the lives of millions and we remain dedicated to continuing the same in future as well.



## Individual Social Responsibility (ISR)

In addition to our CSR initiatives, we encourage our Muthoot staff to actively engage in Individual Social Responsibility (ISR) and contribute to society. ISR is crucial because it not only enhances personal fulfillment and growth but also creates positive social, environmental and economic outcomes for the broader community. By adopting responsible behaviours, individuals collectively contribute to building a fairer, more sustainable and compassionate society.

Our employees participate in various ISR initiatives, including

- Donating clothes to senior citizen homes and orphanages
- Taking part in blood donation camps
- Engaging in tree planting activities
- Educating underprivileged children
- Organizing health check-up camps

These efforts reflect our belief that every individual, regardless of the scale of their actions, can make a positive impact. At Muthoot, we not only strive for business excellence but also foster a culture of social consciousness among our employees. We encourage them to actively

contribute to the development of a more equitable and sustainable society.

## A Call for Holistic Growth

CSR is about creating a positive impact that transcends profits. By taking responsibility for their social, environmental, and economic footprint, companies can lead with integrity and compassion. Whether it's through aiding disaster-stricken communities, supporting sustainable agriculture, or investing in health and education, CSR empowers businesses to leave a lasting legacy of progress and prosperity.



# ISR stories



Muthoot Finance Corporate Office North, New Delhi, led by Joint Managing Director Shri Alexander George Muthoot, organised a Mega Cleanliness Drive under ISR on 2<sup>nd</sup> Oct 2024 which saw over 100 employees join hands to collect 70+ garbage packets as part of a simultaneous pan-India campaign across Zonal, Regional, and Branch Offices.



A beach cleaning drive led by Shri. Eapen Alexander Muthoot, Executive Director, The Muthoot Group, at Aksa Beach, Mumbai on 11<sup>th</sup> Aug 2024 saw 85 volunteers collect 189 kg of waste, promoting community action for a cleaner, sustainable coastline.



Muthoot Finance's Pune Region held an ISR Day on 11<sup>th</sup> Aug 2024, planting 50 saplings across 10 branches and distributing food and educational kits to 60 underprivileged and differently-abled individuals, promoting environmental and social well-being.



Muthoot Finance's RO Jodhpur team, led by Regional Manager Shri Vinod Sethi, organised a Blood Donation Camp with Rotary Blood Bank on 28<sup>th</sup> Aug 2024, with 30 staff participating and 26 units donated to support children with Thalassemia.

## ISR Glimpses from across the country



RO Guwahati



RO Karnal



RO Siliguri



"Transforming Lives of Anganwadi Children" initiative by our Credit & Recovery Department



RO Lucknow



RO Siliguri



RO Raipur



"Share Food, Share Smile" initiative by RO Mumbai

# RIPPLES of CHANGE



Muthoot Foundation and Asha Kiran's Lifesaving Health Drive in rural Odisha's Lamtaput Block

“ By moving away from a traditional CSR model to a future forward model, the initiative at Lamtaput, Odisha, focuses on proactive, long-term impact. It empowers communities with knowledge through education and screening, addressing root causes of illness rather than just treating symptoms. It fosters dignity and hope, creating a ripple effect where health is beyond a luxury but a right, ensuring communities are prepared to face the future with confidence and resilience. ”

In the remote corners of Odisha's Lamtaput Block, where healthcare is often out of reach and awareness even farther, a quiet yet powerful revolution is unfolding. Spearheaded by Asha Kiran Society with the steadfast support of the Muthoot Foundation, the "100 Villages NCD Education and Screening Programme" is transforming lives—one village, one conversation, and one check-up at a time.

## Reaching the Unreached

Launched in April 2024, the programme set out with a simple but vital goal: to screen adults over the age of 30 in 100 villages for five common non-communicable diseases (NCDs) namely hypertension, diabetes, oral cancer, breast cancer, and cervical cancer. The program also raises awareness around risky lifestyle habits like tobacco and alcohol use. However, bringing healthcare to rural Odisha is not easy. More than medical equipments, it requires deep trust-building, culturally sensitive communication, and patient perseverance. The program began with Asha Kiran training its team in public health education and designing localised awareness posters. Evening camps were scheduled to suit community routines, and awareness was shared both in group sessions as well as one-on-one counselling.

## Lives Touched, Lessons Learned

As of early April 2025, the program had organized 91 village screening events, screening 77% of the eligible 30+ population of which 61% were women. Six villages achieved 100% screening

showing how deeply the initiative resonated. Looking closely at the results, the most frequently detected NCD was abnormal blood pressure with 23% showing irregular readings. Patients with hypertension increased sharply with age - from about 10% in the 30-44 age-groups, to over 40% in those over 75 years of age. Some stories are hard to forget. In one village, a young man shocked by his own pre-cancerous lesions detected in one of the screening camps made a powerful gesture. He stood up, pulled out his tobacco sachets, and threw them on the ground declaring, "Sir, I promise I will never touch tobacco again." In another instance, an elderly man in Badsagar village, with uncontrolled blood pressure initially seemed confused. He was on medication, but also used tobacco and alcohol, and often skipped doses. As the team gently explained the risks, villagers nearby mocked the idea of quitting tobacco. In a moment that surprised everyone, the man scolded the crowd: "No one has ever come here to tell us these things. Now that someone has, why aren't you listening?" It was a remarkable show of community leadership sparked by respectful dialogue.





## Connecting Care with Compassion

While education and screening are the first steps, real change comes through follow-ups. To bridge this gap, Tuesdays were designated NCD Clinic days at Asha Kiran Hospital. Lady Health Worker Sabitri and Nurse Rashmi have become essential support figures, guiding villagers, especially the elderly, through the system. Those with doubtful outcomes during the village screenings

are asked to visit Asha Kiran Hospital on Tuesdays on which a special out-patient sessions is arranged exclusively for them.

In total, 1,281 villagers were referred, and 296 made the journey to the hospital. Of those, 76% began treatment, including 175 out of 223 hypertension cases and 23 out of 48 diabetes cases. Dr. Bethsheba, the hospital's senior consultant, personally evaluates many patients, ensuring consistency in care.

## A Model That's Working

The combination of community-level education, personal counselling, and structured follow-up has proven effective. The initiative isn't just diagnosing diseases but is also shifting mindsets, encouraging healthier habits, and showing people that health is not a luxury, but a right.

### THE ROAD AHEAD through March 2026

1. Reach the remaining 86 villages, many in difficult-to-access areas across the reservoir.
2. Ensure consistent treatment by tracking patients and helping them maintain medication.
3. Expand Behaviour Change Communication (BCC) efforts to reduce tobacco and alcohol dependence and raise awareness about oral cancer.
4. Establish a simple digital tracking system to monitor patient outcomes.



## More Than a CSR Initiative

This project, supported by the Muthoot Foundation, isn't just about funding healthcare. It's about planting seeds of change of dignity, empowerment, and hope in some of India's most underserved regions. The ripple effect is visible: healthier individuals, inspired communities, and a future where illness is met not with fear or resignation, but with knowledge and action.

From remote hilltops to quiet farmlands, the message is loud and clear - real health begins not just in hospitals, but in conversations, trust, and compassionate follow-through. Happy to report that in Lamtaput Block, these conversations have already begun.





 Muthoot  
**Soundscape**  
Enabling young ears



**Enduring Sounds,  
Reshaping Lives**



**Our Soundscape Project is a future-forward investment in the potential of children. It's a profound, lasting change at the grassroots level for 140 children across India. By restoring the world of sound, we unlock their full communication and learning development with vibrant soundscapes of hope and opportunity. This effort, executed with experts and community partners, reaffirms our philosophy that true prosperity blossoms from empowered individuals and creates a legacy that will resonate for generations.**



**Muthoot Finance empowers children to stay connected to the vibrant world of sound through its ground-breaking initiative – The Soundscape Project: Enabling Young Ears**

"The human voice is the organ of the soul," said Henry Wadsworth Longfellow, the renowned American poet. Imagine a child's world painted in only hushed, muted tones - where the rustle of leaves, the distant bark of a dog, and the joyous laughter of playmates remains a hush whisper. It is like watching an exciting film play out but its almost silent for you, while for others it has the vibrancy of all types of sound.

For 140 young souls across India navigating their days with the challenge of hearing

impairment, this sad reality was their everyday life till now. But not anymore! The Muthoot Soundscape Project: Enabling Young Ears is bringing about a profound in the lives of such people like never before. This isn't merely about fitting long-lasting and quality hearing aid devices into their ears. Rather, it's about gently unfurling the wings of transformation in their lives, allowing these precious children to truly soar into a world rich with sound, giving voice to their very souls.

## The Unveiling of Hope

The overture to this beautiful journey unfolded at the Marthoma School for the Deaf in Kasaragod on 7th January, 2025. The air, usually filled with the gentle hum of focused learning using sign language, now held a palpable sense of quiet, almost breathless anticipation. It was a day marked by shared purpose drawing together a group of committed individuals sharing a common purpose. Shri Rajmohan Unnithan, MP, Kasaragod, graced the occasion as Guest of Honour, his very presence a powerful symbol of the project's deep significance.

