

Enabling Access to Financial Inclusion

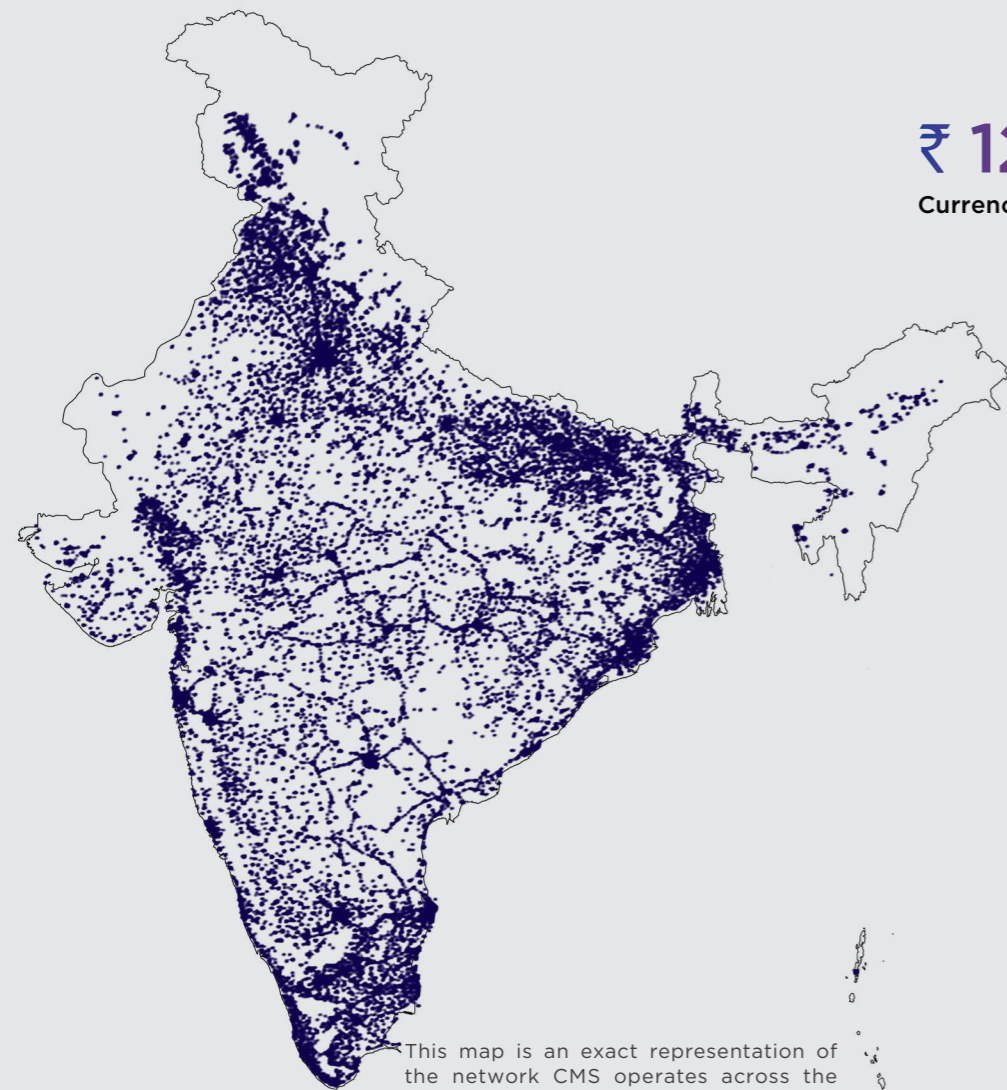
Business-as-usual is when we render essential services to keep India's economy connected every second of the day, across every corner of the country, unfazed by crisis or adversity.

ENVIABLE REACH

With a comprehensive reach spanning >150,000 business points, we provide extensive coverage across 97% of India, including remote areas and >16,000 pin codes. Our penetration across India is

demonstrated by the 64% share of our ATM network in Semi urban and rural (SURU) areas. Leveraging our expansive network, we continuously analyze market dynamics and emerging commerce trends to enhance

operational competitiveness for our clients. By empowering our clients, we aim to contribute to creating a connected world of commerce in India, fostering growth and connectivity across diverse regions.



