



CSR

ANNUAL REPORT

2022-23



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Highlights of CSR activities in 2022-23



Financial literacy and inclusion program

17,878+ Community members trained on financial literacy

333
Villages covered

1,751
Women helped with financial inclusion

4,300+
People visited KIOSK

Livestock development program

13,807 Dairy cattle farmers benefited

25
AI Centers in Karnataka, Rajasthan and Bihar

18,989
Cattle covered

879
Farmers cultivated improved fodder

Project on renewable energy

5,700 Community members benefitted

97
Solar street lights installed

15
Solar powered smart class in Govt school and AWCs

867
Students availing benefits of smart classes

Shiksha Ki Udaan: Scholarship for girl students

549 Students received scholarship

Project vision care

2,224 Individual benefitted

1,109 Spectacles distributed

Youth skill development program

450 Youth trained

350 Youth provided job placement

Project paryavaran

1,450 Trees planted

Flood relief activities

2,095 Community members provided with relief materials



About IIFL Samasta Finance Ltd.

IIFL Samasta, an IIFL Group company, is a financial institution committed to working towards women's economic empowerment. Since its inception in March 2008, IIFL Samasta has been providing innovative and affordable financial products to women from the unbanked sections in society in both rural and semi-urban areas.

Today as the organization caters to 20 states across India, IIFL Samasta with its wide array of responsible financial products and services acts as a catalyst for sustainable and inclusive economic growth. Our portfolio includes a variety of products that enable customers to engage in different income-generation activities. We also provide loans for dairy cattle, micro, and small enterprises, education, consumer products, and top-up loans. We leverage innovative technology solutions to enable customers to enjoy the benefits of digitization and we aim to create economic opportunities for all and to improve the standard of living in the communities we serve.

IIFL Samasta is committed to working for the economic development of women. Our teams have given their outstanding contribution and commitment to reaching the members in various parts of the country.



CSR Highlights @ IIFL Samasta Finance Ltd.

Around 1 lakh beneficiaries, 11 unique projects, and 09 NGO partners: This is the highlight of IIFL Samasta CSR journey in the last 4 years. It's indeed a unique and enriching experience of empowering underprivileged communities and enabling them to have a sustainable income to lead a better life. We started our journey on a small scale with a limited budget, but now we are implementing various impactful and innovative projects across multiple states in India.

All our CSR projects are aligned with the United Nation's sustainable development goals with a specific focus on women empowerment, education and literacy, livestock development, health, environment, and disaster relief activities.

We also would like to appraise the hard work and commitment shown by all our NGO partners and project field team. Certainly, they are playing a vital role in reaching the last mile people and making a positive impact in their life.

A significant aspect of our CSR initiatives includes engaging our employees to volunteer for developmental projects. Our employee engagement activities included the holding of eye check-up camps at the community level, spreading information on the scholarship programs, distributing relief materials to the community people affected by the floods, tree plantation, and educating & mentoring the underprivileged school children.

Innovative, technology, effectiveness, and impact are the driving forces of our CSR journey. Certainly, our focus for the coming year is on enhancing and accelerating existing programs and projects to ensure longevity and to leave a profound impact.



