

Overview of CSR FY 2018-19

CSR continues to be an integral part of the Mahindra Finance. In 2005, we pledged 1% of our Profit after Tax for CSR initiatives. Since FY 14-15 as per the Companies Act 2013, the company spends 2% of average net profit of the three last years on CSR initiatives.

Transforming lives of the rural population has been the primary focus of all corporate social responsibility development initiatives undertaken by the company. The endeavor is to empower the rural communities and help them unleash their potential. We have identified Education & Livelihood, Healthcare and Environment as key CSR thrust areas for the welfare of one of the major stakeholder groups - rural communities in India.

As a part of its commitment to Corporate Social Responsibility, during the year we implemented some of the notable projects such as,

- Mahindra Finance Scholarships Program
- Nanhi Kali
- Mahindra Pride School
- Drivers training program for resource poor women
- Automotive (vehicle repairing) Training for Women
- Divyang Vikas Kendra to train people with Disability
- Financial Literacy
- Ambulance Donation
- Medical Care Equipment Donation,
- Maternal & Child Health Care project
- Relief & Rehabilitation projects
- CSR Calendar activities like Blood Donation Drive, Health check-up camps, Swachh Bharat activities, Visits to Municipal Schools, Visits to Orphanages, Differently-abled Homes and Old-Age Homes

We acknowledge that Environmental sustainability forms an integral part to run business smoothly. Thus through our various Sustainability related initiatives we try to reduce our Green House Gases (GHG) emissions of the community. We have planted more than 72,500 saplings during the year which would not only increase the green cover for the community but also help to reduce the GHG emissions in the atmosphere.

Total 14,842 employees volunteered in above programs and contributed 70,603 man-hours. Employee participation in CSR activities was 74% in FY19.

Beneficiaries of CSR Activities:

CSR Activity FY 2018-19	No. of Beneficiaries
Medical Equipment	58795
Mother and Child Healthcare (MCH) Project	35403
Ambulance Donation	1700
Health Checkup Camp	4722
Project Jeevandan: Blood Donation	7624
Swachh Bharat	12740
Gyandeeep: Municipal School Visits	3427
Scholarship Program	3000
Nanhi Kali	10450
Mahindra Pride School	43236
Automotive (vehicle repairing) Training for Women	180
Drivers Training for Women	365
Skill Development Training for People with Disabilities	500
Project Samantar: Old Age Home Visits/ Orphanage Visits	1451
Relief & Rehabilitation Project	1110
Financial Literacy	4000

CSR Projects Undertaken in 2018-19

- i. Mahindra Finance Scholarships Program:** Mahindra Finance in collaboration with K.C. Mahindra Education Trust supported 2500 under graduate and 500 post graduate meritorious students from financially weaker background. This project was implemented pan India level.
- ii. Nanhi Kali:** Nanhi Kali was initiated in 1996 out of the conviction that empowering girls through education would have a tremendous positive impact on the nation in the long run. It allows individuals and corporate to participate and support the education of underprivileged girls in India. Mahindra Finance has supported 10450 Nanhi Kalis FY 2019.
- iii. Mahindra Pride Schools:** A three-month livelihood training programme in ITES, Retail and Hospitality sectors to youth from socially & economically disadvantaged sections. In FY 19, Mahindra Finance has supported three schools in Pune, Chennai & Patna which have trained 3,453 youth. Further, an additional 39,783 students were trained through 866 batches of Mahindra Pride Classrooms conducted through Polytechnics and Arts & Science Colleges in 14 States.
- iv. Drivers Training Program for Women:** The objective of this project is to empower underprivileged women and provide them opportunities and new roles for themselves in the society. The program also aims to build a social capital for women as they transform their own lives and those around them. Mahindra Finance in coordination with Azad Foundation, 365 women are imparting driver training across across Delhi,

Kolkata, Ahmedabad, Indore, Bhubaneswar and Lucknow to help create opportunities for themselves.

