



CreditAccess Grameen Limited

Corporate Presentation

May 2021

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Investment Rationale

Business Overview

Annexure



- One of the Leading NBFC-MFIs in India
- Joint Liability Group (JLG) based lending model focused on rural women
- Diverse product suite catering to entire customer life cycle
- Calibrated, contiguous district-based expansion strategy focusing on deep rural penetration
- Superior customer service resulting in high customer retention
- Track record of consistently delivering high growth as well as financial performance

## Consolidated Financial and Operational Snapshot (March 2021)


GLP	Total Equity	PAT/ Adj. PAT	GNPA / Provisioning	ROA / ROE Adj. ROA / ROE	CRAR (Standalone/ Consolidated)
INR 13,587 Cr	INR 3,796 Cr	INR 131 Cr / INR 260 Cr <sup>1</sup>	4.43% / 5.01%	0.9% / 4.0% 1.8% / 8.0% <sup>1</sup>	31.8% / 26.8%



**39.12 Lakh**  
Active Borrowers



**1,424**   **265**  
Branches   Districts



**14,399**   **9,559**  
Employees   Loan Officers



**87%**  
CAGL Borrower  
Retention Rate



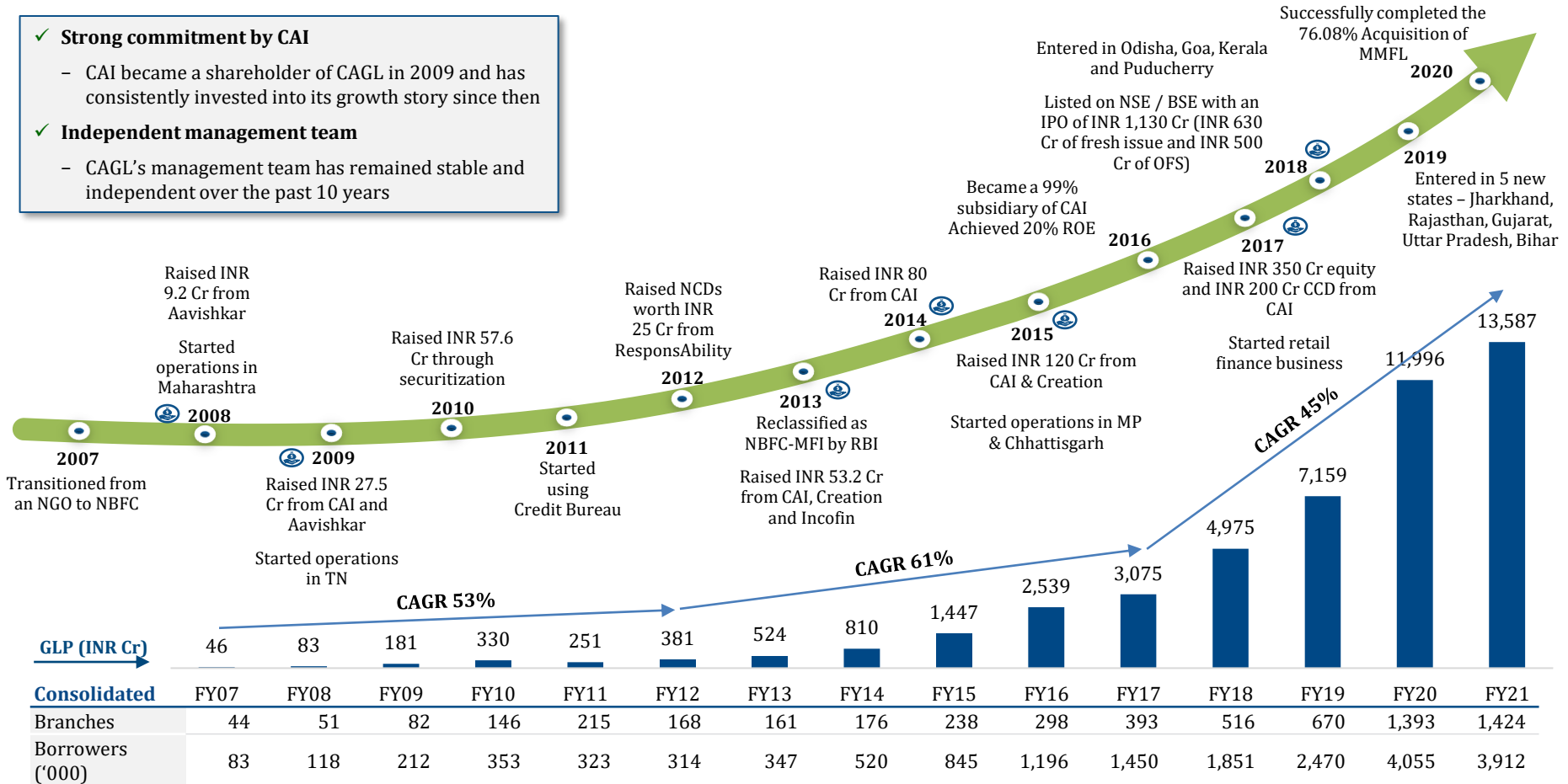
**INR 34.7K**  
Avg. O/S Per  
MFI Borrower

**Uniquely Positioned to Capitalise on the Highly Underpenetrated Credit in Rural Areas**

1) Figures adjusted excluding the impact of accelerated write-offs and additional COVID provisioning buffer of INR 112.2 Cr created for FY22

# Key Milestones

- ✓ **Strong commitment by CAI**
  - CAI became a shareholder of CAGL in 2009 and has consistently invested into its growth story since then
- ✓ **Independent management team**
  - CAGL's management team has remained stable and independent over the past 10 years



# Experienced Management Team



**Udaya Kumar Hebbar**  
**Managing Director & Chief Executive Officer**

- Joined CAGL in 2010
- Prior to joining CAGL, he has worked with Barclays Bank, Corporation bank and ICICI Bank



**Kamath S B**  
**Chief Financial Officer**

- Joined CAGL in 2020
- Prior to joining CAGL, he has worked with various Tata Group companies



**Ganesh Narayanan**  
**Chief Business Officer**

- Joined CAGL in 2020
- Prior to joining CAGL, he has worked with Yes Bank, Fullerton and ICICI Bank



**Gururaj Kumar KS Rao**  
**Chief Audit Officer**

- Joined CAGL in 2009
- Prior to joining CAGL, he has worked with Yusuf Bin Ahmed Kanoo W.L.L and Mallya Hospital



**Firoz Anam**  
**Chief Risk Officer**

- Joined CAGL in 2020
- Prior to joining CAGL, he has worked with IDFC Bank, JP Morgan Chase, HDFC Bank, Citi Bank, ICICI bank



**Sudesh Puthran**  
**Chief Technology Officer**

- Joined CAGL in 2020
- Prior to joining CAGL, he has worked with Aditya Birla Group, HDFC Bank, CIBIL, CRISIL



**Srivatsa HN**  
**Business Head - Group Lending**

- Joined CAGL in 2007
- 15+ years of experience in MFI



**Gopal Reddy**  
**Business Head - Group Lending**

- Joined CAGL in 2007
- 15+ years experience in MFI



**Sundar Arumugam**  
**Head - Strategy and Innovation**

- Joined CAGL in 2019
- Prior to joining CAGL, he has worked with CAI, Equifax, Infosys



**Nagananda Kumar KN**  
**Head - Centralized Operations**

- Joined CAGL in 2016
- Prior to joining CAGL, he has worked with Sysfore Technologies



**Arun Kumar B**  
**Head - IT**

- Joined CAGL in 2010
- Prior to joining CAGL, he has worked with Infosys and Barclays Bank



**M. J. Mahadev Prakash**  
**Head - Compliance, Legal & Company Secretary**

- Joined CAGL in 2019
- Prior to joining CAGL, he has worked with EY, JSA, Jana SFB, RMZ Corp, BPL, Bal Pharma



