



business to community

51,000 Employees 29 Businesses 1 Group 1 Ethos The Murugappa Group has had two core drivers, right from day one:

People and Progress; factors that have influenced its choice of businesses,
alliances, standards and strategies. Group companies operate from a position
of strength, aligning the interests of stakeholders and maximising
the potential of their people. Governance is given the highest importance,
to ensure business continuity and smooth transitions. This steadfast path
has seen the Group establish market-leading presence in core sectors such
as Agriculture, Engineering, Financial Services and other diverse businesses.

#### MAJOR COMPANIES OF THE GROUP

#### Agriculture

Coromandel International Ltd. EID Parry (India) Ltd.

#### **Engineering**

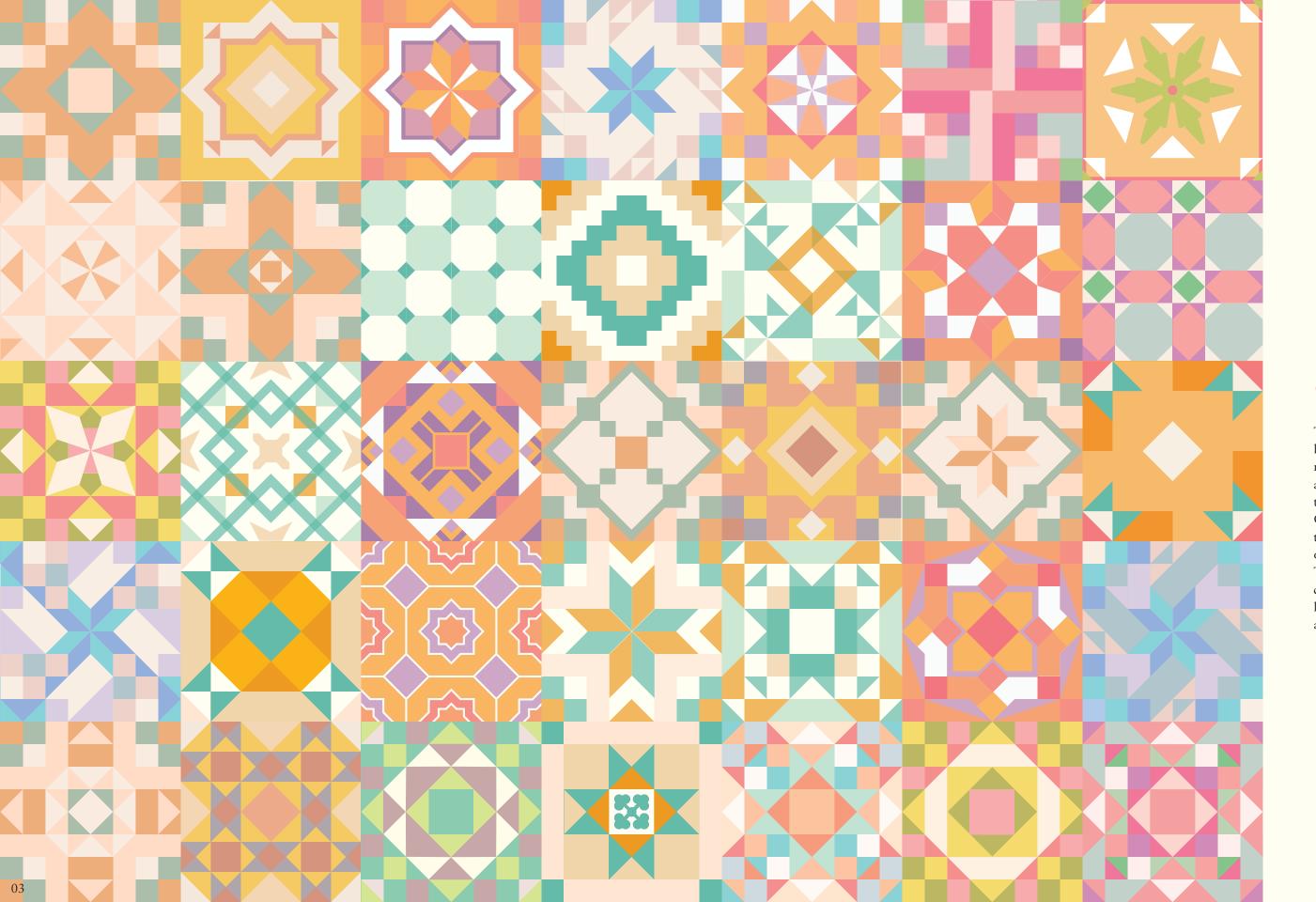
Carborundum Universal Ltd. Tube Investments of India Ltd.

#### **Financial Services**

Cholamandalam Investment and Finance Co. Ltd. Cholamandalam MS General Insurance Co. Ltd. Cholamandalam MS Risk Services Ltd.

#### **Other Businesses**

Parry Agro Industries Ltd.
Parry Enterprises India Ltd.
Coromandel Engineering Ltd.
Ambadi Enterprises Ltd.



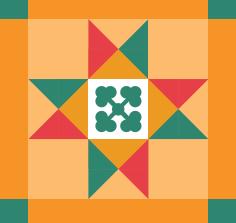
# Celebrating native art & technique

The visual theme of the brochure is inspired by the Athangudi tile. Native to the Chettinad region, the tile is handmade with local soil and natural colours. The Athangudi tile celebrates the rich, multi-cultural heritage of the enterprising Chettinad communities and has a special connect to the Murugappa Group. The first formal CSR act of the Group was to open a hospital in the region. The Athangudi's intricate patterns and vibrant colours also serve as a beautiful reminder of how lives can be transformed by nurturing talent and creating opportunities.

# Skill Development

When talent meets skill, opportunity is not far behind.





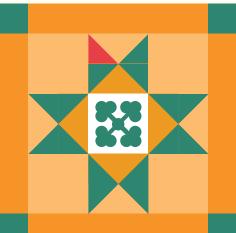
# Hygiene & Sanitation

Enabling the right to water and sanitation is the first step to a better future.



# Investing in Tomorrow

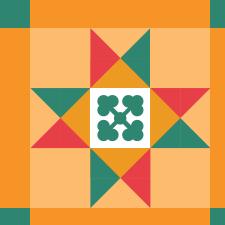
Focus areas



## Healthcare

Access to quality healthcare, right in the neighbourhood.





# Education Making distant dreams

come true.

# 8.8

#### **Environment**

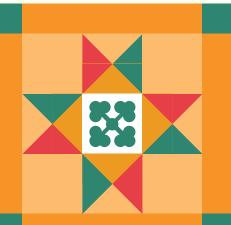
Going green. Staying green. We undertake sustainable and transformational initiatives.



# Community Development

How we develop our geographic communities says a lot about us.





# Support Partnering with

changemakers.



# How we reach out The Murugappa Group's comm are undertaken by the AMM Fo

The Murugappa Group's community initiatives are undertaken by the AMM Foundation (the nodal CSR agency of the Group),
Shri AMM Murugappa Chettiar Research Centre (MCRC) and through Group companies.

#### **Employee-driven**

Our people are at the forefront.

They have been the drivers of change in our communities.



# Thorough and Professional

We understand the problem and craft solutions to make an impact. We pay the same attention to detail as with any business activity.



#### Sustainable

We don't just write cheques or do 'projects'. We undertake long-term, focussed and sustainable initiatives.

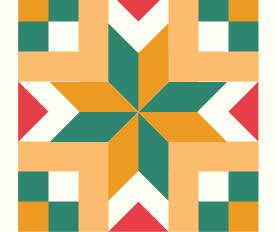


# Together we transform

Our approach

#### Responsive

Our initiatives respond to the evolving needs of the community.





Enabling progress through sustainable, impactful CSR.

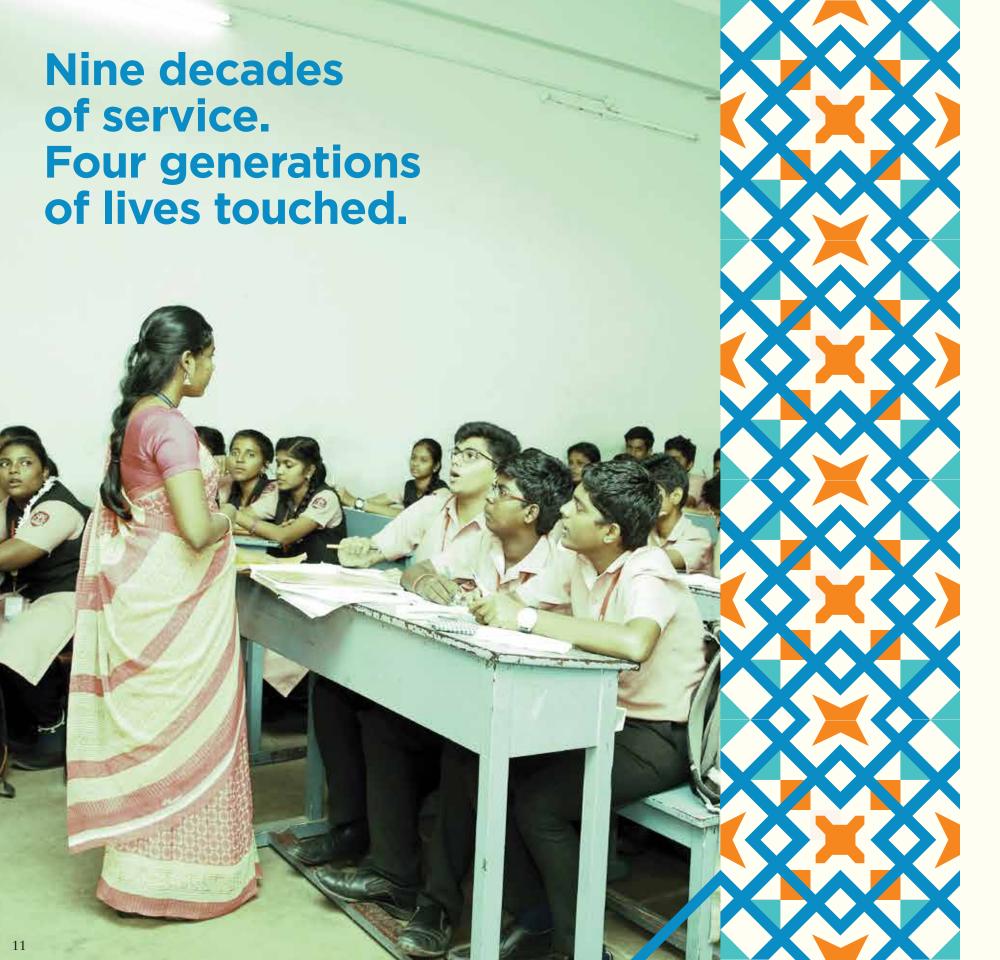
For the Murugappa Group, their philanthropic initiatives are almost as old as their business. The Group had a well-established tradition of corporate social responsibility, long before the term was coined. In 1953, the AMM Charities Trust (now AMM Foundation) was established to address community needs in education and healthcare. Over time, the philanthropic reach, coverage and impact of the AMM Foundation and Group companies have expanded manifold, keeping pace with the Group's size and stature.

#### History

At the core of the Murugappa Group's CSR activities is the Chettiar tradition of 'Mahimai' – the concept of giving back to society as a way of doing business.

This took formal shape in 1924, when the Group's founder Dewan Bahadur A M Murugappa Chettiar started a hospital in his native village, Pallathur.

Today, the traditional meaning of Mahimai has evolved to envelop the communities in the various geographies where the Group operates.



# AMM Foundation

Selfless service to society. For nearly a century.

