

LEADING WITH EMPATHY

Steering progress
through sustainable
social impact



CRISIL Foundation is the Corporate Social Responsibility (CSR) arm of CRISIL Limited.

CRISIL Foundation, registered as public charitable trust incorporated under Bombay Public Charitable Trust, 1950, was formally launched on March 6th, 2012, before the enactment of Section 135 of the Companies Act 2013.

The twin objectives of CRISIL Foundation:

1. Financial capability building – Empowering socially and economically underprivileged communities (especially women) through financial capability building and improving access to banking and social welfare entitlements.
2. Environment conservation – Works towards improving life on land by creating native urban forests in and around cities and life below water by focusing on reducing plastic in our oceans.

The initiatives by CRISIL Foundation have bagged the prestigious National Corporate Social Responsibility (CSR) Award, 2020 in the category 'Corporate Awards for Excellence in CSR' for financial capability building and environment conservation. This is the second time in a row that CRISIL has received the accolade, after winning the 'CSR in Challenging Circumstances, North-East' award for its flagship programme Mein Pragati in Assam.



Building financial capabilities of rural communities

CRISIL Foundation has strengthened the financial capabilities of over a million rural community members (mostly women) through **Mein Pragati**, its flagship initiative in rural Assam and Rajasthan. This is facilitated through a well-trained, all-women community cadre of 5,000+ sakhis, which has helped address the last-mile constraints in awareness and access to banking, financial services, and government welfare entitlements.

Learnings from Mein Pragati have been encapsulated in the form of an app-based training-cum-certification programme – **GramShakti** – for on-boarding and capacity building of Sakhis. The GramShakti Certification is highly valued by our Sakhis and application is helping us take the Sakhi model to several new geographies through partnerships.

CRISIL Foundation's efforts through Mein Pragati have led to a larger partnership with the Reserve Bank of India, 11 public sector banks and NABARD for establishing **615 MoneyWise Centres for Financial Literacy (CFLs)** to reach out to over 1,740+ blocks spread across 14 States and 4 Union Territories.



Our impact footprint

Active presence in 14 States and 4 Union Territories through flagship projects – Mein Pragati and RBI's MoneyWise CFL

- **Mein Pragati**

- Assam
- Rajasthan

- **RBI MoneyWise CFL**

North-east zone

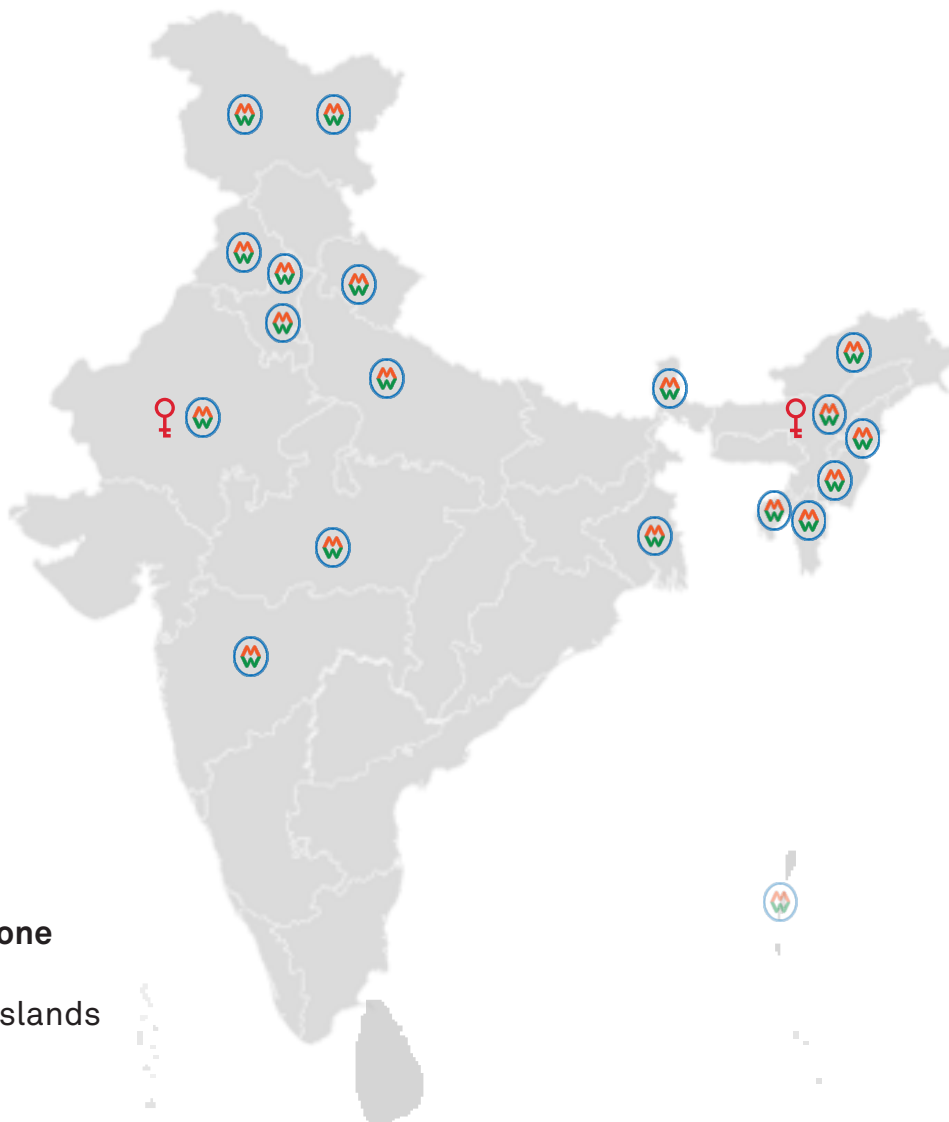
- Assam
- Tripura
- Sikkim
- Nagaland
- Manipur
- Arunachal Pradesh
- Mizoram
- West Bengal