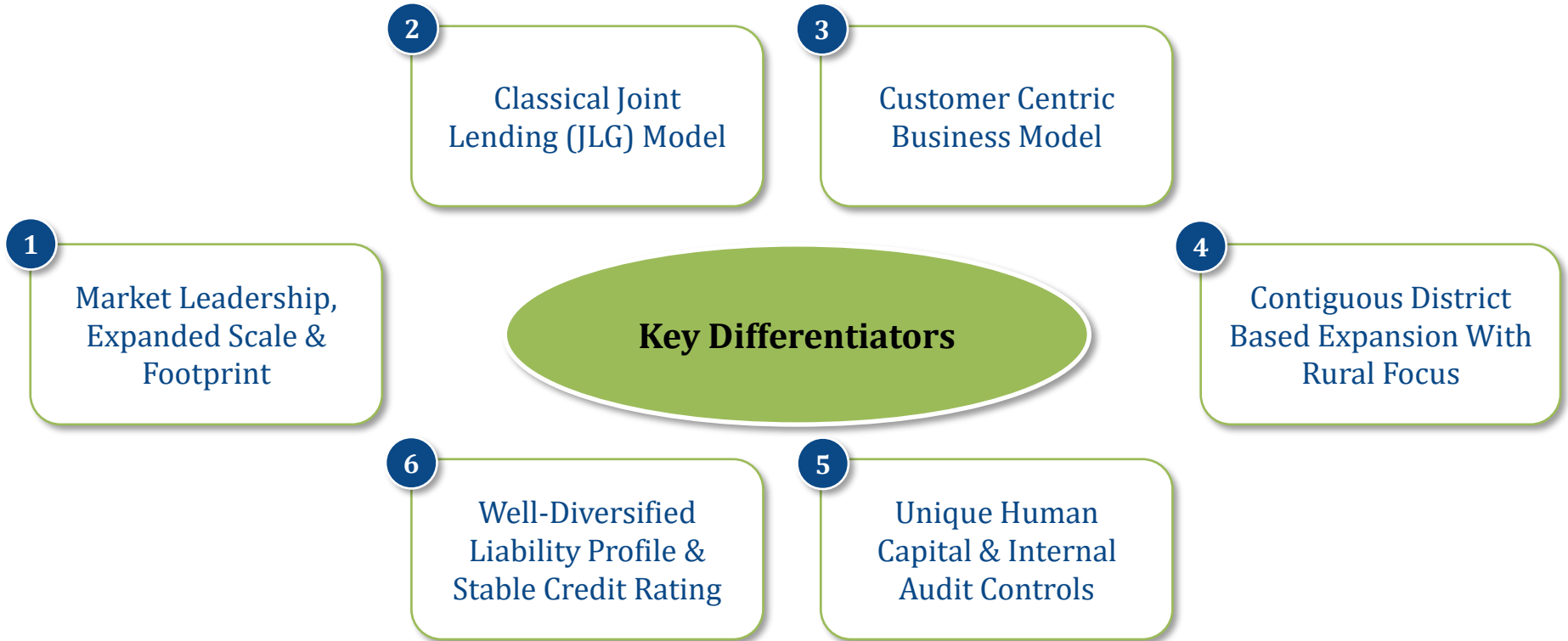
**Nilesh Dalvi**  
**Head - Investor Relations**

- Joined CAGL in 2019
- Prior to joining CAGL, he was CEO with Dickenson IR
- Earlier worked with Bank of America and TCS



**Haridarshini A**  
**Head - Operational Excellence**

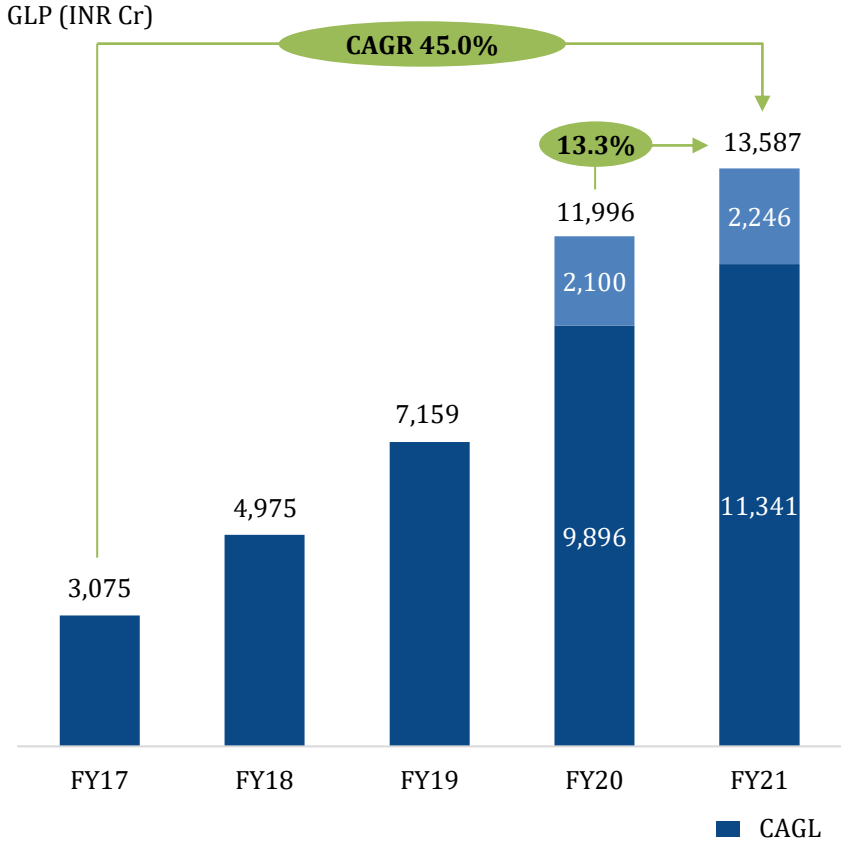
- Joined CAGL in 2007
- At CAGL, Worked in MIS, Planning & Monitoring, Finance & account, Human resource



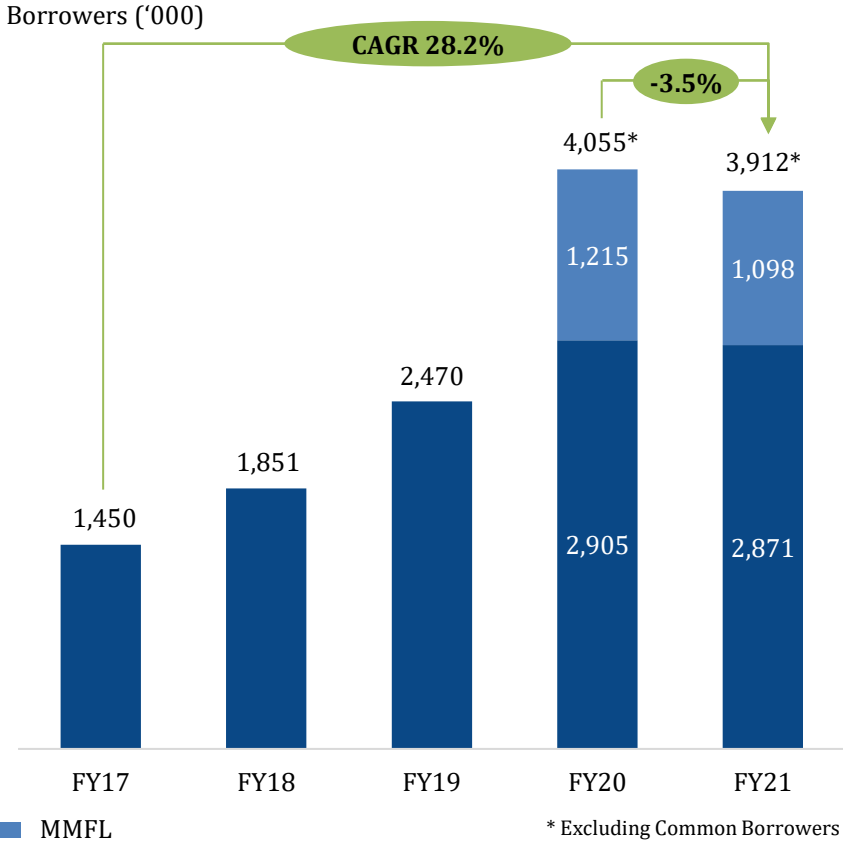
Uniquely positioned to capitalize on the highly underpenetrated credit in rural areas with one of the lowest lending rate & one of the best operating cost efficiency