Overview

#### Healthcare

AMM Hospital, Pallathur, Tamil Nadu
Sir Ivan Stedeford Hospital, Ambattur, Tamil Nadu
Valliammai Achi Hospital, Kaliyal, Tamil Nadu
AMM Arunachalam Hospital, Nellikuppam, Tamil Nadu

8,42,000

patients treated annually. The best treatments & speciality care are available at nominal costs.

1,00,000

people are the beneficiaries of the Mobile Health initiatives.



#### **Education**

Sir Ramaswamy Mudaliar Hr. Sec. School
Vellayan Chettiar Hr. Sec. School
TI Matriculation Hr. Sec. School
AMM Matriculation Hr. Sec. School

10,000 students have access to quality education in Tamil Nadu.

government schools have been reached through the Foundation's Mobile Science Van programme.

218
AMM scholars have pursued higher studies in professional streams.

#### Build, respond, sustain

From inception, the AMM Foundation's initiatives have been held to the same quality and standards as any business operation. The Foundation has created landmark institutions and implemented social solutions of scale.

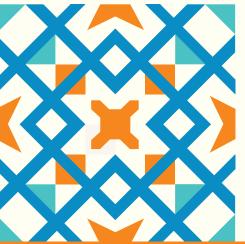
## Institution building in the early years

With modern healthcare and quality education becoming keys to unlock progress in newly independent India, the Foundation took the lead to establish schools and hospitals. These institutions created access to facilities and forged deep relationships with the people they served. Currently, the Foundation runs four hospitals, four schools and a polytechnic college, that are held up as examples for the quality and standards they deliver.

"People travel long distances to come to our hospital because their relationship with the hospital often goes back generations. They get superlative care at a very nominal cost and they trust us to be ethical."

Dr. Lalitha, Gynaecologist, Sir Ivan Stedeford Hospital, Ambattur, Tamil Nadu





"The Institutions run by the Foundation have set new standards in Education and Healthcare. The Foundation has expanded the scope and range of its activities by also introducing Mobile Science Vans and Mobile Health Vans to empower the beneficiaries in areas of Science education and fundamental healthcare."

M.A. Alagappan, Managing Trustee, AMM Foundation

## Innovative approaches for evolving needs

Over time, in response to changing social needs, the Foundation has focussed more on scalable and replicable outreach initiatives. The aim is to bring technology and modern medical practices to places and people who do not have access to, or cannot afford the services of private hospitals. An example is the Mobile Health initiative to solve the accessibility problem. Partnering with Group Companies and NGOs, the Foundation helps run Mobile Health Vans, which are the primary source of care for over 5 lakh people in the interiors of different states. Another notable measure is the Foundation's efforts to promote both preventive and curative healthcare.

In education, the AMM Foundation is actively supporting programmes that foster holistic development.

Through mobile vans, they are rethinking science education for rural schools.

Through a football academy, they have identified and nurtured young sports talent. The Murugappa Scholars programme has groomed and mentored 218 scholars who have been able to pursue a professional education and enter the workplace successfully.

#### Mentor, expert, partner

The AMM Foundation plays an important role in guiding the Group's CSR activities. Group Companies rely on the Foundation's expertise and capability in building sustainable social institutions as they expand their footprint.

- The Foundation mentors Group Companies in their CSR efforts to achieve greater scale, reach and impact. Many company projects replicate and build on successful AMM Foundation initiatives or models
- Group Companies work with the Foundation for CSR partner identification, due diligence and CSR compliance
- The Foundation continues to be an integral part of the communities across the geographies in which they operate.
   Their initiatives are focussed on leaving an indelible impact on the socio-economic fabric of the nation



# AMM FOUNDATION Healthcare

Creating an eco-system of the best care

Giving healthcare the highest priority, the AMM Foundation runs four world-class hospitals, besides mentoring several health programmes.

State-of-the-art equipment, multi-specialty treatment, special attention to patient comfort and a committed effort to ease the financial burden are the hallmarks of these institutions. The Pallathur hospital, for instance, offers free auto rides for elderly patients, while at all Foundation hospitals, medicines are made available at highly subsidised rates.

Currently catering to the fourth generation of patients, the AMM Foundation hospitals embody the Foundation's ethic of responsive, people-centric service.

# Sir Ivan Stedeford Hospital, Ambattur Exemplary medical care at affordable rates

"I never thought I would be able to walk again", says Palani, a security guard, who came to the Sir Ivan Stedeford Hospital for a hip surgery. For many like him, quality medical care is often a distant dream. Specialised care, even more so.

The Ivan Stedeford Hospital was founded to bridge this gap. From surgeries to diagnostics, the hospital offers the best of treatment at nominal rates. This includes super-speciality services as well. Every moment of the patient's journey is thought of, and made affordable.

This iconic institution serves around 4,50,000 patients annually, offering the latest in treatment and stands as a beacon of hope.

- Established as an outpatient facility in 1966
- ◆ Provides affordable healthcare to patients in a 25 km radius
- Expanded to a 50-bed hospital treating 600-800 patients in 1967
- Currently, a 200-bed, multi-speciality hospital with a state-of-the-art orthopaedic department, in-unit ICU, neo-natal ICU, and a pathology lab accredited by national level experts
- Offers dialysis and diagnostics as well as stand-alone units for obstetrics and gynaecology
- Plans are afoot to construct a 7-theatre standalone operation theatre unit and to increase the bed-capacity to 400, all with the best equipment available



# Education

A class apart in holistic development

The AMM Foundation runs four schools and a polytechnic college on a non-profit basis. These institutions set exemplary standards and offer a whole host of extra-curricular activities along with academics. Over 10,000 students from deserving communities are, on the rolls at present, gaining the opportunity for lifelong learning and development.

With the focus more on holistic development, the Foundation has widened its ambit. It has started a football academy, a mobile science initiative and the flagship 'Murugappa Scholars Programme', that enables economically disadvantaged students to achieve the highest educational qualifications possible.

#### Murugappa Youth Football Academy

The Murugappa Youth Football Academy run by the AMM Foundation, offers quality football coaching, breakfast, nutritional supplements and personal sports kits to children from economically weaker sections. This valuable intervention steers kids away from anti-social activities and teaches them life skills like discipline, teamwork, leadership and integrity.



#### **Science Vans**

The AMM Foundation runs this interesting programme to promote science awareness and education among students in rural areas. Two well-equipped and well-staffed Mobile Science Labs tour the area around Sivagangai & Pudukottai districts in Tamil Nadu. These vans aim to kindle curiosity, problem solving skills, questioning skills and out of the box thinking among school children. The inititaive has reached 44 government schools and is much in demand. The Foundation has also backed this effort by opening a science centre in the nearby town of Pallathur.



#### Murugappa Scholarships

Opening pathways to higher studies, giving wings to dreams

The AMM Foundation's Murugappa Scholars programme is a 360-degree support system for underprivileged students pursuing professional streams. Created with an in-depth awareness of the challenges faced by underprivileged students, the scholarship goes beyond covering fees and expenses.

Started in 2013-14, the programme had 20 scholars in its first year, chosen after a rigorous selection process. The scholarship provided comprehensive help including soft skills and communication skills training. So far, 218 Murugappa Scholars have benefitted from access to higher education and opportunities.

They have found placement in leading organisations like Qualcomm, Mahindra, TCS, Infosys, and Bosch. Some have cleared the preliminaries of competitive exams as well.

The Murugappa Scholars programme has expanded to include students from all streams, to give wings to truly meritorious and determined young minds.

The Scholars, who have successfully benefitted from the scholarship, have reached out to the Foundation to pay it forward. They have proposed to jointly contribute from their personal earnings to support two Scholars. This is truly a sign of the life-changing and sustainable impact that the programme has made.

is indescribable. Being a Murugappa Scholar, we are super eager to associate ourselves in the Scholarship Programme, which gives us a chance to have one more responsible and inspiring role."

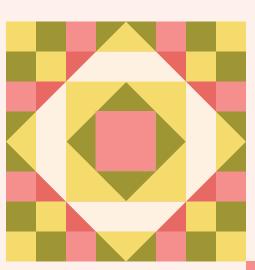
Ajith, Murugappa Scholar (One among the Scholars who have proposed the idea of contributing from their personal earnings to support 2 Scholars under this programme)

All 35 Murugappa Scholars of the 2019-20 batch, completed two soft skills programmes and two contact programmes. Scholar Siddhartha Siva cleared the CAT exam without any external coaching and has been shortlisted for IIMA and IRMA.



# Shri AMM Murugappa Chettiar Research Centre (MCRC)

Harnessing ideas & technology to empower rural communities



MCRC was founded in 1973 to provide quality scientific solutions to ease rural poverty. The Centre was initiated by former Chairman, Late Sri M.V. Murugappan, who invited Late Dr. C.V. Seshadri to MCRC to lead the Research Centre, with a vision to take the emerging scientific developments to the rural mass. Since inception, MCRC has pioneered simple yet transformational interventions in its key focus areas of Food, Energy, Environment and Development (FEED), which are closely aligned with 7 of the United Nation's (UN) 17 Sustainable Development Goals (SDGs).

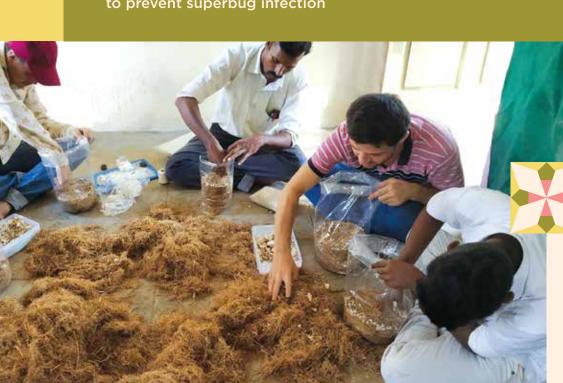


RESEARCH FOCUS

Food
Energy
Environment (for)
Development
(FEED)

#### PIONEERING TECHNOLOGIES & PROJECTS

- ◆ Biohydrogen production from distillery waste
- ◆ Chemical-free paper production from Cellulosic agriculture waste
- ◆ Small scale cultivation of Spirulina in rural households as nutritional supplement
- ◆ Dyes & pigment extraction from natural sources
- ◆ Portable, speedy & simple soil nutrient analysis kits
- Biofuel extraction from Scenedesmus, an algae, cultivated from the industrial effluents of sugar mills and food processing industries
- Promotion of bio-based agro inputs like biochar, humic acid
   & fortified panchagavya
- ◆ Enzymatic treatment of industrial waste water
- Organic cultivation of *Ganoderma lucidum*, a traditional medicinal mushroom, for use in healthcare applications
- ◆ Development of medical textiles using extracts of G. lucidum, to prevent superbug infection



## **Enabling** development

Over the decades, scientists at MCRC have adopted and contributed to seven of the UN's seventeen development goals.

- Good Health and Well Being
- Responsible Consumption and Production
- Clean Water and Sanitation
- Affordable and Clean Energy
- Climate Action
- Life on Land
- Zero Hunger

MCRC has always contributed to sustainable development, well before it was adopted and formalised by the United Nations. The centre develops eco-friendly technology and devices to address basic issues like safe drinking water, pollution and alternate energy. MCRC teams have done notable work in the areas of sustainable agriculture, bio-renewable energy, protection of biodiversity, and the use of bio-resources with microbial and plant biotechnology. MCRC's innovations have focussed on driving rural micro-enterprises and improving the overall quality of life for the underprivileged.