Beside him stood a dedicated team from Muthoot Finance including Mr. Jobin Joseph



George, Manager-CSR, Mr. Janson, Assistant Manager-CSR, and Ms. Simi KS, Manager-Muthoot Finance. Their commitment was mirrored by the project's implementing partner, Swaroop Charitable Foundation, led by their Director & Chief Philanthropy Officer, Shri Suresh Pillai. The nurturing spirit of education was strongly represented by the leaders of Marthoma School for the Deaf, Kasargod: Vice-Principal Rev. Fr. George Varghese and Headmistress

Mrs. Sheela S. Adding to this collective embrace were Sr. Phincy Jacob, Head Master of Jyoti Bhavan School, Mr. Rajesh K, Branch Manager Kanjakad, and the local community's voice, Mr. Kadar Badriya, Panchayat President of Cherkala. It was a gathering where every gaze held a shared, unspoken vision: a future where every child could finally hear the world's sweet melody.

## Bringing Sound to Life

The core of the Muthoot Soundscape Project is to provide lasting hearing care and support. This initiative steps into a crucial gap, understanding that while initial support may exist, the quality and durability of essential hearing aids often fall short for underprivileged families. Working closely with experts from Voice Speech and Hearing Care (Voice SHC), Muthoot Finance is carefully building a complete ecosystem for complete hearing and rehabilitation. Over the two day event, each young child received personal attention where their specific needs

were understood through careful checks, medical exams, and detailed hearing tests. The main goal was to provide a high-quality, durable, custom-fitted free hearing aid – a small device that acts as a big key to unlocking a world of sounds. The project also includes important follow-up appointments and rehabilitation support, making sure this experience of quality hearing becomes a natural part of their lives. The company is working towards holistically enhancing the communication abilities and learning development for specially-abled children.

For these children and their families, the change is surreal. One mother, with a deep emotion shared, "For so long, my little daughter could hear only if you yelled into her ear. Now she responds to even whispers. It's a huge relief." Another parent exclaimed: "We had almost given up. But now, he is responding to all sounds, and even smiling and laughing at sounds that we didn't know he loved. It's a blessing we never expected." These simple, powerful moments underline the real impact of the Soundscape Project.



## A Legacy of Transformation

This deep-seated commitment to fostering such transformative grassroots change is, in many ways, a signature of Muthoot Finance's broader ethos. The significance of the Soundscape Project was further underscored by its inauguration at Muthoot Finance's Head Office in Kochi, presided over by Shri. George Alexander Muthoot, Managing Director. His presence, alongside other top officials of the company and Swaroop Charitable Foundation, the implementing partner for the

project, and the Sanskara School, served as a quiet yet powerful affirmation of the organization's heartfelt dedication. It is a resounding testament to how Muthoot, beyond its robust financial services, acts as a compassionate architect of hope, gently nurturing the fundamental well-being and future of communities, understanding that true prosperity blossoms most beautifully from empowered individuals.

As the gentle echoes of sounds once again begin to weave through the lives of these young beneficiaries, transforming their worlds into vibrant soundscapes, Muthoot Finance, yet again, stands as a steadfast enabler of dreams. The Soundscape Project is a shining example of how focused, heartfelt initiatives can ignite profound, lasting change at the grassroots. It leaves behind not merely a legacy of sound, but a growing symphony of hope that will resonate for generations to come.



A middle-aged man with a mustache and glasses is walking towards the camera in a park. He is wearing a polo shirt with horizontal stripes in blue, yellow, and white, and light blue trousers. He has a watch on his left wrist. The background is a lush green park with trees and a path.

# Restoring Mobility, Renewing Lives

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*How Muthoot  
Snehasancharini Project  
gave 285 patients not  
just new knees,  
but new beginnings*



**As a compassionate and future-forward leader, we view health as the foundation of opportunity. Our Muthoot Snehasancharini Project executed 285 Total Knee Replacements, investing ₹3.33 crore to bridge healthcare inequity for economically weaker patients. By using an innovative subsidy model, we restored mobility, dignity, and independence to individuals, largely women in rural areas, reaffirming our commitment to creating systemic, lasting well-being at the grassroots level.**



The first step after years of pain can feel like a miracle. For many patients battling advanced arthritis, even simple movements like walking or climbing stairs had become distant dreams. But at Muthoot Medical Centre (MMC), Kozhencherry and Pathanamthitta, those dreams were given a new lease of life through a unique initiative - the Muthoot Snehasancharini Project - a Total Knee Replacement (TKR) Camp designed to restore mobility, dignity, and independence.

#### **When Pain Meets Purpose**

Arthritis, particularly in its advanced form, often traps individuals in a cycle of immobility and dependence. The situation becomes even more challenging for those from economically weaker

backgrounds, where the high cost of knee replacement surgery makes treatment unattainable. Recognizing this critical need, Muthoot Finance, under its CSR programme, allocated ₹3.33 crore to fund a large-scale TKR project through MMC. The beneficiaries, both men and women in the age-group of 30-70 years, represented a wide spectrum of individuals who had endured years of pain and restricted mobility. The camp began as an outreach effort—raising awareness, identifying eligible patients, and mobilising the best orthopedic and rehabilitation teams from the hospital. But it quickly became a movement of hope. Using an innovative subsidized model, patients contributed ₹39,999 for unilateral surgeries and ₹79,998 for bilateral ones, while Muthoot Finance covered the remaining costs: ₹1,10,001 and ₹2,20,002 respectively. This inclusive approach made world-class surgery accessible to those who would otherwise have lived with lifelong pain.

#### **Transforming Pain into Possibility**

The impact was both immediate and profound. A total of 285 surgeries were successfully performed, with most patients regaining mobility within weeks. For 58-year-old Leelamma, a homemaker from Pathanamthitta, it meant something as simple as walking to her garden without assistance. "It's not just my knees that feel lighter," she smiled, "it's my heart." Her words echoed the sentiments of hundreds of others whose lives were quietly transformed. The project's success was measured not just in numbers but in the quality of recovery.

A post-operative survey conducted among beneficiaries revealed exceptionally high satisfaction levels with most reporting substantial pain relief, improved physical function, and the ability to resume daily activities they had long abandoned. The waiting period for most surgeries was under four weeks, and beneficiaries consistently described the entire process as 'easy' and 'well-managed.'

#### **Bridging Healthcare Inequity**

Equally telling was the question of affordability. The majority of participants admitted they would not have been able to afford knee replacement surgery without this support. Even among those classified as Above Poverty Line (APL), the procedure would have been possible only with difficulty. These findings underline the critical role of the subsidy model in bridging healthcare inequity - a powerful example of CSR at work where it matters most. Beyond clinical success, the project reflected the Muthoot Group's larger ethos: to touch



lives at the grassroots. About 80% of the beneficiaries came from rural areas, while the remaining 20% represented small urban pockets. The majority of patients were women (79%) from rural backgrounds - groups that often face additional barriers to accessing specialized healthcare. By reaching them through targeted community outreach, the initiative didn't just restore physical health; it reinstated confidence and independence.

### Healing for the Long Run

The Muthoot Snehasancharini Project also underscored the importance of holistic healing. Post-surgery physiotherapy and rehabilitation support ensured sustained recovery

and long-term benefits. The project's efficiency, seen in short waiting times, high satisfaction, and positive feedback, makes it a strong model for replication across regions.

In its larger context, this initiative aligns closely with several UN Sustainable Development Goals (SDGs), particularly those focused on good health, reduced inequality, and sustainable communities. It demonstrates how thoughtful CSR can extend beyond financial assistance to deliver measurable, life-changing impact.

### Every Step Tells a Story

For Muthoot Finance, this was more than a healthcare intervention - it was a reaffirmation of purpose. When a patient takes her first confident step after surgery, it's a symbol of what compassion, access, and commitment can achieve together.

In the quiet corridors of MMC, where patients now walk unaided and smiling, you can feel that change. Every step they take is a story of restored dignity and renewed life. And for those who once struggled to stand, that first walk was not just movement - it was liberation. Because when mobility is restored, life begins again.





“ A family's stability and future productivity come from a guaranteed foundation in quality healthcare. ”

By guaranteeing access to critical care and palliative services, we move beyond treating illness to providing stability, affirming the inherent worth of every individual in their community.

**George Thomas Muthoot**  
Joint Managing Director  
The Muthoot Group

## Supporting Dialysis, Orthopaedic Surgery & Palliative Care at Paret Mar Ivanios Hospital, Kottayam, Kerala

Muthoot Finance pledged ₹18.6 lakhs to support dialysis, orthopaedic surgery, and palliative care at Paret Mar Ivanios Hospital, Kottayam. The contribution will help marginalised patients access critical medical services. Announced on World Diabetes Day, this initiative extends the company's healthcare focus to secondary hospitals, ensuring vulnerable sections receive timely treatment and dignified care.