# Leading MFI with Expanded Scale & Footprint (1/2)

**Strengthened Leadership Position with ~ INR 13,587 Cr Portfolio**



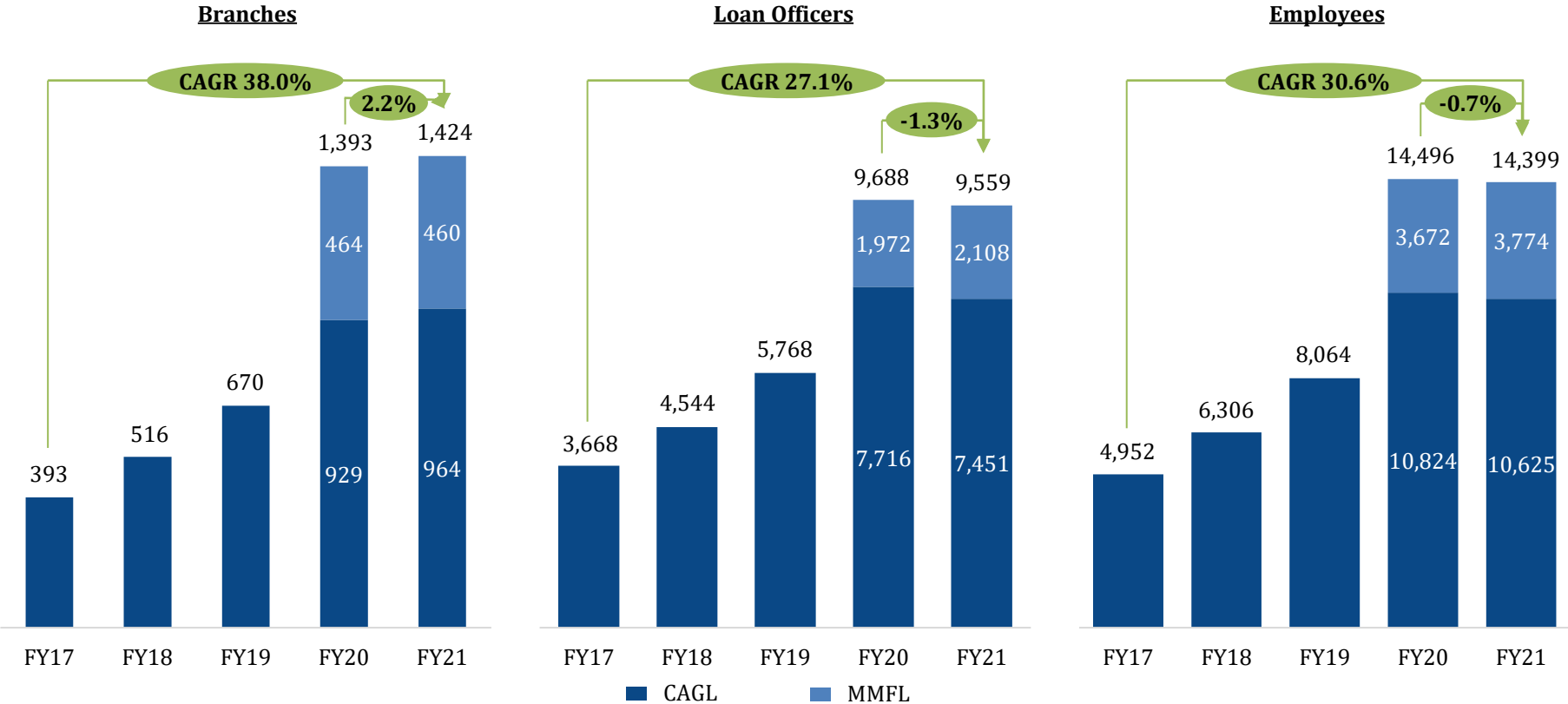
**Augmented Borrower Base of ~ 39.12 Lakh**



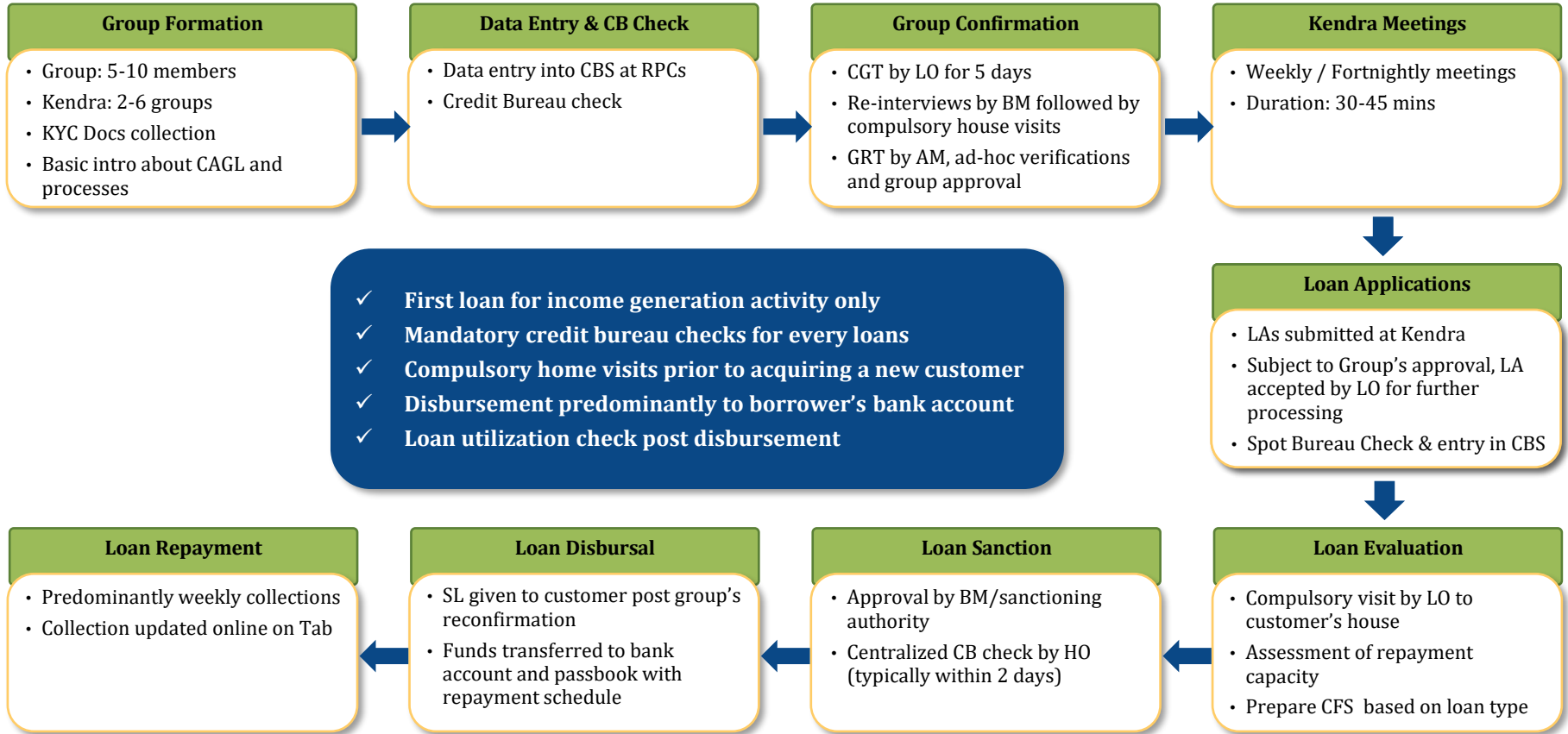


# Leading MFI with Expanded Scale & Footprint (2/2)

## Expanded Branch Network & Human Infrastructure to Drive Future Growth



# Classical JLG Lending Model



Note: CB: Credit Bureau, CBS: Core Banking System, RPC: Regional Processing Center, CGT: Compulsory Group Training, LO: Loan Officer, BM: Branch Manager, CFS: Cash Flow Statement, AM: Area Manager, LA: Loan Application, HO: Head Office, SL: Sanction Letter, KM: Kendra Meeting