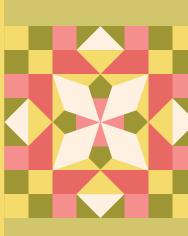
## 120 PROJECTS 6 PATENTS

Free transfer of technology to other non-profit organisations

Working for the upliftment of marginalised communities





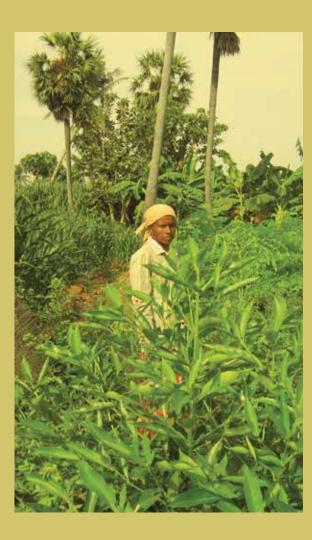




## Integrating ideas to impact communities

MCRC is recognised at the peer, state and national levels and has won several awards for rural technology development.

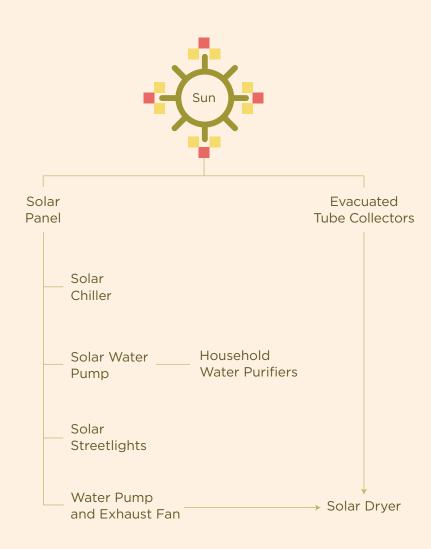
The Centre acts as a collaborative platform which connects like-minded agencies to rural communities.



- MCRC is a vital hub for the exchange of knowledge between scientists, academia, NGOs, social workers and rural communities The Centre is collaborating with voluntary organisations across India and the world to disseminate its simple technologies. These low cost and low maintenance technologies stimulate local production and consumption and help convert waste to wealth
- The Centre's rural development programmes encourage scientists and researchers to live and partner with communities for several years. This helps them understand the context and challenges of the ecosystem better and create grassroots level solutions
- MCRC is recognised by the DSIR as an independent Scientific and Industrial Research Organisation (SIRO) for over 25 years. This allows MCRC to obtain exemptions under Section 35 (i) (ii) of the Income Tax Act, so donors receive a weighted deduction of 100% of their contribution in a given year
- MCRC partners with the Indian Institute of Technology - Madras (IIT-M) to apply modern technologies like Artificial Intelligence to home-grown solutions, and develop suitable technologies for new ideas
- MCRC's other noteworthy achievements include award of Ph.D. degrees by the University of Madras for the research carried out in MCRC, obtaining the FCRA registration, being a Technology Resource Centre for CAPART (Govt. of India), and working towards rural development as a member of the Department of Science & Technology's SEED programme

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# A smile, a sigh of relief.



The real impact of MCRC's sustainable solutions is the reduction of drudgery and day-to-day burdens and a visible sense of hope and relief.

## The Solar Integrated Energy System (IES)

Lack of access to energy for lighting, water pumping, chilling and drying affects the daily routine and ability of rural communities to preserve their crops and produce. To counter the multiple problems arising from energy deficiencies, MCRC developed the Integrated Energy System (IES).

The solution works around solar panels, which provide a stable, affordable and sustainable energy source for:

- Solar pumps
- Heat pumps in chillers
- Hot water tanks in dryers
- Battery banks to power street lamps and lighting for households

Four IES systems have been installed in various locations and they serve 300 households. The system benefits the entire community and creates entrepreneurial opportunities for the local youth.



#### **Solar Pumps**

In rural areas, irregular power supply hampers irrigation efforts. To overcome this obstacle, MCRC provided high-efficient, solar-driven pumps to a number of such villages. The solar pumps were a boon for farmers as they could irrigate their land in optimal time slots, without worrying about power cuts. Solar pumps were also provided to tribal villages in the Anaikatti hills region.

"Families in our villages now have easy access to water thus reducing drudgery for womenfolk. The availability of water has made tribal families engage in cultivation of medicinal and vegetable crops in their small land holdings." - N Parvathi, Ward Councillor, (In-charge of the tribal villages), Veliangadu Panchayat, Karameduai block.

"These new solutions have made our lives much easier." - Kalavathi, a housewife from Sorandai village.

#### **Solar Chillers**

Vegetable and fruit producers in and around the Chitravadi village (Kancheepuram District, Tamil Nadu) have benefited from the MCRC-designed solar-based chiller unit. The unique design involves a novel DC VFD inverter to maintain the chiller at a pre-determined temperature for 48 hours without additional power. Farmers can comfortably store their produce for 2-3 days, without the quality being impacted. This avoids distress sale and fetches them the best revenue. Innovative portable chilling units are also being provided to rural beneficiaries to help store and safeguard their produce.



#### **Solar Dryers**

Dried foods have longer shelf life and can be transported easily at a lesser cost. A solar dryer is a faster and cleaner way to preserve food and crops when compared to regular drying. In addition, MCRC's solar dryers provide more heat energy than regular coil based driers. MCRC dryers maintain a temperature of 56-72°C with a difference of 3-5°C between the trays- thereby ensuring uniform drying quality. Hot water is a by-product from these dryers that can be used for other domestic purposes.

#### **Solar Street Lights**

Solar lights were installed in poor households and in remote village roads near the vicinity of schools, post offices, primary health centres and temple premises. In addition, solar lanterns have been provided to poor families who do not have access to power supply.

Through the IES, MCRC has demonstrated the viability of an off-grid decentralised integrated solar energy system. The Centre plans for skill building and training on the IES to encourage rural entrepreneurs and social enterprises to take up the technology and disseminate it.

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#### Mobile soil testing kits

Soil testing helps cultivators choose crops most suited for the particular region, resulting in increased yields and economic gains. However, the old process was time-consuming and expensive. MCRC developed a mobile soil testing kit factoring in the constraints. 22 camps were organised at Karaikudi and Ulundurpet taluks. The soil testing van took the process to the farmers' doorsteps. On-the-spot soil analyses were carried out and results along with recommendations on fertilisers/manure applications were shared with the farmers. Farmers were educated on effective management of soil through application of organic inputs for improved agriculture.

50,000 soil samples from 700 villages were analysed using the kit. The programme was effective in promoting optimum agriculture productivity. Better crop choice and optimum application of fertilisers/manure helped save money and improve yields.

#### Spirulina and Azolla cultivation

MCRC invented the technique for growing spirulina in one's backyard! This helped countless rural families earn more income and enjoy a healthier diet. The technology has been shared with National Research Development Corporation (NRDC) and has been replicated pan-India.

Azolla, a nutrient-rich water fern, is used as animal feed. The smallholder dairy farmers were provided Azolla cultivation tanks and were trained to cultivate Azolla in their homes. This intervention has improved the quantity and quality of milk, thus augmenting farmer income.



#### **Current Initiatives**

MCRC invests time and thought in making its efforts relevant and impactful to the intended beneficiaries. To achieve this goal, 4 new initiatives have been launched to impact various stages in the value chain.

#### MCRC Rural Technology Initiative (MRTI)

MRTI is a Pre-Incubation programme to develop and promote affordable technologies by nurturing rural innovators. MRTI supports a portfolio of identified innovators and helps transform their novel technologies into market-viable products and services. Themes chosen are based on MCRC's FEED areas, with primary focus on 'Waste to Wealth' for rural development and Creating a Circular Economy.

The selected innovators undergo a 30-month structured course which mentors and supports them via the Entrepreneur-in-residence, Innovation to Product and Go-to-market programmes. The technology developed is deployed through MCRC channels as well.

#### **Collaborative Research**

MCRC is engaging with other research institutions, groups and NGOs with common focus activities and in similar geographies. MCRC is collaborating with Nature Conservation Foundation to carry out research in the following areas:

- Carbon sequestration and biodiversity conservation in human-modified tropical forests under a changing climate
- Climate change and its impact on agriculture and coastal ecosystem
- Nature-based programmes for communities and schools

#### **Tapping Young Minds**

MCRC has paved the way for developing new technologies by corroborating and engaging with young minds from reputed institutes like the IITs, top-tier Engineering colleges, rural colleges and other institutes in the social education stream. This confluence initiative works three ways - MCRC has access to cutting-edge research, educational institutions have access to testing grounds to ratify their technologies, young minds have access to state-of-the-art laboratories, training and mentorship from MCRC scientists. About fifty to seventy students train each year at MCRC.

#### MCRC Rural Development Programme (MRDP)

MRDP's focus is on creating a long-term positive impact on two specific rural communities - women and people with special needs. The scope is to work with them over a period of 10-15 years, till sustainable and independent development is achieved. Programmes are designed as per the needs of the area. MRDP is being implemented in 6 clusters across Tamil Nadu spanning 60-90 villages.

Under this programme, a range of inputs are provided to help improve quality of life and livelihoods. Beneficiaries are given bio-agri inputs for increased yield and training & facilities for income generation, including in renewable energy applications and Azolla (animal feed) cultivation. They also receive smokeless stoves and solar lanterns.

The local educated and semi-skilled youth and microenterprises are part of this value chain as well. MRDP also involves NGOs, SHGs, MFIs, educational and public service-oriented institutions operating in these locations.



About 2,500-3,000 farmers in about 100 villages are being reached out every year and provided recommendations for fertilisers / manures based on soil nutrient analysis, leading to increased crop yield. Better crop choice and application of fertilisers / manure in the correct proportion, helped farmers save money and enjoy better yields, promoting optimum agriculture productivity.



patents granted

1,65,000 people from 2100 villages benefitted through MCRC's Rural Development Programme

1,20,000 small landholding farmers impacted

> poor families benefitted with solar power lighting

families in Anaikatti hills benefitted from solar water pumps and water purifiers





# Education

The Murugappa Group's CSR activities have always focussed on education. The AMM Foundation and Group Companies have followed a multi-pronged approach to create access to quality learning facilities, especially for marginalised communities in rural and semi-rural India. By building educational institutions, providing scholarships, and creating infrastructure, the Group has set many young achievers on the road to a vibrant, successful future.

# INFRASTRUCTURE FUNDING & SUPPORT

Funding of schools, hostels and playground infrastructure



Over
700
children have access to clean,
safe and smart learning spaces

# **EDUCATION INITIATIVES**

Scholarships for girl children



Nearly

6,000 girls pursuing higher education

Road safety campaigns for bus drivers



Nearly

9,000 drivers participated and benefitted from the programme

Mobile Science Vans and Science Centre for rural schools



Reaching over



schools in Sivagangai and Pudukottai districts, Tamil Nadu



#### COROMANDEL GIRL CHILD EDUCATION SCHEME

Scholarships that help girl students stay in school.





# "I'm the first person in my home to receive such a scholarship from Coromandel to pursue my education."

Keerthi, Student, Class X



Keerthi and countless others like her are part of the 'Coromandel Girl Child Education Scheme' (CGCES).

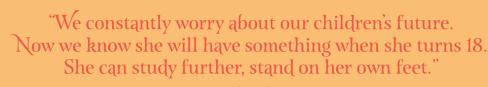
They are true examples of how a well thought-out initiative can make a life-changing difference.

Started in 2014, CGCES was part of Coromandel International Ltd.'s efforts to support the government in educating the rural girl child. Typically, girls from poor rural families are 'married off' early, due to social and financial pressure. Their intelligence or ambition rarely find a place in the overall scheme of things.

In a bid to break this cycle and help girls lead a more empowered life,
Coromandel began by understanding the reasons for high dropout rates.
The answer was apparent.
Financial constraint proved to be the biggest hurdle. With this insight,
CGCES was created to support girls in higher classes. The scheme aimed to ease the financial strain on parents and boost the self-esteem of students through recognition.