North zone

- Uttar Pradesh
- Rajasthan
- Punjab
- Haryana
- Uttarakhand
- Chandigarh
- Jammu & Kashmir
- Ladakh

West, East and South zone

- Maharashtra
- Andaman & Nicobar Islands



A CRISIL Programme

Mein Pragati:

Districts	:	31
Blocks	:	113
Villages	:	5,000+
Sakhi cadre	:	5,274
Community outreach	:	1.9 million
Linkages facilitated	:	1.3 million



RBI MoneyWise CFL:

Districts	:	338
Blocks	:	1,740+
Villages	:	50,000+
CFL Centres	:	615
On-ground grassroots team	:	2,400+
Community outreach	:	8.7 million
Linkages facilitated	:	0.8 million

*Till December, 2023

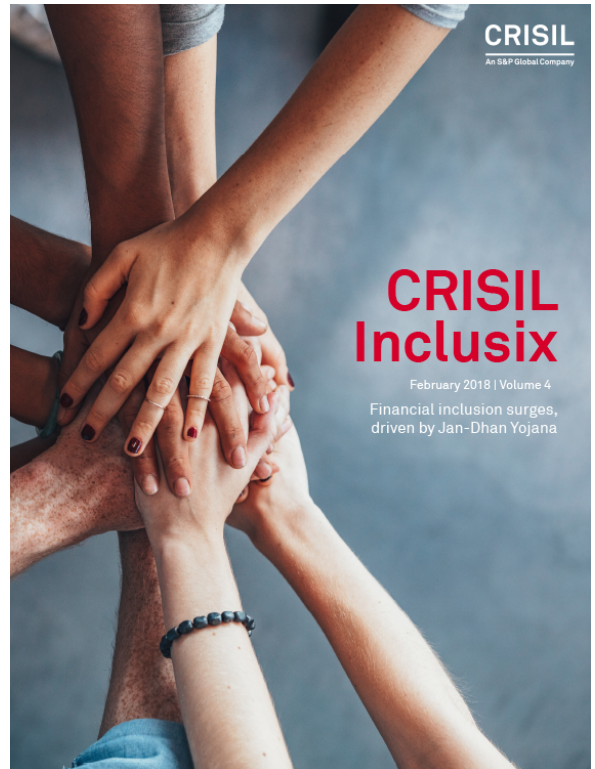
Policy and thought leadership

CRISIL Inclusix

A flagship policy document, measuring the extent of financial inclusion at the district and state levels; CRISIL Inclusix was initiated in the year 2013, and subsequently updated with four editions. CRISIL Inclusix is measured on a scale of 0 to 100, where 100 is the maximum score achievable. To provide a comparative assessment, CRISIL has grouped the index (at district, state and regional levels) in four categories. In defining these categories, the all-India score of CRISIL Inclusix has been used as the benchmark.

The index comprehensively measures financial inclusion based on four tangible and critical dimensions:

- Branch penetration
- Credit penetration
- Deposit penetration
- Insurance penetration



CRISIL CSR Yearbook

CRISIL Foundation's flagship thought leadership piece, reports the CSR spends by listed companies based on the annual report disclosures. The first edition was released in the year 2016, and subsequently there have been five more editions – each in every financial year



Scan and follow for more details.



<https://www.crisil.com/en/home/crisil-foundation.html>

