

CSR Policy Document of Muthoot Finance Ltd

CORPORATE SOCIAL RESPONSIBILITY (CSR) VISION

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

CORPORATE SOCIAL RESPONSIBILITY MISSION

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

The Muthoot M George Foundation operates to provide assistance to the weaker sections of the society, assistance for medical treatment, marriage and also assists in medical researches and environmental living etc.

The Foundation's activities are divided in to 4 sections -:

- Environmental Development
- Projects in Public Interest
- Socio - economic Development of the poor and underprivileged
- Relief & Rehabilitation work during and after natural calamities and disasters

RECOMMENDED CSR POLICY FRAMEWORK

At Muthoot Finance Ltd,our Corporate Social Responsibility policy will carry out it's activities in the economic development, society progress and environmental hazards with the and core objective of improving quality of life. It has been a constant endeavour of the company to rightfully follow our vision and values up keeping it with good corporate governance to meet the expectations of our customers, employees, shareholders and society at large.

- We will do a transparent and a honest business and maintain privacy in handling our stakeholders
- We will continue to improvise our quality of service for our customers and ensure customer satisfaction at all levels
- We will work towards in maintaining a employees, customer, and society friendly environment in our day to day activities

- We shall promote responsible business policies, ethics and uniform standards amongst our stakeholders and investors.
- We will comply to the all the necessary Human rights and labour policies implemented by the Government and will follow a fair practise code of employment for all our employees
- We will continue to serve our Community :
- By introducing social welfare programmes at individual level as well as in public / private partnerships in an around our area
- We will continue to protect our environment and protecting ecology and conserve and protect wildlife.
- By constantly helping our community at the times of natural disasters and accidents
- By encouraging our employees to serve communities by volunteering and by sharing their skills and expertise

The management will commit all the necessary resources required to meet the goals of Corporate Social Responsibility Policy in a sustainable manner.

MONITORING OF CSR ACTIVITIES:

Corporate Social Responsibility Committee of the Board consisting of three or more directors, out of which at least one director shall be an independent director. Such CSR committee shall be headed by Independent Director.

The Corporate Social Responsibility Committee shall, –

- (a) formulate and recommend to the Board, a Corporate Social Responsibility Policy which shall indicate the activities to be undertaken by the company as specified in Schedule VII;
- (b) recommend the amount of expenditure to be incurred on the activities referred to in clause (a); and
- (c) monitor the Corporate Social Responsibility Policy of the company from time to time.

CSR PROJECTS, PROGRAMS AND ACTIVITIES

In accordance to the CSR policy and the specified activities of Section 135 of the Companies Act 2013 and Companies Corporate Social Responsibility policy rules 2014, the CSR activities of the company will have the following thrust areas :

ENTRIES IN SCHEDULE VII TO THE COMPANIES ACT 2013	PROJECTS OR PROGRAMS UNDERTAKEN / TO BE UNDERTAKEN BY THE COMPANY	EXECUTION PROCESS
(I) Promoting educations including special educations and employment enhancing vocation skills especially among children , women, elderly , and the differently abled and livelihood enhancement projects	Muthoot M George Excellence Program	<p>Extension of Muthoot M George Scholarship program by increasing the no of government schools .</p> <p>Kerala - 1000 schools across 14 districts</p> <p>Karnataka - 400</p> <p>Andhra Pradesh - 400</p> <p>Scholarship distribution to students of St Thomas, Kozencherry and Muthoot Institute of Technology and Science</p>
	<p>Distribution of Umbrella</p> <hr/> <p>Distribution of Bags for supporting education of school children</p> <p>Distribution of scholarship for MITS engineering students</p>	<p>Umbrellas to be distributed in 10 Government schools in Kerala</p> <p>500 bags to be distributed in kerala schools</p> <p>Grant scholarship of Rs 2 CR to first year engineering students studying in Muthoot Institute of Technology and Science, Kerala</p>

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(ii) eradicating hunger, poverty and malnutrition, promoting healthcare including preventive healthcare and sanitation and making available safe drinking water	Muthoot Snehasraya	Ongoing Healthcare outreach program which consist of a fully equipped mobile van which travels across kerala and organises camps for early detection and prevention of Kidney related disease.
		Extension of the healthcare outreach program in Tamilnadu, will involve recruitment of staff coordinator and lab technicians
	Promoting research in Nephrology by associating with Tanker	A cheque of Rs 2 lakhs with citation given to best researcher in Nephrology Depends upon the no of application which is received
	Other Medical Assistance	Depends upon the no of applications which is received

<p>(iii) Promoting gender equality, empowering women, setting up homes and orphans; 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</p>	<p>Subsistence (others)</p> <p>Supporting aid for people suffering from kidney diseases</p> <p>Marriage Assistance</p>	<p>Free dialysis to patients with our tie up with over 44 hospitals across India</p> <p>Supporting women by way of providing financial assistance to them for marrying their daughters. Depends upon the request applications received</p>
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CSR Committee of Board of Directors may entrust the CSR activities of the Company to Management team as deemed fit and will review the reports as presented to the Committee and approve Budgets in this regard.

Further, all the provision of the Policy will be amended/ Complimented/ revised by Board of Directors of the Company on basis of recommendation of CSR committee or as per guidelines as may be issued in this regard from time to time.