

# Samarthanam Trust for the Disabled

## CRISIL VO Grading Report

April 2019



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The VO Grading is an independent opinion of CRISIL on the VO's relative capability to achieve its stated objectives in a sustained manner. The Grading is assigned and this Report is prepared based on the information and material available to CRISIL and provided by the VO, believing the same to be reliable, true and accurate. CRISIL does not guarantee the accuracy, adequacy, authenticity or correctness of such information and material and analysis based thereon or the suitability of Grading for a particular purpose. The Grading is not kept under surveillance and therefore represents CRISIL's opinion as at the date of its assignment. CRISIL, however, recommends that the VO seek a review, if the VO experiences significant changes/events during the next one year, which could impact the VO's overall analysis by CRISIL and the Grading assigned.

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## CRISIL voluntary organisation (VO) grading

<p><b>VO 2A</b></p> <p>indicates</p> <p>'Strong Delivery Capability and High Financial Proficiency'</p>			<b>Financial Proficiency</b>		
			<b>High</b>	<b>Moderate</b>	<b>Low</b>
	<b>Delivery Capability</b>	<b>Very strong</b>	VO 1A	VO 1B	VO 1C
		<b>Strong</b>	<b>VO 2A</b>	VO 2B	VO 2C
		<b>Average</b>	VO 3A	VO 3B	VO 3C
		<b>Weak</b>	VO 4A	VO 4B	VO 4C
<b>Poor</b>		VO 5A	VO 5B	VO 5C	

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### Grading History

None

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## Fact Sheet

<b>Registered and administrative office</b>	<p><b>Samarthanam Trust for the Disabled (Samarthanam)</b> CA:39, 15th Cross, 16th Main Sector-4, HSR Layout Bangalore – 560 102, Karnataka Tel: +91 80 25729922 Email: rajasekhar@samarthanam.org Website: www.samarthanam.org</p>
<b>Legal status</b>	Public Trust Act registered under The Indian Trust Act, 1882 (registration no. 1544/96-97)
<b>Year of registration and commencement of operations</b>	1997
<b>Operational areas</b>	<ul style="list-style-type: none"> <li>○ 14 cities across 6 states</li> <li>○ Has reached &gt;60,000 beneficiaries across its seven major initiatives</li> </ul>
<b>Staff</b>	<ul style="list-style-type: none"> <li>○ 462 staff members (on roll) as on March 31, 2018 including 172 disabled employees.</li> <li>○ Women employees: 23% of total staff</li> </ul>
<b>Thrust areas</b>	
<ul style="list-style-type: none"> <li>• <b>Target group:</b> Disabled (across age-groups)</li> <li>• <b>Thematic interventions:</b> Education, livelihood, skills, environment, arts &amp; culture, sports, rehabilitation, health and nutrition</li> </ul>	
<b>Key projects / initiatives</b>	
<ul style="list-style-type: none"> <li>• Cricket Association for the Blind in India (CABI) promoting cricket for blind</li> <li>• Swadhara aimed at livelihood support and shelter to disabled women</li> <li>• Parisara (dry and e-waste management program)</li> <li>• Well-being Out of Waste (WOW) focused on recycling of waste</li> <li>• Sunadha promoting artistic talent among disabled</li> <li>• Mid-day meal for disabled school children</li> </ul>	

## Key Evaluation Drivers

Profile
<p>↑ <b>Long track record:</b> Samarthanam is one of the pioneer non-governmental organisations with about two decades of experience serving disabled communities in India.</p> <p>↔ <b>Experienced board members; scope for diversifying the governing board exists:</b> Samarthanam's board members have long experience in working with disabled communities which has led to the initiation of relevant programmes. There is a scope to broad-base the board profile by inducting sectoral experts and by enhancing share of non-executive directors.</p> <p>↑ <b>Experienced management:</b> The VO has senior management has adequate experience in various programmatic aspects being implemented. Many of them have been associated with the VO for a long duration and have grown from the ranks to assume strategic responsibilities on independent projects.</p> <p>↑ <b>Well-articulated vision and mission:</b> The VO's vision and mission clearly articulate its focus areas and these are also well understood by all its stakeholders. The VO has also formulated a strategic plan towards achieving its mission and vision.</p> <p>↔ <b>Centralised organisational structure:</b> Majority of the key strategic functions including programme planning and fund-raise are centralised at the VO's head office. The functional centres based across the country act as implementing spokes albeit with some operational flexibility.</p> <p>↔ <b>Adequate human resources (HR) policies:</b> The VO has a dedicated HR department with relevant policy framework.</p> <p>↔ <b>Government recognition:</b> Donations to the voluntary organisation (VO) are tax-exempt under Section 12A of the Income Tax Act, 1961.</p>

Programme
<p>↑ <b>Well-defined programmes:</b> For the past two decades, the VO has been active in working for the disabled through its core interventions on education, livelihood, environment, and sports. Over the years, the VO has attempted to diversify its offerings beyond livelihood support aimed at improving community empowerment.</p> <p>↑ <b>Programmes in line with VO's objectives:</b> The programmes undertaken by the VO are aligned with its vision and mission, organised into specific areas with quantifiable objectives. Fund allocation towards programmes is in line with the VO's core focus.</p> <p>↑ <b>Good awareness amongst beneficiaries:</b> CRISIL during its field visits and interaction with beneficiaries observed that they had high awareness regarding various programmes implemented by the VO.</p> <p>↑ <b>Adequate feedback mechanisms:</b> Feedback from beneficiaries is adequately factored in programme planning, redesign and review process. Besides beneficiaries, feedback from other local community stakeholders is also captured. CRISIL's interactions with the beneficiaries indicated that the programme is based on actual need.</p> <p>↑ <b>Outreach:</b> The VO has targeted over 60,000 beneficiaries across interventions since its inception. This includes 25,000 visually impaired beneficiaries / sportsperson.</p>

- ↔ **Relationship with stakeholders:** The VO enjoys good relationships with donors, government agencies, voluntary organisations, employees, and community.
- ↔ **Partnerships and collaborations:** On need basis, the VO collaborates with various national organisations working on similar issues. Moreover, given its programmatic niche and strong presence in domain areas, the organisation has been able to quickly associate with corporates for funding tie-ups and volunteering activities. However, there is scope for partnering with community-based organisations (CBOs) for enhancing knowledge dissemination and towards impactful advocacy for policy changes.
- ↔ **Publications and knowledge dissemination:** The VO publishes annual reports and newsletters, aimed at spreading awareness about its interventions and issues. However, there exists scope for strengthening practice on knowledge dissemination through sharing key insights on programmatic aspects in the form of study reports and publications.
- ↓ **Impact assessments:** The VO undertakes project-specific impact assessments as per donor requirements. However, conduct of third party impact assessment of its programs for insightful learnings and as a tool towards advocacy promotion with key policy stakeholders is limited.
- ↓ **Programme sustainability:** Various programmes undertaken by the VO including its shelter homes are highly dependent on donations and grants. CRISIL opines that active involvement of community stakeholders and enabling the communities to adopt the programmes may be critical for the sustaining the VO's programmes.

