

A thick red diagonal line pointing downwards from left to right.

CSR Projects - FY 2025-26

Introduction:

At Mahindra & Mahindra Financial Services Limited (MMFSL' or 'The Company') we sincerely believe that the actions of the organization and its community are highly interdependent. Both on its own and as part of the Mahindra Group, through constant and collaborative interactions with our external stakeholders, MMFSL strives to become an asset in the communities where it operates.

The company's CSR mission aims to actively contribute to the socio-economic development of communities, enabling individuals to partake in and derive benefits from the ongoing socioeconomic progress. The company is dedicated to integrating economically, physically, and socially challenged groups into mainstream society through its CSR initiatives.

Company has identified CSR thrust Areas for undertaking CSR Projects/ programs in India which are aligned with national priorities. The Company aims to actively promote diversity and inclusion in all its CSR initiatives. Through these commitments, the Company strives to contribute to social equality and build a more inclusive and vibrant society. The Company will strive to undertake the CSR projects in accordance with national priorities and/or regulatory guidelines.

A. PROMOTION OF EDUCATION:

1. Dhan Samvaad- Financial Literacy & Digital Awareness:

The program is envisioned to create awareness about financial and digital literacy/ knowledge for the underprivileged communities and address various challenges faced by them at a personal and professional level w.r.t to financial planning, safeguard them from digital frauds, borrow responsibly, and create awareness and increase the uptake of various Govt. schemes.

Our aim is to reach out to Nano and Micro-enterprises like people working at kirana stores, job work, retail shops, restaurants, etc., and Gig workers, such as individuals working as farmers, drivers, self-employed persons from the low-income community. We expect to reach around 2,50,000+ participants through this project.

All contents used for this project are aligned with RBI's Financial Inclusion and Development program.

2. Nanhi Kali:

The Project Nanhi Kali focuses on equipping girls with 21st century skills in an equitable and inclusive environment while promoting holistic, multi-disciplinary, and skill-oriented education that fosters critical thinking, creativity and ethical values. This is made possible through a comprehensive

competency-based curriculum which goes beyond imparting knowledge to enhance skills, attitudes, and values.

In addition, the program supports overall development through its after-school program, which provides physical education by offering athletics training and building leadership skills through team sports. It also includes health and hygiene sessions that promote menstrual health and hygiene awareness, with an emphasis on nutrition and balanced diet.

We are expecting to reach around 14,600 girls through this project in the current financial year.

3. Saksham Scholarship Project:

Scholarship is an initiative to provide financial assistance to underprivileged students to support them in continuing their education.

The project believes in empowering the academic and career goals of children by removing the financial barrier. The scholarship is open to students from multiple states across India. Students studying in Classes 1 to 12, graduation, and post-graduation levels are eligible. Around 3,000 selected scholars will be provided with one-time (fixed) financial assistance.

B. SKILLS DEVELOPMENT AND LIVELIHOOD GENERATION:

4. Women Empowerment:

Women empowerment is the transformative process that helps women move from limited power, voice, and choice at home and in the economy to having the skills, resources, and opportunities needed to compete equitably in markets and the agency to control and benefit from economic gains.

Currently we are implementing women empowerment projects with the aim to improve women's access to education, enhance their economic opportunities, and promote their overall well-being

Mahindra Pride Classrooms (MPC) program is an asset-light and a shorter 40-120 hours training programme conducted for students in classrooms across government/government aided colleges, polytechnics, industrial training institutions, employer premises etc. to enhance their employability prospects.

MPC will be training around 48,00 female students in FY 2026. . The modular MPC training program focusses on life, language and aptitude skills.

Mahindra Pride Skill centers (MPSC) are specifically designed to economically empower women through training in domain and employability skills. The focus will be on sectors that have consistent demand in the region, such as IT / ITES, retail, hospitality, BFSI and other sectors. By addressing the unique requirements of the job market and emphasizing the development of both technical and soft skills, the model aims to equip women with the knowledge, skills and confidence needed to succeed in their careers. Through strong industry partnerships and collaborations, the model will ensure that its training programs align with the needs of employers, resulting in improved opportunities for job placement.

As part of this initiative around 1000 women will be trained in FY 2026 under various domains and 80% of the trained shall be supported in securing a gainful employment.

5. Employability Skills Training Project

This project creates a cadre of workers with essential employability skills, including domain knowledge and soft skills. The project provides skill training to youth for BCBF (Business Correspondent/Business Facilitator) and iTES-BPO (Information Technology Enabled Services), and make them job-ready and resilient for the future, and improved their livelihood.

In the current year, we aim to train around 500 youth and provide them with placement links.

C. ENVIRONMENT:

6. Mahindra Hariyali:

With the aim of a sustainable environment, Mahindra Finance promotes the planting of trees, which provides green cover and is a source of livelihood for farmers/local communities. For the current year, we would be planting 90,000+ saplings of high-value native species—such as Teak (*Tectona grandis*), Neem (*Azadirachta indica*), Mahua (*Madhuka Longifolia*), Mahogany, Jackfruit, Bamboo, Mango (*Magnifera Indica*), and Sandalwood trees in two districts of Gujarat benefiting 500 farmers from 40+ tribal villages.

This project will also support the maintenance (nurturing & caring) of previously planted saplings during this project.

7. Water Conservation Project:

As part of environmental sustainability, Mahindra Finance undertake water conservation initiatives to address water scarcity and improve local ecosystems. These initiatives involve various strategies like rainwater harvesting, groundwater recharge, construction of farm ponds / Check dams, promoting sustainable agriculture, and educating communities about water usage.

This year, we will be supporting around 12 rainwater harvesting (RWH) structures for borewell recharge in the local govt. schools and construction of 2 farm ponds for water conservation in the remote tribal areas in Maharashtra. Through these efforts, we expect to create potential for conserving over 1.13 Cr. liters of rainwater annually, and approximately 2,500 villagers would benefit.

D. OTHER INITIATIVES:

8. Ambulance Donations:

Ambulance donations would be made to NGOs across India towards promoting access to healthcare for marginalized populations with the focus area of healthcare as mentioned under Schedule VII.

Apart from the above major initiatives, Mahindra Finance would be contributing funds for other causes such as educational grant, day care homes/centers, and supporting underprivileged community.