

Fullerton India Uday - Catalysing Change

Fullerton India Credit Company Ltd. ("Fullerton India") is committed to growing in a socially and environmentally responsible manner. With financial inclusion as a guiding business vision, Fullerton India aims to reach out to the under-banked and unbanked by not just providing them with financial services but also by enabling the communities with services and skills that would help improve their standard and quality of living.

Thus, Fullerton India's Corporate Social Responsibility (CSR) – brand named 'Uday' initiative is focused to enable a sustainable development and inclusive growth across communities through various Livelihood, Educational, Environmental and Health care interventions, in fulfillment of its role as a socially responsible corporate citizen.

Uday VISION

Fullerton India's CSR Vision – Uday, is to enable sustainable development and inclusive growth across communities through innovative socio-economic and environmental interventions, in fulfillment of its role as a socially responsible corporate citizen.

Uday OBJECTIVES

Fullerton India's Uday Initiative focuses on the three keys aspects of the community's development - social, economic and environment. To achieve long-term sustainable impact on the community, Fullerton India's Uday objectives are:

Advance livelihoods through

- Identification of technical expertise for guidance and facilitation of programmes
- Skill development and capacity building initiatives
- Income enhancement through market linkages, across value chains
- Education programmes focusing on enhancement of knowledge leading to up-gradation of skills and empowerment

Improve the social well-being of the community through

- Health awareness and intervention programmes for community and the under-privileged, with a focus on eye-care and nutrition.
- Women and children - focused health interventions through awareness and implementation of programmes enabling adoption of best health practices
- Awareness about preventive healthcare, with a focus on hygiene and clean drinking water.

Adoption of sustainable environmental practices through

- Promotion and adoption of environmentally sustainable practices, such as organic farming
- Awareness and adoption of green technology and alternative energy through programmes / interventions

I. LIVELIHOODS ADVANCEMENT:

Jeevika Women Empowerment Initiatives

Through its rural operations, Fullerton India works with more than 14 lakh women and provides micro credit for income generating activities and hence enhancing their livelihoods. Uday-Jeevika was launched with the primary objective of enhancing the capacity and skill development of rural women and enabling them to adopt business acumen, leading to increased income, social status and thus women empowerment. Various initiatives include:



Commercial stitching and tailoring programmes:

45 days (3 hours daily) extensive training programme for women with certification. Post training they are provided with market linkages and production centers are established to ensure sustainable livelihood. In FY 2015-16 more than 1000 women were trained in the states of Madhya Pradesh and Chattisgarh.

Beauty and hair care programmes:

50 days training on theoretical and practical aspects of beauty and hair care including training on life skills and entrepreneurship along with certification. Post training the trained women are provided with start-up kits to initiate their own business. In FY 2015-16, Fullerton India trained more than 200 such women entrepreneurs in the states of Maharashtra and Gujarat.

Skill development in crafts:

3 months' hands on training in traditional and indigenous crafts to women helping them enhance their livelihood. In FY 2015-16 more than 100 women trained in the states of Tamil Nadu and Rajasthan.

श्रृणुपरेको Skill development for Youth

The Gurukul project was conceptualized with an aim to train and equip the youth with basic skills for entry level jobs in the banking and finance sector. The 180 hour residential programme not only trains the candidates on technical skills but also works on their soft skills making them job ready. In FY 2015-16 more than 600 youth were trained in the states of Madhya Pradesh, Chattisgarh and Karnataka

PASHU VIKAS Cattle Care Project

Dairy farming is an important rural livelihood and improved cattle productivity could lead to significant rise in the income of the cattle-owning households. Thus, recognizing cattle care as a key need for the community, Fullerton India has been conducting cattle care camps as a part of its Pashu Vikas Cattle Care CSR programme which provides cattle owners with expert advice on general upkeep and increasing the yield for milch animals. In FY 2015-16 over 250 cattle care camps were conducted across India benefitting over 20,000 households.

Pashu Vikas - Integrated Livestock Development centre

Fullerton India along with JK trust had launched 20 Integrated Livestock Development (ILD) centres for cattle breed improvement in selected locations in Madhya Pradesh, Maharashtra and Karnataka. ILD centres provide holistic and doorstep cattle care services like artificial insemination, castration, fodder management, first aid and extension of nutritional requirement for the cattle in the project area. Each ILD centre is established & operated by a local educated youth called as 'Gopal' - a para vet trained extensively by the JK trust team for over six months, thereby generating an employment also.