## Processes

- ↑ **Operational policies are in place:** In addition to its HR, travel, and accounting & financial policies, the organisation also has an anti-sexual harassment policy in place.
- ↑ **Adequate reporting system:** The VO has an adequate reporting system in place. It submits the following reports to funders and partner agencies for most of its projects:
  - Narrative report of project progress
  - Project reports
  - Fund utilisation report and certificates
- **Reporting process:** The VO submits quarterly and annual reports (under Foreign Contribution Regulation Act (FCRA)) with the Central Government and uploads the same on its website.
- ↑ **Financial budgeting and controls are commensurate to VO's size of operations:** All programme expenditures and allocations are managed by the head office. Separate financial statements are prepared for each project to assess fund utilisation against the budget allocated. The operational centres maintain required cash float for meeting operational expenses which is monitored by the head office on a regular basis.
- ↑ **Good disclosure of operational information:** The VO shares details of its activities and achievements through annual reports, newsletters, and its website/microsites.
- ↔ **Adequate IT and data security processes:** The VO has good technology architecture supported by above-average software support and backups on third-party servers. The IT infrastructure remains adequate for its

current size of operations. However, the VO is yet to formulate a data policy governing data cataloguing and backups.

↔ **Adequate project monitoring:** The VO has formulated various processes to monitor project implementation by its state teams and project partners. These monitoring mechanisms enable the VO to ensure a desirable quality of project implementation.

## Financial proficiency

↑ Separate financial statements are prepared for all the projects implemented by the VO. It also submits detailed fund utilisation reports to all its corporate and institutional donors. Moreover, the VO's audited financial accounts contain project-wise details on income and expenditure. The same are also disclosed on the VO's website.

↑ **Diversified resource profile:**

- The VO has able to demonstrate good ability in raising grant support from potential and existing corporates. Funding from corporates accounted for ~75 per cent of the overall resources mobilised in fiscal 2018 an increase from 44 per cent in fiscal 2016.
- Share of Foreign Contribution Regulation Act (FCRA) funds have remained limited at about 16 per cent of the annual resources raised in fiscal 2018. A fifth of the resources raised in fiscal 2018 represent funding from unrestricted sources without donor-specific conditions on utilisation spend.
- During fiscal 2018, donation from the top donor accounted for ~20 per cent of total grants. Donation from top 3 donors accounted for ~52 per cent of the total grants. A similar trend was observed in corresponding past two financial years.

↑ **Comfortable liquidity:**

- As on March 31, 2018, around a fourth of the VO's total assets were held as cash and bank balance, enough to support its project operations. Liquid assets held in the form of cash or deposits were to the tune of 6% of total assets representing a cover of over a month to meet annual expenses. However, if total cash/bank balances including short-term bank deposits created out of unutilised grants are factored, the liquidity cover would be significantly adequate to cover expenses of over a quarter.

↑ **Annual financial projections:** The VO prepares annual financial projections for activities, based on requirement and available grants.

↔ **Effective fund utilisation:** Programme expenses including spend on project staff compensation accounted for over 90 per cent of the organisation's annual operational spends.

↔ **Asset-intensive operations; however has secured adequate funding back-ups:**

- The VO's operations and their replication in newer regions involve periodic investment in infrastructure such as buildings for shelter homes and training centres. As of March 2018, ~60% of the total assets were held in the form of fixed assets with a sizeable composition of land and building.
- Given this phenomenon, the VO is required to replenish its resource base including medium-to-long term project grants. The VO however has been able to mobilise repeat grants from its existing and potential donors including for capital expenditure.

## Profile

<p><b>Track record</b></p>	<p><b>Long track record in working for the disabled</b></p> <ul style="list-style-type: none"> <li>Established in 1997 by Mr. Mahantesh G.K. along two of his close aids, Samarthanam is associated towards the empowerment of disabled in socio-economic-cultural fronts and aiming at their holistic development. The seeds of the organisation were rooted with the founders' envisioning an organization to meet the basic academic needs for the young and talented disabled children with disability. The fact that both the founders themselves are visually challenged also provided an impetus to the foundation of the organisation. It has been a key factor on strong understanding and propagating key issues on disability with stakeholders. Disabled employees constitute around one-fourth of the VO's total staff strength.</li> <li>Samarthanam offers education, accommodation, nutritious food, vocational training and placement-based rehabilitation support to the disabled. Operations are conducted on a pan-India basis. The organization is affiliated to the World Blind Union and has been awarded the Special United Nations Consultative Status in 2015. Few of the key awards received by the organisation include National Award for Child Welfare (2010) by Ministry of Women &amp; Child Development, National Award for Child Welfare (2014) in the institution category and National Award for Empowerment of Persons with Disabilities (2017).</li> </ul>
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<p><b>Vision, mission and objectives</b></p>	<p><b>Clearly defined</b></p> <p>Samarthanam’s vision and mission clearly articulate its focus areas, which is also well understood by its staff and stakeholders, donors, beneficiaries, and associate organisations.</p> <p><b>Vision:</b></p> <p>An inclusive society free from discrimination where persons with disabilities become contributing members, living with dignity and respect.</p> <p><b>Mission:</b></p> <p>To empower visually impaired, disabled and under-privileged people through developmental initiatives focusing on educational, social, economic, cultural and technological aspects.</p> <p><b>Programme objectives:</b></p> <ul style="list-style-type: none"> <li>• To promote primary and higher education of the visually impaired, disabled and underprivileged people</li> <li>• To increase educational and employment accessibility of the people with disabilities by using assistive aids/ technologies and comprehensive vocational training</li> <li>• To reduce malnutrition related disability through nutritional supplements</li> <li>• To promote and spread art, cultural and recreational avenues for people with disabilities</li> <li>• To encourage sports and games of the people with disabilities especially the Visually Impaired</li> <li>• To promote eco – friendly living and sustainable waste management practices as an innovative vocational opportunities for the disabled</li> <li>• To establish and execute community based rehabilitation centers for special target groups like destitute women and neglected children</li> <li>• To work at national and international levels to achieve the objectives of UN Convention on Rights of Persons with Disabilities</li> </ul>
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**Key performance indicators**