Financial literacy & inclusion program

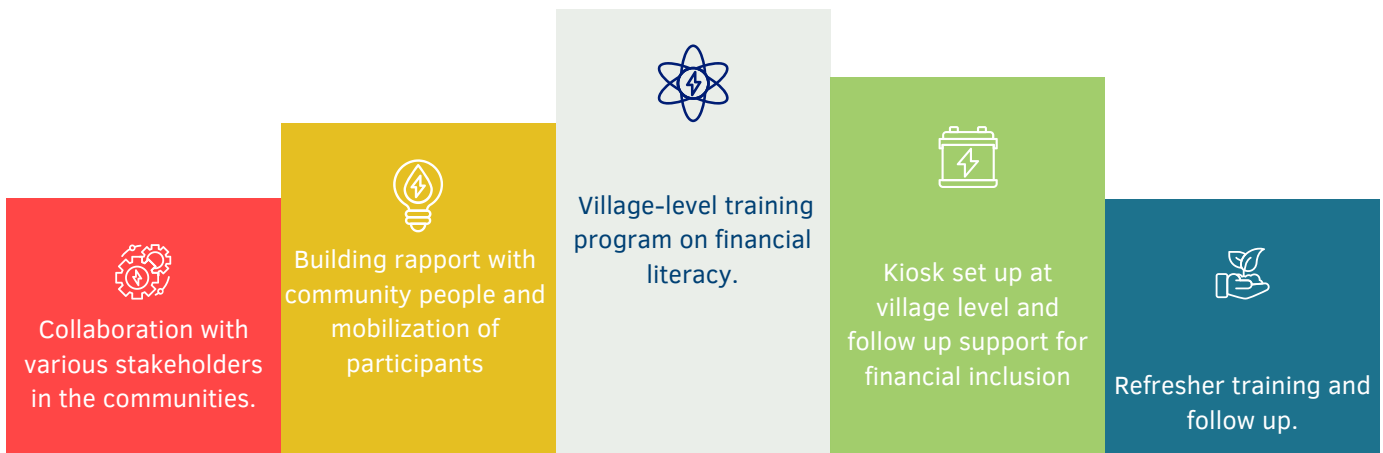
A financially literate population is one of the biggest assets of any country as it is directly proportional to economic growth. Financial literacy refers to the skills and knowledge of finance that can be used to make informed decisions while managing resources & income for judicious consumption & saving. Simply put, financial literacy allows a person to make a robust and viable financial plan, in keeping with one's resources & income, to meet their present and future needs.

In India, only 24 percent of the population is financially literate. About 76 percent of Indian adults don't even understand the basics of financial engagements, and what is worse is that 80 percent of women in India struggle with financial illiteracy.

Lack of financial literacy not only increases the gap between the rich and poor, it also leaves out a bigger section of society from contributing towards economic advancement. Financial literacy affects every decision one takes in his / her life. Implications of lack of financial literacy affect both, individuals and society at large, and this requires imperative attention.

Financial literacy is the need of the hour. IIFL Samasta has been constantly working to address these issues across the country. We educate women, youth, and farmers on Financial Literacy through village-level training programs to bring evidential change in saving habits, inculcation of the formal financial system and enroll them in the government's social benefit schemes. Also, we handhold and support community people for financial inclusion by setting up kiosks in villages and post-training follow-up visits. In the last year, we have implemented this project in 7 blocks in the states of Rajasthan, Odisha, and Bihar.

Modus operandi:



Financial literacy coverage



Drawn below is the theory of change envisaged by the financial literacy program



“ I have attended financial literacy training program in my village. During training, I have been told about income and expenditure, the importance of money, saving, budgeting, and maintaining a financial diary. Post the training I bought a sewing machine and with this additional income, I can save monthly Rs.1,500. I am very thankful to IIFL Samasta & Learning Links Foundation for this Financial Literacy Program & I also start PMSBY for future safety.



MRS. CHAMPA
Kushalgarh Block, Rajasthan

“ I live with my family of 5 members and it was difficult to meet the demands due to inadequate management of funds. But after I attended the financial literacy program by IIFL Samasta Finance Ltd., I understood the importance of making small savings. I have started maintaining a financial diary. I have also opened a new shop with monthly savings of Rs 1000/- and have availed Sukanya Samriddhi Yojana for my daughter with an installment of Rs 250/-. I would not have been able to start my journey toward a secure future had I not attended the training session. I also purchased Pradhan Mantri Suraksha Bima Yojana for myself.



MRS. MEMLA
Kushalgarh Block, Rajasthan

“ My name is Mamta from Himatpura village- Kushalgarh Block, Rajasthan. I attended the financial literacy training program organized by LLF and IIFL Samasta Finance, in this program, I came to know about different government schemes. Out of this I really liked Pradhanmantri Jeevan Jyoti Bima Yojana. I like this policy because I feel that this is for the weaker section of our society. Also, I enrolled in Mukhyamantri Chiranjeevi Bima and convinced some of my relatives and friends to buy this policy. Thanks to LLF and IIFL Samasta Finance for organizing such wonderful training.