# Customer Centric Business Model (1/2)

✓ Partnering in growth with diverse product suite catering to entire customer life cycle

✓ One of the lowest lending rates - 19.15%



✓ Customer flexibility - Even in a group, borrowers can have different borrowing limit, ticket size, disbursement & repayment schedule, no pre-payment penalty

✓ Customer can have multiple loans within the credit line/borrowing limit to meet specific requirements

✓ High customer engagement through predominantly weekly Kendra meetings

✓ Strong focus on client protection in collection, awareness building and grievance resolution

High customer satisfaction  
87% Borrower retention rate

Portfolio stability with  
lower loan run-off

Significant growth  
from existing customer

Lower customer  
acquisition cost

# Customer Centric Business Model (2/2)

Loan Type	Customer Centric Products	Purpose	Ticket Size (INR)	Tenure (months)
Group	Income Generation Loan(IGL)	Business Investments and Income Enhancement activities	5,000 - 80,000	12-24
Group	Home Improvement Loans	Water Connections, Sanitation and Home Improvement & Extensions	5,000 - 50,000	12-48
Group	Family Welfare Loans	Festival, Medical, Education and Livelihood Improvement	1,000 - 15,000	3-12
Group	Special Situation Loans	Emergencies	2,000	6
Group	Emergency Loans	Emergencies	1,000	3
Individual	Retail Finance Loans	Purchase of inventory, machine, assets or for making capital investment in business or business expansion	Up to 5,00,000	6-60

### Cashless shift based on customer's preference

- Small loans: Cash/Cashless  
Larger Loans: Cashless
- 100% of branches enabled for cashless disbursements
- Currently, 90%+ disbursements are on cashless mode
- 100% cashless in retail finance business

### Retail Finance

- Retail Finance was launched in 2016 to support the enhanced credit needs of our graduated customers, making CAGL 'One stop shop' for various customer requirements

# Calibrated, Contiguous District Based Expansion Strategy...



Focus on achieving deep penetration within a particular district within three years of commencement of operations



Gradual expansion into the next (typically adjoining) district



Systematic methodology in selection of new districts based on availability of infrastructure, competition, historical performance trend, socio-economic risk, growth potential



Contiguous expansion provides significant scale and diversification advantages

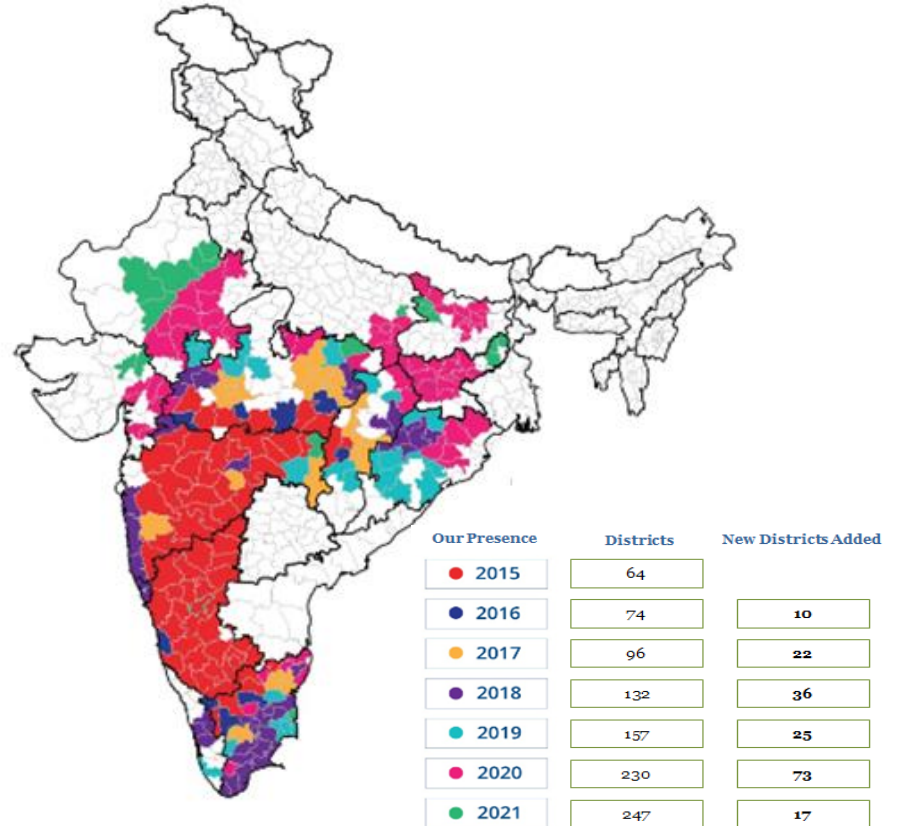


Familiarity of the loan officers with demographics of nearby districts enables effective customer evaluation and better servicing



Lower exposure to a particular district (98% of districts  $\leq$  2% of GLP, No single district has > 4% of total GLP)

CAGL's contiguous district-based expansion over last 6 years



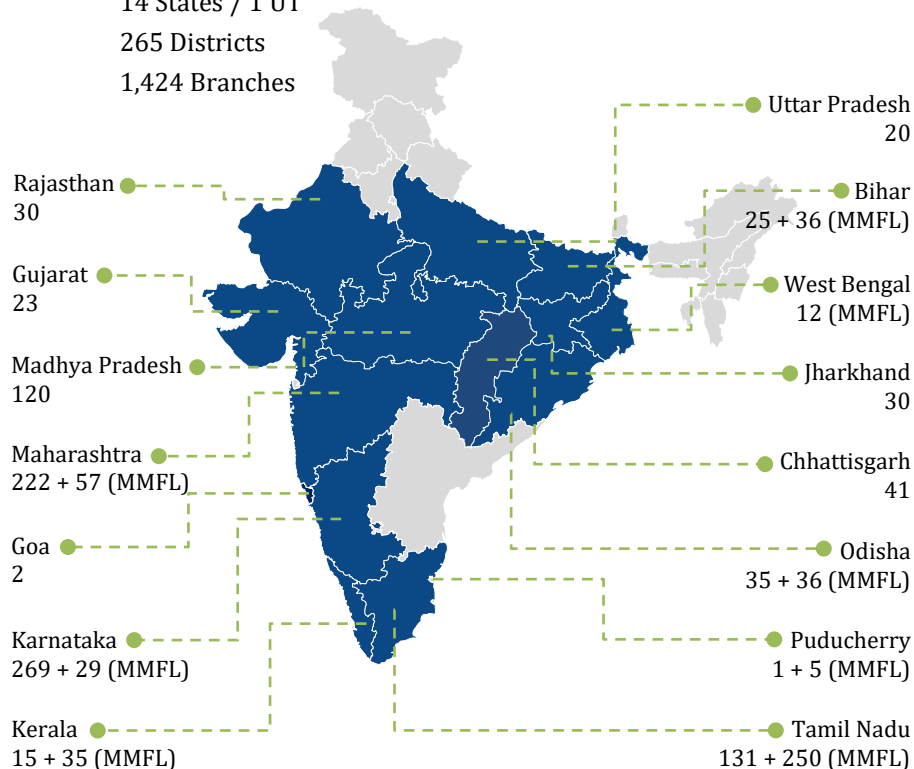
# ...Leading To Geographic Diversification

## Our Presence

14 States / 1 UT

265 Districts

1,424 Branches



Branch Network	Q4 FY21 CAGL + MMFL	Q4 FY21 % Share
Karnataka	298	20.9%
Maharashtra	279	19.6%
Tamil Nadu	381	26.8%
Madhya Pradesh	120	8.4%
Other States & UTs	346	24.3%
<b>Total</b>	<b>1,424</b>	<b>100.0%</b>