## Comprehensive Diabetic Centre at Indira Gandhi Co-Operative Hospital, Kochi, Kerala

Muthoot Finance supported the establishment of a Comprehensive Diabetic Centre at Indira Gandhi Co-operative Hospital (IGCH), Kochi. It was inaugurated on 13<sup>th</sup> May 2024 by Shri. George M George, DMD, alongside hospital leaders and dignitaries. Equipped with advanced facilities like an HbA1C machine, doppler for foot assessment, nerve conduction study systems, and body fat index analysers, the Centre offers specialised consultation, diagnostics, and treatment. By addressing one of India's fastest-growing health concerns, the initiative strengthens affordable healthcare access for underprivileged communities, while empowering IGCH to deliver early diagnosis and quality care for diabetes patients in Kochi and surrounding areas.



## Automated Electric Wheelchair for Snehasancharini Project, Trivandrum, Kerala

Muthoot Finance provided a fully automated electric wheelchair to Ms Nanditha S. Biju from Nedumangadu, Trivandrum, enhancing her mobility and independence. Handed over by Shri. George Jacob Muthoot, Chairman, and Smt. Elizabeth Jacob, Director, the initiative under the Snehasancharini Project, reflects the company's focus on empowering differently-abled individuals with dignity and inclusivity through assistive technologies.



## AV Equipment for Public Health Training in Chengalpattu, Tamil Nadu

To support the Department of Public Health and Preventive Medicine, Muthoot Finance donated advanced audio-visual aids in the Chengalpattu District. The package included a laptop, smart TV, camera, mic system, and amplifier, enabling effective virtual training for health staff across 49 PHCs and 284 sub-centres. This contribution enhances digital training for nurses and health workers, ensuring the timely dissemination of essential medical updates.



## Honouring Healthcare Heroes in Madurai, Tamil Nadu

Muthoot Finance, in association with the Indian Medical Association (IMA) Madurai, presented the Muthoot Golden Award for Medical Excellence 2024 to 100 outstanding doctors and medical professionals. Held on 29<sup>th</sup> September 2024, the event celebrated their dedication, compassion, and service to community health. Instituted in 2021, the annual award reaffirms Muthoot Finance's commitment to recognising healthcare heroes who selflessly safeguard lives and strengthen India's medical fraternity.



## Strengthens Maternal Care with New Breastfeeding Center at UPHC Bejai, Karnataka

Muthoot Finance Ltd., under its CSR initiatives, dedicated a fully equipped breastfeeding center at the Urban Primary Health Centre (UPHC), Bejai, in observance of World Breastfeeding Week. The facility was inaugurated on August 10, 2024, by Dr. Rajesh Reproductive and Child Health Officer, Dakshina Kannada, in the presence of senior health officials and Muthoot Finance representatives. The center provides mothers with a clean, safe, and private space to breastfeed, promoting maternal well-being and infant health. The initiative reinforces the



importance of breastfeeding and supports young mothers who visit the busy urban health facility.

## Muthoot Finance Revitalises Early Intervention Centre for Children with Disabilities in Bagalkot, Karnataka

Muthoot Finance Ltd. inaugurated the newly renovated Early Intervention and Education Centre for disabled children in Bagalkot, now operated by BIRDS. The centre was formally reopened on September 5, 2024, in the presence of chief guest Dr. B. K. Bhavi, Retired District Surgeon, along with key dignitaries including former Deputy Director of Education Dr. D. S. Hawaldar and BIRDS Vice President Mr. Ranganagouda Dandannavar. The upgraded centre offers therapeutic support for children aged 0-8 years, focusing on social, emotional,



and cognitive development through specialised intervention by trained therapists.

## Promotes Wellness Through International Yoga Day Celebration in Shimoga, Karnataka

Muthoot Finance, in partnership with Nesara Centre for Rural Advancement (Re) and DVS Arts, Science and Commerce College, celebrated International Yoga Day on 3<sup>rd</sup> July 2024 as part of its CSR initiatives. Around 130 students participated in guided yoga sessions and demonstrations, encouraging physical fitness, mental well-being, and mindful living. The celebration highlighted the role of yoga in building resilience, reducing stress, and nurturing healthy habits among young adults.



## Science Lab to KPS School, Karnataka Enhancing STEM Learning

Muthoot Finance inaugurated the newly established Muthoot Science Lab at KPS School, Gandinagara, on January 3, 2025, as part of its ongoing CSR initiatives. The facility aims to strengthen science education by offering students hands-on learning opportunities and improved access to laboratory resources. Presided over by Taluk Education Officer Mrs. Asha, the event saw participation from local education officials, Panchayath members, and representatives from Muthoot Finance. The lab - designed by the school's science teacher, Mr. Ibrahim S - is



expected to benefit not only KPS School students but also learners from other government schools across the taluk.

## Enhances Water Security at Govt. Higher Primary School, Mandaghatta, Karnataka

Muthoot Finance inaugurated a newly constructed 10,000-liter underground water tank at the Govt. Higher Primary School in Mandaghatta, Shivamogga, on March 14, 2025. The project aims to ensure reliable and continuous water supply for the school's kitchen, handwashing stations, and daily sanitation requirements. The enhanced infrastructure will improve hygiene practices among students, support mid-day meal preparation, and reduce disruptions caused by water shortages.



## Nutrition Kits for Malnourished Children, Bangalore, Karnataka

As part of commitment to child health and community well-being, Muthoot Finance organized a nutritional kit distribution drive for 250 malnourished children at Nams Snehasadan, Voderahalli, Bangalore in November 2024 in association with Snehasadan. With a total project cost of ₹6 lakh, the initiative reflects the company's dedication to supporting underprivileged sections of society through sustainable and impactful CSR programs.



## Automated Accessible Vehicle for Differently-abled at IMA Kochi, Kerala

Muthoot Finance donated an automated accessible vehicle to the Indian Medical Association (IMA), Kochi, operated by Arike Palliative Care. Flagged off by Shri. Hibi Eden, MP, the initiative provides safe, reliable transport for differently-abled individuals, enabling easier access to healthcare and community spaces. This step reinforces Muthoot Finance's commitment to inclusivity and social equity in healthcare support.



## Ambulance for Rotary's Project Kanivu, Trivandrum, Kerala

Muthoot Finance, under its CSR, donated a fully equipped ambulance to Rotary's 'Project Kanivu' in Trivandrum, enhancing emergency care and rural outreach for underprivileged patients. The vehicle was officially handed over on June 29, 2024, at Muthoot Finance Hall, Jawahar Nagar, with Chairman Shri. George Jacob Muthoot presenting the keys to Adv. Sumesh Kumar, President, Rotary Club of Trivandrum Phoenix. The collaboration reinforced the Group's commitment to community health and welfare.



## EECO Ambulance for Vadavucode Community Health Centre, Kochi, Kerala

Muthoot Finance handed over an EECO ambulance to the Vadavucode Community Health Centre in Kochi. The donation aims to strengthen emergency healthcare services and provide swift patient mobility for critical care. With this, the Centre can now serve the surrounding villages more efficiently. The initiative aligns with Muthoot Finance's CSR vision of supporting inclusive and accessible healthcare for all.



# Building Sustainable Communities

*Strengthening lives,  
homes, and habitats  
together*





A roof is not the final act. It is the foundation upon which we build the dignity and opportunity of the family within. 🏠

True transformation equips the individual not just with shelter, but with the enduring ethical character necessary to design and build their own brighter legacy.



## 258<sup>th</sup> Aashiyana Home, Kozhencherry, Kerala

On 30<sup>th</sup> October 2024, Muthoot Finance handed over its 258<sup>th</sup> Aashiyana home to the family of Sathesh Samuel in Kozhencherry. Led by the Group's leadership, the ceremony celebrated more than a structure—it restored stability after hardship. With additional homes delivered across states, Aashiyana continues to turn rehabilitation into lasting, hopeful beginnings.



## Handover of 251<sup>st</sup> Aashiyana Home in Thiruvananthapuram, Kerala

In partnership with Rotary Club of Trivandrum Phoenix and Meenangal Govt. Tribal High School, Muthoot Finance handed over the 251<sup>st</sup> Aashiyana home to siblings Afsal and Afsana in Thiruvananthapuram. Chairman Shri George Jacob Muthoot presented the keys, turning a long-awaited dream into a dignified address. A secure home now anchors the family's education, safety, and upward journey.



## Six Aashiyana Homes, Puthupally, Kerala

Six newly built Aashiyana homes were handed over in Puthupally, Kottayam, and blessed in the presence of community leaders. Notably, the construction of these six pristine homes was completed in a span of just 12 weeks. With over 100 houses built and delivered in the Kottayam zone alone, the pan-India Aashiyana initiative converts relief into permanence. Each key represents stability, better health, and a safer future for a family that needed it most.



## Aashiyana Foundations for Flood-Hit Families in Tamil Nadu

Following the December 2023 floods in Thoothukudi and Tirunelveli, Muthoot Finance laid the foundations for new Aashiyana homes at Sivaramamangalam. With local administration and community leaders present, the initiative marks the project's first phase in Tamil Nadu—moving families from temporary shelters toward dignified, permanent housing and signalling a long-term commitment to resilient rebuilding.