- The VO presently operates development programmes in seven major thrust areas:
  - Inclusive Education for CwDs and underprivileged children
  - Health and Nutrition
  - Livelihood Resource Centre for vocational skill training
  - Sports, especially cricket for the blind
  - Performing arts of the disabled
  - Rehabilitation of women in distress
  - Environment Conservation through waste management
- Since its inception, the VO has targeted >60,000 beneficiaries across interventions through its 14 centres. This includes 25,000 visually impaired beneficiaries / sportsperson. The VO also serves mid-day meals to 50 schools.

<b>Key project performance indicators</b>	<b>Since inception</b>	<b>In FY 18</b>
Children educated (No.)	11,737	737
Trainees under skilling and livelihood (No.)	12,209	2,659
Dry waste processed	2.6 lakh tonnes	83 tonnes

- CABI, the nodal domestic agency promoting cricket amongst blind has been conceptualised by Samarthanam. The VO's management holds prominent responsibilities such as Chief Coach of the Indian blind Cricket team and Member of the player Selection Committee besides Directorship – Finance on World Blind Cricket Ltd (WBC).

**Key milestones**

<b>Year</b>	<b>Milestones</b>
<b>2017</b>	Opened skill centres in Delhi, Mumbai and Hyderabad for youths with disabilities
	Opened digital libraries in Puducherry, Chennai, Kochi, Guntur, Hyderabad for visually impaired
	2nd T 20 world cup for the Blind held in India
<b>2016</b>	Organized T-20 Asia Cup 2016 for the Blind
	Inaugurated two LRCs in Guntur and Ananthapur for youths from deprived sections
<b>2015</b>	Established special School for Intellectually Disabled children
	Samarthanam launched in UK
<b>2014</b>	Launch of 'Punar' -women empowerment project involving making of handicrafts from dry waste.
	Established District Disability Rehabilitation Centre (DDRC) in Ramanagara District
	Organized 4th ODI World Cup for the blind
<b>2013</b>	Opens livelihood centre in Jharkhand
<b>2012</b>	Samarthanam launched in the USA
	Organized First T-20 World Cup cricket for the Blind
<b>2011</b>	Established 'Kirana'- A BPO at Bidadi giving employment to disabled and economically backward
<b>2010</b>	Cricket Association for the Blind in India (CABI) registered as an independent entity
<b>2009</b>	Samarthanam expands and livelihood projects initiated in North Karnataka
<b>2008</b>	Initiated Samarthanam Primary School
<b>2007</b>	Launch of 'Swadhara'- A centre for women in distress
<b>2004</b>	Established Samarthanam High School
<b>2003</b>	Launch of 'Parisara' – A dry waste management programme
	Launched Vidyaprasad' – Mid-day meal programme to students in Government schools
<b>1999</b>	Inaugurated IT training Centre for people with visual impairment
	Lunched 'Sunadha'- A troupe of artists with disabilities performing across India and abroad
<b>1997</b>	Registered Samarthanam Trust for the Disabled under Public Trust Act
	Initiated Higher Education program and Promotion of Cricket for the Blind

## Board & Management

<p><b>Governing board</b></p>	<p><b>Has adequate representation of disabled members</b></p> <ul style="list-style-type: none"> <li>• The VO has a four-member governing body. Apart from the founder, the GB comprises three other members including a full-time trustee and two other members overseeing project execution and capability enrichment of staff members.</li> <li>• Three of the members including the Founder Trustee are disabled and have been closely associated with arena of sports and performing arts by disabled. Good understanding of key issues and causes concerning disabled and their dissemination with relevant stakeholders including donors remains a positive. The fourth trustee, a women member oversees implementation of two key programmes and staff management. The founder and one of the trustee are closely associated with the sports and have received laurels at state and national level.</li> <li>• The board meetings are conducted every quarter to discuss the programme status against key objectives, review policy framework, and fund mobilization &amp; allocation. Minutes of the board meetings are documented.</li> </ul>
<p><b>Independent directors</b></p>	<p><b>Scope for diversifying board profile through representation of independent directors</b></p> <ul style="list-style-type: none"> <li>• Samarathanam's board is chaired by its founder-Managing Trustee. Presently, all the members of the board are ex-officio members of the senior management team. Besides, handling project implementation and strategic affairs including donor liasioning, and resource mobilization the members also actively oversee routine affairs.</li> <li>• Samarathanam may benefit through representation of sector experts and professionals from multidisciplinary backgrounds including development, public governance &amp; administration on its governing board. A diversified board comprising independent experts is likely to provide strategic direction to the organisation, including an assessment of the relevance of existing interventions and need for suitable modifications towards key objectives, programme structure, and implementation strategies. New development areas to be explored which align with the organisation's vision &amp; mission, necessary resource mobilisation, donor connect, exit strategies for ongoing projects, and a review of key policies in line with changing operating environment are few other enablers.</li> <li>• The role of independent members is crucial for unbiased decision making at board level. Also higher composition of independent members is considered as an essential indicator of transparency and better governance by external stakeholders.</li> </ul>