MRS. MAMATA
Kushalgarh, Rajasthan

Livestock development program

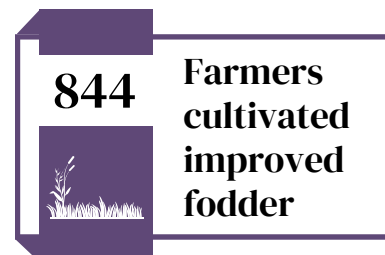
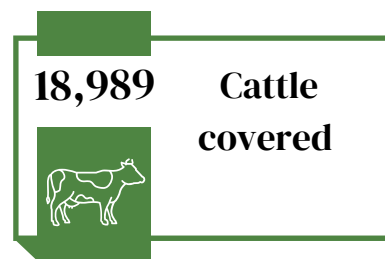
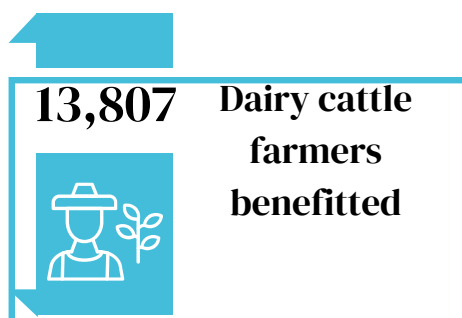
IIFL Samasta has been implementing livestock development projects since its inception of CSR in the organization. Our livestock development project aims at improving the production and productivity of livestock which has a direct impact on the livelihood of 70% of the farming community and also contributes to addressing national issues like poverty and unemployment.

Livestock is playing a major role in nation-building. India has the world's largest dairy herd with over 300 million bovines, producing over 187 million tons of milk. We are the first among all countries in both production and consumption of milk. Livestock supports livelihood for 55% of the rural population. The manure from animals provides a good source of organic matter for improving soil fertility and crop yields.

Despite progressing at a good pace, our livestock sector has a lot of issues. Improving the productivity of farm animals is one of the major challenges. The average annual milk yield of Indian cattle is 1172 kg which is only about 50 percent of the global average. The frequent outbreaks of diseases like foot and mouth diseases, black quarter infection; Influenza, etc. Continue to affect livestock health and lowers productivity. Crossbreeding of indigenous species with exotic stocks to enhance the genetic potential of different species has been successful only to a limited extent. Limited artificial insemination services owing to a deficiency in quality germplasm, infrastructure, and technical manpower coupled with poor conception rate following artificial insemination have been the major impediments.

Only about 5 percent of the farm households in India access information on livestock technology. Hardly 5 percent of the cropped area is utilized to grow fodder. India is a deficit in dry fodder by 11 percent, green fodder by 35 percent, and concentrates feed by 28 percent. The common grazing lands have been deteriorating quantitatively and qualitatively. Inadequate attention towards extension services like vaccination, deworming, breeding and disease management, and educating livestock farmers on various aspects of livestock management, (feeding, vaccination, disease management, breeding, etc.) is grossly neglected.

IIFL Samasta is addressing these issues at the grass root level by setting up livestock development centers to provide doorstep cattle breeding services, promoting preventive health care measures by organizing health camps and farmers' training programs and promoting the cultivation of improved fodder and cattle nutrition and feeding. With these initiatives, we have impacted more than 25,000 dairy cattle farmers over a period of 4 years in the states of Karnataka, Rajasthan, and Bihar. Our initiatives have helped in improving the production and productivity of livestock.



Our holistic approach for livestock development

WHAT WE DO

Provide doorstep cattle breeding services

Promoting preventive healthcare measure

Promoting fodder cultivation

Supply of mineral mixture and awareness on nutrition

OUTPUTS

- Operating 25 AI centers
- 13,258 cattle covers
- 9,943 farmers covered

- 5,731 cattle covered through 42 health camps.
- 424 Farmers trained on dairy cattle management

- 844 Farmers have cultivated improved fodder

- Provided 5850 KG mineral mixture.
- 1,200 farmers oriented on importance of feeding mineral mixture to cattle

OUTCOMES

- Producing high yielding calves.

- Reduction of economic loss by taking preventive health care measures.
- Increased knowledge dairy cattle management among the farmers

- Availability of fodder for the round the year.

- Increase in the nutrition level & productivity enhancement of the livestock.

IMPACTS

- Increased production and productivity of livestock
- Sustainable income for dairy cattle farmers



Livestock development centers

The Livestock development centers are set up at the village level to provide doorstep cattle AI services. Currently, we are operating 25 such centers across Bihar, Karnataka, and Rajasthan. These centers are equipped with all the safe practices related to cattle well-being & allied animal-husbandry-related activities. The field staff has a motorcycle fitted with a three-liter cryocan that can easily move around the village. Such staff constitutes of trained technicians with skills required for community mobilization.