#### **Objectives**

- Level the playing field by providing equal educational opportunities and promoting the development of female talent in rural areas
- ◆ Offer assistance so parents encourage their girl children to continue their higher education beyond the age of 15 years
- ◆ Encourage parents to recognise their daughters' talents and aspirations



Parent of a girl student

#### **Impact**

CGCES was initially launched in Vizag in the communities adjacent to the Coromandel International factory. The scheme proved so successful, that it has been taken to government schools in Gujarat, Tamil Nadu, Andhra Pradesh, Telangana and Jammu & Kashmir. The management, employees and trade unions of the company have personally invested time and effort to promote CGCES.

"The scholarship gave me recognition in the community and helped me persuade my parents to let me continue my studies."

Lavanya, beneficiary, currently pursuing B.Tech

A survey showed heartwarming impact and considerable progress.

- 96 percent of those surveyed responded that the scholarship motivated their parents to support them in continuing their education
- Attendance rates in schools improved from 72 percent (2014-15) to 84 percent (2016-17). Dropout rates have decreased and morale has increased
- ♦ 61 percent of the respondents claimed they were treated on par with their male siblings
- The programme delayed the age of marriage for many of the girls
- Being awarded the scholarship empowered the girls financially, with many opening personal bank accounts for the first time



8848
girls have received scholarships till date



1,245
girls became part of the scheme in 2019-20

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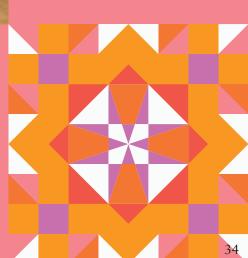
Flagship project 2

# DS-17 ட்டுநர் பயிற்சி வாக **Shifting the** gears on safety. CHOLA MS GENERAL INSURANCE & CHOLA MS RISK SERVICES

Improving road safety through driver and conductor education.







# "When drivers accept responsibility, passenger safety automatically improves."

Gnanasambandham, Assistant Manager (Safety), MTC, Chennai

Public transport employees like bus drivers and conductors are responsible for the lives and safety of countless commuters. Their attitude, skill and vigilance makes a crucial difference to every journey. Realising this, the Metropolitan Transport Corporation (MTC) of Chennai and State Express Transport Corporation (SETC) of Tamil Nadu approached Chola MS General Insurance Co. Ltd. The objective was to develop a road safety programme specifically for drivers.

#### **Objectives**

- Achieve MTC's and SETC's goal of zero-accidents in all its depots, by educating and empowering drivers
- Customise the programme to appeal to the audience's style of learning, to ensure greater understanding and retention of safety principles and rules

Chola MS collaborated with its sister concern Chola MS Risk Services Ltd. (CMRSL), for the technical aspect and created an activity-based programme, that was fun, experiential and simple. It was also pragmatic, as it took the participants' time constraints into account. From 2017-2020, the Driver Safety
Programme covered 47 depots of MTC
and 14 depots of SETC. Colourful Road
Safety kiosks were set up and interactive
tools like 'drunk buster goggles', were used
to teach drivers and conductors about
issues like reaction times, reversing skills,
blind spot zones and anger management.
Games, group sessions and quizzes kept
interest and fun levels high throughout.
These activities helped participants
increase their coordination,
communication and interpersonal skills.
A three-day psycho-social training
programme was part of the agenda as well.

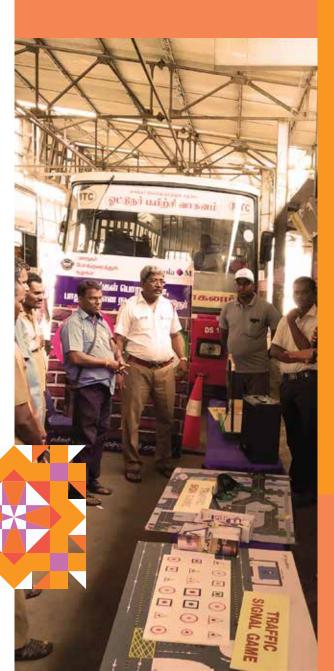
activities on road safety awareness were created for each kiosk

Over 12,650 drivers and conductors took part in the campaign

3-day psycho-social sessions were held for

176
drivers

20 awareness campaigns were held in 47 bus depots of MTC



#### **Impact**

The MTC recorded that this was by far their most effective initiative as the sessions were interactive and application-oriented.

- A record number of over 12,659 participants attended the campaigns that were spread over 80 days during the years 2017-18 to 2019-20
- MTC's review identified a sharp decline in accident rates during the months in which the campaign was conducted
- Eight depots have been declared completely accident-free between March 2017 and April 2018

The reactions from the participants affirmed that the design was suited to their way of learning and it helped change their mindset towards safety. One of the attendees, Ganesh, has this to say: "This campaign made me understand blind spots better. The practical illustrations explained the issue clearly. Now I am careful to look around the bus to see if there is a child or old person nearby."

Another welcome change was the attitude shift among drivers to take responsibility.

As Gnanasambandham, Assistant Manager (Safety), MTC, Chennai, puts it: "Previously, drivers wouldn't accept responsibility for their mistakes, but when a third party like Chola MS intervenes to show them their faults, they accept their mistakes more easily."

"Wearing the drunk buster goggles was a new experience; I could not walk straight. Then they explained that this is how we drive when we're drunk." Programme Attendee



# Infrastructure funding and support.

From crèches to computer labs, Murugappa Group Companies support a variety of initiatives that make a substantial difference to the learning atmosphere. In many instances, companies partner NGOs to fund specific programmes that help children overcome disadvantages and become curious, bright-eyed students.

#### CHOLA MS GENERAL INSURANCE CO. LTD.

In 2017, Chola MS adopted the Government Boys Higher Secondary School in the Walajabad ward, Kanchipuram district, Tamil Nadu. Over two years, the company in partnership with NGOs United Way and Endrum Punagai, an initiative of the YRG Foundation, has offered 360-degree support to make the school a more hygienic and learning-friendly place. Employee volunteers spearheaded the project which included awareness campaigns, counselling, revamping of infrastructure and donation of IT equipment.

of new books has made it possible for us to learn new things. The life-skills training gave me a new insight into dealing

Vignesh, School Pupil Leader

500 School students

#### **NEW AMBADI ESTATES PVT. LTD.**

Helped create a hygienic and vibrant space for young children by revamping the Chakrapani Anganvadi Crèche, near its Kulasekharam plant in Kanyakumari, Tamil Nadu.

#### SHANTHI GEARS LTD.

As part of its CSR in its community, Shanti Gears Ltd. helped in the construction of the school building at the Government Higher Secondary School, Chinniyampalayam Village, Coimbatore.

#### **TUBE INVESTMENTS OF INDIA**

TII is an active sponsor of the AMM Foundation-run A. Vellayan Chettiar Hr. Sec. School. The majority of its students are from the fisherman community in the Thiruvottiyur area (near Chennai). A government-aided school, it provides both English and Tamil medium education to nearly 2,300 children. TII is supporting the school to set up and maintain additional infrastructure for classes VI to XII, by meeting staff salaries, administration and other expenses.

#### PARRY AGRO INDUSTRIES LTD.

Provided roofing for the assembly area at the Government High School in Rottikadai. Valparai district in Tamil Nadu. This helped the school function normally even during rainy weather. The company is now refurbishing and renovating other infrastructure as well.

#### PARRY AGRO INDUSTRIES LTD.

The Oriantoli High School in Sonitpur, Assam approached for computer infrastructure. The company realised that merely donating equipment was not enough to get children started on digital literacy. Going beyond, Parry Agro built a computer room, arranged for uninterrupted power supply and paid for computer instructors to be hired. 125 students have started using computers and the programme is soon to be extended to all students of the school.

"We are very poor and cannot afford to learn computers. Bipul Pradhan, Class IX student

#### **COROMANDEL - ANAND VEDIKA**

Coromandel conducted holistic camps for children, under the Anand Vedika initiative. The programme enables children to be psychologically, economically and socially healthy. A total of 4,100 students from nineteen schools participated in the camps.

The Chemistry and Its FUNdamental initiative was conducted for school children in Vizag and Kakinada. The students showcased their knowledge and created models on various topics like sewage treatment, drip irrigation, production of biogas from waste etc. A total of 5,950 students from 27 government schools participated in the programme.



#### CARBORUNDUM UNIVERSAL LTD.

#### - Key Children Forum

The company supports this outstanding initiative that offers a safe space for children of employees and the surrounding community, to engage in after-school activities. The centre helps children do homework, play a sport or pursue an extra-curricular activity. A simple solution that protects children from exposure to anti-social activities and abuse till the time their parents return home.

#### CHOLA MS GENERAL INSURANCE CO. LTD. - Mobile Tov Van

Teaming up with the Vidyarambam Trust, a Chennai-based NGO, Chola MS has funded this delightful and transformational initiative. Sensing that rural children are very unlikely to have toys, the company funded a Mobile Toy Van. Equipped with over 250 scientific and educational toys and games, the van travels to various districts in Tamil Nadu and has reached out to over 120 schools and nearly 7,000 children. Trained faculty travel in these vans to interact with kids and help kindle their curiosity and enthusiasm.

#### CHOLAMANDALAM INVESTMENT AND FINANCE CO. LTD. - Playground for differently-abled children

Chola, as part of the Samaveshi Shiksha Project, provided modern playground equipment to the school run by the Worth Trust in Katpadi, Tamil Nadu, which caters to differently-abled children. Over 110 children use the new playground.

#### COROMANDEL INTERNATIONAL LTD.

Balavidyalaya, Chennai, is one of the country's first early intervention centres for children with hearing impairment.

Established in 1969, the organisation is a free, non-residential institution, that helps children develop age-appropriate language skills. The school has 62 children - from new-borns to 5-year olds; 12 teachers and two audiologists. Coromandel supports this pioneering organisation which makes a life-changing difference. In 2019-20, Coromandel sponsored an additional 40 students of Bala Vidyalaya, all of whom belong to economically deprived backgrounds.

Udbhav school: In 2019-20, Coromandel has partnered with the IIM Ahmedabad Alumni Association-Hyderabad Chapter to provide quality education in the Rasoolpura slum. The Udbhav School caters to this area, with classes from standard I to X, and a total student strength of 580 and staff strength of 33. The company has matched the Association's contribution to help provide better facilities. Thanks to the new infrastructure, the academic and sports achievements of the children have improved.

# Affordable, accessible. Our vision for healthcare.

# Healthcare

A world-class hospital offering affordable care to the third-generation of patients. Specialised services like geriatric care made available for the first time in a rural community. A travelling eye care programme for truckers. The Murugappa Group's work in healthcare is far-reaching, need-sensitive and helps over 6,00,000 people get much needed access to high-quality care.

The AMM Foundation manages four hospitals and works with Group companies to partner, fund and create healthcare infrastructure. This includes primary healthcare centres, sponsorship of government hospitals and mobile medical facilities in various impact communities.

Group-run facilities are noted for their professionalism, high standards and affordability. For many economically disadvantaged communities, they are the only option for speciality and super-speciality care, turning worry into relief, and offering a much-required ray of hope.

#### **SUPPORT**

Infrastructure funding Partnering with agencies



Provides care for over

#### **HEALTHCARE INITIATIVES**

Mobile eye camp for truckers



**56,400** drivers received primary eye care

Interactive counselling for adolescent girls in government schools



girl students across Vellore District

#### **OUTREACH**

**Medical Centres Mobile Medical Facilities Health Camps** 



Reached over remote rural regions

Specialised services like eye care and geriatric care made available

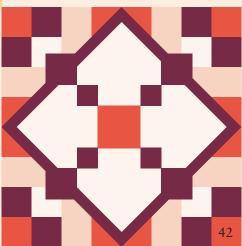
Flagship project 1

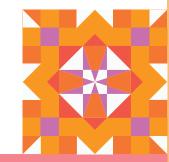


#### PROJECT RAAHI

Improving road safety by extending primary eye care to truck drivers.