Borrowers ('000)	Q4 FY21 CAGL + MMFL	Q4 FY21 % Share
Karnataka	1,165	29.8%
Maharashtra	841	21.5%
Tamil Nadu	997	25.5%
Madhya Pradesh	325	8.3%
Other States & UTs	583	14.9%
<b>Total</b>	<b>3,912*</b>	<b>100.0%</b>

GLP (INR Cr)	Q4 FY21 CAGL + MMFL	Q4 FY21 % Share
Karnataka	5,194	38.2%
Maharashtra	3,186	23.4%
Tamil Nadu	2,562	18.9%
Madhya Pradesh	1,113	8.2%
Other States & UTs	1,532	11.3%
<b>Total</b>	<b>13,587</b>	<b>100.0%</b>

\* Excluding 57,737 (2.0%) Common Borrowers

# ...And Deeper Presence with Rural Focus



## Higher District Penetration: Branches Per District



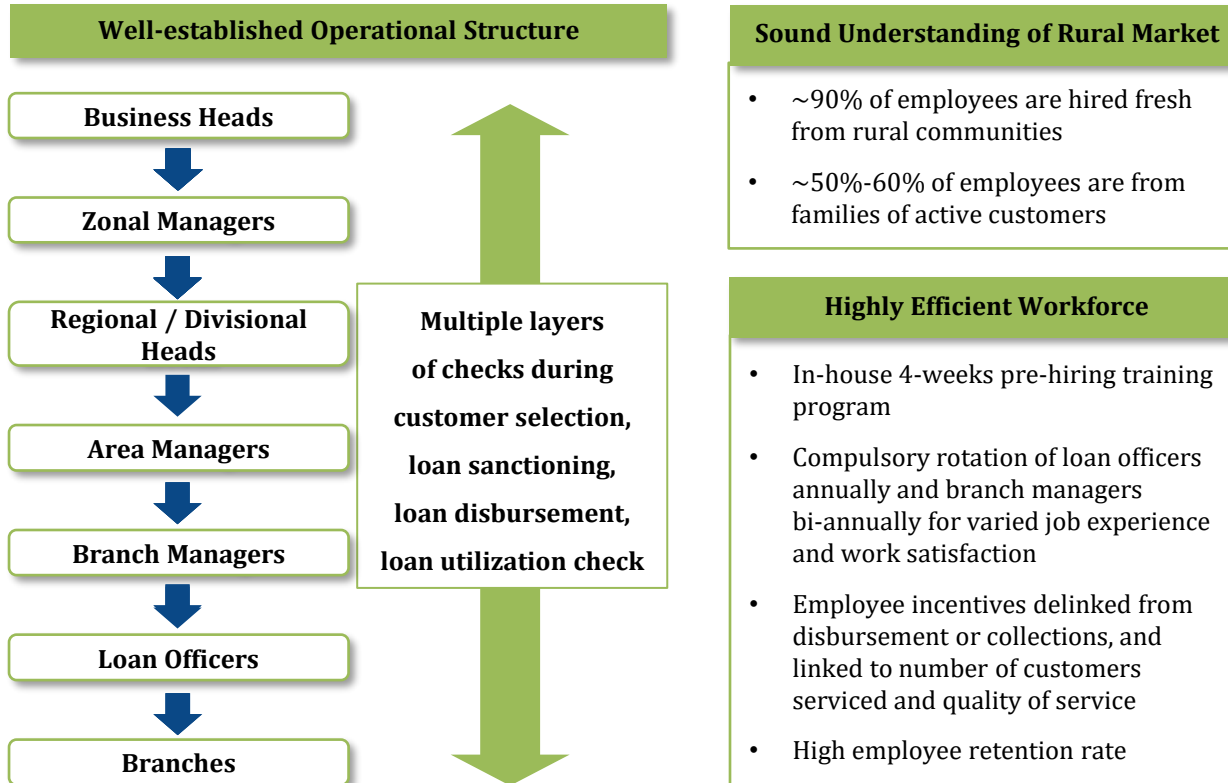
## Higher Proportion of Rural Borrowers



GLP Exposure of Districts (% of GLP)	Q4 FY21 (CAGL + MMFL)	
	No. of Districts	% of Total Districts
< 0.5%	205	77%
0.5% - 1%	28	11%
1% - 2%	27	10%
2% - 4%	5	2%
> 4%	0	0%
<b>Total</b>	<b>265</b>	<b>100%</b>

District in terms of GLP	Q4 FY21 (CAGL + MMFL)
	% of Total GLP
Top 1	3%
Top 3	9%
Top 5	14%
Top 10	23%
Other	77%

## Unique Human Capital



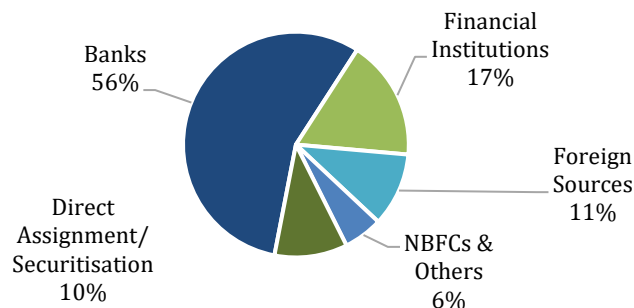
## Internal Audit & Controls

- Internal audit frequency – 6 times in a year at branches, 4 times at regional offices, 4 times at head office
- Internal audit teams are responsible for HO, branch and field audits
- Internal audit of back-end process at head office
- The Audit Committee of our Board is updated every quarter on significant internal audit observations, compliances, risk management practices and control systems

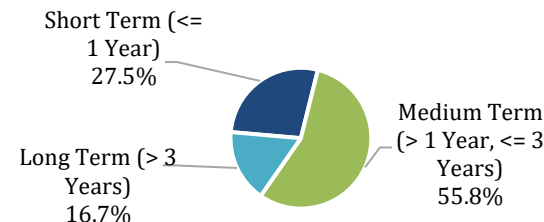


# Well-Diversified Liability Profile & Stable Credit Rating

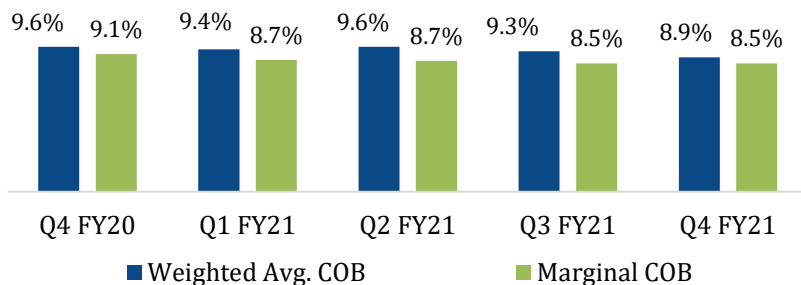
**Consolidated Liability Mix as on Mar-21:  
40 banks, 3 FIs, 10 NBFCs and 8 FIs**



**Consolidated Liability Mix as on Mar-21:  
Tenure Wise (%)**



**Standalone Cost of Borrowing (%)**



Credit Ratings	Rating Agency	Q4 FY21 Rating/Grading
Rating Instrument		
Bank facilities	CRISIL	A+ (Stable)
	ICRA	A+ (Stable)
	Ind-Ra	A+ (Stable)
Non-convertible debentures	CRISIL	A+ (Stable)
	ICRA	A+ (Stable)
	Ind-Ra	A+ (Stable)
	BWR	A+ (Positive)
Subordinated debt	ICRA	A+ (Stable)
Commercial Paper	ICRA	A1+
Comprehensive Microfinance Grading(Institutional Grading/Code of Conduct Assessment (COCA))	CRISIL/SMERA	M1C1
Social Rating	M-CRIL	Σα
Social Bond Framework	Sustainalytics	Certified

Investment Rationale

**Business Overview**

Annexure



# Organisational Excellence Awards – Two Consecutive Years

## Microfinance Organisation of the Year

The award conferred at the 12<sup>th</sup> Inclusive Finance India Awards 2020



## India's 30 Best Workplaces in BFSI – 2021

Great Place to Work Institute India



### CreditAccess Grameen Limited

*For inspiring trust among your people, instilling pride in them, creating an environment that promotes camaraderie, and delivering a great workplace experience for all your employees that makes your organization one among*