The center's activities include the up-gradation of local indigenous low milk-yielding cows & buffaloes through artificial insemination, with the use of high pedigree frozen semen of indigenous/exotic breeds, and educating the farmers on cattle rearing.

The project has created an impact at multi-layer. The timely doorstep AI services have helped farmers to avoid the burden of rearing dry cattle. The project covered more than 25,000 cattle since its inception which has helped farmers to earn an income of Rs.52.47 Cr and farmers have created asset value of Rs 28.62 Cr (Illustration given below)

Total AI - 25,000. The cattle pregnancy ratio is 53% - 13,250. The cattle calving ratio is 90% - 11,925. Female calve ratio is 60%- 7155. Income through milk: 11925 cattle * 2000 ltr per lactation period * 22 rs per ltr* INR 52.47 Cr. Asset creation: 7155 female calve * Rs.40,00 per cattle INR.28.62 Cr



Promotion of preventive health care measures

With support from the Department of Animal Husbandry, we are promoting preventive healthcare measures among dairy cattle farmers by conducting health camps, vaccination camps, and deworming camps. The main purpose of the camps is to improve immunity, milk production, and the overall well-being of the livestock by ensuring early treatment of a few common ailments and thus avoiding long-term damage to the animals. In the last year, we have organized 42 such camps and treated 5731 cattle. During these camps, farmers were oriented to general livestock health management practices, and prevention of diseases and problems.

Supply of mineral mixture and awareness on cattle nutrition

Dairy cattle require at least 17 minerals and three vitamins in their diet for optimal milk production, reproductive performance, and herd health. Mineral deficiency in livestock animals is responsible for poor growth, deficiency disease, decreased milk yield, reproductive disorders, and decreased immunity.

The practice of providing mineral supplements to animals is not common in most parts of India. Wherever it is practiced, the mineral mixture is added to the compound feed without taking into account the mineral status of the area, leading to imbalances of minerals. With this backdrop, IIFL Samasta supplied 5850 KG of mineral mixtures and gave orientation to 1200 farmers on the importance of feeding mineral mixtures to farmers.

Promotion of fodder cultivation

The larger goal of this initiative is to make dairy cattle farmers understand the importance of feeding green fodder to cattle, thus making fodder available throughout the year. Under this project, we have provided BNH 10 variety strips and Lucerne fodder seeds to 769 farmers and then followed up with field-level inputs on cropping methods. Additionally, we have supported 75 farmers in the cultivation of azolla.

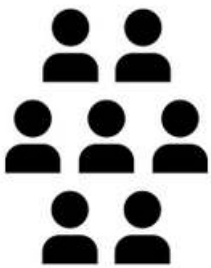


Project on renewable energy

India currently has more than 240 million people who lack adequate access to grid electricity, and another 20 million under-served households who receive less than four hours of electricity in a day (Climate Group, 2015). After 75 years of Independence also, many villages are not getting the minimum required power supply. Energy poverty is a major barrier to rural, economic and social development. Access to energy is crucial for improved health, livelihoods, education and overall well-being. Sustainable development is possible only by the use of sustainable energy and by ensuring access to affordable, reliable, sustainable, and modern energy for citizens.

IIFL Samasta, in collaboration with SELCO India Foundation, has taken on a project on implementing customized renewable energy solutions for sustainable village development. The project has looked at the immediate requirements of the communities in the 5 villages and the role that renewable energy can play in supporting the communities. Renewable energy-powered solutions in the form of lighting in common areas of the villages have been implemented as part of the project Solar Powered street light project. Under this, 97 solar street lights have been installed and set up solar-powered digital classroom in 10 Govt schools and 5 Anganwadies.

Project impact



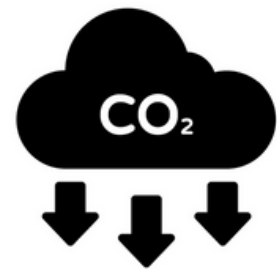
Population of
5,658



10 schools
742 students



5 Anganwadies
125 students



19.67 t CO₂/year
Carbon Emission Reduction

Key components of the project

A. Community street lighting

The target villages of this project are located in remote locations, and the majority of households in the villages belong to tribal communities. Being located on the forest fringe and in one of the most backward regions of the state, the villages lack basic access to quality electricity. IIFL Samasta has installed 97 street lights in 5 villages. These lightings are helping community members carry out their activities post sunset, creating a pleasant atmosphere during the night, and also preventing illegal work and anti-social activities on the street. These solar lights are also contributing to promoting the environment by reducing carbon emissions.