- v. **Automotive (vehicle repairing) Training for Women:** To promote non-traditional livelihood training in vehicle repairing and other related skill, Mahindra Finance in coordination with Skills For Progress & Pratham Education Foundation is training 180 women across Trichy, Madurai, Erode, Dindigul & Nagapattinam and Kolhapur.
- vi. **Divyang Vikas Kendra for People with Disabilities:** The project aims to create the demand of the skilled workforce of persons with disability in Retail, Hospitality, ITES & BFSI Sector. Mahindra Finance in collaboration with Sarthak Educational, continued its support for Divyang Vikas Kendra at Bhopal (Madhya Pradesh) and opening a new centre at Visakhapatnam to train around 500 people with disabilities to make them employable.
- vii. **Financial Literacy:** Mahindra Finance in collaboration with NIIT Foundation is empowering youth, women and working population with the knowledge of sound financial practices to enable them in managing their money better by conducting a Financial Literacy workshop. 4000 people benefitted across Pune, Nagpur, Aurangabad and other locations in Maharashtra.
- viii. **Ambulance Donation:** Ambulances have made access to primary healthcare centers easy for tribal and rural patients. This year we selected 14 NGOs/hospitals for an ambulance donation program
- ix. **Medical Care Equipment Donation:** The project aims at increasing access to healthcare by offering quality services through a well-equipped facility and identifying diseases in collaboration with NGOs like Liver Foundation, Vivo Kidney Care & Think Foundation. Over 120 Thalassemic children have benefitted through Day Care center in Borivali, 3000 patients for Gastro-intestinal issues, Liver transplants at Kolkata and 100 Dialysis Patient at Jhunjhunu, Mumbai, Akola & Chandrapur. Also over 55,575 of urban and rural women are receiving free and affordable preventive care, gynecologic and diagnostic services in the Family Planning of Association of India (FPAI) clinics supported by Mahindra Finance
- x. **Mother and Child Healthcare (MCH) Project:** Mahindra Finance in collaboration with Family Planning of Association of India (FPAI) improving maternal and child health through nutrition supplementation of 4,085 pregnant women, 23,399 children and 7,919 adolescent girls from 240 high need villages of Maharashtra, Jharkhand and Orissa.
- xi. **Relief & Rehabilitation Projects:** Kerala Flood contribution to Chief Minister's Distress Relief Fund and notebook distribution with Group. 1110 households were provided with Relief material in 15 villages of Tamil Nadu

- xii. Project Hariyali- Tree Plantation:** Environment is one of the major thrust areas in our CSR strategy. In FY 2019, Mahindra Finance contributed to Project Hariyali by planting over 72,500 saplings with better survival rates in collaboration with our employees, NGOs/ Trusts & schools across India.
- xiii. FSS CSR Day** We have been celebrating FSS CSR Day on the occasion of Founder's Day by organizing Blood Donation drives across India. On 4th October 2018, we conducted blood donation drive at 1086 locations and collected 7624 blood units.

Our efforts in this direction have been recognized with the following awards:

- **Golden Peacock Award:** Mahindra Finance has been awarded "Golden Peacock Award for Corporate Social Responsibility - 2018.
- **ET NOW:** Mahindra Finance was awarded ET NOW CSR Leadership Award for Best CSR Practices and Skill development
- **CSR Health Impact Awards:** Mahindra Finance has won Gold award at the "CSR Health Impact Award 2018" in association with ET NOW, in the category of "Women and Child Health Initiative".
- **IDF CSR Award** (Indian Development Foundation): For excellent participation in Resource Mobilisation for humanitarian projects
- **Mahindra Group: Mahindra Finance - North Zone 1** was awarded the Star Performer Location Award (Gold) in the Non - Factory Location Category for Employee count between 501-2000 as a part of the ESOPS Star Performer Awards at the Mahindra RISE awards 2018