## Infrastructure Support to ACP Office, Halasur, Karnataka

Muthoot Finance upgraded the Assistant Commissioner of Police office at Halasur with essential furniture and workstations, improving the day-to-day environment for frontline officers. Handed over by the Bengaluru team and received by the ACP, the support boosts comfort, productivity, and morale—practical infrastructure that helps those who keep the city safe serve the public even better.



## Nutrition for TB Patients, Krishna District, Andhra Pradesh

Muthoot Finance distributed nutritional kits to 50 vulnerable TB patients in Machilipatnam, Andhra Pradesh on 9<sup>th</sup> August 2024, supporting recovery and wellbeing, and illustrating targeted healthcare interventions for marginalized patient groups. The program aimed to strengthen the recovery and overall well-being of underprivileged patients by providing essential nutritional supplements.



## Smart Anganwadi Inaugurated in Gaziabad, UP

Muthoot Finance inaugurated a fully renovated and modernised Smart Anganwadi Center at Deen Dayalpur, Ghaziabad, Uttar Pradesh. The Anganwadi has been upgraded with child-friendly furniture, smart LED TV, fans, toys, attractive Bala paintings, teacher's furniture, and newly constructed child-friendly toilet and kitchen facilities, creating a safe and engaging environment for children.



## First Smart Anganwadi in Rewari, Haryana

On 30<sup>th</sup> November 2024, Shri Alexander George Muthoot, Joint Managing Director, inaugurated the Muthoot Smart Anganwadi Center in Rewari, Haryana. The Anganwadi was fully renovated and equipped with child-friendly furniture, specialised flooring, fans, Smart LED TV, and modern teaching aids, along with upgraded kitchen and washroom facilities for staff and children. Catered to children aged 3–6 years under the ICDS program, this is the first Smart Anganwadi in Rewari, aiming to provide early childhood education and foster holistic development.



## Van Donation, Schumacher Society, Delhi

On 14<sup>th</sup> October 2024, Muthoot Finance, on the occasion of MG George Muthoot Tower-3 Inauguration in New Delhi, donated a Maruti EECO CNG van to Schumacher Society, enhancing transport for approximately 50 underprivileged children and senior citizens and improving access to education and community services. The flag-off ceremony was led by Shri George Jacob Muthoot, Group Chairman, Muthoot Group, in the presence of Mrs. Susan Cherian, Director – Schumacher Society, and key members of the Muthoot family including Shri George Alexander Muthoot, MD; Shri Alexander George Muthoot, JMD; Dr. George Kurien Muthoot, MD – Muthoot Healthcare, among others, along with senior officials from the Corporate Office.



## Flood Relief, Ganga Sagar Island, West Bengal

On 13<sup>th</sup> June 2024, Muthoot Finance distributed 1,000 ration kits to flood- and cyclone-affected families in Ganga Sagar Island, South 24 Parganas, delivering urgent relief supplies and demonstrating timely disaster-response to restore basic needs and community resilience.



## Flood Relief in Ghatal, Howrah, West Bengal

On 9<sup>th</sup> October 2024, Muthoot Finance distributed 300 dry ration kits to flood-affected households in Ghatal, Howrah, providing critical short-term relief and reinforcing the company's commitment to standing with communities during natural disasters.



## Sweaters for Children, Delhi

Muthoot Finance distributed 50 woollen sweaters to underprivileged children at Paul George Global School, Delhi on 2<sup>nd</sup> November 2024, offering warmth and comfort during winter and reinforcing the Group's compassionate community support.



## Blanket Drive for the Shelterless, Delhi

In commemoration of the 75<sup>th</sup> birth anniversary of Late Shri M.G. George Muthoot on 2<sup>nd</sup> November 2024, Muthoot Finance distributed 1,500 woollen blankets to shelterless and vulnerable individuals across 30 homes in Delhi, offering winter relief and strengthening social support for marginalised communities.



## Disaster Relief, Chandrakona Town, Howrah, West Bengal

On 2<sup>nd</sup> November 2024, Muthoot Finance distributed 300 dry ration kits to families affected by floods and cyclones in Chandrakona, Howrah, ensuring immediate aid and community recovery after severe weather incidents.



## Sweaters for Deepti Ashram, Najafgarh, Delhi

Muthoot Finance donated 82 woollen sweaters to children at Deepti Ashram on New Year's Day 2025 in Delhi. The distribution was conducted by Shri Alexander George Muthoot, Joint Managing Director – Muthoot Group, in the presence of Fr. Cyril Mathew, Director – Deepti Ashram, Sr. Annie, In-charge of Deepti Ashram Girls Hostel, and senior officials from the Corporate Office.



## Blankets at the Mahakumbh, Prayagraj, UP

Muthoot Finance distributed 500 blankets to devotees at the Mahakumbh in Prayagraj, offering immediate warmth and comfort during the congregation, and demonstrating large-scale community support at a national religious event.



## Sweaters for Children in Sasaram, Bihar

Muthoot Finance provided 200 woollen sweaters to underprivileged children in Sasaram, Bihar on 13<sup>th</sup> February 2025, supporting warmth, health and continued school attendance during winter months.



## Solar Streetlights in Bhulwana Village, Haryana

Muthoot Finance installed 25 solar street lights across community nodes in Bhulwana Village, Palwal, Haryana, benefiting over 10,000 villagers in that area by improving public safety, promoting green energy and enabling evening economic and social activity.



## E-Cart Vans for MCD, Delhi

On 8<sup>th</sup> March 2025, Muthoot Finance donated three electric E-Cart garbage loader vans to MCD's North-West colonies, improving door-to-door waste collection, reducing emissions and supporting cleaner streets and urban sanitation infrastructure.



## Air Coolers for Shelter Homes, Delhi

Muthoot Finance donated 10 air coolers to shelter homes managed by DUSIB on 5<sup>th</sup> July 2024 in Delhi, benefitting over 300 residents by easing summer heat and improving living conditions for the aged, injured and mentally challenged.



## ACs for Kashi Vishwanath Temple, Varanasi, UP

Muthoot Finance donated two Voltas air conditioners to the Kashi Vishwanath Temple Trust in Varanasi. The initiative aims to support the Trust's efforts to enhance comfort and convenience of over 10,000 daily pilgrims, thus supporting a safe and pleasant darshan experience for devotees.



## Water Cooler at TB Hospital, Baghpat, UP

Muthoot Finance installed a Voltas water cooler with purifier at the District TB Hospital in Baghpat, providing safe drinking water for over 200 patients and attendants daily and promoting hygiene in a critical healthcare setting.



## Physiotherapy Equipment in Roha, Maharashtra

On 20<sup>th</sup> September 2024, Muthoot Finance donated 22 physiotherapy devices to Gregorian Community in Roha, Raigad, supporting rehabilitation for 25 children with special needs and expanding access to essential therapy services.



## Beds for Prabh Aasra, Mohali, Punjab

Muthoot Finance donated 36 patient beds and mattresses to Prabh Aasra on 4<sup>th</sup> January 2025 in S.A.S. Nagar, Mohali, improving care capacity for roughly 450 homeless and vulnerable residents and strengthening local social welfare infrastructure.



## Vocational Tools for Differently-Abled, Jalandhar, Punjab

Muthoot Finance donated spice grinders, stainless steel tables, a weighing machine and a packet sealer to Chaanan Vocational & Skill Training Centre on 11<sup>th</sup> April 2024 in Wadala, Jalandhar, boosting livelihood training for differently-abled youth and improving employability.



## E-Rickshaws for Livelihoods, Jodhpur, Rajasthan

On 5<sup>th</sup> June 2024, Muthoot Finance provided five eco-friendly e-rickshaws to underprivileged families in Bhopalgarh, Jodhpur, promoting sustainable income opportunities and supporting environment-friendly transport as a renewable livelihood solution.



## Vegetable Carts distribution to poor families, New Delhi

On 15<sup>th</sup> July 2024, Muthoot Finance distributed 25 vegetable carts to poor families, including differently-abled persons and widows in JJ Colony, Sawada, New Delhi, enabling dignified, small-scale entrepreneurship and steady income generation.



## Battery Tricycles for Differently-Abled, Delhi

In commemoration of the 75<sup>th</sup> birth anniversary of Late Shri M.G. George Muthoot on 2<sup>nd</sup> November, 10 battery-operated tricycles were donated by Muthoot Finance to differently abled individuals in collaboration with the Sofia Educational and Welfare Society at Paul George Global School, Alaknanda, New Delhi. The initiative aimed to enhancing mobility, independence, and inclusivity by providing safe and sustainable transportation facilities.



## Manual Rickshaws for Livelihood, Najafgarh

On the occasion of Constitution Day, Muthoot Finance distributed 10 manual cycle rickshaws to poor and needy individuals in Najafgarh, Delhi to promote sustainable livelihoods. This initiative aims to help beneficiaries achieve financial independence, improve their quality of life, and create dignified livelihood opportunities.