In FY 2015-16, more than 800 AI (Artificial Insemination) were done and over 10,000 household benefited.

EMPLOYMENT LED SKILLING OF RURAL YOUTH

Rakesh Bhaskar is 26 years old youth from Khedi village in Khandwa district of Madhya Pradesh. He joined the Gurukul Skill development training programme and is currently employed as a credit officer in a financial sector company with a salary of Rs 12,000 per month.

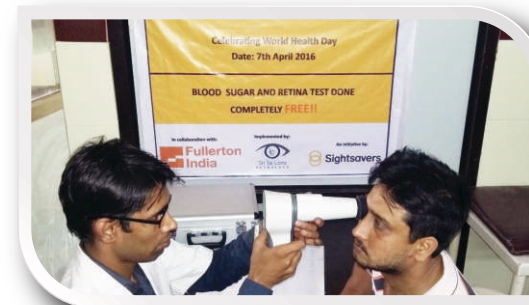
“ Gurukul - skill development initiative helped youth like me not only to acquire technical skills but also worked tremendously on my soft skills and confidence building. Today I feel I can achieve anything in my life. My family and I have started getting respect in the society and for that I thank the entire team of Fullerton India and TARA livelihood academy.”



II. HEALTH CARE INITIATIVES:

Save the eye programme

Fullerton India, as a part of 'Save the Eye' project provides access to quality eye care at community's doorstep and addresses the incidence of 'avoidable blindness' and eye care ailments. Fullerton India has 8 Vision Care Centres (VCC) and one dedicated Mobile Vision Care van with its partners. The Vision Care Centres provide services such as Tele-Ophthalmology and mobile Diabetic Retinopathy. Speciality/ surgical care options are also provided through the respective network hospital either free of cost or at subsidised rate. In FY 2015-16, more than 8000 people were screened through VCCs and more than 500 cataract surgeries were performed.



Mobile Medical Camps

Uday medical camps include a team of doctors, who provide primary health check-ups, which apart from general check-ups include complementary medicines, child nutritional supplements and blood sugar screening. A detailed health card is prepared for each patient which is available online and a 24x7 call centre helps in case of emergencies and unforeseen events. Consultations with specialist doctors at back office clinics are also arranged on a daily basis free of cost, in case of further complications. Health camps were also conducted for 3 months in the flood affected areas in Tamil Nadu.

In FY 2015-16 over 1000 camps were conducted benefitting over 70,000 households, around 1000 children were also screened and treated as a part of its school health programme. Fullerton India also supported 3100 children for the mid-day meal programme.

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III. ENVIRONMENTAL INITIATIVES:

The environmental initiatives of Fullerton India is committed to extend the knowledge and skills to the rural farmers for promoting organic farming, its benefits and how to get better returns from their agriculture produce.

Krishi Mitra - Educating the communities about Organic Farming

Initiated in 2013, Fullerton India's Krishi Mitra Organic Farming project educates the community about Organic Farming, its benefits and the process of organic certification for better return from their agriculture produce. In FY 2015-16 over 1000 farmers were benefitted.



IV. EDUCATION INITIATIVES:

Personality development & English speaking programmes for youth from economically backward households to build confidence. In FY 2015-16, Fullerton India Uday has trained more than 500 such students from Karnataka and Maharashtra. Reading improvement programme for children to spark children's curiosity and interest, ultimately impacting their learning levels in school. This will encourage retention in school, reduce dropouts, and propel more children towards higher education. In FY 2016-17, Fullerton India Uday plans to connect with 1500 children under this project.



PASHU VIKAS DAY

To create a large scale impact across multiple geographies and also to create awareness in India about the importance of cattle care for rural development, Fullerton India conducted its 2nd Pashu Vikas Day. Organized, on 21st November 2015, Pashu Vikas Day was India's largest single-day annual cattle care event conducted across 195 locations in 9 states simultaneously. The event was covered by NDTV Profit and has also applied in Limca book of records.

PASHU VIKAS DAY: AN UNPRECEDENTED SUCCESS

A RECORD ON ITS OWN
MORE THAN **2,500** FULLERTON INDIA VOLUNTEERS
OVER **41,000** CATTLE TREATED
BENEFITTING MORE THAN **20,000** COMMUNITY HOUSEHOLDS