B. Setting solar powered smart Anganwadies



Anganwadies play a crucial role in early childhood education and ensuring the good health of the children. Most of the Anganwadies in the project locations lack electricity and basic facilities. IIFL Samasta sets up smart appliances by installing a solar module with a mounting structure, a battery, a DC fan, an LED tube light, a TV, and a tablet with content. These facilities are helping to maintain good hygiene in the anganwadi, engage children in learning activities, and increase children's attendance in the angawadi.

C. Solar-powered digital education kits in 10 government schools



Most of the students in these villages are studying in government schools. The schools lack modern teaching aids and electricity facilities, which is impacting students learning and attendance. IIFL Samasta has installed solar-powered digital education kits in 10 government schools. This includes a solar module with a mounting structure, a battery, an inverter, an LED TV, and curriculum content (audio and video). The school teachers have been trained on the usage of this module.

Shiksha Ki Udaan - Scholarship for girl students



“SHIKSHA KI UDAAN” SCHOLARSHIP PROGRAM 2022-23

Empowering a girl with wings to fly

SCHOLARSHIP WORTH **INR 5,000**



Education is a fundamental right and a key to a better future. However, many girls are still denied this right due to various socio-economic and cultural factors. Gender inequality is one of the major concerns in India. More than 50% of girls in India discontinue their education due to financial constraints. Scholarships for girls are one of the key factors to provide better education and career opportunities. Scholarships can help alleviate these barriers by providing financial support to cover the costs of tuition, books, and other expenses. Other larger benefits of scholarship are encouraging girls to pursue education, promoting gender equality, and reducing gender gaps.

IIFL Samasta takes lots of pride in supporting the education of young girl students. Under this project, we provide scholarships for students coming from financially weaker sections and also provide guidance and coaching through a mentorship program. During the last year, we have provided scholarship for 549 girl students across the country.

Details of scholarship Program



Students mentorship program:

Post the scholarship, we engaged with a few selected scholars in the mentorship program. This mentorship program is connecting mentees (girl students from the scholarship program) to mentors (employees of IIFL Samasta) through a tech-enabled platform. Employees have taken one-to-one and one-to-many sessions/webinars for these students. The sessions were taken based on the topics suggested by the students. More than 35 employees volunteered for this mentoring program.



Archana Gorana
Madhya Pradesh

Current Education
Pursuing BA

Career Aspiration
Civil Servant

Archana's childhood memories are very close to her heart. The time she remembers most fondly is accompanying her father on evening strolls by the Collector's Office in their hometown, Neemuch. Young Archana was profoundly impacted upon witnessing the power that a Collector holds to bring about positive changes in society. It was then that she realized her passion for civil services and made a firm decision to pursue it.

Additionally, the dedicated support and encouragement from her parents, despite financial adversities, laid the foundation for Archana to pursue her aspirations with utmost determination and zeal.

"Soon after completing my schooling from Jawahar Navodaya Vidyalaya, I decided to pursue a B.A. B.Ed. (Integrated) course at a private college in 2020. However, financing my programme fees of INR 40,000 became a major concern for my father as he was concurrently supporting my younger brother's B.Com. education with his limited income as a daily wage worker," says Archana.

At this juncture, she began her search for scholarships, and came across the "Shiksha ki Udaan" Scholarship Program. "I am thankful to IIFL Samasta Finance Limited for providing me with a scholarship aid worth INR 10,000 in my second and third year of college. The scholarship assistance was crucial at this juncture as it assisted me in settling my accumulated college expenses. Now, with the monetary burden lifted. I am able to focus more on my studies and attain academic excellence without any hindrances. Going forward. I hope to clear the civil services exam and serve the nation.



Meman Akshababu
Gujarat

Current Education
Class 12

Career Aspiration
Lab Technician

Born into a lower-middle-class household, Meman always yearned for opportunities to prove her potential. Her father, an electrician by profession, could never find his true passion because of the sheer amount of financial responsibilities on him. "Papa's monthly income of INR 8,000 is all we have. But I don't want it to remain that way. I wish to change the circumstances of my family by educating myself and securing a lucrative professional future," says Meman.