<p><b>Senior management team</b></p>	<ul style="list-style-type: none"><li>• The VO's senior management team comprises its founder trustees, in-charges of programmes and project centres across locations, and functional heads – fund-raising, accounts &amp; finance, human resources, and overseas management. The management team is adequately qualified and has a mix of members from diverse academic and experience backgrounds. Average experience of the team spans eight to 15 years. The team has adequate experience of working for the disabled and in the corporate sector which supports the organisation's ability to effectively handle day-to-day operations.</li><li>• In addition, the VO receives support from external consultants from varied backgrounds spanning programme implementation, management &amp; organisational development, finance, administration, and human resources. The consultants offer valuable assistance on strategic matters such as programme structuring, designing proposals, representation of issues at public forums including with government, and resource-raise.</li></ul>
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## Human Resources

- As on December 2018, the VO has a base of 465 employees; employees associated with programme implementation along with field staff accounts for ~90% of the total staff. The remaining 10% employees are head-office employees; HO-based administrative staff accounts for ~3% of total employee count. There are no off-roll employees.
- On-roll employees receive benefits such as the EPF and other allowances. Project staff are remunerated as per the budget allocated for the project.
- Employee work profile:** The job description for employees is well-defined. The VO also has an adequate number of employees specialised in thematic areas related to the organisation's operations.
- Recruitments:** The VO has a dedicated HR department which looks after staff recruitment and on-boarding. The VO follows stringent qualification and experience requirements for the recruitment of employees for various roles.
- Adequate representation of target beneficiary group in employee base:**

Category	Number of employees
Visually impaired	57
Physical disability	45
Speech and Hearing impaired	2
<b>Total</b>	<b>104</b>

### Staff profile (as per employment status):

Gender	Full-time employees	Paid consultants
Male	290	20
Female	172	10
<b>Total</b>	<b>462</b>	<b>30</b>

Thematic break-up of staff (No.)	Dec-18	Mar-18	Mar-17	Mar-16
Skilling	195	193	173	109
Education	64	61	71	69
BPO	85	86	32	26
Waste Management	55	55	171	111
Rehabilitation	9	9	15	25
Culture	5	5	7	10
Sports	6	6	3	5
Library	3	3	2	2
Head office & Admin	43	44	52	41
<b>Total</b>	<b>465</b>	<b>462</b>	<b>526</b>	<b>398</b>

Category-wise staff	Dec-18	Mar-18	Mar-17	Mar-16
Field-staff	46	48	85	56
Programme staff	376	370	389	301
HO staff	29	29	31	26
<b>Total</b>	<b>465</b>	<b>462</b>	<b>526</b>	<b>398</b>

## Programme

### Overview

Key projects undertaken by VO are as follows:

Project Name	Project category	Year of project initiation	Project description
Primary and high school	Education	2004	<ul style="list-style-type: none"> <li>The project caters to children from the age group of 6-16 years. It provides a holistic environment for the wholesome growth of a child. The curriculum imparted through smart classrooms and volunteer support helps support improve the knowledge base of children enrolled in the VO's schools.</li> </ul>
Intellectual disabilities (IDs) school		2010	<ul style="list-style-type: none"> <li>A special school set up for children with IDs, equipped with state of the art infrastructure, teaching and learning aids, facility for physiotherapy and occupational therapy. Over 70 children with ID in the age group of 6-21 years are trained in the basic daily activities and functional literacy focused on making them independent.</li> <li>Qualified special educators, physiotherapist, speech therapist and care takers ensure holistic development in a secure and friendly atmosphere.</li> <li>The school admits disabled children and adolescents in the age group of 6 – 21 years. Based on the category and level of disability, training and therapy support is initiated. Preschool inmates (aged 6-12 years) are offered elementary training on daily life &amp; living skills, hand functions, and oral communication. Formal academic learning-based education is offered to students aged 13 years and above. Vocation training and skilling supported with counselling and physiotherapy is offered for inmates aged 15 years and above.</li> <li>The course curriculum is designed in local vernacular language. The students are categorised under formal / non-formal programme based on the level of disability.</li> <li>Recently, the VO has launched a day-care programme for specially abled upto 8 years of whom cognitive development has been delayed. The focus lies on improving pre-skills such as hands functioning, hand-eye co-ordination, sensory</li> </ul>

			<p>activities, hygiene &amp; sanitation so as to prepare them for formal and non-formal academic courses. The VO has appointed an experienced trainer with prior relevant experience.</p>
Higher education		1997	<ul style="list-style-type: none"> <li>Supports students with disabilities pursue higher education in institutes of their choice. Students are offered end to end support starting from college enrolment into courses of their choice to practical support in terms of fee, digital audio books, scribes, tutors and hostel facilities. Academic expenditure is taken care of along with study material in accessible format for persons with visual and print related disabilities. VO provides practical support to more than 500 students in pursuing higher education annually. Few of the VO's students have completed their higher studies from premier institutions such as IIMs and have been placed in large corporate companies.</li> </ul>
Livelihood Resource Centre (LRC)	Livelihood and skilling	2013	<ul style="list-style-type: none"> <li>In order to facilitate the disabled with basic skill based livelihood training and provide broader employment opportunities, Samarthanam conceptualized LRC in 1999. LRC provides technical and sector based skill training - BPO and Call Centre operations, to youth with disabilities and from underserved backgrounds.</li> <li>Training categories include tele-calling, communication skills, accent training, customer service, soft skills, client relations and conflict management. The LRCs also work as skill centers offering industry specific market driven training in different sectors like hospitality, retail, garments, IT &amp; ITeS, entrepreneurship and business management skills. The training curriculum has been developed in consultation with industry experts to meet the market demand. The training, food and accommodation is provided free of cost and post training the candidates are provided with placement and post placement support. Each LRC is accompanied with separate hostel facility for boys and girls providing free food and accommodation.</li> </ul>
Parisara	Environment	2003	<ul style="list-style-type: none"> <li>A dry and e-waste management program, collecting, segregating and recycling waste to significantly lessen the burden on landfills. Parisara partners with various corporate</li> </ul>