## Raincoats for Mumbai Traffic Police

Muthoot Finance donated 93 raincoats to the Mumbai Traffic Police at D.B. Marg Police Station on 27<sup>th</sup> July 2024, ensuring protection to over police personnel during heavy rains and adverse weather conditions. This initiative not only ensures the safety and comfort of the police force but also expresses gratitude for their tireless service, reinforcing Muthoot Finance's commitment to supporting frontline heroes and contributing positively to community welfare.



## Solar Trolleys for Army, Jodhpur, Rajasthan

On 28<sup>th</sup> November 2024, Muthoot Finance donated two solar panel trolleys of 5 KW off-grid capacity each to power the Indian Army Office at the 70<sup>th</sup> Armored Regiment, Jodhpur, Rajasthan. The initiative supports the Indian Army's efforts toward sustainable and reliable energy solutions in remote desert regions. These solar trolleys will benefit around 300 soldiers by providing clean, renewable power, reducing dependence on fossil fuels, and enhancing operational efficiency.



## IT Equipment for Shivaji Park Police, Mumbai, Maharashtra

On 27<sup>th</sup> December 2024, Muthoot Finance donated two desktops and two printers to Shivaji Park Police Station in Dadar West, Mumbai, strengthening digital workflows, record-keeping and operational efficiency for local law enforcement.



## Water Tanker for Forests, Tamil Nadu

As part of our commitment to environmental sustainability, Muthoot Finance provided a heavy-duty water tanker with a tractor to the Forest Department in Tamil Nadu. This initiative addresses acute water scarcity in key wildlife zones across five districts, particularly during the summer months. The water tanker will support the replenishment of forest ponds, ensuring reliable water sources for wildlife and helping reduce the risk of man-animal conflict. In addition, the vehicle will be used for urban forestry activities, including tree planting and irrigation, contributing to greener urban spaces.



## Smart Library at District Jail, Kannauj, UP

Muthoot Finance established a state-of-the-art Smart Library at the District Jail, Kannauj, Uttar Pradesh. Inaugurated on 20<sup>th</sup> March 2025, the facility includes library bookcases, a desktop computer with UPS, a projector with screen, a printer, and a PA system with wireless microphones. The initiative aims to support prisoner reformation by providing access to educational and digital learning resources that promote skill development, literacy, and rehabilitation.



## Jeev Jal Kendra, Vanasthalipuram, Hyderabad, Telangana

On 31<sup>st</sup> May 2024, Muthoot Finance launched a Jeev Jal Kendra at the City Bus Stop in Vanasthalipuram, Hyderabad, offering free purified drinking water to nearly 200 daily commuters, improving public health and convenience for transport staff and passengers.



## Game-changing sustainable power for DakshinaChitra Museum, Tamil Nadu

Muthoot Finance enabled a rooftop solar plant at DakshinaChitra Museum, meeting 50-60% of its electricity needs, and saving the institution over 7 lakhs annually. Inaugurated by actor-director Revathy in the presence of Mr Sharath Namblar, Director of Dakshinachitra Museum, and Mr Rohith Raj K, Head - CSR & Corporate Communications, Muthoot Finance, the project links culture with climate action-cutting emissions, lowering costs, and showing how heritage spaces can operate cleaner, smarter, and more.



## PET Bottle Shredding Machine, Periyar Bus Stand, Madurai, Tamil Nadu

At Madurai's busiest transit hub, Muthoot Finance installed an ATM-style PET bottle shredding machine with civic and NGO partners. Capable of shredding 25 bottles per minute, the unit tackles plastic waste at source by nudging 10,000+ daily commuters towards everyday recycling habits, thus keeping public spaces cleaner.



## Infant Care Support, Dayakirana Adoption Centre, Karnataka

Muthoot Finance funded nutrition and medical care for 30 infants awaiting adoption at Dayakirana's Infant Care & Activity Centre through FY 2024-25. Deputy MD Shri George Muthoot Alexander visited the centre, bringing warmth and encouragement. The support safeguards health in the earliest months, so each child at the Centre waits for family with full bellies, proper care, and gentle attention.



# Women, Youth & Talent Empowerment

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*Unlocking doors of  
potential today for the  
leaders of tomorrow*



## Sports Shoes for Orphans in Delhi

On the 4<sup>th</sup> Remembrance Day of Late Shri M. G. George Muthoot, Muthoot Finance donated sports shoes to orphans in collaboration with ONYVA NGO (TARA Child Protection and Empowerment) at Greater Kailash, South Delhi. The children and staff expressed heartfelt gratitude to Muthoot Finance for this thoughtful gesture, which reaffirms the company's commitment to community well-being and care.



## Excellence Awards For Underprivileged Meritorious Students, Hyderabad, Telangana



As part of the Muthoot M George Excellence Awards, Muthoot Finance felicitated 100 meritorious students from underprivileged backgrounds in Hyderabad, Telangana. The awards aim to encourage academic excellence and nurture young talent among students from economically weaker sections.



## Football Kits for Young Players, Delhi



On 28<sup>th</sup> April 2024, Muthoot Finance donated 35 complete football kits to underprivileged players via Royal Football Club at Vinay Marg Sports Complex, Delhi, providing equipment and coaching resources to nurture local talent and encourage participation in organized sport.

## Muthoot Women's Celebrations, Hyderabad, Telangana

In celebration of women's invaluable contributions to society, Muthoot Finance organized the Muthoot Women's Celebrations at Women's Bhavan, Kothapet, Hyderabad, as part of its ongoing CSR initiatives. The event honoured 70 women achievers from diverse fields such as education, health, social work, government services, and entrepreneurship for their outstanding role in driving social development.



“ Stability and health are the immediate gifts of these keys. The bigger picture is that families can transition from surviving the present to designing their future. ”

Our mission goes beyond converting relief into permanence. We fuse this foundational stability with proactive investments in knowledge and ethics to guarantee lasting transformation.

**George Alexander**  
Deputy Managing Director  
The Muthoot Group



## Supporting Daughters of Widows: VIVAHASAMMANAM 2024



Muthoot Finance organised 'VIVAHASAMMANAM 2024' in Bengaluru, providing marriage support to 10 young women, all daughters of widowed mothers. Each beneficiary received ₹50,000 to ease financial burdens and begin new lives with dignity. Attended by community leaders and company officials, the event symbolised compassion, empowerment, and inclusion, reflecting Muthoot's belief in supporting women at crucial life stages.

## Extending Hope: VIVAHASAMMANAM, Hyderabad, Telangana

In Hyderabad, Muthoot Finance continued its 'VIVAHASAMMANAM' initiative, providing financial aid to widowed mothers for their daughters' weddings. The event - Muthoot Vivahasammanam Pageant - held on 11<sup>th</sup> June 2024, witnessed the presence of police officials, dignitaries, and CSR leaders, reaffirmed the company's commitment to women's empowerment. By helping families at this turning point, the program uplifts vulnerable communities and restores dignity where it's needed most.





This act is an investment in the architecture of a dream - to translate raw talent into realised opportunity. 

True purpose-driven innovation backs future possibility, providing the essential support structure that transforms a personal dream—regardless of means—into a platform for enduring success and inspiration.

**George Muthoot Jacob**

Deputy Managing Director  
The Muthoot Group



## Supporting Tomorrow's Star: Sponsorship for Tennis Player Shrijana Thapa



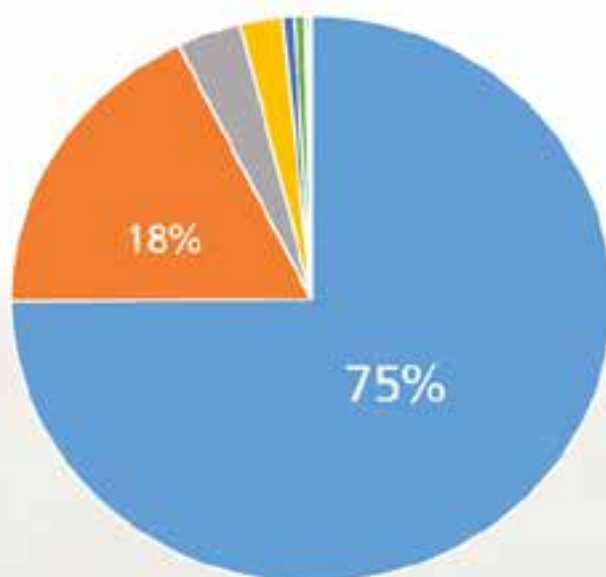
Muthoot Finance extended sponsorship to 19-year-old tennis player Shrijana Thapa from Ernakulam. Currently ranked #115 in the All India Women's category, #28 in the All India Under-18 category for 2023, and #1 in Kerala in both divisions, Shrijana is a promising athlete who has been training since the age of six. Despite her family's modest means, Shrijana has excelled nationally, representing her college and state. The support, presented at the Head Office by Shri. George Muthoot Jacob, Deputy Managing Director, will ease her training and tournament journey. By backing her dreams, Muthoot reaffirms its commitment to empowering youth through sports.

