



A Muthoot Group CSR Initiative

SERVING INDIA FOR A BETTER TOMORROW



"One should not lose any opportunity that may come across one's life to help the poor & the underprivileged."

Late Shri M. George Muthoot
Founder Chairman-Banking, Muthoot Group

ABOUT MUTHOOT GROUP

Muthoot Group believes in the above and that is how it has derived its Corporate Social Responsibility (CSR) vision "to constantly give back to the community by identifying and facilitating growth in areas which are less privileged".

Started in 1887, Muthoot Group under the leadership of its key management - Shri M.G. George Muthoot (Chairman), Shri George Alexander Muthoot (Managing Director), Shri George Thomas Muthoot (Jt. Managing Director) and George Jacob Muthoot (Jt. Managing Director) has broadened its scale and widened its geographic scope of retail operations.

Today, the company has built a formidable business empire comprising of 16 divisions including Financial Services, Healthcare, Travel Services, Plantations & Estates, Power Generation, Education, Media, Housing & Infrastructure, Leisure & Hospitality, Precious Metals, Information Technology, Vehicle & Asset Finance, Securities, Foreign Exchange, Money Transfer and Wealth Management. The Group has spread its wings internationally with Muthoot Global too.

The company serves its customers through its 4300 plus Muthoot Finance (flagship brand) branches which is spread across 21 States and 4 Union Territories. The company has its presence in UAE, UK and USA.

MUTHOOT M GEORGE FOUNDATION

We reinforce our social commitment through our CSR wing - Muthoot M George Foundation - which is broadly divided into four focused areas:

- Environmental Development
- Projects in Public Interest
- Socio-Economic Development of the poor & less privileged
- Relief & Rehabilitation

ENVIRONMENTAL DEVELOPMENT

Some of the projects undertaken have been 'Ente Adukkalathottam (My kitchen garden)' that helped increase awareness about the benefits of in-house cultivation and hazards created by pesticide residues in fruits and vegetables. 'IT initiatives for a paperless organisation' where technology like Core Banking Solutions (CBS), Human Resource Management System (HRMS), Customer Relations Management (CRM), Circular Management System (CMS) and Fixed Asset Management System (FAMS) have been implemented across the 4300 plus Muthoot Finance branches and resulted in reduction of paperwork in the organisation.

PROJECTS IN PUBLIC INTEREST

Initiatives undertaken under this division are 'Clean City- Green City' Marathon that promoted and educated the youth and other members of the public about the health hazards of ineffective waste management and techniques of effective waste disposal. 'Horn not OK Please' program built awareness to the problem of noise pollution from traffic and to suggest ways

to minimise it. The 'E-Toilet at Indira Priyadarshini Children's Park' incorporates the latest technology in waste management and water conservation. We also initiated 'Solar Sangh Mandi Light' that aimed at providing Delhi's street vendors/hawkers/mobile markets with custom designed self-owned solar lights. The purpose of this project was to replace the fossil fuel lights with solar lights and help the vendors rise financially, socially and make the lights environment-friendly.



Solar Sangh Mandi Light

SOCIO-ECONOMIC DEVELOPMENT OF THE POOR & LESS PRIVILEGED

Muthoot has always been in the forefront to lend a helping hand to integrate the marginalised into the mainstream. The most vulnerable in society are women and children and therefore many of the welfare activities of Muthoot are aimed at causes benefiting them. The initiatives under this division are broadly focused on:

1. Healthcare: The foundation aims to be a prominent contributor to the community and helps low-income and uninsured patients receive access to healthcare. Initiatives include 'Free Medical camps' in rural villages of Tamil Nadu, Andhra Pradesh and Karnataka states. 'Free Food Distribution to Patients' on the occasion of the birth centenary of Muthoot's Founder Chairman-Banking at General Hospital (Ernakulam) and Kerala Government Taluk Hospital, Tripunithura.

2. Marriage Assistance: Muthoot extends financial help to lesser privileged families, especially for the marriage of daughters of widows. Muthoot M George Foundation had **assisted 378 marriages of several young women in FY 12-13.**

3. Education: Initiatives include 'Muthoot M George Memorial Research Award' where the best young researcher in Nephrology is presented with cash and citation. Ms. Shruti Dave was presented this award by Australian Consul General Mr. David Holly in a glittering ceremony held in Chennai in FY 12-13.