Map not to scale

This map is an exact representation of the network CMS operates across the country. Each dot represents the location of business points served by CMS

₹ 12.7 Lakh Crore
Currency handled in FY23

16,000+
Pin codes covered by us

97%
District coverage

64%
CMS ATM cash management points in Semi-Urban and Rural India

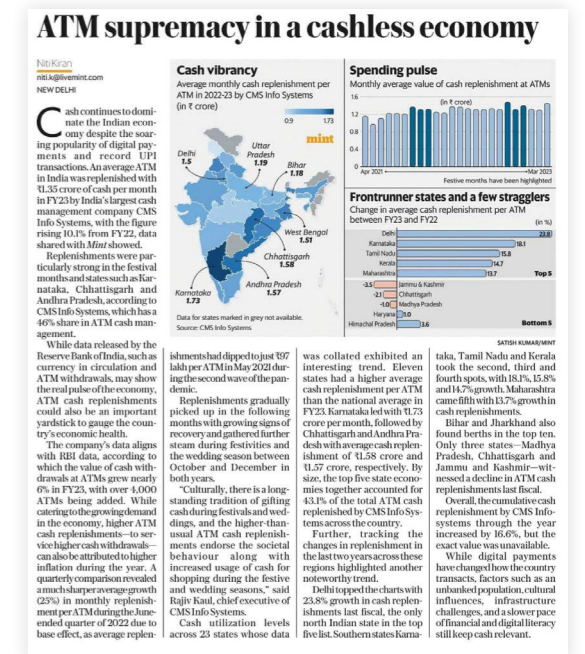
India Cash Vibrancy Report 2023

INDIA'S FIRST EVER REPORT ON CASH USAGE TRENDS

The recently published industry report on consumer cash usage, supported by our Company's proprietary CMS Cash Index™ (CCI), provides insights into the trends observed during FY23 compared to FY22. The report analyzes the performance of the CMS Cash Index™, which tracks the circulation of cash through ATM channels and the cash collected from retail

points, both managed by CMS Info Systems. This index mirrors the S&P Global India Composite PMI (S&P Global PMI™), which measures economic activity expansion and contraction. The study reveals a strong correlation between the CMS Cash Index™ and the S&P Global PMI™, establishing the CMS Cash Index™ as a vital indicator of cash vibrancy in the country.

As a leader in the industry, we utilize key data points to showcase the annual growth of pan-India ATM cash replenishments conducted by us in metropolitan cities compared to SURU (semi-urban and rural) areas. These insights highlight our contribution to the cash ecosystem and our ability to cater to diverse geographic regions.



Scan this QR code to download your copy of the Report.

Passion. Performance. Pride.

We operate a critical service for the country and our teams display phenomenal dedication and commitment to deliver on-demand service which works 24x7, each day of the year. Our business is unique in many ways - in the risk that underlies daily activities and in the complete integrity and regularity that it demands. Every day must have zero downtime.

BUILDING HUMAN CAPITAL

We have a large base of over 25,000 employees and third-party personnel dispersed across India. We provide employment opportunities to people to earn respectable livelihoods across major cities and small towns and villages in the country. Our people solve customers' challenges and adapt to evolving market conditions by dedicatedly driving impact.

We actively work within three strategic areas of employer responsibility: building the right corporate culture with shared core values. As a responsible employer, we prioritize employee well-being and safety with a large, diversified, multicultural workforce.

PEOPLE STRATEGY

1. People-first culture focusing towards employees and their families
2. Driving local employment and focus on creating livelihoods at the community level
3. Continuously expanding the leadership and building for growth
4. Significant learning and development investments to be future-ready



PEOPLE HIGHLIGHTS

76%

Share of people employed in Tier-II and Tier-III cities in India

46%

Share of employees in field leadership and governance roles are from ex-armed and ex-civil forces

1,700+

Team members have been with us for over a decade

CULTURE ECOSYSTEM

Each day at CMS, we strive to do better. We understand that being successful requires us to serve our customers and stakeholders better continually.