To attain her goals, Meman studied diligently. Her hard work paid off in 2020 when she secured 89% marks in Class 8. Becoming one of the highest ranking students in her batch reaffirmed her belief in her dreams. "But, the combined cost of my school and tuition fees was overbearing on my father. I wished to help him somehow by finding a way to fund my education independently," states Meman.

During these trying times, Meman applied for the "Shiksha ki Udaan" Scholarship Program. "My tenacity was rewarded when I received INR 5,000 as monetary aid from IIFL Samasta Finance Limited in 2022 for my Class 9 education. Consequently, in 2023, I received another instalment of INR 5,000 to cover my Class 10 school and tuition fees!"

Expressing her positive scholarship experience. Meman says, "For me, this scholarship is more than just financial assistance; it is a form of positive assurance that I will be able to acquire my higher education goals and fulfil my dream of becoming a Lab Technician regardless of how challenging my journey may be."

Women micro entrepreneurship program

Women in rural India are largely depended on agriculture and livestock for their livelihood. The livelihood of rural communities in general and small and marginal communities, particularly the women is under threat by the shrinking of land holding with successive divisions of small and marginal households with new generations. Agriculture alone can't support the financial well-being requirements of poor and marginal households. The erratic rainfall has become so intense that the risk and uncertainty in the farming sector is increased. This has led to people leaving agriculture and opting for other sectors coming up rapidly. The non-farm rural entrepreneurship has a high potential in addressing the economic requirements of rural households. Non-farm activities such as mushroom cultivation, improved goat rearing, running grocery shops, vending vegetables, tailoring, fast food corner and tea stall have great potential in improving the socio-economic well-being of rural communities. But, women face a lot of business challenges in making their micro-enterprises as a viable activity. First of all, they lack formal training on a particular skill. Many research studies state that women's challenges vary from financial constraints, scarcity of raw materials, lack of mobility, high cost of production, family ties, low marketing knowledge, etc. As a result, women enterprises are left in a grey area in terms of generating sustainable livelihoods.

With this backdrop, IIFL Samasta initiated a project on enhancing sustainable income for rural women through various entrepreneurial activities. IIFL Samasta in partnership with PRAN NGO provides entrepreneurship training to low-income and underprivileged rural women in the Aurangabad district of Bihar and helps them set up and run their micro-enterprises.

Under this program, we supported 212 women who wished to start their entrepreneurial journey. The project aimed at developing skills in women to run their enterprises independently. The key activities of this program include creating awareness about entrepreneurship, mobilizing the women, training them in basic skills and enterprise management, helping them to set up their businesses, taking them on experiential visits, and handholding for market linkages to sell their products.

Details on women involved in various entrepreneurial activities





Impact created through WEP

- Women earning level has improved, which has a direct impact on the improved lifestyle of the families and children's education.
- In general, interest in business has increased in the course of the training and women developed an awareness of the essential role of personal initiative and self-confidence to succeed in business. Women entrepreneurs participating in the project have understood the importance of pricing and quality standards of raw materials, thus enhancing their bargaining power when dealing with middlemen or larger enterprises.
- This has created a ripple effect where other women in rural communities are getting motivated by these entrepreneurs and started acquiring skills from them to start their own entrepreneurial activities.



Youth skills development and sustainability program

The youth of India is the most crucial factor when it comes to the development of a nation. With the right skills and proper training, young Indians can leverage their potential to create a positive impact on the economy of India. Unfortunately, there is a growing concern about how youth are lagging behind in terms of skill development.

Skill development is very important for youth because it helps them to be employable, acquire new skills and be competitive in the job market. IIFL Samasta with support from Lok Bharthi Education Society has started a project to train youth on the BFSI skill set. Under this project, we have trained 450 youth from underprivileged communities from Karnataka, Tamil Nadu, Rajasthan, and Odisha and 350 youth have been provided job placement.