#### **PROJECT SANJEEVANI**

#### Healthy Hearts for children

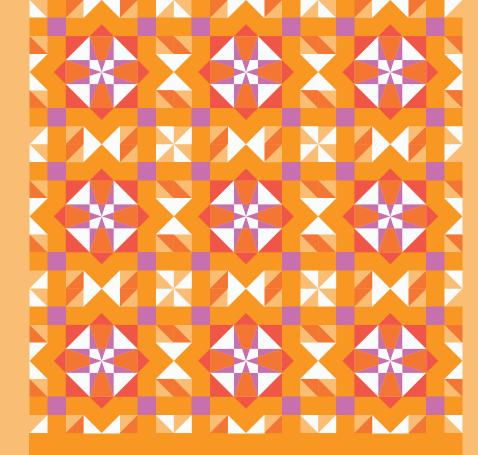
Project Sanjeevani focusses on extending much-needed cardiac treatment to under-privileged children, especially those from the trucking community. With fathers often away, it is difficult for families to access specialist medical care. Under Sanjeevani, 10 free heart surgeries were successfully completed for children of drivers, to overcome Congenital Heart Disease. This project is part of Chola's overall objective of improving the health of truckers and their families, along the golden quadrilateral.

#### Chola MS

In the years 2018-20, the company adopted two more schools - the Panchayat Union Primary School, Kannampalayam, and the Tamil Nadu and Puzhal Panchayat Union Middle School, Shanmugapuram, Tamil Nadu. Working in partnership with the NGO, United Way of Chennai, the company supported initiatives to improve overall infrastructure development, water facility and conducted programmes on behaviour modification and hygiene, especially hand-wash training sessions.

Chola MS also took up a new initiative in 2019-2020 to conduct Road Safety Awareness campaigns for drivers and conductors of the Tamil Nadu State Transport Corporation (TNSTC) across 15 locations in Tamil Nadu. The project aimed at reducing the number of road accidents by enhancing awareness of safe driving practices. The project was executed using technical expertise of its sister concern, Chola MS Risk Services Ltd. (CMRSL). This campaign too included interactive games such as Drunk buster goggles for drunken driving awareness, Day & night vision versions, Reaction time games, Group activities, Blind spot demo, Do it right every time game and Physiotherapy.

A total of 2,160 participants attended the awareness campaigns that were spread over 15 days.



"I have been working as a driver for almost 24 years now; today we were given training on how to drive with patience.

I understood and gained a lot of knowledge on road safety. This was a good experience for me. I'm still not aware of many road rules, which I will learn hereafter.

The more aware you are on the road, the more you can prevent accidents."

M. Murugaiyan – TNSTC Driver

Chola MS Road Safety Awareness for two-wheeler riders

TRAVEL SAFELY ON TWO-WHEELERS

Tamil Nadu recorded the highest number of road accidents in 2018, (63,920 cases), of which a sizable percentage involved two wheelers. The number is even more alarming in small towns and rural areas, where nearly 1.38 lakh people have died due to road fatalities.

Making a strong, committed bid to counter this trend, Chola MS tied up with its sister concern Chola MS Risk Services Ltd. (CMRSL) to create a novel road safety programme aimed at two wheeler riders. The aim was to educate them on road safety and create awareness on potential road risks.

Deciding on a technology-based initiative, a Mobile Road Safety Van was designed and a two-wheeler simulator was installed in it. The van travelled to 60 rural and small town locations across Tamil Nadu, between January & March 2020. And it was stationed at places like RTO offices, colleges, bus stands and main roads. The teams conducted various activities using unique games and gadgets.

Two-wheeler riders were given practical simulator training and an assessment report was generated. Participants enjoyed a virtual experience of riding a geared bike, with pop-ups pointing out their mistakes. Based on the report, riders were then counselled on their road habits.

- Road safety activities
- ◆ Two-wheeler simulator-based assessment
- ◆ Drunk buster goggles
- Road safety awareness pamphlet distribution
- Road safety quiz using dartboard patience test

A total of 13,470 participants attended the Road Safety campaigns, out of which 1,464 two-wheeler riders experienced virtual training on the two-wheeler simulator.

"This awareness programme should be attended by all two-wheeler riders.

Conducting it at the RTO office increases awareness among drivers who are getting their licenses.

It helped me understand rules and I will henceforth wear a helmet for my safety."

Selvam, Programme Attendee

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"When you drive 10-12 hours at a stretch, especially during the night, your eyes get very, very tired. It is very difficult to stay alert the next day."

Ram Singh, 45 years, Truck Driver

As they are constantly on the move, truck drivers have little or no access to eye care. However, their occupation makes them most susceptible to eye ailments and blindness which can be prevented. Poor eyesight and eye fatigue also poses a grave threat on the road.

Cholamandalam Investment and Finance Co. Ltd. took up road safety as one of its CSR projects. Realising that lack of eye care was a key cause for accidents and fatalities, the company conceptualised Project Raahi. An initiative that addressed the challenge of delivering primary eye care services to a moving population in a convenient manner.

## Mobile clinics and service network

Project Raahi was set up as a mobile initiative across major truck routes running through 11 states in India's 'Golden Quadrilateral' region.

The programme was designed so that beneficiaries not only got their eyes checked but could pick up spectacles without any break in their routine.

#### Objectives

- Provide primary eye care services such as identifying refractive error and refraction
- Create a network for distribution of spectacles as a follow-up to the treatment
- Provide necessary information about how health and behavioural changes can impact road safety





Natraj, Occupational Driver

Chola

Over
480

Eye Screening Camps

Over
1,430
Free Cataract Surgeries

Over 44,100
Truck drivers screened

#### **Impact**

These words echoed the sentiments of the majority of truckers, many of whom received an eye-check up for the first time in their lives. Over 44,100 beneficiaries were screened and issues such as poor vision, eye pressure, cataract, and other common problems were identified. Spectacles were provided free of cost. Patients who needed cataract surgery were referred to clinics where surgery would either be free or cost a minimal amount.

Project Raahi is a standout CSR project which has been running successfully till date. It sets the right example of how much companies and agencies can achieve if they try to understand the needs of beneficiaries, and customise programmes to suit on-ground realities.

11 States Over 17,300 spectacles distributed



#### THE ADOLESCENT GIRL

Counselling teenagers for better awareness on health, hygiene and good touch vs bad touch.







"I had so many questions, I didn't know whom to ask. The counsellors spoke about these things freely, it helped me a lot."

Sumathy, Student, Class XI

In conservative rural societies, teenage girls like Sumathy, rarely get information on critical topics like health, hygiene, abuse or harassment. Considered taboo subjects, they are not discussed, leaving youngsters clueless on how to deal with different situations.

As an organisation that believes in empowering girls, we conducted special programmes for specific counselling on psychological and physical changes, and to create an awareness of holistic health.

#### **Adolescent Girl Programme**

Designed in partnership with Hope House, an NGO, and the Vellore District Child Protection Officer and Carborundum Universal Ltd., (CUMI), this unique programme helped raise awareness on menstrual health, hygiene and child abuse. The aim was to create a welcoming atmosphere where girls from classes 6 to 12 could open up about concerns rarely discussed at home and get answers from credible sources.

Over 58
Schools covered

Over
4,200
Adolescent girls reached

#### **Impact**

The pilot programme had 25 girls who took part in discussions and counselling sessions for menstrual hygiene and holistic health awareness. The topics focussed on physiological and physical changes. The success of the initiative was evident from the participants' eager questions and their comfort levels with the organisers!

The Adolescent Girl programme was taken forward to cover over 58 schools in Vellore district.

The sessions have reached over 4,200 adolescent girls, helping them become more self-aware and confident.

#### A safe space

It is also important to educate girls about the implications of certain forms of physical contact from a very young age. To that end, we created the Good Touch, Bad Touch Programme for girls from classes 1 to 5. Counselling sessions were held on how to react in case of such incidents.



#### **OUTREACH & SUPPORT**

Facilitating quality care and early intervention through company-led initiatives and partnerships with government/private agencies.



#### **MEDICAL CENTRES**

"The patients are my foremost reason to join this initiative. Their love and reciprocation make me stay here."

Dr. K. Geeta, Coromandel Medical Centre

6,400 patients treated monthly

79,541 patients seen in 2019-20

₹10 for a professional consultation

72 villages reached

Over 5,80,000 patients treated till date

#### **COROMANDEL MEDICAL CENTRES**

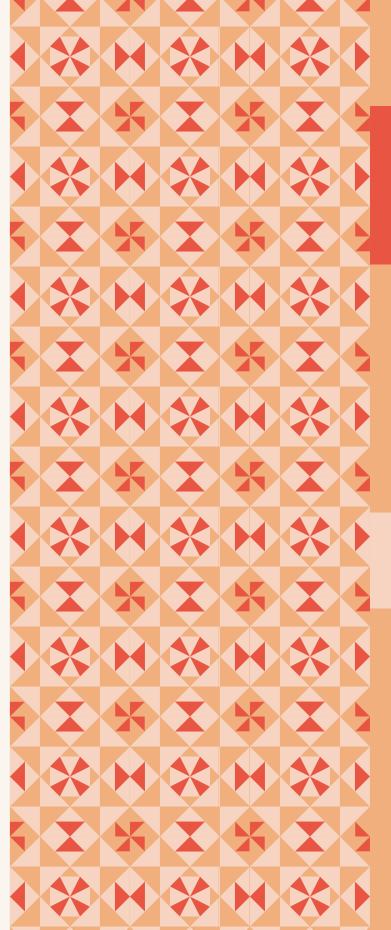
Dedicated professionals like Dr. K. Geeta are the backbone of Coromandel's healthcare initiatives. The Company sponsors a chain of Coromandel Medical Centres (CMCs), which play a vital role in delivering primary healthcare services in areas where private hospitals are either unavailable or unaffordable.

Reaching out to nearly 6,433 patients on a monthly basis, CMCs operate at Ennore (Tamil Nadu), Vizag and Kakinada (Andhra Pradesh) and Sarigam (Gujarat). They offer out-patient facilities including injections, IV fluids, nebulisation, ECG and instant sugar testing. An in-house pharmacy and diagnostic lab in each CMC offers service on a cost-to-cost basis.

In 2019-20, the centres rendered services to nearly 79,541 patients. They have also started support groups to create awareness on hypertension and diabetes. Currently 814 patients are part of this initiative.

### TUBE INVESTMENTS OF INDIA - MEDICAL OUTREACH CENTRE

The TI Medical Outreach Centre is the first port of call for patients in the villages surrounding the temple town of Tiruttani, Tamil Nadu. The fully-staffed centre has treated 4,783 patients till date.



#### MOBILE MEDICAL UNITS

"The operation was done because of the team's help, and my eyesight was saved. Now, I have a job as a shepherd and am earning my own livelihood."

P. Venkanna, Srikakulam

67 village

5,80,569 patients treated

#### EID PARRY (INDIA) LTD. - MOBILE MEDICAL UNITS

Very often, elders from poor rural families live with chronic illnesses or pain, as care is both remote and expensive. Migration of youngsters also means that frail patients have to travel long distances to find a hospital. This leads to avoidance or postponement of treatment.

EID Parry's Mobile Medical Unit (MMU) Initiative caters to this ageing and ailing population around their units in Haliyal in Karnataka and around Sankili Village, Srikakulam District in Andhra Pradesh. Thanks to the MMUs, many like Venkanna received care right in their locality, helping them lead productive lives with self-dignity and good health.

'This is one of the most essential services for elders like me."

Govindhamma, patient, 80 years

**97,496** people treated as of March 2020

walking sticks, 3 walkers and 3 wheelchairs provided to needy elders

Enhanced access to healthcare by networking with other health service providers.