			houses, residential societies, and schools. With its modern technology, transport facility, equipment, and service, the program proved to be an efficient waste management model for sustainable development.
Well-being Out of Waste (WOW)	Environment	2007	<ul style="list-style-type: none"> <li>WOW is a recycling programme, initiated in 2007, by the Paperboards and Specialty Papers Business of ITC. It is a corporate level program where the focus is on ensuring proper segregation and recycling of waste to protect the environment, provide cost effective raw material to industry, improve health and hygiene and provide clean and green surroundings. It is implemented in co-support with Bengaluru Brihan Mahanagar Palike (BBMP).</li> </ul>
Sunadha	Art & culture	1999	<ul style="list-style-type: none"> <li>Samarthanam looks out for artistic talent among people with disabilities, imparts training to perfect their skills and provides a stage to showcase the talent. Sunadha involves a group of artists who perform on various state, national and international platforms. The troupe includes people with disabilities who excel in classical and folk dance forms, garnering applaud and appreciation. VO currently provides opportunities to around 100 artists with disabilities to train and perform at various events. Sunadha has, since its inception in 1999 completed 3,000 performances across three continents. They have received many awards for extraordinary performances, group and solo, in India and abroad. With the growing acclaim, the troupe gained an opportunity to travel to the USA, and delivered Indian classical and folk dance performances on ten different stages across New York, New Jersey, Connecticut and Massachusetts. The artists receive invitations to perform on many prestigious platforms including the Hampi Utsav and the Vishwa Kannada Sammelana in Karnataka.</li> </ul>
CABI	Sports	2010	<ul style="list-style-type: none"> <li>CABI is the sports wing of Samarthanam and affiliated to World Blind Cricket Ltd (WBC). The motive behind organizing Cricket for the Blind is to provide the players with a platform to showcase hidden talent. It aids in enhancing the players' self-confidence, encourages sportsmanship and focuses on their abilities rather than disabilities.</li> </ul>

Swadhara	Rehabilitation	2007	<ul style="list-style-type: none"> <li>Samarthanam Swadhara is set up to work for disabled women along with their children, provide social justice to women with family problems, those who have faced sexual abuse and harassment, divorcees, widows, differently abled and economically backward. Swadhara provides food, shelter, vocational training, counselling, suitable placement opportunities, medical support and help them to reconcile with family.</li> </ul>
Mid-day Meal Program	Health and Nutrition	2003	<ul style="list-style-type: none"> <li>The goal is to prevent malnutrition related disabilities and encourage continued schooling for disabled and underprivileged students in mainstream education. Food is prepared in a centralized, automated kitchen which is supplied to public schools through customised vehicles. Over 15.4 lakh meals are supplied every year to students in 51 government schools in and around Bengaluru. Partially supported by central government and state government of Karnataka.</li> </ul>

## Stakeholder Relations

Stakeholder	Particulars
<b>Donors/funders/volunteers</b>	<ul style="list-style-type: none"> <li>Owing to its proven track record and being one of the few institutions of repute working on issues related to specially abled at regional level, the VO has been able to establish and strengthen its position amongst funding agencies as a reliable implementing agency. Its association with eminent personalities who have held apex positions at the VO has further added credibility in terms of project delivery.</li> </ul>
<b>Government/corporate</b>	<ul style="list-style-type: none"> <li>The VO has been able to develop a strong linkages with government stakeholders especially at the state level. At the state level, it co-ordinates with government for policy advocacy and contributes in various government consultations on issues related to specially abled population. This helps in shaping future government actions and any potential policy-level designing.</li> </ul>
<b>Beneficiaries</b>	<ul style="list-style-type: none"> <li>Samarthanam has been able to gain active participation from beneficiaries as an integral part of its programme.</li> </ul>
<b>Employees</b>	<ul style="list-style-type: none"> <li>Low attrition rate: A majority of the employees have been with the VO for the past several years.</li> </ul>

## Processes

### Documentation

<b>Policy framework</b>	<ul style="list-style-type: none"> <li>• The VO has developed and implemented various operational, programmatic and financial policies to ensure accountability and measure variance from its mission. Its policy framework has been able to address the challenges associated with the partially decentralised structure of the organisation.</li> <li>• The policies cover major functions under the VO's implementation. Key policies under implementation include:             <ul style="list-style-type: none"> <li>○ Accounting and finance policy</li> <li>○ Procurement policies</li> <li>○ Delegation of authority</li> <li>○ Operational health and safety</li> <li>○ Policy guidelines for women redressal cell</li> <li>○ Human resource policy (outlining equal opportunity and diversity)</li> <li>○ Fixed assets policy</li> <li>○ Information technology policy</li> <li>○ Information security policy</li> </ul> </li> </ul>
<b>Registers and documents</b>	<p><b>The VO maintains following key registers and documents -</b></p> <ul style="list-style-type: none"> <li>• <b>Accounts and finance:</b> <ul style="list-style-type: none"> <li>○ Cash book and petty cash book</li> <li>○ Copies of original receipts, invoices, and vouchers</li> <li>○ Bank statements and bank reconciliation statements</li> <li>○ Donor-wise project reports</li> </ul> </li> <li>• <b>Policy for preserving documents:</b> <ul style="list-style-type: none"> <li>○ Financial reports: Since inception</li> </ul> </li> </ul>
<b>Project / outreach reports</b>	<ul style="list-style-type: none"> <li>• The following project-specific reports are generally shared with donors as per the frequency specified in the agreement:             <ul style="list-style-type: none"> <li>○ Detailed project report- at proposal stage</li> <li>○ Donor-wise project narrative reports</li> <li>○ Fund utilisation certificates</li> <li>○ Project monitoring reports</li> <li>○ Project completion report</li> <li>○ Project-specific impact assessments</li> </ul> </li> </ul>

**Systems and Processes**

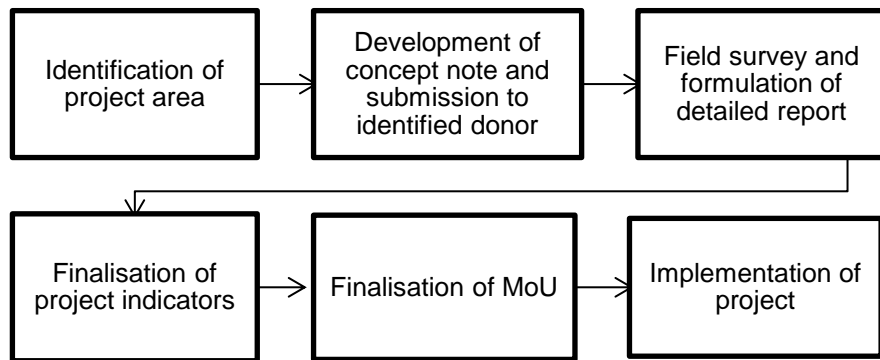
**Identification and selection of projects**