**India's 30 Best Workplaces in BFSI – 2021**

  
Prasenjit Bhattacharya  
Chief Executive Officer  
Great Place to Work® Institute India

# FY21: Consolidated Performance Highlights

**GLP**  
INR 13,587 Cr  
(+13.3% YoY)

**Active Borrowers**  
39.12 Lakh  
(-3.5%)

**Branches 1,424**  
(+2.2% YoY)

**Employees 14,399**  
(-0.7% YoY)

**PPOP**  
INR 952 Cr  
(+36.2% YoY)

**PAT: INR 131 Cr**  
(-60.8% YoY)  
**Adj. PAT: INR 260 Cr <sup>1</sup>**  
(-34.3% YoY)

**ROA/ Adj. ROA <sup>1</sup>**  
0.9%/ 1.8%

**ROE/ Adj. ROE <sup>1</sup>**  
4.0%/ 8.0%

**Total Equity**  
INR 3,796 Cr  
**D/E Ratio**  
2.9x

**GNPA 4.43% <sup>2</sup>**

**Provisioning 5.01%**  
(0.9% additional COVID buffer)

- 1) Figures adjusted excluding the impact of accelerated write-offs and additional COVID provisioning buffer of INR 112.2 Cr created for FY22  
2) 0.61% (INR 75.5 Cr) restructured assets (99.5% < 30 dpd), continue to be accounted under Stage 3 Assets

## Business Growth Momentum Maintained in Q4 FY21

**GLP grew by 13% YoY and 10% QoQ to INR 13,587 Cr**

- New Disbursals (Jun-Mar): ~69% of GLP
- CAGL: INR 11,341 Cr (+15% YoY, +11% QoQ)
- MMFL: INR 2,246 Cr (+7% YoY, +6% QoQ)

**Borrowers declined by 3.5% YoY to 39.12<sup>1</sup> Lakh**

- CAGL: 28.71 Lakh (2,12,688 new added in Q4 FY21, 3,96,573 in FY21)
- MMFL: 10.98 Lakh (79,471 new added in Q4 FY21, 1,59,385 in FY21)

**Disbursements grew by 42% YoY and 3% QoQ to INR 4,726 Cr**

- CAGL: INR 4,143 Cr (+42% YoY, +3% QoQ)
- MMFL: INR 583 Cr (+41% YoY, +4% QoQ)

**Gradual pick-up in monthly collections (excl. arrears/ incl. arrears)**

- CAGL: 94%/ 97% in Mar-21, MMFL: 90%/ 91% in Mar-21

## Early Risk Recognition and Conservative Provisioning

**CAGL: Continued focus on early risk recognition & provisioning**

- ECL of 5.00% against GNPA of 4.38% (predominantly @ 60+ dpd)
  - Additional COVID buffer of INR 103.4 Cr (1.0% ECL) created for FY22
  - 0.73% restructured assets (99.5% < 30 dpd), continue to be accounted under Stage 3 Assets
- Write-off of INR 278.7 Cr (incl. accelerated write-off of INR 273.4 Cr) in Q4 FY21
- INR 16.0 Cr interest income (on Stage 3 portfolio) de-recognized in Q4 FY21

**MMFL: Gradual Alignment of Provisioning Policy with CAGL**

- ECL of 5.07% against GNPA of 4.70%, Write-off of INR 39.2 Cr in Q4 FY21
- Additional COVID buffer of INR 8.8 Cr (0.4% ECL) created for FY22
- INR 3.9 Cr interest income (on Stage 3 portfolio) de-recognized in Q4 FY21

**Strong profitability in Q4 FY21 was utilized to absorb accelerated write-offs and build additional provisioning buffer ahead of FY22**

## Strong Balance Sheet Position to Enable Consistent Growth in Future

**Adequate Liquidity & continued support from lenders**

- INR 2,484.4 Cr C&CE (16.5% of total assets) as on 31<sup>st</sup> March 2021
- INR 2,614 Cr undrawn sanctions as on 31<sup>st</sup> March 2021
- INR 3,951 Cr sanctions in pipeline as on 31<sup>st</sup> March 2021

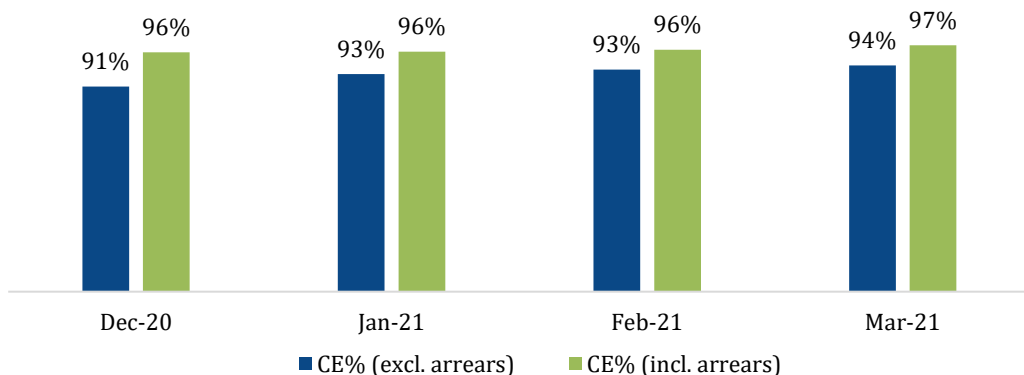
**Healthy Capital Position even after early risk recognition and provisioning**

- CRAR: CAGL 31.8% (Tier 1: 30.5%)
- CRAR: MMFL 20.9% (Tier 1: 17.7%)
- CRAR: Consolidated 26.8% (Tier 1: 25.5%)

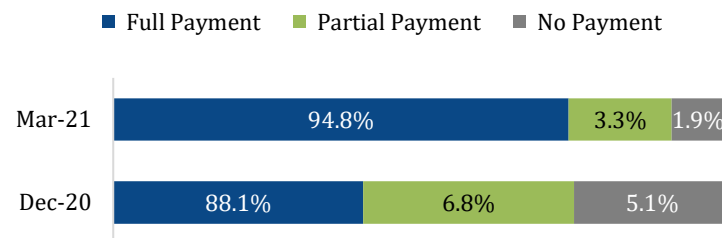
1) Excluding 57,737 common borrowers

# Consistent Improvement in Monthly Collections (CAGL)

## MoM Improvement in Collection Efficiency



## Reduction in % Portfolio of Non-Paying Customers



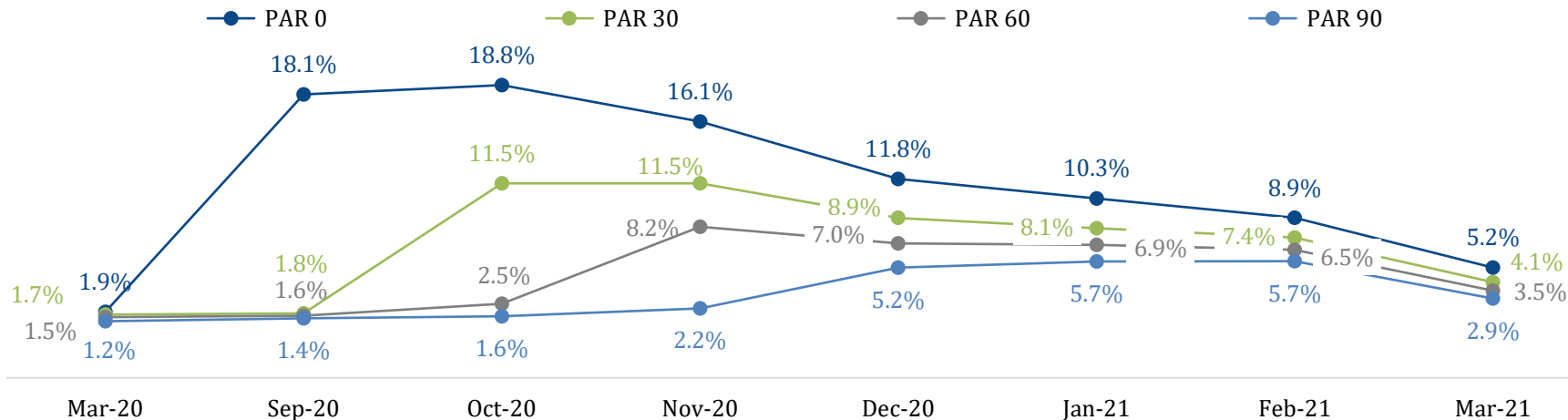
CE % (excl. arrears)	Dec-20	Jan-21	Feb-21	Mar-21
Karnataka	93%	95%	95%	96%
Tamil Nadu	94%	94%	95%	95%
Madhya Pradesh	92%	93%	94%	94%
Others	94%	95%	96%	97%
<b>Total (Excl. Maharashtra)</b>	<b>93%</b>	<b>94%</b>	<b>95%</b>	<b>96%</b>
Maharashtra	86%	88%	89%	90%
<b>Total</b>	<b>91%</b>	<b>93%</b>	<b>93%</b>	<b>94%</b>