#### TUBE INVESTMENTS OF INDIA LTD. - MOBILE MEDICAL UNITS

The Mobile Medical Unit initiative targetting senior citizens was launched in July 2015. Tube Investments partnered with Helpage India Project to extend this service to 10 of the most impoverished locations in the Avadi-Ambattur area near Chennai. Every week, the units go to a chosen site and provide free medical consultation and treatment to patients aged 55 and above. Workshops are also organised to educate elders about their rights and entitlements, with respect to the Government's Social Security Schemes like the Maintenance and Welfare of Parents and Senior Citizens Act 2007 and the Chief Minister's Comprehensive Health Insurance Scheme. These efforts have resulted in increased awareness in the community on social schemes and health challenges faced by the aged. Mobile Medical Units also ensure referrals and follow ups with government hospitals and public health services for chronically ill patients.

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#### CHOLA MS GENERAL INSURANCE CO. LTD. - HEALTH CAMPS

Providing access to basic healthcare is one of Chola MS's key CSR focus areas. The company has backed this by supporting initiatives that spread awareness on health issues as well. Another unique feature of their activities, is that it is almost entirely planned and executed by its CSR team!

From 2016-2020, the Company conducted health camps in Tier-3 and Tier-4 towns in the states of Tamil Nadu, Andhra Pradesh, Telangana, Maharashtra, Gujarat and Bihar. The camps are targeted at rural and semi-urban/suburban communities. Apart from free health check-ups and screenings, the camps also record patient details. One camp even recorded details of a nomadic tribe. Over 70,000 people have benefitted from Chola MS's camps. Patients regularly and enthusiastically recommend them to others in their community.

In 2019-20, partnering with the implementing agency, Consortium of Accredited Healthcare Organisations, Chola MS conducted 49 Wellness programmes in Tamil Nadu. A preventive healthcare initiative, it was taken across to 25 schools and 24 colleges, benefitting 4,350 school students and 4,285 college goers. The programme was designed as a two-hour module, with interactive tools like presentations, videos, demonstration and role plays, to keep students engaged. Reputed doctors conducted the sessions. Going the last mile, an app called 'Live Life' was used to survey the pre-test and post-test assessments of the wellness programme. The assessments revealed that the post training scores in schools were around 90% and around 95% in colleges.

Conducted 1,239 health camps

70,000 beneficiaries

"It was a valuable experience for our entire team to participate in the Wellness programme. All the students actively took part in the self-evaluation activity to know about their health status and were eager to learn about good practices. Many students had the opportunity to clarify their doubts regarding their personal health issues. The School and College Management found the programme worthwhile in nurturing the students for a better future."

Ganga Hospital, Coimbatore

49
Wellness programmes conducted

Benefitting

8,635 students

#### **COROMANDEL: HEALTH CAMPS**

In collaboration with the district government, Coromandel helped launch the Rastriya Bala Sreyassu Karyakramam project, which aims to improve haemoglobin levels among children. The company also organised various health camps which offered services like cardiac screening, anaemia screening, diabetes screening, body mass index measurements and eye health check-ups. Patients with vitamin deficiencies and vision related problems were provided supplements and spectacles.

22,960 patients treated



# COROMANDEL INTERNATIONAL LTD.

The paediatric ward of the Government General Hospital, Kakinada, was the only specialised facility in the area. A fire in 2012 destroyed all but a single room of the ward, depriving many poor children and infants of quality care. In 2013, Coromandel entered into a public-private partnership with the government and renovated the ward with new wiring, light fixtures, bathrooms and donated sophisticated paediatric ventilators and compressors. The new ward was on par with private facilities and the showpiece of the hospital. Coromandel continues to support the ward to maintain the same standard and has won laurels from the district administration. It has treated more than 16,000 patients till now.

**8,499** children treated in 2019-20

392
infants recovered through ventilator support in the NICU & PICU wards

"We didn't have to worry about money. We could focus on our baby's treatment."

Lakshmi, mother of a new-born treated for Sepsis



# Hygiene

Supporting WASH
(Water, Sanitation and Hygiene)
initiatives for clean surroundings,
clean water and clean toilets.

Poor sanitation and hygiene are the leading causes for malnutrition and the spread of communicable diseases. The effect is worse on children, as frequent illnesses mean absenteeism from school, impeding learning and progress.

Murugappa Group Companies have aligned CSR efforts to meet the UN's Sustainable Development Goal (SDG) of clean water and sanitation for all. Partnering with local Government and agencies, they sponsor WASH (Water, Sanitation and Hygiene) initiatives in rural and semi-rural communities. These projects work towards clean surroundings for children; improving awareness on good sanitation practices and introducing adolescent girls to menstrual hygiene.

The goal is to transform schools and communities into ideal, healthy spaces, where children thrive, learn and develop better.



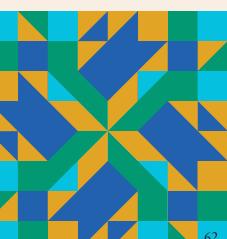
Flagship project



#### **SWACCH ODISHA**

Spreading awareness, changing habits and improving quality of life in rural communities in Odisha.





## "People defecated near the pond, and used the dirty water to clean themselves."

60-year-old Pinpini Bag, Budabahal village, Odisha

Lack of sanitation facilities and clean water is an all too familiar situation in India. Poor infrastructure coupled with bad toilet practices keep communities trapped in a vicious cycle of ill-health and poverty, affecting children in particular.

#### **Swacch Odisha**

Cholamandalam Investment and Finance Co. Ltd., as part of its WASH initiatives, took up the challenge of changing ingrained sanitation habits and improving the health of communities and children in rural Odisha.

After an in-depth survey to understand prevailing habits and attitudes, the company launched Swacch Odisha. A comprehensive initiative to create sanitation infrastructure and trigger the required social change to sustain the project. Swacch Odisha was a 12-month-long programme covering the Deogaon block in Odisha.

#### **Objectives**

- Ensure WASH facilities in all 27 schools in the four Gram Panchayats of Deogaon block, Odisha
- Promote positive hygiene in schools by educating teachers and students
- ◆ Encourage communities to use WASH facilities to improve their quality of life and reduce water and sanitation-induced illnesses and morbidity
- Introduce preventive measures like immunisation, health camps and education of adolescent girls

The company started by building toilets, soak pits, wash basins and running water facilities in the schools. The initiative was then expanded to surrounding communities, where toilets, solid waste disposal systems and safe drinking water facilities were constructed.

The initiative made an instant difference to various sections of the community, especially to women & girl students. As Lina Sahu, an assistant teacher in a government school, Brahmanijore, recorded with relief: "Earlier, the school had only one toilet for the boys; girls and female teachers had to go outside if necessary. Now, the girls feel much safer."

60-year-old Pinpini Bag, from Budabahal village had a similar opinion. "Having a toilet at home has saved the dignity of women and protected them from being assaulted."

Building toilets was only one part of the programme.

Chola encouraged the communities themselves to take ownership to keep the momentum going. School children were the main ambassadors of change. They were given educational material and aids to spread awareness among their families and neighbours.

Adolescent girl students were part of the drive to promote safe menstrual hygiene, and they proudly displayed their newfound knowledge to teach other women and girls. Village WASH committees were also formed to plan and implement activities, and co-ordinate with the local government for support.

#### **Impact**

The initiative has covered 27 schools and reached over 2,090 beneficiaries. Apart from the infrastructure created, there has been a positive and permanent change in behaviour and habits.

"The students have learnt the importance of using toilets and washing their hands because of this intervention", reaffirms Lina.

Rameshwar Khamari, president of Budabahal's Village Water and Sanitation committee, is pleased at the way awareness is rising among his neighbours.

He concludes "The intervention not only preserved women's dignity, but also saved our village from health issues caused by open defecation by the roadside."

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#### **NEW AMBADI ESTATES PVT. LTD.**

The Government Residential School for Tribes in Pechiparai, Kanyakumari district in Tamil Nadu serves the residents of three villages - Pechiparai, Kulasekharam and Thirparapu. The school lacked sanitation facilities and approached New Ambadi Estates for help. The company built 12 roofed toilets, a separate wash area and an incinerator for disposing sanitary waste. 320 tribal children now enjoy clean and hygienic facilities.

#### SHANTHI GEARS LTD.

As part of the Government's National Sanitation Drive, Shanti Gears sponsored the construction of toilets in the village school at Chellappampalayam, Tamil Nadu. The existing toilet was a rundown structure with asbestos walls and no roof. The company's funds transformed this into 12 toilets for girls and boys, thereby making a qualitative difference to the 150 students who attend the school. In the subsequent years, the company has enlarged this initiative and has built new toilets for children in two more government schools, at the Saint Mary's Elementary School, Karumathampatti, Coimbatore district and the Govt. School, Edayarpalayam, Coimbatore district.

# CUMI - Building a bio-toilet at the Panchayat Union School, Nallur, Tamil Nadu

Seeing that the Panchayat Union Primary School lacked basic sanitation facilities, and children were forced to relieve themselves outdoors, CUMI's subsidiary, SEDCO decided to build toilets on the premises. Using the bio-toilet technology developed by the DRDO seemed a sustainable option both in terms of water usage and sewage disposal for the school. CUMI constructed a total of 20 bio-toilet stalls, which are being used by 80 students.

#### CHOLA MS GENERAL INSURANCE CO. LTD.

At the request of Vikas Bharati Bhishunpur, an NGO, Chola MS analysed the problem of high dropout rates among girls in the Gumla district, Jharkhand. The main reason was the lack of a safe and secure environment away from home. The team in charge decided that a girls' hostel with proper sanitation facilities would go a long way in addressing the problem. The hostel currently houses 22 tribal girls and plans are on to build an additional floor.

#### **Improving Anganwadi infrastructure**

In 2019-20, Chola MS partnered with the NGO United Way of Chennai, to refurbish six Anganwadis in the Moongileri cluster, Pallavaram, Chennai. The aim was to transform the dilapidated centres into child-friendly, safe, clean, hygienic and well-ventilated learning spaces.

The company helped provide weatherproof roofing, new tiling, painting, electrical repairs, new lights & fans, wash basins, child-friendly toilets, gates, cupboards and pest control facilities. Volunteers also painted the inner and outer walls with bright murals and cheerful pictures. The Anganwadis were well and truly changed for the better. Over 130 families and 12 Anganwadi staff are the happy beneficiaries of this initiative.

## COROMANDEL INTERNATIONAL LTD.

The company adopted over seven government primary schools around their Kakinada plant under the WASH initiative. Supplementing the government's 'Swachh Vidyalaya' programme, it focussed on increasing access to appropriately designed, gender-equitable WASH facilities. Coromandel is now working to make WASH an accepted practice and making the children WASH champions. 18,215 students are beneficiaries of this scheme.

Safe drinking water reduces the risk of disease and prevents absenteeism in kids. Coromandel supported this cause by donating reverse osmosis plants to government schools and two communities in Vizag, Kakinada, Ennore, Ankleshwar, Sarigam and Udaipur. 1,01,033 students and 38,650 people are beneficiaries under this initiative. The company also sponsored school programmes that focussed on initiating behaviourial change in sanitation and hygiene habits. 3,920 students were reached in the areas of Ankleshwar, Udaipur and Vizag.





# Community Development

To transform economically challenged communities or to help them return to normalcy post a disaster, development solutions have to be simple, practical and sustainable. Working with this principle, Group companies support projects that create or strengthen livelihood streams, build local capacity and help conserve natural resources.

#### **NEW AMBADI ESTATES PVT. LTD.**

The company sponsored bicycles for men of the Irular community, helping them transport freshly caught fish in time to the market.

"Our family has been provided the means to augment our daily earnings to over Rs. 400. These bicycles have really helped us sustain our livelihood." This beneficiary's happy story is the result of a simple, yet effective intervention by the New Ambadi Estates.