## Backing a Rising Cyclist: Sreenath Lakshmikanth Qualifies for Nationals

With Muthoot Finance's continued backing, professional cyclist Sreenath Lakshmikanth qualified for the National Games 2024 after excelling in Tamil Nadu State Championships. Having earlier won medals at the National Games and international races, his journey reflects perseverance and the impact of corporate support. Muthoot's focus on non-mainstream sports nurtures untapped talent and inspires future athletes across India.



# YEAR OF IMPACT CSR in Numbers | 2024-2025



- Education & skill-development
- Health, Welfare & well-being
- Equality, Inclusion & Senior Care
- Project Administration
- Environmental Sustainability
- Research & Innovation
- Sports Development
- Disaster Relief & Rehabilitation
- Arts, Culture & Heritage

SECTOR IN WHICH THE PROJECT IS COVERED	SPENT
Improvement in education which includes special education and employment strengthening vocation skills among children, women, elderly and the differently-abled and livelihood enhancement projects.	₹76,74,28,818
Eradicating poverty, hunger and malnutrition, promoting health care which includes sanitation and preventive health care, contribution to the Swachh Bharat Kosh set-up by the Central Government for the promotion of sanitation and making available safe drinking water.	₹18,26,41,732
Improving gender equality, setting up homes and hostels for women and orphans, empowering women, setting up old age homes, day care centres and such other facilities for senior citizens and measures for reducing inequalities faced by socially and economically backward groups.	₹3,56,07,534
Administrative expenses of Different projects	₹2,32,78,679
Safeguarding environmental sustainability, ecological balance, protection of flora and fauna, animal welfare, agroforestry, conservation of natural resources and maintaining a quality of soil, air and water which also includes a contribution for rejuvenation of river Ganga.	₹63,00,372
Contribution to incubators or research and development projects in the field of science, technology, engineering and medicine, funded by the Central Government, State Government, Public Sector Undertaking or any agency of the Central Government or State Government.	₹61,45,918
Training to stimulate rural sports, nationally recognised sports, Paralympic sports and Olympic sports.	₹18,62,038
Disaster management, including relief, rehabilitation and reconstruction activities.	₹12,66,001
Protection of national heritage, art and culture including restoration of buildings and sites of historical importance and works of art; setting up public libraries; promotion and development of traditional arts and handicrafts.	₹4,31,300
<b>TOTAL CSR SPENT</b>	<b>₹102,49,62,392</b>



# Awards, Recognitions & Togetherness



## Recognition at Ramanagara Karagostava 2024

Muthoot Finance was honoured at the vibrant Ramanagara Karagostava 2024 in Karnataka for supporting the region's rich cultural celebration. The recognition was presented in the presence of the Chief Minister and other dignitaries. By promoting traditional festivals, Muthoot Finance reinforces its commitment to preserving India's cultural heritage and fostering community pride.



## Honoured at Indian CSR One Decade Celebration, Mumbai, Maharashtra



At the Indian CSR One Decade Celebration in Mumbai, Muthoot Finance was honoured for its invaluable contributions to social development. The recognition, presented by Nobel Peace Laureate Kailash Satyarthi in the presence of Shri. Ramesh Bais, Hon'ble Governor of Maharashtra, celebrated the company's long-standing CSR commitment and vision for the future, reinforcing its role as a trusted partner in nation-building.

## Silver at CSR Health Impact Awards 2024

Muthoot Finance's flagship Project Snehasraya won Silver at the CSR Health Impact Awards 2024 in New Delhi under the Preventive Health Project (Rural) category. The initiative provides free mobile lab services for early detection of kidney disease, diabetes, and hypertension, benefitting thousands across multiple states.



## Gold at Tusker Leadership Awards, Calicut

Muthoot Finance bagged the Gold Award for CSR Excellence at the Tusker Leadership Awards 2024 in Calicut for its flagship 'Muthoot Aashiyana Housing Project'. With over 250 homes built across India so far, the initiative has provided shelter and dignity to families in need, furthering the company's vision of building sustainable communities.



## Bronze at CSR Times Summit, Goa

At the 11<sup>th</sup> National CSR Times Summit & Awards 2024 in Goa, Muthoot Finance's Project Snehasraya earned the Bronze citation. The award recognised the project's exceptional efforts in early-stage disease diagnosis for underserved communities across five states, strengthening healthcare access and preventive care.



## Spreading Light This Diwali Across Five Cities

Marking Diwali with compassion, Muthoot Finance distributed festive gifts to sanitation workers, helpers, and daily-wage staff across Bengaluru, Chennai, Madurai, Mangalore, and Hyderabad. The initiative symbolised inclusivity, respect, and gratitude for community workers, turning the festival of lights into a festival of dignity for those at the grassroots.



## Special Commendation at ET2Good4Good, New Delhi

Muthoot Finance received a special commendation at the ET2Good4Good 2024 platform by The Economic Times and KPMG. The recognition celebrates the company's willingness to invest deeply in CSR and its benchmark-setting initiatives aligned with national priorities and the UN's Sustainable Development Goals.



## CSR Excellence Award at Amity GBS, Pune

Muthoot Finance received the CSR Excellence Award 2024 from Amity Global Business School, Pune, for its impactful initiatives across India. The award highlights the company's significant contributions to education, healthcare, and community development, reflecting a holistic CSR strategy that creates tangible social transformation.



## Rotary Appreciation for CSR Manager

Shri Ramesh Kanna received an appreciation letter from the Rotary Club of Tiruvallur for his meaningful contributions to CSR programs.



## MCD Appreciation Certificate for Muthoot's CSR Initiatives



On 1st January 2025, Muthoot Finance was honoured with the prestigious Appreciation Certificate by Shri. Mahesh Kumar Khichi, Mayor of the Municipal Corporation of Delhi, at the Civic Centre, New Delhi. The recognition was conferred for the company's impactful CSR initiatives, including Medical Mobile Vans and educational infrastructure support in North West Delhi. The award was received on behalf of the company by Mr. Dillip Kumar, Manager-CSR, in the presence of several distinguished dignitaries.

## Change Maker Award 2024

Muthoot Finance was the proud recipient of the Change Maker Award 2024 during the 150<sup>th</sup> Anniversary Celebration of The Leprosy Mission Trust. The award, presented by Shri K. J. Alphons, Former Union Minister of State for Tourism on 14<sup>th</sup> November 2024 at a grand event held in New Delhi, recognised the company's unwavering commitment to supporting the fight against leprosy and contributing to social betterment.



## Commendation for Smart Anganwadis, Uttar Pradesh

Muthoot Finance was honoured with a Certificate of Commendation by Smt Anandiben Patel, the Hon'ble Governor of Uttar Pradesh, on 4<sup>th</sup> August 2024, during the inauguration of the state's first AI-based Anganwadi at Government Primary School, Morti, Ghaziabad. The recognition was awarded for Muthoot Finance's initiative in establishing five Smart Anganwadis, equipped with modern, child-friendly facilities that enhance early education and care. This recognition underscores Muthoot Finance's continued commitment to community development and transformative CSR initiatives.



## Madurai Region Accolades

Muthoot Finance's Madurai operations received multiple local government and NGO recognitions for impactful community programs - a testimony to grassroots trust and sustained social impact.



## Muthoot Finclusion Challenge 2025: MDI Gurgaon, IIM Lucknow and BITS Pilani Goa Emerge Winners



Muthoot Finance, announced the winners of the Muthoot Finclusion Challenge 2025, the Grand Finale of which was hosted at the Muthoot Finance Head Office in Kochi on 8<sup>th</sup> March 2025. The challenge witnessed overwhelming response with over 5,700 teams participating from across India. The teams from MDI Gurgaon, IIM Lucknow, and BITS Pilani Goa emerged as top winners for their innovative solutions in financial inclusion claiming a total prize money of ₹9 Lakhs.

Contestants Virochan M Kopparam, Karthik Jain, and Shubham of Team Gold

Diggers from MDI Gurgaon secured the coveted First Prize worth ₹5 Lakhs. The first runner-up's Aastick Madan, Hardik Maheshwari, and Vanshita Goenka of Team Hellevators from IIM Lucknow won the second prize worth ₹3 Lakhs. The team from BITS Pilani Goa – Yash Pratap Singh, Karan Vir Singh Rana, and Devansh Bhalia became the second runner up claiming a prize money of ₹1 Lakh.

Initially, the contest received more than 24,000 submissions. After several evaluation rounds, the jury and mentors filtered down 80 teams. After further scrutiny,

top ten teams advanced to the grand finale representing leading institutes such as IIFT Delhi, IIT Roorkee and Patna, IIM Lucknow, MDI Gurgaon, BITS Pilani, Goa Institute of Management and University of Delhi. The finalists brought to the table some breakthrough ideas, demonstrating the potential to reshape India's financial ecosystem. These winning teams presented forward-thinking ideas that have the potential to drive real-world impact in the financial sector, aligning with Muthoot Finance's vision for an inclusive and technology-driven future.