CE % (incl. arrears)	Dec-20	Jan-21	Feb-21	Mar-21
Karnataka	97%	97%	97%	98%
Tamil Nadu	97%	96%	97%	97%
Madhya Pradesh	96%	96%	96%	97%
Others	97%	98%	98%	99%
<b>Total (Excl. Maharashtra)</b>	<b>97%</b>	<b>97%</b>	<b>97%</b>	<b>98%</b>
Maharashtra	95%	94%	94%	96%
<b>Total</b>	<b>96%</b>	<b>96%</b>	<b>96%</b>	<b>97%</b>

NOTE: Restructured Book amounts to INR 75.5 Cr (0.73% of GLP) (99.5% < 30 dpd) as on Mar-21

# Significant Containment of Asset Quality Stress (CAGL)

MoM Reduction in PAR



PAR 0	Dec-20	Jan-21	Feb-21	Mar-21
Karnataka	8.6%	7.4%	6.4%	3.6%
Tamil Nadu	10.1%	9.8%	8.4%	6.1%
Madhya Pradesh	9.8%	8.7%	7.7%	4.3%
Others	8.3%	6.3%	4.9%	2.8%
<b>Total (Excl. Maharashtra)</b>	<b>9.0%</b>	<b>7.9%</b>	<b>6.7%</b>	<b>4.0%</b>
Maharashtra	19.1%	16.9%	14.9%	8.7%
<b>Total</b>	<b>11.8%</b>	<b>10.3%</b>	<b>8.9%</b>	<b>5.2%</b>

Mar-21	PAR 60	PAR 90
Karnataka	2.6%	2.2%
Tamil Nadu	3.6%	2.8%
Madhya Pradesh	2.9%	2.4%
Others	1.8%	1.5%
<b>Total (Excl. Maharashtra)</b>	<b>2.7%</b>	<b>2.3%</b>
Maharashtra	5.7%	4.8%
<b>Total</b>	<b>3.5%</b>	<b>2.9%</b>

NOTE: Restructured Book amounts to INR 75.5 Cr (0.73% of GLP) (99.5% < 30 dpd) as on Mar-21

# Early Risk Recognition & Conservative Provisioning (CAGL)

		Q4 FY21			Q3 FY21		
Asset Classification (dpd)		EAD (INR Cr)	EAD%	ECL%	EAD (INR Cr)	EAD%	ECL%
Stage 1	0-15 (GL), 0-30 (RF)	9,748.0	94.5%	1.8% <sup>2</sup>	9,007.1	90.2%	0.7%
Stage 2	16-60 (GL), 31-90 (RF)	114.8	1.1%	24.2%	298.8	3.0%	16.8%
Stage 3	60+ (GL), 90+ (RF)	451.4 <sup>1</sup>	4.4%	69.5%	683.0	6.8%	70.1%
<b>Total</b>		<b>10,314.2</b>	<b>100%</b>	<b>5.0%</b>	<b>9,988.8</b>	<b>100%</b>	<b>5.9%</b>

1) 0.73% (INR 75.5 Cr) restructured assets (99.5% < 30 dpd), continue to be accounted under Stage 3 Assets

2) Includes additional COVID buffer of INR 103.4 Cr (1.0% of ECL)

## CAGL adopts conservative approach leading to early recognition of risk backed by accelerated provisioning coverage

Contribution of Customers as on Mar-21	Stage 1 EAD%	Stage 2 EAD%	Stage 3 EAD%	Total EAD%
Full Payment	93.7%	0.0%	0.7%	94.4%
Partial Payment	0.8%	0.9%	2.0%	3.7%
No Payment	0.0%	0.2%	1.7%	1.9%
<b>Total</b>	<b>94.5%</b>	<b>1.1%</b>	<b>4.4%</b>	<b>100%</b>

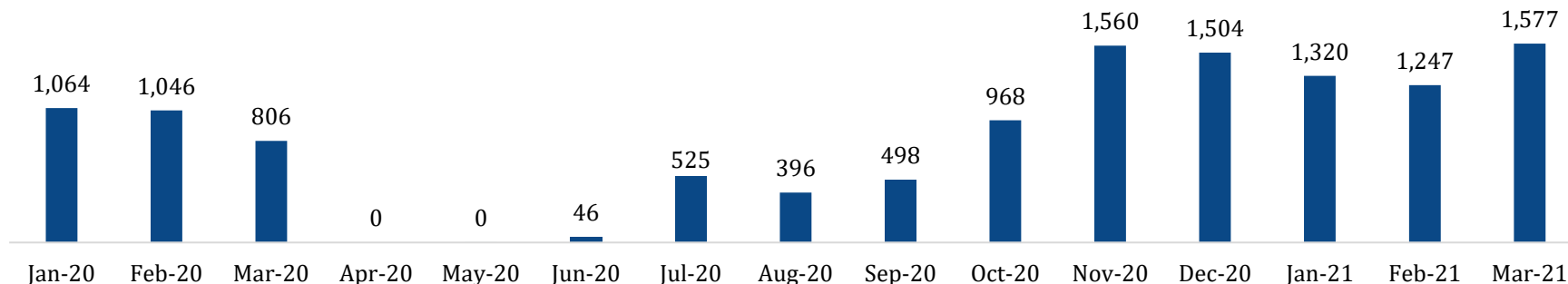
- Continued efforts to encourage customers to maintain/ improve the repayment trend
- Additional financing support to customers displaying improving repayment behaviour
- Focus on roll-back of partially paying customers and activation of non-paying customers
- **Accelerated Write-off of INR 273.4 Cr in Q4 FY21**

EAD: Exposure at default includes principal and accrued interest



# New Disbursements Back on Pre-COVID Growth Path (CAGL)

## Significant Pickup in Loan Disbursements, back to Pre-COVID Growth Trend... (INR Cr)



## ...Driven by Growth From Both Mature & New Branches

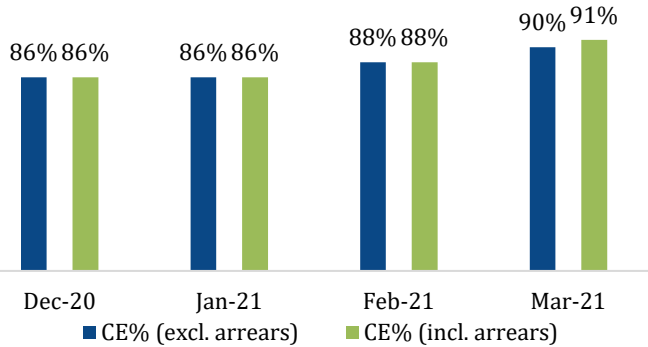
Disbursements (INR Cr)	No. of Branches	Q4 FY20	Q4 FY21	% YoY Growth
Branches opened before FY20	670	2,473.7	3,430.2	38.7%
Branches opened during FY20	259	442.7	713.0	61.1%
<b>Total</b>	<b>929</b>	<b>2,916.4</b>	<b>4,143.2</b>	<b>42.1%</b>