We have formalized the pillars of our value system into the ACE framework, which lays out the behavioral qualities we inculcate in our people. ACE is a way of life for every CMS-ite, and our performance evaluation systems and reward programs evaluate how these values manifest through the work.



Accountability

At CMS, we have fostered a culture of accountability where our employees take pride in the organization's success and personal growth. They demonstrate integrity and ownership by actively seeking solutions and taking responsibility for their actions. Our employees also uphold a strong sense of respect and have zero tolerance for theft, bribery, or fraud. In addition to developing holistic capabilities, we prioritize safety by implementing rigorous measures to ensure a secure working environment.

Customer Centricity

A customer-centric approach drives our employees, always putting the customer first. They are committed to providing exceptional service and exceeding expectations. Building relationships of trust with our customers is a priority, and our employees actively work towards establishing and nurturing these relationships. They proactively approach problem resolution, seeking to address issues before they escalate. Our focus on delivering best-in-class service ensures our customers receive the highest quality and satisfaction. Timely responses to customer inquiries and concerns are fundamental to our service delivery, ensuring that we meet our customers' needs promptly and efficiently.

Excellence

Our employees dedicatedly improve the quality and efficiency of their work by adhering to established processes and continuously seeking opportunities for improvement. They actively engage in the pursuit of enhancing service quality and streamlining processes to ensure optimal outcomes. Compliance with standard operating procedures (SOP) and statements of work (SOW) is a key priority, ensuring consistency and reliability in our operations. Additionally, our employees are committed to continuously improving productivity, finding innovative ways to optimize resources, and minimizing costs while maintaining high-performance standards. Their constant endeavor to enhance productivity contributes to our organization's overall success and sustainability.

“Being part of this invisible heroism is truly an honor.”

I embarked on an extraordinary journey with CMS one and a half decades ago, fueled by my zeal to learn and grow. My experience has been nothing short of transformative, both personally and professionally. Currently overseeing 61 routes, managing a team of 300 talented individuals, and supervising 2,000 business points in Delhi and Uttar Pradesh, I take great pride in managing the ATM and RCM departments, ensuring seamless operations and exceptional service. Engaging with our customers is my top priority, and my mission is to eliminate inefficiencies and uphold the highest efficiency standards. Throughout my tenure, I have faced momentous events like demonetization and the COVID-19 pandemic, contributing to our country's progress. Being part of this invisible heroism is an honor, and I am immensely proud to be part of such an impactful organization. CMS's nurturing culture of employee recognition has honed my skills and empathy, and I am determined to deliver phenomenal results and create a brighter future together.



ASHUTOSH SRIVASTAVA
Branch Manager, Delhi

“I passionately strive to ensure seamless operations and achieve the pinnacles of customer delight.”

Rejoining CMS in 2015 has been a gift that has just kept on giving. As a supervisor for over eight years, I have adopted a farsighted strategy, taking charge of daily operations, and optimizing efficiency across three branches, 155 routes, and 4,500 business points, focusing on continuous improvement. I passionately strive to ensure seamless operations and achieve the pinnacles of customer delight. Thanks to strategic decision-making and route optimization, our Bengaluru branches displayed remarkable resilience during the demonetization and the COVID-19 pandemic. Bengaluru was selected as the pilot city for the innovative 'Cassette Swap' mode project in ATMs, reflecting our pioneering spirit. Employee satisfaction is a priority at CMS, and our nurturing work environment fosters growth and camaraderie. My journey here has deepened my understanding of workforce management, and I am determined to lead our team to new heights of success, driven by customer delight. The future is brimming with possibilities, and I eagerly embrace our pursuit of excellence.



NOORUL HAQ
Regional Operations Manager, Bengaluru

“I take pride in CMS due to its trust and credibility in the industry.”

Associate Director - Business Operations, Rajasthan

“I have a dignified and respectful life today due to CMS.”