**Standardised and clear**

- The VO is a one of the well know organisations working on issues related to specially abled population. Several of the VO's projects are of medium-to-long term in nature, typically ranging between three years or more. Based on the point of initiation of the project, the following are two ways in which the VO identifies and selects projects related to its focus area:

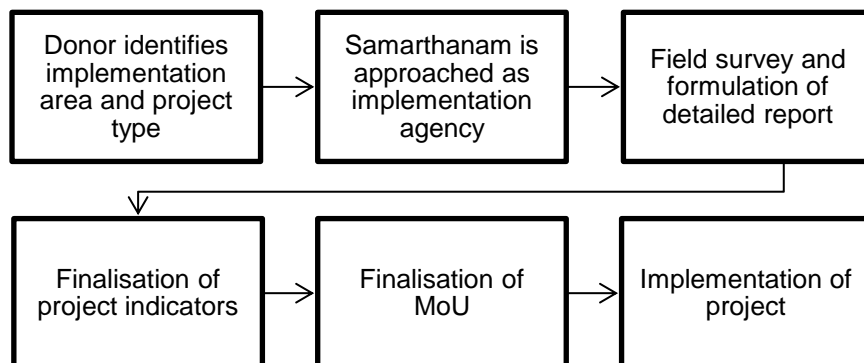
**A) Projects identified by Samarthanam**

- The VO identifies the project areas and develops a concept note for the project. It undertakes field survey and formulates a detailed report highlighting the project needs. The VO then approaches donors to support the project. Implementation commences after signing the MoU with the donor.



**B) Projects identified by donors**

- Samarthanam also receives request from corporates and government/public sector organisations to undertake projects. Mostly, the project area for these projects is identified. The VO undertakes field assessment and develops a detailed report. Subsequently, project indicators and implementation note are formulated. Implementation commences after a formal agreement is in place.



<p><b>Budgeting and reporting</b></p>	<ul style="list-style-type: none"> <li>• The VO has put in place mechanisms for designing projects budgets and donor reporting. While projects may be identified by the HO team, the budgeting process is undertaken centrally with inputs being sought from the concerned team.</li> <li>• Similarly, the HO's senior management in consultation with key inputs from members of its governing body devises annual budgets for managing its revenue and expenditure profile. This is a part of the annual budgeting activity which is followed by allocation of targets to respective departments on resource mobilization. The planning process considers annual project outlays, partial receipts from ongoing projects, and expected projects in pipeline.</li> <li>• Yearly budgets are formulated and deviations are tracked through MIS. There is scope for creation of project-based financial templates customized according to project scope and nature of activities. Also, real-time monitoring of project status and accounting has scope for betterment which may require better deployment of IT assets.</li> <li>• The HO team creates separate account-heads for each projects which facilitates better donor reporting and tracking receipts and payments for concerned projects. Expenses classified under respective heads ease donor reporting. These are later consolidated to prepare overall financial statements. Details on opening and closing balances of project amounts along with project funds received during the year are displayed under liabilities separately.</li> </ul>
<p><b>Fund management</b></p>	<ul style="list-style-type: none"> <li>• Samarthanam has defined procedures on fund management by its HO staff and field project employees. This includes processes on project advances, petty cash, voucher approvals, and utilisation of budget proceeds. The budgeting and fund-sanction processes are centralised at the HO duly approved by the management committee. Staff is expected to utilize the amount judiciously as per laid budgets.</li> <li>• The functions on fund-raising, expenditure approval, and fund management are centralised. Based on requirement, HO transfers advances to its project offices including petty cash.</li> <li>• Project-specific funds are utilised as per budgets and any variance in utilisation is reported to the management. Local project offices are allowed to make payment for utility bills through project advances. The accounts section at HO makes provision for payment of staff salaries, utility bills, and lease payments.</li> </ul>
<p><b>Registration details</b></p>	<ul style="list-style-type: none"> <li>• FCRA: 094420849</li> <li>• Section 80G: Income tax exemption of up to 50.00 per cent</li> <li>• PAN: AAATS6567</li> </ul>

**Information Technology (IT) Systems**

<p><b>IT systems and applications</b></p>	<ul style="list-style-type: none"> <li>The VO uses various software packages to facilitate the smooth functioning of various verticals. Software used by various departments are as follows: <table border="1" data-bbox="403 461 1473 613"> <thead> <tr> <th data-bbox="403 461 979 510">Application</th> <th data-bbox="987 461 1473 510">Software being used</th> </tr> </thead> <tbody> <tr> <td data-bbox="403 510 979 560">Accounting</td> <td data-bbox="987 510 1473 560">Tally ERP 9</td> </tr> <tr> <td data-bbox="403 560 979 613">MIS</td> <td data-bbox="987 560 1473 613">MS Excel</td> </tr> </tbody> </table> </li> <li>Samarthanam has deployed dedicated software and physical infrastructure for its call center operations. In addition, software specially designed for visually impaired tele callers is also deployed to facilitate ease of operating.</li> </ul>	Application	Software being used	Accounting	Tally ERP 9	MIS	MS Excel
Application	Software being used						
Accounting	Tally ERP 9						
MIS	MS Excel						
<p><b>Data security and backup</b></p>	<ul style="list-style-type: none"> <li>The VO has a written policy on IT and data security that provides guidelines for the following: <ul style="list-style-type: none"> <li>Access control of hardware and data owned by the VO for protection against unauthorised use, access, theft or damage</li> <li>Formulation of disaster recovery plan (DRP) for minimising impact of disaster on operations and ensuring easy data recovery</li> <li>Employee accessing content on internet through blacklisting and whitelisting websites, web traffic filters and other network security measures</li> </ul> </li> <li>The VO does not have a written policy on data backup providing guidelines for the following: <ul style="list-style-type: none"> <li>Frequency of data backup</li> <li>Categorising data sets based on their respective criticality for the organisation and severity in case of data loss</li> <li>Written protocol for data cataloguing in external hard drives</li> </ul> </li> <li>The VO, however, has deployed dedicated servers for data backup. Moreover, respective project leads are responsible for taking back up of their project data.</li> </ul>						