## ...While Displaying Stable Asset Quality

New Disbursals (Jun-20 to Mar-21)	INR Cr	PAR% as on Mar-21
Regular	9,468.5	99.0%
PAR 0	97.9	1.0%
PAR 30	39.7	0.4%
PAR 60	22.8	0.2%
PAR 90	12.3	0.1%
<b>Total Disbursals</b>	<b>9,641.3</b>	<b>72% of GLP</b>

# Update on Collections & Provisioning at MMFL

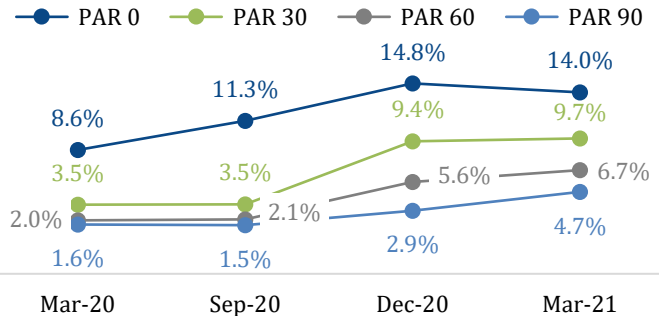
## Improvement in Monthly Collections



## Building Adequate Provisioning

Asset Classification (dpd)		Q4 FY21			Q3 FY21		
		EAD (INR Cr)	EAD%	ECL%	EAD (INR Cr)	EAD%	ECL%
Stage 1	0-30	1,901.9	90.2%	1.1%	1,890.6	90.8%	2.0%
Stage 2	31-90	108.6	5.1%	18.7%	132.9	6.4%	15.6%
Stage 3	90+	99.1	4.7%	67.1%	58.1	2.8%	64.0%
<b>Total</b>		<b>2,109.5</b>	<b>100.0%</b>	<b>5.1%</b>	<b>2,081.6</b>	<b>100.0%</b>	<b>4.6%</b>

## MoM Reduction in PAR



Contribution of Groups as on Mar-21	Stage 1 EAD%	Stage 2 EAD%	Stage 3 EAD%	Total EAD%
Full Payment	85.8%	0.7%	0.7%	87.1%
Partial Payment	4.3%	4.4%	3.4%	12.0%
No Payment	0.1%	0.1%	0.7%	0.9%
<b>Total</b>	<b>90.2%</b>	<b>5.1%</b>	<b>4.7%</b>	<b>100.0%</b>

- Gradual alignment of ECL with CAGL
- Maintained healthy provisioning % for Stage 2 & 3 Assets despite healthy proportion of partially paying groups

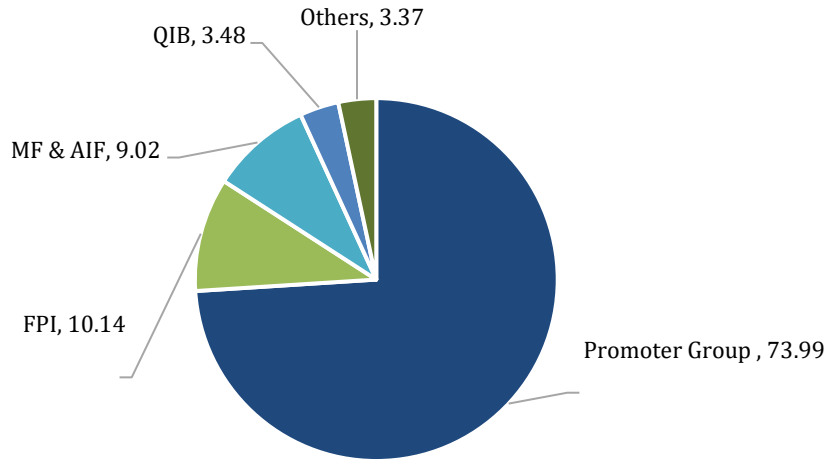
Investment Rationale

Business Overview

Annexure



## Shareholding Pattern – March 2021



## Top 10 Institutional Investors – March 2021

**HDFC Life Insurance Company**

**ICICI Prudential Life Insurance Company**

**ICICI Prudential MF**

**IIFL AMC**

**Nippon MF**

**T Rowe Price**

**Taiyo Pacific Partners**

**Tata AIA Life Insurance**

**Vanguard**

**WCM Investment Management**

# COVID-19 CSR Initiatives (Directly Managed By CAGL Team): FY21

In the backdrop of COVID-19 pandemic situation in India, CAGL has decided to focus its CSR activities in towards following activities –

- Preventive and precautionary activities
- Support communities in dealing with COVID-19 issues
- Support communities in recovering from COVID-19 infection

The following activities were selected and executed in the COVID-19 affected areas in all CAGL operating states and districts

- Distribution of PPE kits - N95 mask, sanitizers, hand gloves, shoe rapper, spectacle, gown, cotton and spirit
- Distribution of medical kits - 50 masks, 50 sanitizers -100ml and 50 pair of hand gloves
- Distribution of groceries
- Distribution of thermal scanners

Type Of Activity	Target Beneficiaries	Number of Institutions / Locations	Number of Beneficiaries	Number of Kits
Grocery Kits	Flood affected members, Covid-19 affected customers, CAGL staff and branches, GK Members, Police Stations, Gram Panchayat Staff, Asha Workers, Anganwadi Teachers, Health Centers, Media Offices, General Public, Quarantine Centers, Municipal Office, Tahsildar Office, General Community, Govt. Hospital	237	8,919	8,919
Health Kits		6,272	3,70,522	9,431
PPE Kits/ Quarantine Center Items		8	615	195
Thermal Scanners & Other Items		350	52,294	350
<b>Total</b>		<b>6,867</b>	<b>4,32,350</b>	<b>18,895</b>

# COVID-19 CSR Initiatives (Directly Managed By CAGL Team): FY21

State	Estimated Expenditures	Total Amount (INR) (As on 31 <sup>st</sup> Mar, 2021)
Karnataka	76,57,000	87,47,918
Maharashtra	44,20,000	46,49,178
Tamil Nadu	26,20,000	23,38,157
Madhya Pradesh	12,65,000	11,87,841
Chhattisgarh	4,51,000	5,04,775
Odisha	3,85,000	5,41,586
Jharkhand	2,75,000	4,42,025
Bihar	2,20,000	13,03,714
Rajasthan	4,00,000	2,39,021
Gujarat	3,60,000	96,200
Kerala	3,00,000	2,48,150
Uttar Pradesh	1,65,000	1,26,805
Goa	22,000	24,000
Puducherry	20,000	19,471
<b>Grand Total</b>	<b>1,85,60,000</b>	<b>2,04,68,841</b>

\*INR 14,69,327 used from Special Fund aside..



# COVID-19 CSR Initiatives (Through Navya Disha): FY21

Type Of Activity	Target Beneficiaries	Number of Institutions / Locations	Number of Beneficiaries	Number of Kits
Grocery Kits	Flood affected members, Covid-19 affected customers, CAGL staff and branches, GK Members, Police Stations, Gram Panchayat Staff, Asha Workers, Anganwadi Teachers, Health Centers, Media Offices, General Public, Quarantine Centers, Municipal Office, Tahsildar Office, General Community, Govt. Hospital	460	1,707	1,644
Health Kits		3,765	1,24,269	5,219
Thermal Scanners & Other Items		2	-	-
<b>Total</b>		<b>4,227</b>	<b>1,25,976</b>	<b>6,863</b>

State	Total Amount (INR) (As on 31 <sup>st</sup> March, 2021)
Karnataka	50,58,096
Maharashtra	6,53,783
Tamil Nadu	1,05,615
Madhya Pradesh	7,36,781
Odisha	1,50,775
Bihar	2,02,360
Kerala	46,000
Uttar Pradesh	61,800
<b>Grand Total</b>	<b>70,15,210</b>

\*Additional logistics expenses: INR 58,008

\*\*Hence, Total Navya Disha Expenditure:  
INR 70,73,218



**Thank You**