MUTHOOT  
**FINCLUSION  
 CHALLENGE 2025**  
 KOCHI



The Finclusion Challenge 2025 was graced by dignitaries including Mr. N S K Umesh IAS, Emakulam District Collector, along with Mr. George Alexander Muthoot, Managing Director, Muthoot Finance, Mr. George Muthoot Jacob, Deputy Managing Director, Muthoot Finance, Mr. K. R Bijimon, Executive Director & COO, Muthoot Finance, Shri. Dommen K Mammen - CFO, Muthoot Finance Ltd, and other industry leaders such as Prof. Dr. Kuncheria P. Issac (Former Vice Chancellor – APJ Abdul Kalam Technological University), Smt. Sujata Madhav Chandran (Head strategic Initiatives, TCS), Mr. Vinod Tharakan (MD, ClaySys Group of Companies), and Mr. Manoj Varghese, Managing Partner, Milliard Reves Advisory. Dr. Neelakantan PC - Principal, Muthoot Institute of Technology & Science; Prof. Chikku Abraham - Vice Principal, Muthoot Institute of Technology & Science; Shri. Rohith Raj - Head of Corporate Communications & CSR along with other independent directors and senior leadership team of Muthoot Finance, students and faculties from MITS participated in the event.



**INTERVIEW**

**WE WANT TO HELP INCLUDE MORE PEOPLE IN THE ECONOMIC SYSTEM**

**GEORGE MUTHOOT**, Deputy Managing Director of Muthoot Finance, shares his insights on the economic system and the role of financial institutions in helping more people include themselves in the economic system. He discusses the challenges of the current economic environment and the need for financial institutions to support the growth of the economy. He also talks about the importance of digitalization and the role of technology in transforming the financial industry.



George Muthoot George, Deputy Managing Director of Muthoot Finance, shares his insights on the economic system and the role of financial institutions in helping more people include themselves in the economic system. He discusses the challenges of the current economic environment and the need for financial institutions to support the growth of the economy. He also talks about the importance of digitalization and the role of technology in transforming the financial industry.

**ഉലയാള ദൃശ്യാനുഭവം**

**മിൻകൃഷൻ ചാലഞ്ചി ഗാന്ധി ഫിനാൻസ് കോഴിയിൽ**

**500 മുൻപിൽ നിർവ്വഹണ സമാഹരണങ്ങൾ സംഘടിപ്പിക്കും**

**റോണൽ ഫുട്ബോൾ ക്ലബ്ബ് ക്യാമ്പ് പ്രാരംഭം**

**സീഎസആർ ക്ക് തുടർ മുഖ്യ ഫാർമിംഗ് നെ ക്യാമ്പ് ടി-ടിവിഷൻ മേന്മ**

**ദൈനിക സുന്ദർ സമുദായം**

**വിവിധ**

**ഗർമി സെ രാഹത് ക്ക് ല്യാ ജർരൂരി കടമ: ദിലീപ് കുമാർ**

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**India CSR Interview with George Muthoot George, Deputy Managing Director of Muthoot Finance**

Charting a Course of Compassion: Unveiling Muthoot Finance's Journey of Social Impact and Legacy Since 1867.

**George Muthoot George**  
Deputy Managing Director  
**Muthoot Finance**

# బీజ్ టో బాధపడుతున్న 50 మందికి స్కాట్లీఫ్ ఫుడ్ అందించేసే కార్యక్రమం



**అందరినీ ఆహారం:** ప్రధానమంత్రి జన విజ్ఞాన కేంద్రం లో ఉన్న బీజ్ టో అంటి పేషెంట్లకు టాప్ క్వాలిటీ ఫుడ్ అందించే కార్యక్రమం. బీజ్ టో అంటి పేషెంట్లకు టాప్ క్వాలిటీ ఫుడ్ అందించే కార్యక్రమం.

విదేశీ దేశాలలో అంటి పేషెంట్లకు అందరినీ ఆహారం అందించే కార్యక్రమం ప్రారంభించింది. బీజ్ టో అంటి పేషెంట్లకు టాప్ క్వాలిటీ ఫుడ్ అందించే కార్యక్రమం ప్రారంభించింది. బీజ్ టో అంటి పేషెంట్లకు టాప్ క్వాలిటీ ఫుడ్ అందించే కార్యక్రమం ప్రారంభించింది.

## గ్రామీణులకు ప్రత్యేకంగా ఉత్పాదన కార్యక్రమం

గ్రామీణులకు ప్రత్యేకంగా ఉత్పాదన కార్యక్రమం ప్రారంభించింది. గ్రామీణులకు ప్రత్యేకంగా ఉత్పాదన కార్యక్రమం ప్రారంభించింది. గ్రామీణులకు ప్రత్యేకంగా ఉత్పాదన కార్యక్రమం ప్రారంభించింది.

## విద్యార్థులకు ఇంటర్నెట్ డ్రాఫ్ట్ ఇకలెవ్ మేట్ కి

విద్యార్థులకు ఇంటర్నెట్ డ్రాఫ్ట్ ఇకలెవ్ మేట్ కి ప్రారంభించింది. విద్యార్థులకు ఇంటర్నెట్ డ్రాఫ్ట్ ఇకలెవ్ మేట్ కి ప్రారంభించింది. విద్యార్థులకు ఇంటర్నెట్ డ్రాఫ్ట్ ఇకలెవ్ మేట్ కి ప్రారంభించింది.

## కవాలం క్లియింగ్ కార్యక్రమం



కవాలం క్లియింగ్ కార్యక్రమం ప్రారంభించింది. కవాలం క్లియింగ్ కార్యక్రమం ప్రారంభించింది.

## अपनी दिल्ली

## निगम विद्यालय में छात्रों को म्यूट समूह ने स्वेटर वितरण किए



## म्यूट फाइनस बना यात्रीण सव्यों के लिए वरदान

म्यूट फाइनस बना यात्रीण सव्यों के लिए वरदान. म्यूट फाइनस बना यात्रीण सव्यों के लिए वरदान. म्यूट फाइनस बना यात्रीण सव्यों के लिए वरदान.



## Heating at the Grounds: MUTHOOT FINANCE'S CSR BLUEPRINT FOR A HEALTHIER INDIA

Heating at the Grounds: MUTHOOT FINANCE'S CSR BLUEPRINT FOR A HEALTHIER INDIA. Heating at the Grounds: MUTHOOT FINANCE'S CSR BLUEPRINT FOR A HEALTHIER INDIA.



CSR TIMES. CSR TIMES. CSR TIMES. CSR TIMES. CSR TIMES. CSR TIMES. CSR TIMES. CSR TIMES. CSR TIMES. CSR TIMES.



CSR TIMES. CSR TIMES. CSR TIMES. CSR TIMES. CSR TIMES. CSR TIMES. CSR TIMES. CSR TIMES. CSR TIMES. CSR TIMES.

## Wheels of Independence

Dear Diary,

Some stories remind me why this work matters. Today, it is about Laxmi Kumari, a 27-year-old from Jodhpur, Rajasthan. She is in the final year of her B.A. degree, determined to build a better future for herself. But sometimes determination alone isn't enough. Her disability made every step harder for her. Locomotor challenges meant she had to depend on others or pay nearly ₹400 a day for auto rides to college. That was almost ₹10,000 every month, a crushing expense for her father's modest job and her homemaker mother.

When her case came to us through the local Gram Panchayat, we visited her home. I still remember her quiet smile as she spoke about her dream to complete her education, and the frustration in her parents' eyes about the cost. It was clear: what she

needed was independence, not charity. And so, with our team's support, we handed over an EV Tricycle. That moment was unforgettable. Laxmi's joy was pure and unfiltered. She told us this meant not just saving money, but regaining control over her life.

For her, it was a vehicle. For me, it was hope on three wheels.

**Sonu Gaund**  
CSR Manager, Mumbai

## Education that Empowers, Inspiration that Multiplies

Dear Diary,

'All's well that ends well' said William Shakespeare. But if you ask me, many a times, the end is where it all begins again - for something better, for something brighter. That's what I witnessed in the journey of Maddoju Charan Kumar, currently pursuing Bachelor of Engineering in the stream of ECE in University College of Engineering, Osmania University, Hyderabad.

Charan's mother, a tailor, has held the family together with her tireless work. Unfortunately, their household was under immense financial strain with an ailing father, and a brother who also was pursuing his studies. It was under such circumstances when Charan received the Muthoot M George Higher Education Scholarship, and it changed the course of his education. With

this support, he managed hostel fees, books, and even a laptop that kept his dreams alive.

But what inspires me most is what Charan chose to do with that support. Instead of stopping at his own progress, he transformed his educated version to 'pay it forward.' Using his engineering skills, he designed a 'voice and gesture-controlled wheelchair' - a model that could transform the lives of people with multiple disabilities and the elderly.

Without a doubt, when education empowers, inspiration multiplies, and Charan's story is proof. I feel that his story is a stark reminder for all of us that true empowerment don't end with one individual's success. Rather, it multiplies, touching and transforming many more lives.