**Transparency and Compliance**

<p><b>Financial transparency and controls</b></p>	<ul style="list-style-type: none"> <li>In order to ensure adherence to key financial processes and compliances, the VO has internal controls and a regular internal audit process.</li> <li>Besides its periodic internal audit, the VO also undertakes its statutory audit of its financial accounts annually from a local audit firm. The audit covers relevant notes and accounting policies, including income recognition and cost allocation. The audited income and expenditure accounts clearly highlight the costs incurred on various heads including fundraising, general administration, and projects. There is no auditor rotation policy in place yet. The VO however has designed a financial manual since the previous assessment.</li> </ul>
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<p><b>Disclosure of operational data</b></p>	<ul style="list-style-type: none"> <li>• The VO publishes an annual report which contains details on key programmes, progress, role of the VO towards knowledge dissemination including publications and advocacy among others. Other sectional coverages include updates on programmes, workshops, and event-based activities.</li> <li>• List of governing body members is also a part of the annual report. In addition, the annual report includes audited financial statements – Income and expenditure account and Balance sheet along with annexures.</li> <li>• Another mode of disclosure of operational data includes periodic publications, several of which are thematic in nature. These publications also serve as a good mechanism of knowledge dissemination.</li> <li>• On completion of the projects, the VO shares detailed project reports with its donors which indicate key project outcomes. Also, fund utilization certificates are shared with the donor as mutually agreed upon.</li> </ul>
<p><b>Redressal mechanisms</b></p>	<ul style="list-style-type: none"> <li>• The VO has a policy and disciplinary process in place for employee grievance redressal and conflict resolution. The VO has formulated a policy for protection of employees from sexual harassment at the work place.</li> <li>• These policies are disseminated to employees through the HR manual and during induction training.</li> </ul>

## Financial Proficiency

### Resource profile

<b>Resource mix</b>	<ul style="list-style-type: none"> <li>• Samarathanam's resource profile remains well-diversified. As of Mar-18, it had a base of over 40 donors including government &amp; public sector entities (PSEs), corporates (under the CSR route), and individual donors. Several of the donors including corporates are repeat donors and have been supporting the organisation for over three years.</li> <li>• During FY 17, the VO raised grants of Rs.2934 lakh higher than Rs.1592 lakh for corresponding previous fiscal. Grants raised of Rs.2754 lakh during FY 18 were marginally lower than the previous year. The share of corporate donations, through the CSR route has been witnessing a rising trend in the past three years – from 44% in FY 16 it has increased to 75% in FY 18.</li> <li>• The VO is yet to tap wills and legacies as an alternative route of fund-raise.</li> </ul>
<b>Donor dependence</b>	<ul style="list-style-type: none"> <li>• Donations and grants raised through the domestic sources have dominated the funding pie. During FY 18 and FY 17, the share of grants through foreign sources (FCRA) has been lower at 16% and 42% than those raised through domestic route. FCRA based funds have been raised majorly through foreign corporates, particularly foreign banks and financial institutions.</li> <li>• Single donor concentration was about a fifth in the overall resource pie while top three and top five accounted for ~36% and ~52% of the funds mobilized during FY 19 respectively. The concentration of top three has reduced from 41% since the previous year.</li> </ul>

### Expenditure analysis

<b>Expenditure profile</b>	<ul style="list-style-type: none"> <li>• Programmatic spend accounts for ~55% of the total expenditure which majorly consists of expend on food, consumables, travel, and lodging. Staff salaries account for ~35% of the annual expenses. Administrative expenses remain below 4-5% of the total annual expenditure while the balance ~5% is accounted for by depreciation and finance charges for the financial year ended March 31, 2018. Similar trends have been observed for the financial years ended March 31, 2017 and 2016.</li> <li>• The VO is required to spend on salaries and compensation of program coordinators, resource centre staff, and trainers on various of its programmes accounted under staff salaries.</li> </ul>
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<b>Asset mix</b>	<ul style="list-style-type: none"> <li>As of Mar-18, fixed assets account for a bulk 60% of the VO's total assets. Investments in bank deposits and cash / bank balance jointly represent ~30% of the total assets while the remainder is contributed by current assets and advances.</li> <li>Considering the fixed-asset intensive nature of operations, the VO is required to invest sizeably in fixed assets. Investment in building comprises three-fourth of total fixed assets. During FY 18', the VO incrementally invested Rs.317 lakh on construction of its livelihood resource centre which were funded through CSR donations.</li> </ul>
<b>Liquidity profile</b>	<ul style="list-style-type: none"> <li>The VO is not susceptible to any exigencies arising out of weak liquidity. As of Mar-18, cash / bank accounted for a fourth of total assets. The organisation maintained similar level of liquid cash / bank balance during the past three financial years. Although a part of the same is driven by year-end grants mobilized and remaining unspent, cash balance netted for advance grants account for ~10% of total assets.</li> <li>Moreover, grants receivables from donors expressed in terms of days represent less than a month and as such, the organisation is not susceptible to any immediate liquidity issues.</li> </ul>

**Composition of grant**

Grant source (Rs. lakh)	FY 18		FY 17		FY 16	
Domestic sources	Amount	%	Amount	%	Amount	%
Individual donors	436	16	545	19	735	46
Government	173	6	177	5	127	8
Corporates	1624	59	927	32	673	42
Others (local NGOs, grant aggregators)	71	3	33	1	33	2
<b><u>Foreign sources</u></b>						
International corporates	443	16	1252	43	24	2
Individual donors	7	-	-	-	-	-
<b>Total</b>	<b>2,754</b>	<b>100</b>	<b>2,934</b>	<b>100</b>	<b>1,592</b>	<b>100</b>

**Donor concentration (%)**

	FY 19 (YTD)	FY 17	FY 16
Top donor	20	51	57
Top two donors	36	41	41
Top three donors	52	51	54

- The VO has been able to access repeat funding from multiple donors for short-to-medium tenure for scaling up the projects across new project interventions.
- The fund mobilisation process is centralised with a dedicated fund-raising team co-ordinating with potential and existing donors for fund-raise.

