

Growth and Sustainability Derived from Social Responsibility

Our HEEL initiative-**Health, Education, Environment, and Livelihood**-integrated social goals into business objectives. From micro-loans for e-rickshaw owners to school and housing support, we ensured community upliftment alongside profitability.

Through rural outreach, sustainable livelihood creation, and support for women-led enterprises, we transformed everyday lives. HEEL remains our platform for purpose-led action.

Our Major Social Initiatives

Sr. No.	Program head
Health	
1	Aashiana Rehabilitation Centre
2	Chemo Treatment with General Hospital
Education	
3	Guardian of Dreams
4	Scholarships
Environment	
5	Metro Median Project
Livelihood	
6	Chellanam Housing Project
7	House Renovation Initiatives



Health

At Muthoot Capital Services Limited, we recognise that rebuilding health and physical ability after critical illness involves far more than medical treatment - it requires expert guidance, structured care and unwavering support. Through our CSR initiative, **Aashiana**, we are committed to providing a barrier-free, accessible and inclusive environment designed for individuals with mobility impairments.

The Aashiana Rehab Centre delivers comprehensive multidisciplinary rehabilitation services, focusing on individuals with physical impairments or functional limitations. To date, Muthoot Capital Services Limited has supported over 500 beneficiaries, through Aashiana, helping them progress towards a better quality of life. Each individual's journey reflects our continued commitment to not only treatment but also holistic recovery - addressing physical, emotional, and social well being with compassion, dignity and hope.



The Company is also committed to supporting individuals battling life-threatening conditions by providing aid to cancer patients undergoing chemotherapy and extending support for a wide range of critical illnesses. These include heart surgeries, kidney and liver transplants, dialysis, neurological disorders, stroke rehabilitation, spinal injuries, pediatric congenital conditions, severe trauma cases, and advanced respiratory and cardiac illnesses.



This initiative underscores our belief in inclusive growth and our dedication to making a meaningful impact on the lives of those we serve.

The Company is committed to support underprivileged students and communities by improving access to quality education. As part of this effort, educational scholarships were provided to academically deserving students from economically weaker sections, helping them overcome financial barriers and continue their learning journey.



These initiatives are aimed at empowering students through education and creating long-term, positive social impact in underserved communities.

Education



To celebrate their achievements and inspire others, the Company organised the "Guardians of Dreams" event. During the event, outstanding students from marginalized communities were honoured with the Guardians Scholastic Award and awarded scholarships. The event also recognised the collective efforts of the community in nurturing young talent.

Environmental



As part of our ongoing commitment to environmental stewardship under the 'HEEL' framework, we have successfully implemented an innovative eco-friendly green garden system across selected metro medians in Kochi. This soilless garden initiative exemplifies the integration of sustainable urban infrastructure with effective waste management.

By repurposing biodegradable waste to cultivate plants in a soilless medium, the initiative has transformed otherwise underutilized urban spaces into vibrant, green corridors. These metro median gardens not only enhance the city aesthetic appeal but also serve as living



examples of how urban spaces can be reimaged to support environmental sustainability and innovation.

This project reflects our belief that small-scale interventions, when rooted in sustainability and driven by innovation, can create a lasting impact. With continued support and awareness, such models can reshape cityscapes and contribute meaningfully to environmental restoration.

Livelihood

Under the Livelihood pillar of our CSR initiative 'HEEL', we extended support to families affected by the devastating floods and high sea tides in the coastal region of Chellanam, Kochi. These extreme weather events underscored the urgent need for reconstruction, particularly for households that had lost their homes.

In response, we undertook a disaster-resilient housing project aimed at providing safe and secure homes to a defined number of flood-affected families. A thorough needs assessment was conducted in the affected community,



with beneficiary selection based on critical factors such as the extent of damage, economic vulnerability and social disadvantage. Priority was given to marginalized groups, including women-headed households and families from economically weaker sections.



Complemented by a livelihood support initiative, this project not only provided housing but also contributed to long-term rehabilitation and socio-economic stability for the impacted families. The initiative highlights our commitment to inclusive growth and the transformational role of CSR in disaster relief and community resilience.