A snake catching tribe by profession, Irulas were finding it hard to make a livelihood with their traditional skills. The men realised that fishing was a steadier profession, with higher earnings. However, by the time they walked to the market, the fish started rotting. The Lions Club (Madras-Padi-Shenoy Nagar chapter), which works closely with the community, requested New Ambadi Estates for cycles. The company immediately sponsored 20 sturdy Hercules bicycles, which were mounted with portable ice-boxes that could hold 7 kg of fish. This allowed them to transport their daily catch to nearby villages without it rotting in the heat, thereby resulting in higher daily income for a truly marginalised community.

Improved daily earning by ₹200-250 per person

20 Irular families benefitted

#### EID PARRY (INDIA) LTD.

Providing drinking water to residents of villages in Pudukkottai district.

Lack of drinking water was affecting the lives and daily routines of poor villagers in the Pudukkottai district in Tamil Nadu. The distressed residents approached EID Parry. Swinging into action immediately, the company identified a nearby source of water and hired an external contractor to supply 32,000 litres of water on a daily basis to 220 families in five villages - Chinnasunaiyakadu, Othakadai, Anna Nagar, Vallalar Nagar and Karumeni Odai. By fulfilling a basic need with speed and thoughtfulness, the company has earned immense goodwill in the area.

Over 220 families reached

32,000 litres of water supplied every day

#### **EID PARRY (INDIA) LTD.**

The company's CSR initiatives have helped mitigate drought and flood damage in Cuddalore district, Tamil Nadu.

Caught in a vicious cycle between droughts and floods, people residing in the regions near the Vanpakkam Lake and Sengal Odai, Tamil Nadu, could barely maintain their fragile, agrarian-based economy.

With yet another flood washing away crops in 2015, the villagers were at their wits end. The local administration stepped in with a twin-pronged approach targetted at flood control & drought mitigation. It reached out to companies in the Cuddalore district for a public-private partnership to implement these crucial initiatives.

EID Parry's Cuddalore Unit joined hands with the collector's office and undertook the mammoth task of desilting lakes and other water sources, in addition to building the capacity of existing water reservoirs and erecting bunds. The impact was felt in the succeeding seasons, with farmers unanimous in their praise of the measures.

"Due to these measures, nearly 2000 acres of land area was saved from flooding during the recent rains."

R.K. Ramalingam, Farmer, Ayan Kurinjipadi

"Over 300 families benefitted from this project. And there are more than 83,000 people who depend on these water sources for basic needs." Sivakumar, Farmer, Reddipalayam

300farmer families across10villages benefitted

Helped over

83,000

people dependent on this water resource for their basic needs

2000 acres of farming land secured from drought and flooding

# CHOLA MS GENERAL INSURANCE CO. LTD.

Lighting up lives innovatively.

A small hamlet in Nalgonda district, Telangana, Kesya Thanda suffered from lack of electricity. No lights meant no studies, no recreation and no time to finish chores, once it turned dark.

Chola MS worked to find a reliable and cheap source of electricity for rural homes. The project was handed over to IIT Madras, who developed a solar DC inverterless system which integrated solar energy, batteries and the grid. Forty such systems, in a configuration that includes one tube light, two bulbs, one fan, a charger and a socket each, were supplied to 40 homes in the village. Making darkness a thing of the past and transforming lives for the better!

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#### **CHOLA MS**

Desilting ponds and saving water in Pugalur, Tamil Nadu.

As part of its rural development initiatives, Chola MS carried out the desiltation of seven ponds in the villages around Pugalur, Tamil Nadu. By desilting, excess rainwater and runaway water from existing channels can be stored in the ponds, which in turn improves the underground water table. This effort helped mitigate drought-like conditions which are all too common in these regions.

The company created awareness in the local communities on the importance of desilting and carried out the operations using excavation equipment. A total area of 7 acres was cleared and bund height raised for each pond. All the work done was supervised and inspected by a consulting civil engineer to ensure that the highest quality standards were maintained.

As a result of the desiltation, water levels went up and farmers were able to draw water for irrigation more easily using their borewells. The drinking water needs of the nearby villages were also met.



#### SEDCO (CUMI)

Two desilting interventions to provide the Nallur Panchayat with access to clean water.

Nallur Panchayat was in trouble. Though home to nearly 23 water bodies, the residents still faced a water shortage. The problem was the build up of silt, which reduced the tanks' holding capacity.

Southern Energy Development Corporation Limited (SEDCO), a CUMI subsidiary, took up the task of desilting two tanks, to improve rainwater harvesting and storage. In 2017, the company desilted the Mannakulam tank, helping improve its storage capacity. The next year, SEDCO decided to tackle the second largest tank in the area, the Thiruvasal tank. With habitation on all four sides, the tank was a major source of water, but had not been desilted for 10 years. SEDCO finished the project in 3 weeks, removing 60 cubic metres of silt. This silt was used to fill and level the playground of the nearby Government school. The tank's capacity was enhanced and in the ensuing monsoon, it was filled with clear water making a huge impact in reducing water scarcity in the area. The best part, both tanks did not dry up during summer. Even when a cyclone affected the area, the Thiruvasal tank remained a ready source of water for the community.

# Proud sponsors of smiles. Collaborating to support reputed institutions in a variety of fields.

# Support

The Murugappa Group's support to community initiatives is far ranging and covers a variety of fields related to health, education, arts and culture. Through collaboration with reputed institutions, Group companies have sponsored various initiatives, many which make the world vibrant for children with challenges. Continued association with leading agencies helps the Group identify reliable partners to evolve best practices that can be replicated across issues and regions.

#### AMBADI ENTERPRISES LTD.

Creating an eco-system Ambadi Enterprises in collaboration with the Spastics Society of support for children of Tamil Nadu (SPASTN), has embarked upon a project to increase with challenges the specialised services and care required by hearing impaired, visually challenged and/or multi-sensory impaired (MSI) children in the state. Initiated under the Sarva Shiksha Abhiyan (Education for All) programme, the project works on multi-fold support and capacity building.

#### CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LTD.

Supporting Dakshinachitra, Dakshinachitra, the living history museum run by the NGO Madras a living history museum Crafts Foundation, exhibits, promotes and preserves the culture and arts of various south Indian states and brings these into public view in an engaging, interactive way.

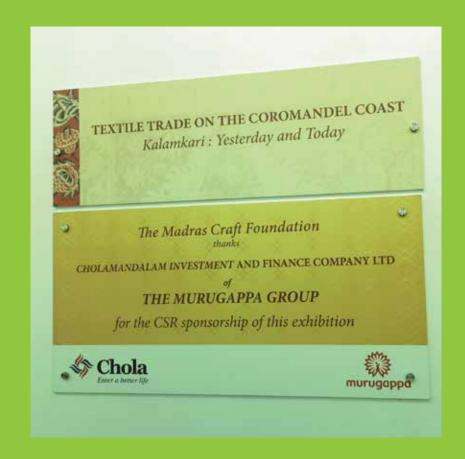
> Chola's support helps the Foundation identify, research and document our heritage. The NGO also offers special programmes and visits for schools and colleges. Efforts are on to foster artists and craftsmen so that their skills continue to flourish. The Foundation also conducts a 'learning through art' programme for rural children and offers both internships and scholarships in arts and museum management.

#### CHOLA MS GENERAL INSURANCE CO. LTD.

Teacher training support Dyslexia, a common learning disorder, affects a child's attention, for the Madras Dyslexia visual perception, language processing skills as well as fine motor Association (MDA) coordination. To help dyslexic students catch up with their peers, teachers need to be sensitive to their needs and equipped to teach them.

> As part of their CSR activities, Chola MS has supported two projects for implementation through the Madras Dyslexia Association. Both aim at giving teachers the tools they need to identify and work with dyslexic children.

This includes sponsoring an advanced software Avance 360 and creating a digital content platform with videos, instruction modules, tests etc. The initiative will also work to create awareness in government schools in collaboration with local governments and educational departments.



#### TUBE INVESTMENTS OF INDIA

Kalakshetra artistes

Scholarships for upcoming TII supports this remarkable institute by earmarking Rs. 5 lakhs annually to fund scholarships for promising music/dance students. The fund goes towards meeting tuition / hostel fees and living expenses of students. The scholarships include 10 awards in dance and 2 in music, given to students with consistently good academic performance and who display passion and promise to learn and excel beyond the curriculum.

#### **CUMI**

busy Hosur highway

Employees volunteer When the Hosur traffic police called for volunteers to do traffic warden duty, CUMI as traffic wardens on the approached its employees. The highway was known for accidents, jams and pile-ups and the police needed more hands to oversee traffic. Many of the CUMI staff signed up and underwent training. This was six years ago and the enthusiasm remains undiminished. Several employees and students of the CCSD (Carborundum Centre for Skill Development) sport the khaki uniform proudly and handle fast flowing traffic confidently. This support from CUMI has been much appreciated by the local police and community.

## Environment

As a responsible corporate citizen, the Group upholds ecological balance as one among its core values. With long-term success as the aim, eco-conservation is an integral part of Group operations, especially sustainable protection and preservation.

Group companies undertake continuous initiatives to preserve green cover, habitats, air, water and land quality in and around their neighbourhood.

Green projects cover soil conservation, creating green belts, funding research and education and even maintaining a bird sanctuary. The Group has prioritised these activities to strike the right balance between economic development and ecological preservation.





COROMANDEL BIRDS PARADISE, KAKINADA







The Coromandel Birds Paradise, Kakinada, is a great example of corporate and community working together to save a precious natural habitat. A one-of-a-kind sanctuary for birds, which was built inside a chemical factory, it is now one of the largest breeding sites in East Godavari district for a variety of birds. After nearly ten years of sustained efforts, the park has many firsts to its credit and is a much-loved attraction in the area.

Coromandel's campus is spread over a sprawling 686 acres, which includes nearly 100 acres of wetlands and a 'green belt' area that covers 300 acres. The place was on the migratory route for many bird species. Coromandel had always been involved in conserving wetlands, bird habitats and rehabilitating birds.

Post the devastating cyclones Philin and Hudhud in 2013 and 2014 respectively, after rescuing nearly 700 birds, the company realised that a permanent solution had to be found. This led to the formal creation of the Bird Park.

- Oriental White Ibis
- Curlew
- Sandpiper
- Migratory Duck from Siberia, Central Asia, Mongolia and China
- Migratory Waders from the Arctic and Siberia

#### Feathers in our cap!

- Largest natural breeding site for Grey Herons, Painted Storks and Darters
- Second-largest breeding site for Asian Open-Bill Storks in the East Godavari District
- Only site to support the breeding of Heronry birds for two spells in a year, thanks to the presence of fresh and brackish water
- Only site in Kakinada to support the Spot-Billed Pelican
- Breeding site for a large number of Purple Moorhens and Common Moorhens

#### Collaborating for a cause

With expert advice from the forest department and the EGREE Foundation (East Godavari Riverine Estuarine Ecosystem), Coromandel undertook a series of steps to create and maintain the ideal habitat and raise awareness in the community.

- Water bodies which attracted wild and seasonal birds were preserved and protected
- Native plant species were selected based on the plants' suitability to the soil and climatic conditions. Care was taken to ensure the carrying capacity of the crowns of the trees, as this plays a major role in creating a successful bird habitat
- Local fishermen were roped in to help preserve fish stocks and awareness was raised through street plays and videos at public places
- Water-logged zones were used as feeding sites by stocking the ponds with fish
- Factory sirens were stopped and silent zones were created to ensure nesting birds remained undisturbed
- Employees were trained in bird identification and an Annual Census of Water Birds was also started

The result is a thriving biodiverse belt that attracts nearly 104 bird species, including 24 long-distance migratory birds. There have been recorded sightings of around 4,000 birds, a few of which have been identified as rare and/or on the endangered list.