**Lakshmi**  
CSR Manager, Hyderabad

## 10,000 Litres of Transformation

Dear Diary,

At first glance, it looked like a routine request - an underground tank of 5,000 litres for the school's water needs. Useful, yes. But nothing extraordinary. It was in subsequent discussions and a site-visit to the school that the true picture emerged. The school kitchen also required almost as much water every single day. To keep it running, the kitchen staff carried 30-40 pots of water every day from a distant tap, often with help from teachers and even the children. Suddenly, it was clear that the requirement there was no longer about convenience. It was about basic dignity of human life. We realized that 5,000 litres storage wouldn't be enough. However, expanding the scope wasn't simple. Costs had to be balanced, designs reworked, and approvals

secured. Yet with persistence and teamwork, we managed to create a 10,000-litre underground reservoir, complete with a direct pipeline for the kitchen and hand-washing stations. The change was immediate and visible. The cook no longer spends hours hauling water. Teachers and students have clean water on hand. And the school feels lighter, more focused on learning, less weighed down by daily struggles. This project, though modest in its investment, has created countless smiles. Among other things, it is an emphatic reminder that what matters is not the size of the project, but rather the size of the impact it creates.

**Prasad Kumar**  
CSR Manager, Mangalore

## A Second Chance at Life

Dear Diary,

How many times does it happen that your first step into something becomes the most game-changing one? Venkat, a 19-year-old from Chennai, was born with a congenital heart defect that made every breath a struggle. His parents, who earn their living ironing clothes and doing odd jobs, could barely imagine affording the surgery he desperately needed. That's when we stepped in. Through our Foundation, we supported his open-heart surgery. It was my very first charity application as a CSR manager, and it changed me as much as it changed Venkat. The surgery was a success. Once a frail teenager who could not keep up with daily life, Venkat today has transformed into a young man brimming with ambition. He is

studying Artificial Intelligence at Meenakshi College, stepping confidently into a future that was once unimaginable for him or his parents. When I visited him recently, I didn't just see a student. Instead I saw hope restored, possibilities reopened, and a family's faith renewed. Venkat's story taught me that beyond numbers, strategies and scale, the greatest impact of our work is giving someone the chance to simply live life.

**Ramesh Kanna**  
CSR Manager, Mangalore

# Muthoot Charity

## When Charity Becomes a Lifeline

Charity often begins as a simple gesture - a door knocked, a letter written, a plea voiced quietly in a moment of need. But at the Muthoot M. George (MMG) Foundation, these small cries are met with something far greater - dignity, relief, and a renewed chance at life. For decades, the Foundation has been the invisible hand holding thousands of families steady in their most fragile moments.

Across India, countless individuals live on the edge of uncertainty, where a medical emergency, a chronic illness, or a life event can push them beyond their means. The MMG Foundation exists for precisely these moments. Though associated with the Muthoot CSR, it works with remarkable independence evaluating each request, understanding each family's situation, and taking swift, compassionate decisions without distinction or delay.

### **A Scale That Reflects a Deep Commitment**

The impact of this work is both vast and deeply personal. Over the last decade, the Charity Division has supported 1,44,419 individuals, each one a story of resilience, each one a life steadied by timely intervention. In the financial year 2024-25 alone, 14,569 beneficiaries received assistance through the Foundation's programs.

But these are not just numbers. Behind every statistic stands a family that found hope again - after illness, after financial distress, after years of carrying burdens silently.



### **Standing With Patients in Their Hardest Battles**

Healthcare remains the Foundation's largest commitment. Serious medical conditions often come with overwhelming costs, particularly for families that have no insurance or formal safety nets. This past year, the Foundation dedicated ₹8.8 crore to medical treatments that include open-heart surgeries, brain procedures, cancer therapies, trauma care, stroke recovery and other intricate life-saving interventions.

These are not expenses, but bridges. They connect despair to possibility, fear to survival, and families to futures they feared losing.

Chronic illnesses like kidney failure can strip families of physical, emotional and financial stability. Recognizing this long-term strain, the Foundation provided ₹1.22 crore for dialysis support, ensuring patients could continue essential treatment without interruption.

### **How the Foundation Works**



## Uplifting Women through Dignified Wedding Support

Another meaningful facet of the Foundation's work is its commitment to supporting wedding expenses for women in vulnerable circumstances - widows, daughters of daily-wage workers, and those lacking familial support systems. In FY 24-25, ₹26.3 lakh was dedicated to ensuring these women could begin their married lives with dignity, without the crushing financial pressures.

This initiative is rooted in a belief central to the MMG Foundation - that empowerment begins with stability, and every woman deserves the chance to build her future on her own terms.

## An Approach Guided by Care, Not Compliance

Though the Charity works come under the Muthoot Group's CSR framework, it operates on a unique model - independent, empathetic, and deeply human. The team reviews each case individually, listens to stories, verifies needs, and responds with urgency. There are no lengthy bureaucratic loops, no impersonal procedures. Decisions are made with sensitivity and accountability, ensuring help is not just given, but given with grace and dignity, and on time.

## Funding that Reflects Purpose

Over the last decade, the Foundation has invested ₹194 crore in charitable welfare across India. While CSR contributes significantly to this effort, the Foundation also mobilises its own resources through donations from individuals, employees, and well-wishers. This dual system ensures continuity and resilience so that support never depends on a single stream of funding. These contributions, whether from corporate budgets or individual hearts, collectively power a mission that brings relief to thousands every year.

## Where Help Becomes Hope

The true worth of Muthoot Charity is not measured in rupees spent, but in the moments restored - when a patient returns home healthy, when a family breathes again, when a young woman steps into her new life with dignity, when a father sees a second chance for his child.

This is the quiet revolution the MMG Foundation is leading - transforming hardship into hope, one request, one family, one human being at a time.

### The Human Impact of Muthoot Charity



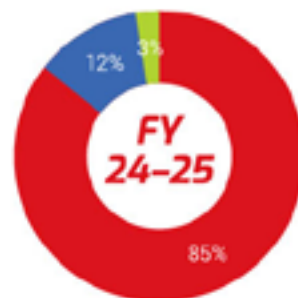
₹194.12 crore

Spent for Charity in last 10 Years.  
Benefiting 1,44,419 People

₹12.68 crore



Spent for Charity in FY 2024-25  
Benefiting 14,569 People



- Medical Support: ₹8,80,43,458
- Dialysis Support: ₹1,22,88,940
- Marriage Assistance: ₹26,30,000

# Meet the team



**Babu John Malayil - DGM**  
Corporate Communications



**Rakesh Mehra**  
DGM, Resources



**Simi KS - Manager**  
Corporate Communications



**Padmakumar**  
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**Mahesha G R**  
CSR Manager, Bangalore

# From Where We Stand....



In a world full of fancy presentations and number crunching reports, sometimes it's a simple letter that speaks the best. So here's one written, on behalf of each one of us, from where we stand, close to the ground, where change happens quietly, almost invisibly, every single day. 

*Dear You,*

What impresses us the most about the education sector is not the numbers, but the texture. It's not just about how many are reached, but also about how deeply they are touched.

In each of our institutions and in the initiatives we support, the impact often does not show up in numbers or loud applause. It presents itself subtly like the nervous shuffle of feet just before walking up to face the whole class for their first speech, or for an underprivileged parent who proudly walks into the corridors of an English medium school for their first PTA, or the teacher who stays back an extra 30 minutes every day because their students want them to.

From where we stand, education is not a system. It is a series of small moments that are lived, felt, and stitched together by people who truly care. And it often starts small - one student, one classroom, one initiative, one possibility at a time.

Much of what we do every day is invisible by design, and perhaps that is how it should be.

After all, it is not about us, but about those who walk through the gates of each of our institutions every morning, and those who carry the weight of their aspirations home every evening.

Working on the ground gives you the opportunity to look at outcomes differently. It's no longer about how good something looks in a report, but instead how it lands in real life. Does the library smell like books and not dust? Are the classes triggering curiosity or is it just instructions?

And then, there are days when the numbers feel heavy, and change feels slow, almost still. But then, soon enough comes the story of an alumni from your nursing school leading an entire department in a world-class tertiary hospital, or the testimony of a parent whose child almost dropped-out of school until they received our scholarship, and who has just cracked the UPSC mains. And suddenly, everything feels light again. Because this is what real impact looks like.

It is often claimed that education changes lives. But from where we stand, it does something much more than that. Education gives people a place in their own future. And we are all delighted to be part of that life-changing-catalytic- universe.

Thank you for taking a moment to read this. Until next time, on behalf of everyone who show up to make those small, life-changing moments happen.

**Rohit Raj**

Head - CSR & Corporate Communications  
Muthoot Finance



A young girl with dark hair, wearing a white short-sleeved shirt, blue overalls with suspenders, and a blue pleated skirt, is smiling broadly and posing with her hands on her hips. She is wearing blue socks with a colorful pattern and black shoes. The background is a blurred outdoor setting with a building and a pink door.

A future reflected in  
enduring smiles





MSR/CCD/04/2025

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