

Commitment to Communities

Enduring efforts from PNB MetLife



PNB MetLife believes in a good corporate citizenship approach and we are committed to the communities in which we operate. The CSR strategy for PNB MetLife has a dual approach:

- Promotion of financial inclusion in India through MetLife Foundation
- Launch of social initiatives with our partners around education and development of underprivileged children, promotion of national sports like badminton, consumer awareness programmes around insurance, among others

The CSR program has been built around the strategy of leveraging on MetLife Foundation's expertise, research and evaluation around the key issues facing the community and PNB MetLife's geographical strengths to facilitate project management and volunteering. In line with this strategy, programs around education and development of underprivileged children in Karnataka and J&K have been launched with CRY and Prajna Counselling Centres. These are supported by our bank partners – Jammu & Kashmir Bank (JKB) and Karnataka Bank Limited (KBL) too.

Key focus areas of PNB MetLife's CSR Programme:

- **Financial Inclusion:** Provide low-income families and individuals with the financial tools to improve their lives in identified segments
- **Health Initiatives:** Undertake initiatives on preventive healthcare, raising awareness and working with relevant partners for the same
- **Education and Vocational Training:** Provide opportunity for children in identified locations to get access and help in getting education in schools & helping school drop-outs with skill training
- **Disaster Relief and Rehabilitation activities:** Including medical aids, food supply, supply of clean water, rebuilding of houses or any other activity that can be aligned to the relief and rehabilitation efforts
- **Promotion of nationally recognized sports like Badminton:** We provide scholarships for talented underprivileged children to pursue their dream of excelling in the sport.
- **Insurance awareness initiatives**

Impact of our CSR Programmes

Education and Development of Children

Karnataka:

Our two projects in Karnataka with CRY and Prajna Counselling Centre impact close to 7,500 children across 140 villages in Mangalore and Raichur.

The project with Prajna Counselling Centre works with Dakshina Kannada District Council for Child Welfare (DKDCCW) in the spirit of Public Private Partnership. The project focuses on promoting early childhood care and education through strengthening creche centres in over 80 villages of 8 taluks of Dakshina Kannada and Udupi Districts in the area. Total number of children in the intervention area are 858.

PNB MetLife joined hands with CRY and Sneha Jeevan Samasthe (SJS) in 2014 for a Child Development Project to address the issue of child rights violation in Karnataka. The project focused on educating and empowering communities for ensuring proper implementation of the govt. schemes and reducing drop outs – particularly among the most marginalized communities. With enrollment drives, upgradation of educational infrastructure such as Schools, Integrated Child Development Centres (ICDS), Hostels and enrolling the malnourished children into govt. schemes, the project reached out to a total of 6,730 children across 55 villages and districts.

Jammu & Kashmir:

PNB MetLife (PMLI) and Jammu & Kashmir Bank (JKB), in partnership with CRY, set up a project towards the education and development of children across the districts of Baramullah, Bandipora and Srinagar, impacting lives of more than 14,000 underprivileged children in the state, in 2014. These projects impact over 35,000 children now and have expanded to include Pulwama.

The project partners work with influencers like families, communities & local governance structures, as required, to change attitudes and activate government services so that children's rights are upheld and there is a permanent sustained change in their lives.



Health & Hygiene initiatives:

PNB MetLife focuses on promoting health and hygiene through various initiatives. In Orissa and Delhi, toilet building activity was taken up in schools for underprivileged children. This has benefited more than 800 children. In addition to this, health and hygiene workshops were also conducted for the children to instill the importance of cleanliness and sanitary practices.

Employee Volunteering

As part of our CSR policy, we provide three working days for our employees to be taken on volunteering activities at our CSR projects. Our employees joined hands with various NGOs like Habitat for Humanity and CRY for participation in volunteering programmes like foundation laying for a Mumbai playground, painting schools and many more such projects.

PNB MetLife Junior Badminton Championship

PNB MetLife Junior Badminton Championship (JBC) supports the promotion of nationally recognized sport, Badminton and provides career-building opportunities to young and budding talent. Through JBC, the company provided scholarships to 24 talented underprivileged children and 18 national winners, to train in reputed badminton academies in the country, over last two years. This has given confidence to these children and has motivated their families to support their passion, something that they were finding difficult to do, due to financial constraints.



Insurance Awareness Programmes

Insurance is perceived as a complex subject with great deal of intricacies. To help people understand insurance in a simpler manner, PMLI conducted workshops in partnership with Insurance Foundation of India (IFI). These were attended by more than 600 people. PMLI was able to reach out to close to 80,000 people in these villages through volunteers, leaflets, and announcements.

Financial Inclusion Projects

MetLife Foundation has invested more than USD 6.4 million in grants to over 14 financial inclusion initiatives / institutions spread across India. We are supporting several partners including Grameen Foundation and Margdarshak in Uttar Pradesh, Svasti in Mumbai and Enclude and Sub-K in several states of India, to ensure delivery of high quality financial services directly to clients' doorsteps and neighbourhood shops. We are also supporting financial education program with Sesame workshop called 'Dream, Save, Do: Financial Empowerment for Families.'

A large Ultra Poor Graduation Program with Public-Private Partnership

Trickle Up (TU), a MetLife Foundation partner, works with ultra poor households to help them 'graduate' from severe poverty. Based on TU's successful work in India over the past decade, they have signed an agreement with the Indian Government's (and world's) largest Livelihood Program - National Rural Livelihood Mission (NRLM) to replicate the Graduation model in at least two states of India. With our recent grant investment, TU will be able to support over 1,00,000 households living in severe poverty.

PNB MetLife is committed to help different communities grow in various aspects and is determined to apply constant efforts towards creation of a sustainable environment and society for everyone. Our efforts over the last two years and their impact are testimony to the focused approach and strategy.