#### EID PARRY (INDIA) LTD.

Working with small-holding farmers to get the prestigious 'Bonsucro' sustainability certification

In 2015, EID Parry's Pugalur factory became the first sugar plant in Asia to win the Bonsucro certification — the world benchmark for sustainability practices in the production of cane sugar. It was also the first plant to win the certification while working with small-holding sugarcane farmers.

This certification is among the latest in a long line of the company's industry-leading initiatives for the growth and development of farmers.

Subsequently, two more plants also received Bonsucro certifications – The Nellikuppam plant in Tamil Nadu and the Haliyal plant in Karnataka.

Bonsucro's framework lays emphasis on farmers to 'make more from less', be more environment-friendly and get better productivity from their small holdings. The honour is even more special, because the Pugalur plant is located in the water-scarce area of western Tamil Nadu.

EID Parry marked May 21, 2015, as 'Parry Sustainability Day' to rededicate itself to sustainable sugar-producing practices.

#### COROMANDEL INTERNATIONAL LTD.

Turning barren land into a lush green haven

"If we could find a way to rejuvenate the land, it would address the issue faced by every phosphoric fertiliser manufacturer in the world. We needed a partner with the right kind of knowledge to complement our expertise in soil chemistry."

Mr. M. Kumaresan VP and Head - Manufacturing, Vizag

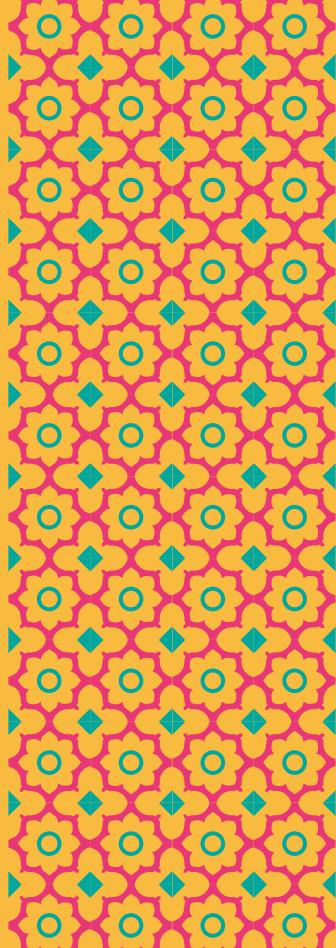
#### Green Visakha project

With the aim of reducing pollution in the city of Visakhapatnam, Coromandel working with the state government, has planted 20,099 plants across 44 acres of land.

Phosphogypsum, the whitish by-product of phosphoric acid causes soil acidity, which accelerates soil decay in the lands around fertiliser factories. The problem was first identified in the land surrounding the Coromandel plant at Sriharipuram, Vizag and it needed an expert for the right solution. Coromandel approached The Energy and Resources Institute (TERI), New Delhi, an institute with a notable record in biotechnology. TERI addressed the issue by planting species that would release Mycorrhiza, a beneficial microorganism, into the soil to neutralise the acidity. This well-thought out yet simple solution, turned the barren lands around the fertiliser factory into lush, green spaces with a vibrant population of local wildlife!

#### Caring for crocodiles

Coromandel collaborates with the Madras Crocodile Bank Trust and Centre for Herpetology, a world renowned institute, which promotes the conservation of reptiles and amphibians on the Indian subcontinent.



#### CARBORUNDUM UNIVERSAL LTD.

35,000 trees planted to create green belts

Carborundum Universal (CUMI), has made consistent efforts to create and develop 'Green Belts' around its factories in Edapally, Koratty and Maniyar since 2006. Over 35,000 trees have been planted working along with the local community, which has helped reduce the summer temperature and preserve wildlife habitats in these localities.

CUMI introduced stringent rules for cutting of trees within its premises - for every tree cut, 10 others had to be planted. Planting trees to mark special occasions and providing saplings to surrounding communities have further supported this initiative.

The aim is to build awareness about conserving greenery and develop more carbon-neutral areas to reduce the effects of climate change.

#### AMBADI ENTERPRISES LTD.

Helping the Madras Crocodile Bank Trust (MCBT) recover from Cyclone Vardah

The MCBT is a living repository of crocodiles, designed to protect and help the species multiply. It is India's premier institution for herpetofaunal conservation, research and education. Seventeen species of crocodiles, three of which are on the International Union for Conservation of Nature's list of critically endangered species, another three species listed as 'threatened', all find their home here.

Post the devastating Vardah cyclone, the trust had to reconstruct the veterinary lab, repair buildings and replace equipment. Ambadi Enterprises stepped in with a contribution of nearly Rs. 10 lakhs. It is associating itself further through projects for veterinary care, feed, landscaping and the protection and exhibition of three rare species - the Cuban Crocodiles, African Slender Snouted Caiman and Broad Snouted Caiman.



# Skill Development

Skill development is an accessible route to employment and better prospects, especially for the economically disadvantaged. For companies, a skilled workforce means efficiency, adaptability and higher growth. With India pushing to become one of the world's largest economies, it is more critical than ever to transform the country's youth into a vibrant workforce.

The Murugappa Group ranks skill development as one of its focus areas along with education.
Group Companies like CUMI & TII run skill development centres that help underprivileged youth pick up valuable trade skills, life skills and opportunities. Others have supported targeted initiatives that empower the socially and economically backward.

# CUMI Centre for Skill Development.

Bridging the divide by skilling youngsters.



Pavithra, former trainee, now employed as CNC turner



Pavithra would have been another poor youngster shut out from the country's growing economy, simply because she lacked the relevant skills. An ironic situation, as most companies report huge difficulties in finding skilled employees.

Carborundum Universal Ltd.'s Centre for Skill Development was started to bridge this gap. Set up in 2012 to enhance the employability of underprivileged youth, the institution works closely with NGOs to reach out to youngsters from rural locations, and provides free education, food, accommodation and stipend to trainees while training them on vocational skills.

#### Objectives

- Uplift economically weak students by enhancing their employability
- Build people capability through customised training models
- Address shortage of skilled manpower



The CCSD courses are designed to help students from villages with a poor financial background. The programmes impart on-the-job training and learning, apart from theory. Trainees also learn how to develop their life skills, behavioural competencies, personal and professional etiquette, computer literacy, yoga, language and verbal skills. In fact, graduates of the programme have won skill competitions at the national level. The centre ensures that on completion, they are ready to join the workforce or go for higher technical training.

#### **CCSD**

- Eight vocational training courses at three centres Hosur (Tamil Nadu), Kochi (Kerala) and Ranipet (Tamil Nadu)
- Courses for Fitter, Electrician, Turner, Machinist Grinder, Mechanic Machine Tool Maintenance (MMTM), Ceramic Moulder, Moulder Refractory and Ceramic Kiln Operator
- Courses designed as per the National Apprenticeship Promotion Scheme and syllabus set by National Council for Vocational Training, under the Ministry of Skill Development and Entrepreneurship
- All the trainees appear in the All India Trade Tests on completion and are awarded the National Apprenticeship Certificate
- CCSD Hosur has been declared as "Best Establishment of the Region" in 2019 by Directorate General of Training, MSDE, Govt of India







"I wanted to do my Diploma in engineering but unable to do due to my financial situation. I joined CCSD and completed the course successfully. I had the oppurtunity to participate in Skill competition and was declared as Winner at National level and received merit certificate and cash award of ₹50,000."

Ramakrishnan, Coimbatore.





## TII - BASIC TRAINING PROVIDER (BTP)

Imparting skills for a bright, confident future

TII had established its Basic Training Centre (BTC), with the objective of training underprivileged youth in fitting and welding, thereby giving them a passport to employability and a hopeful future. In 2019, it was upgraded to Basic Training Provider (BTP) under the government's National Apprenticeship Promotion Scheme. This enables the centre to take in 140 students and run year-long courses offering the Government's ITI / NAC (National Apprentice Certificate) Syllabus.

This Centre addresses the shortage of skilled labour and affordability of technical education to economically weaker sections. The Institute trains underprivileged youth in the trade of Fitter and Welder affiliated to the National Council for Vocational Training (NCVT) under the Ministry of Skill Development and Entrepreneurship, Government of India. Since April 2019 it is a self-examination centre approved by the Govt. to conduct practical exam for students.

The centre's approach has always been pragmatic and sensitive. BTP has 5 experienced staff members on board including the principal. BTP also draws on professional and volunteer faculty from TII. They offer a holistic programme, which includes soft skills and computer training, designed to help first generation learners or trainees overcome academic and social drawbacks.



In 2019-20, the Centre received nearly 180 applications and a total of 64 students made it to the programme and are in the process of completing the course. Deserving students are shortlisted after an in-depth interview, and once admitted, all their food & living expenses are taken care of. The Centre aims to turn out industry-ready & skilled employees, who are a cut above a novice fitter, welder or mechanic. To achieve this, trainees also undergo English and Communication, Sports and Community Service sessions, in addition to the syllabus set by the government.

The performance of BTP's trainees speaks volumes about the quality of training offered. At the District Level Skill Competition, 11 out of the 32 who attended were BTC students. Of these, 10 students appeared for the skill test and all were selected. BTC trainers Prithivaraj S (Welding Trade) emerged as Winner and the Runner-up was Devaraj V (Fitter Trade). The Assistant Director, District Skill Training Center, distributed the awards at a function organised at the District Collectorate, Thiruvallur in February 2020.

BTP also successfully conducted the 109<sup>th</sup> AITT offline exam (Practical and Engineering drawing) at the BTC training centre in June 2019, which was overseen by officials from the Regional Directorate of Apprenticeship Training and District Skill Training Office.



The story of Vijayapriyan illustrates the need for institutes like the BTP. An average student, Vijayapriyan lost his father in an accident. He failed to clear his Class X examination as well. Recommended to BTP, by a government official, Vijaypriyan was admitted after an in-depth interview. Vijayapriyan obtained 68% in the National Apprentice Certificate examination post training. His first job was at Royal Enfield for a salary of Rs. 11,000 a month.

# Creating Women Entrepreneurs. Chalakudy, Kerala.

Empowerment through earning.

Carborundum Universal Ltd.'s Electro Minerals Division in Kochi took the community initiative to help women in Chalakudy village achieve financial independence. The women were school graduates who wanted to earn an income, but had no idea how.

Employees of CUMI invested their time and energy to help them set up and manage a business. The team conducted meetings with the women and discussed small-scale businesses, investment opportunities and financial aid.

Zeroing in on 'paper bag making' as a sustainable enterprise, the company organised a skilling session, introduced the women to machine manufacturers and even got them their initial orders.

The result was overwhelming in many ways. Sicily, one of the participants, believes she has learnt way more than just bag making. Her words ring with hope, "In the process of learning the ropes of the business, we learnt about ourselves and our potential. It has given us the confidence and energy to cross every hurdle."

The positive impact of this initiative has spurred the village panchayat to try replicating the model in other nearby communities as well!





# COROMANDEL INTERNATIONAL LTD.

#### Skill development for rural youth

Coromandel has trained nearly 258 economically disadvantaged youth so far, through an employment-oriented skills training programme. The focus is on retail and agri-based skills, so they can find jobs locally and not migrate to cities. The company has also helped 290 students train in web designing & IT-related courses through the Anudip Employability Skill Development initiative. 40 youngsters were supported through a *Code a Future* programme.

## Supporting livelihood activities for women farmers in Mahabubnagar

The Federation of Farmers Associations (FFA) is a grassroot-level organisation that works extensively in improving the lives of marginalised farmers. Coromandel is supporting their efforts in a project involving women groups in the Gummadidala block, Sangareddy district, Telengana. FFA is empowering these women with livelihood skills to improve their economic standards. A total of 350 women have been trained in tailoring and sewing machines have been distributed. They have also been trained on establishing market linkages, to enable them to approach textile houses, for suitable orders.





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