**Income and expenditure statement**
**(Rs. lakh)**

Audited financials for		FY 18	FY 17	FY 16
<b>Income</b>				
Income from grants and/donations	Rs. lakh	2,373.92	2,608.88	1,664.62
Income from services	Rs. lakh	0.13	1.35	0.00
Other income	Rs. lakh	42.42	36.83	14.88
<b>Gross income</b>	<b>Rs. lakh</b>	<b>2,416.47</b>	<b>2,647.06</b>	<b>1,679.50</b>
<b>Expenditure</b>				
Programme expenses	Rs. lakh	1,240.50	1,144.44	961.55
Employee benefit	Rs. lakh	828.21	847.34	429.77
Administrative and other expenses	Rs. lakh	93.69	38.67	72.67
Depreciation and amortisation expenses	Rs. lakh	108.30	64.91	37.13
Finance charges	Rs. lakh	18.90	19.55	24.04
<b>Total expenditure</b>	<b>Rs. lakh</b>	<b>2,289.61</b>	<b>2,114.92</b>	<b>1,525.16</b>
<b>Surplus</b>	<b>Rs. lakh</b>	<b>126.86</b>	<b>532.15</b>	<b>154.34</b>

**Notes:**

- For the year ended March 31, 2018, other income comprise interest income.
- Programme expenses for the past three years refer to costs incurred with respect to key interventions and objects of the Trust. These costs are spread across thematic project areas including livelihood support, education, promotion of sports and arts. Notable expense categories including spent on consumables towards food, shelter, travel, and training costs.
- Employee costs include spent on compensation of project staff.
- Finance charges includes interest on loans availed for funding building assets besides bank charges.

**Balance Sheet**
**(Rs. lakh)**

Audited financials as on March 31		2018	2017	2016
<b>Liabilities</b>				
Corpus Fund	Rs. lakh	22.47	19.60	14.00
General Fund	Rs. lakh	1,336.73	1,209.87	718.72
Designated funds	Rs. lakh	613.45	610.56	571.06
<b>Net worth</b>	<b>Rs. lakh</b>	<b>1,972.65</b>	<b>1,840.03</b>	<b>1,303.78</b>
Unutilised grants / Restricted funds	Rs. lakh	787.65	691.24	207.48
Secured / unsecured loans	Rs. lakh	147.13	237.98	186.10
Current liabilities	Rs. lakh	191.41	187.55	122.69
<b>Total liabilities</b>	<b>Rs. lakh</b>	<b>3,098.84</b>	<b>2,956.79</b>	<b>1,820.04</b>
<b>Assets</b>				
Net fixed assets	Rs. lakh	1,858.76	1,417.64	930.41
Investments	Rs. lakh	204.75	398.55	248.45
<b>Current assets</b>	<b>Rs. lakh</b>			
Donation/ grants receivable	Rs. lakh	142.14	86.41	47.64
Cash and bank balances	Rs. lakh	748.69	867.87	500.59
Other current assets	Rs. lakh	144.50	186.31	92.96
<b>Total Assets</b>	<b>Rs. lakh</b>	<b>3,098.84</b>	<b>2,956.79</b>	<b>1,820.04</b>

**Notes:**

- General fund has been created out of accumulated surplus.
- Designated fund refer to specific funds towards funding fixed assets. Restricted funds refer to advance grants mobilised.
- Net fixed assets have increased in the past two years owing to acquisition of additional land sites and construction of building for its project centres.
- Cash and bank balances includes fixed deposits with bank.

## **Auditors**

- Radhakrishna Upadhyaya & Company, Chartered Accountants, Bengaluru
- Auditors have not issued any qualified opinion or adverse comments in their audit reports for the past three financial years.

## Annexures

### Governing Council

Name	Age (years)	Designation	Occupation / Prior Experience
Mr. Mahantesh Ghativalappa Kivadasannavar	48	Founder & Managing Trustee	<ul style="list-style-type: none"> <li>MA, MPhil; Co-founder involved in strategic initiatives along with his close aid and co-founder of the organisation, Late Shri SP Nagesh.</li> <li>Ex-lecturer English at University Law College, Bangalore. Later</li> <li>President of the Cricket Association for the Blind in India (CABI) and the World Blind Cricket Ltd (WBC)</li> </ul>
Mrs. Vasanthi Savanur	64	Trustee	<ul style="list-style-type: none"> <li>BSc, BEd; handles cultural and educational initiatives in addition to supporting the Chief Functionary</li> <li>Teacher; has an experience of over 15 years in imparting education prior to joining Samarthanam</li> <li>Oversees the education and Sunadha, the cultural wing of Samarthanam besides providing practical support to the team in managing operations and administering the organization.</li> </ul>
Mr. Udaykumar Bagunnavar	51	Trustee	<ul style="list-style-type: none"> <li>MA (Sociology); alumnus of the prestigious Shree Ramana Maharishi Academy for the Blind and a trained agro-based professional from TRDC Bangalore</li> <li>A banker and cricketer and handles VO's projects / LRCs in North Karnataka (Dharwad, Belgaum, Gadag, and Bellary)</li> </ul>
Mr. BuseGowda SanneGowda	45	Trustee	<ul style="list-style-type: none"> <li>BA; trained Bharathanatyam Artist</li> <li>Handles operations of CABI</li> <li>A business professional operating Maxworth Tours &amp; Travels, a professional Travel Agency in Bangalore. He is also a highly acknowledged artist and holds the name "Mayura" for his famous dance performance on stage.</li> </ul>

## Senior Management

Name	Designation	Age	Years with VO
Mahantesh Ghativalappa Kivadasannavar	Founder Managing Trustee	48	>20*
Vasanti Savanur	Trustee	65	>20*
Uday Kumar Y Bagunavar	Trustee	51	>20*
Busegowda S	Trustee	45	>2*
Annamma Joseph	Finance Manager	48	19
Mallikarjungoud	Manager - HR	37	19
Gururaghavendra C E	Program Head-Education Progarm	45	15
B S Raghavendra	Program Manager	43	>18
Prafulla Devakumar	Manager	39	>13
Chandrashekar K N	PAN India Program Head	38	8
Kumaraswamy C. R	Senior Manager individual and Corporate Partnerships	42	9
Devaraj	Operations Head	51	8
John David Endala	Secretary (CABI)	46	8

\*Also part of governing body

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**Last updated: April 2016**