Mr. George Alexander Muthoot (MD) conferring Muthoot M George Excellence Award to a student.

We have also established 'Muthoot M George Excellence Award' for toppers of 200 government schools across seven educational districts of Southern India. 'Distribution of School Uniforms & Notebook' to needy children in government schools are also done on an annual basis.



MUTHOOT GROUP

Aligned to its core values, Muthoot Group launched a strategic approach to corporate social responsibility (CSR) by introducing 'Muthoot Haathi Mera Saathi' programme. The launch of this flagship initiative is aimed at achieving sustainable and continuous impact of its CSR activities, under the umbrella theme of 'Muthoot Haathi Mera Saathi'. The campaign title is derived from Muthoot Group's logo. It's a reflection of the group's efforts in empowering the lesser privileged section of the society since its inception. The initiative is aimed towards education, healthcare, environment and social issues.

MUTHOOT HAATHI MERA SAATHI

Initiatives undertaken under this programme are:

1. 'INR 6000 for every Six and INR 4000 for every Four', 'Golden Bat', 'Wishing Ball' and 'Muthoot Dus Ki Toli'



Muthoot's Ball Boys got an opportunity to meet Delhi Daredevils star Virender Sehwag and other players at Raipur cricket ground.

Muthoot Group and Delhi Daredevils joined hands together to bat for the cause of education of the lesser privileged children in India. It announced four CSR Campaigns 'INR 6000 for every Six and INR 4000 for every Four', 'Golden Bat', 'Wishing Ball' and 'Muthoot Dus Ki Toli'. Each initiative aided the Group to contribute to the cause financially. The contributions made during this campaign have been donated to our NGO partners - Magic Bus and Save the Children who have further utilised the amount towards the education of the less privileged kids. We have donated INR 50 lakhs for this initiative.

2. Muthoot Haathi Mera Saathi- Educational Initiative



Muthoot has tied up with two NGOs for imparting education to the lesser privileged. With **Magic Bus**, the company intends to "impart education to 2000 under privileged children, in the States of Tamil Nadu and Jharkhand (1000 children in each State)." The objective of the initiative is to provide the underprivileged kids an overall growth in 5 key areas: (1) Right to Education, (2) Promoting Better Health & Hygiene, (3) Ensuring the Right to Play, (4) Promoting Gender Inclusion & Empowerment and (5) Developing youth as Community Leaders.

4. Empowerment of physically-challenged: Under the auspices of Muthoot M George Foundation, Merritt high-speed sewing machines were distributed to physically challenged individuals in Edakkara, Kozhikode. Necessary training was imparted to beneficiaries so that they could be gainfully self-employed in making bag and upholstery, among others. This enabled these individuals to become economically independent, capable of earning their own livelihood and supporting their families. Sewing machines were also donated to 50 deserving families at Kandanad (Kerala) through NGO Kandanad Dayara.

RELIEF AND REHABILITATION DURING AND AFTER NATURAL DISASTERS

The Management has set aside a fixed percentage of profits for the Foundation so that its commitment to the community is adequately discharged. To alleviate the suffering of affected victims in Uttarakhand cloud burst, floods and landslides; each staff member contributed financially to this noble cause and we were able to collect over INR 1000000. This initiative has also helped promote Individual Social Responsibility (ISR) among the staff.

On the other hand, with **Save the Children**, it intends to "improve the quality of education in primary schools managed by East Delhi Municipal Corporation and to support the National objective of universal enrollment and retention." This association will target 10,000 children, 65 teachers in 12 MCD schools.

3. Muthoot Haathi Mera Saathi – Healthcare Initiative



The 'Muthoot *Haathi Mera Saathi* – healthcare initiative' aims to create awareness and ensure that health is prioritised within the nation's overall economic and development plans. The campaign titled 'Empowering Police Force 2013' is being done in association with NGO Foundation for Social Awakening (FSA). We had initiated this campaign at Delhi and Lucknow and received tremendous response from the police personnel.

4. Muthoot Haathi Mera Saathi – Environmental Initiative



A social media campaign 'Seeding the Future' was launched where users were asked to help the Group plant trees by clicking on our Facebook page. A small contingent of Muthoot staff from the Alwar and Delhi Region went to Sariska National Park and planted 104 saplings. The initiative was done in association with Grow-Trees.com and KRPAVIS (NGOs).