Objective of the program

- To enhance the livelihood opportunities of underprivileged youth by providing them right skills in BFSI/NBFC
- Training to augment their earning potential for present and future

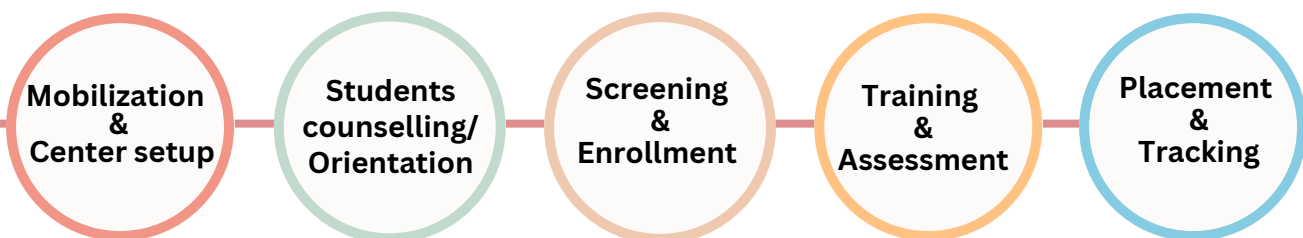
Location for Training program

- Karnataka: Mysore
- Tamil Nadu: Coimbatore, Tirupur, Gudlur
- Odisha: Khordha, Bhadrak
- Rajasthan: Dungarpur, Banaswara

Target beneficiaries

- Youth who have completed PUC & degree and, coming from underprivileged communities.

Training program process flow



Project Vision care

IIFL Samasta, in collaboration with India Vision Institution, launched a vision care project to conduct eye screening camps in rural areas of Bihar and Tamil Nadu. The eye camp plays a vital role in reaching the untreated poor blind people in rural areas. These camps benefit the underprivileged community who do not have access to eye care services. We organized 22 vision screening camps and have provided access to vision screening and free spectacles for such people in Tamil Nadu and Bihar.

Project summary

- The project aims to address the vision care needs among the beneficiaries.
- The project benefited 2,224 people in Tamil Nadu and Bihar in India.
- Implement an awareness drive within the community along with key stakeholders to promote good eye health practices.
- Counsel and refer people in need for a comprehensive eye examination to a tertiary eye care facility for further diagnosis and appropriate management.

Number of individuals
screened

2,224

Number of individual
provided free spectacles

1,109

Number of individual
referred with cataract
other ocular ailments

563



Project Paryavaran

As part of Corporate Social Responsibility, IIFL Samasta Finance Ltd. organized city-based tree plantation events in collaboration with Lining Foundation Trust. The tree plantation program is solely aimed at spreading greenery and helping cities fight the disasters of pollution. In the long run, the initiative will rejuvenate the entire region with a green abode, apart from planting strong trees to fight back against any natural calamity.

With the city-based employee engagement tree plantation campaign, IIFL Samasta Finance Ltd planted a total of 1450 trees across 4 cities of India which included Kolkata, Patna, Purnia and Bubhaneshwar. Adequate fruit trees, nuts, and shrubs adaptable to the local climate were planted to support and reduce soil erosion and promote biodiversity. Most of the trees planted were of fruits like mango, jamun, lemon etc. We also witnessed active participation from our employees in these plantation drives.



Flood Relief Activity

In the last year, most of the Indian states were affected by heavy rainfall and flood. According to the National Emergency Response Centre, around 1,800 people had died, 89 remained missing, more than 1,100 had been injured and 1.3 million people had been evacuated. IIFL Samasta Finance Ltd has always stood with community people whenever they are in difficult circumstances. We have provided groceries to 2,095 community people affected by floods in the states of Assam, Odisha, and Karnataka.



DeskIt for Govt School students

Provided 1200 DeskIt/school bags to underprivileged students studying in Govt schools in the states of MP, Bihar, WB and Odisha. DeskIt- a school bag convertible into a study table for students who sit on the floor and study with bad body posture at school. DESKIT is a useful tool for children to continue their learning at home as well. We believe that DeskIt is not just a table but a space for a child to call their own. it's a space for them to keep their books and learning materials with the respect they deserve. Also more than 40 employees have volunteered to distribute these bags to the students.



Education Support for orphan children staying Sanrakshan's shelter home

IIFL Samasta provided nutrition and education support for orphan girl students staying in Sanrakshan's shelter home in Bangalore. More than 25 employees have visited the shelter home to distribute these materials. Employees have spent quality time with children by conducting fun activities and games.

NGO Partners



SUSTAINABLE DEVELOPMENT GOALS



17 PARTNERSHIP FOR THE GOALS



Livestock development program supported by



Contact us



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