

Overview of CSR FY 2019-20

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 Saksham Scholarships
- Nanhi Kali
- Dhan Samvaad - Financial Literacy
- Leadership through CSR (SEED)
- Mahindra Pride School & Classroom
- Divyang Vikas Kendra to train people with Disability
- Ambulance Donation
- Jeevandan
- 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 One Lacs 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 17,523 employees volunteered and contributed 1,86,832 man-hours in various CSR programs. Employee's participation in CSR activities has increased from 74% to 80% in FY 2019-20

Beneficiaries of CSR Activities:

CSR Activity FY 2019-20	No. of Beneficiaries
Education & Livelihood	
Mahindra Finance Saksham Scholarship Program	2806
Gyandeeep: Municipal School Visits	3512
Leadership through CSR (SEED)	7930
Nanhi Kali	10350
Dhan Samvaad: Financial & Digital Literacy	12000
Divynag Vikas Kendra : Skill Development Training for People with Disabilities	250
Mahindra Pride School	2404
Mahindra Pride Classroom	30143
Health	
Jeevandan: Blood Donation	8349
Ambulance Donation	515
Health Checkup Camp	5026
Swachh Bharat	13558
Environment	
Tree Plantation	101129
Others	
Relief & Rehabilitation Project	1700
Samantar: Old Age Home Visits/ Orphanage Visits	1647
#No. of Lives impacted	100190

CSR Projects Undertaken in 2019-20

Education:

- A. **Mahindra Finance Saksham Scholarship:** Provided 2,806 Scholarships for children of Drivers & Automobile Dealership employees, studying in Grade 5th to 12th. This program was implemented in collaboration with KCMET.
- B. **Gyandeeep:** Assisted education of under privileged community by providing quality education, uniforms, notebooks, textbooks, laptops, necessary infrastructure and facilities to educational and other institutions, etc. Conducted 19 visits to Municipal School, benefitting 3,512 students.
- C. **Leadership through CSR (SEED) :** The Program trained employees in a Rural Environment to come up with CSR based idea / project for improvement and develop Leadership Competency in the process. Two batches of the SEED program were conducted in which 44 employees participated and 7 CSR projects were approved to implement during one-year duration which benefited to 7930 villagers.

- D. **Nanhi Kali:** Objective of the project is to impact the nation's development through education of the girl child. The purpose of the project is to curtail the high dropout rate prevalent amongst school girls in India, while ensuring that girls attend school with dignity and attain quality education. In FY 20 MMFSL supported education of 10,350 marginalized girls.
- E. **Dhan Samvaad:** Organized 400 financial literacy workshops along with Web based Mobile Application on financial literacy for sensitizing 12,000 working population to inculcate good financial practices for better money management. The project is implemented in collaboration with NIIT Foundation at Gujarat, Madhya Pradesh and West Bengal.
- F. **Divyang Vikas Kendra:** Multiple sector skills are provided to persons with Disability so that they get employment in sectors such as Retail, Hospitality and ITES. Through this program we trained 250 PwDs at Bhopal to make them employable.
- G. **Mahindra Pride School (MPS):** This is livelihood training school which provides 3 months intensive training in ITES, Retail and Hospitality to youth from socially & economically disadvantaged backgrounds. In F20, MMFSL supported the school in Pune, Patna & Chennai which skilled 2404 students.
- H. **Mahindra Pride Classrooms (MPC):** MPC's provide 40-120 hours of training to final year students covering English speaking, Life skills, Aptitude, Interview, Group Discussion and Digital Literacy. In FY 19-20, 30,143 students were supported by MMFSL from 18 states in India.

Health:

- A. **Jeevandan:** On the occasion of Founder's Day, Blood Donation Camps were organized with the help of employees across India at 1,257 branches. Around 23,572 employees contributed which includes 1,19,583 man hours and total of 8,349 number of blood units were collected.
- B. **Ambulance Donation Program:** This program promotes access to healthcare for marginalized population by providing ambulances. This year we donated 14 ambulances to 14 NGOs across India.
- C. **Health Check-up Camps:** Conducted 16 Health Check camps across India on general health and provided medical aid benefitting 5026 people.
- D. **Swachh Bharat:** The program supports Prime Minister's clean India campaign by spreading awareness about Swachh Bharat Abhiyan. Our employees volunteered in 20 activities and created awareness, distributed dust bins, provided water purifier, repaired washrooms which benefited 13,558 people.
- E. Contribution made to Prime Minister's Citizen Assistance and Relief in Emergency Situations Fund (**PM CARES Fund**): The primary objective of dealing with any kind of emergency or distress situation, like posed by the COVID-19 pandemic and to provide relief to the affected

Environment:

- A. **Hariyali:** The program is meant to increase green cover in the country by planting trees in multiple locations across India and supporting Environmental conservation & restoration projects. 1,01,129 saplings have been planted across India with the participation of employees.

Other Program:**A. Flood Relief Work:**

- Mahindra Finance extended support to the victims in Odisha by donating INR 50 Lakhs from CSR budget
- Distributed 200 Relief Kits to 200 flood affected families of Kolhapur & Sangali districts of Maharashtra
- Conducted free health check-up camps at Muzaffarpur, Madhubani & Sitamarhi in Bihar benefited to 1500 needy people

- B. **Samantar: Visit to Orphanages, Old Aged Homes & Differently Abled Homes.** Our employees conducted 19 activities, benefitting 1,647 people.

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

- **IDF CSR Award (Indian Development Foundation):** For excellent participation in Resource Mobilisation for humanitarian projects.
- **Equal Opportunity Employer Award:** Mahindra Finance was honored by Sarthak Educational Trust for ensuring equal employment opportunities and sustainable employment prospects to person with disability.