5. Education of the children of the office assistant

In a unique initiative, the company has taken on the onus of educating two children per office assistant upto class XII. This initiative is aimed to lessen the financial burden on the office assistant and promote education among the children so that they are able to stand on their own feet and do not drop out of school due to lack of finances.

PAUL GEORGE MEMORIAL TOURNAMENT



Constituted in the memoriam of our beloved Executive Director, Late Shri Paul M George, we hosted the first edition of 'Paul George Memorial Tournament'. Late Shri Paul M George, who himself was a sports enthusiast, was always in the forefront to promote sports among the lesser privileged and wished to create a platform for them. Taking his dream forward, we created a sports platform which aims at providing the lesser privileged children of the government schools an opportunity to rise to the occasion and showcase their talents.

Dr. Smt. Kiran Walia (Hon'ble Minister for Education, Social Welfare, Women and Child Development & Languages) and renowned former cricketer and former national selector Yashpal Sharma felicitated the winners of the tournament. The 11 day U-16 T-20 cricket tournament witnessed over 128 students from 8 Delhi government schools. S.D. Sanatan Dharam School, the winning team, was awarded with INR 50000 cash prize, a trophy and an original Delhi Daredevils key players autographed cricket bat. The runner up team, Ramjas School, was awarded with INR 25000 cash prize and a trophy. Two best players from each school team were selected as the ball boys in the Delhi Daredevils home matches in season VI. Other awards included Man of the Match in each team, Best Batsman, Best Bowler and Best All Rounder.

Scholarship to the best player

The best player from each team received an educational scholarship of INR 10000 and an opportunity to train at the St. George's Cricket Academy for a year.

ST. GEORGE'S SCHOOL

School's initiatives include:

SOCIAL AWARENESS

Class XI and XII students took an initiative of spreading awareness in the nearby slum community (Govindpuri - Bhumiheen Camp) regarding **Nutrition, Cleanliness, Education of Girl Child, Global Warming, Conservation of Resources, Old Age Care and Child Rights**. The students also take time to visit and spend time at old age homes and the SOS Village School.

ENVIRONMENTAL DEVELOPMENT

St. George's School in collaboration with the Art of Living organised a 'Clean Delhi, Green Delhi Drive' at the Alaknanda (New Delhi) market. This campaign was held to make the students aware of clean environmental practices. A 'Tree Plantation Drive' was also held in collaboration with the Department of Environment and Government of NCT Delhi. Over 200 saplings were planted in and around the school. The school's most major involvement is in the prestigious 'Green School Programme', which is promoted by Centre for Science and Environment and Delhi Govt. The staff and students of the school are actively involved in practicing eco-friendly activities in the five areas - water, air, land, energy and waste.



EDUCATIONAL ASSISTANCE

Through its 'Each One, Teach One Project' literacy campaign, the students provide education to adults and children who have been denied of this opportunity. Apart from providing functional knowledge, the school students also perform Street Plays on issues including Family Planning, Health and Hygiene, Girl Child & Literacy. St. George's students are also encouraged to participate in enriching lives by contributing a small amount to their class 'Charity box' which helps in raising funds to sponsor education and support lesser privileged children.

AWARDS

Over the years, the Group has received many awards and accolades. Mr. M.G. George Muthoot (Chairman, The Muthoot Group) has been conferred with the **Skoch Financial Inclusion Awards 2013** by Dr. C. Rangarajan, *Golden Peacock Award for Excellence in Corporate Governance* by The Institute of Directors at London, *Golden Peacock Award for CSR*, *Mahatma Gandhi National Award* for social service. The Group has also been awarded with *Asian Sustainability Leadership Award for Best Rural Outreach*.



Mr. M.G. George Muthoot (Chairman) conferred with the Skoch Financial Inclusion Award 2013 by Dr. C. Rangarajan

To know more please visit us at muthootgroup.com

AWARDS

The Georeans have won the prestigious **Henry Selz Foundation Trophy** and a certificate of commendation at the Annual Award Ceremony of the Delhi Schools Literacy project. It has also been adjudged as the National Winner in the **Green School Awards** category since 2008. The School was awarded fourth position Pan-India in the 'Change Makers' category and the second position in the Delhi state category for the year 2010-11.



Smt. Sheila Dikshit confers St. George's School as the National Winner in the Green School Award category.