Service Associate - Custodian, Jharkhand

“CMS as an employer is in a formidable position due to its professional approach and familiar atmosphere we built at work.”

Assistant Manager - Fleet, Meerut

“At CMS, talent is recognized suitably and internal growth opportunities are provided.”

Senior Manager - Operations, Madhya Pradesh and Chhattisgarh

“CMS nurtures and cares its employees, similar to the Indian Army.”

Associate Director - Business Operations, Madhya Pradesh & Chhattisgarh

“I like working for CMS due the service it provides in the interest of public at large.”

Senior Executive - Operations, Uttarakhand

“CMS helps explore different perspective to handle difficult situations and solutions.”

Manager - Operations, Punjab & Haryana

“CMS' leadership is goal-oriented and the culture is growth-enabling.”

Assistant Manager - Business Operations, Gujarat



TALENT ACQUISITION

We hire professionals from diverse backgrounds and have provided job opportunities to youth under the National Apprenticeship Promotion Scheme (NAPS). The objective of this government scheme under the Skill India mission is to offer the potential to develop the talent and skill to make the youth market-ready across sectors.

TALENT RETENTION

We focus on retaining the top talent across levels as the quality of our people differentiates us from the competition. We are creating the right capabilities internally to transition into a provider with a broader gamut of services. At the mid-management to senior level, the average tenure of our branch managers stands at seven to ten years.

TALENT DEVELOPMENT

Training and development are critical to our organization to develop the workforce we need to deliver our work perfectly every time. The banks, financial institutions, industries, and the public repose immense trust and responsibility in CMS. We focus on preparing our personnel across all levels so they can handle this trust to their fullest potential.

TRAINING AND DEVELOPMENT PROGRAMS

ASCENT Program

A three-tiered program aimed at identifying and developing key talent (high on potential and performance) across various parameters: influencing, self-empowerment, emotional intelligence, business and finance acumen, and accountability, among others.

Good To Great Program

The program aims to hone the leadership capabilities of high-performing employees to groom a pipeline of regional managers.

Navodaya Training

We developed the program for back-office employees to provide the crucial skill sets needed to perform their daily activities effectively.

New Hire Orientation (NHO) Program

Every new joiner undergoes training to gain insights into CMS' processes and functioning methods to catalyze assimilation.

CFP (Cash Foundation Program) and MS Foundation Program

These are business training programs exclusively catering to our on-field force.

Self-Regulatory Organization (SRO) Training

The Reserve Bank of India (RBI) has mandated our on-field staff's SRO certification training program.

NEW SKILL DEVELOPMENT

When we forayed into the AIoT Remote Monitoring Solution business, we decided to develop our existing engineers focused only on servicing ATMs to service IoT (Internet of Things) devices for remote monitoring solutions (RMS). The transition demanded utterly different skill sets from the personnel selected. Although skilling up was challenging, we trained them and seamlessly transitioned into RMS as an organization.

As part of our transformation journey, we keep building new capabilities, which is a prelude to the services we may launch.

EMPLOYEE WELL-BEING

We created a secure work environment by safeguarding our associates' well-being and health. We have implemented a health and safety policy for all personnel, including employees, third-party service providers, and those employed or overseen by us.

Health Check-up Camps

A regular and preventive check-up camp is conducted for all employees around the year to focus on their current health and aid future intervention planning.

Connect & Heal

CMS provides 24X7 access to multi-lingual MBBS physicians for audio and virtual consultations. CMS lends access to telemedicine specialists on a discounted basis, irrespective of the employee's geography and time of medical emergency, within a TAT of 20 minutes. CMS also offers discounts on investigative lab tests at partner centers or homes.



We also provide benefits, including the CMS Family Suraksha Plan, Group Mediclaim, and Group Personal Accident Insurance for our employees and certain third-party service providers.



Remembering Brig. Deepak Sharma

Zonal Head, North India



We deeply miss our colleague and dear friend Brig. Deepak, who passed away in August 2022 due to ill health. He joined us in October 2018, and in this brief period, he endeared himself to everyone he interacted with and created a lasting impression. He was among the foremost flag-bearers of CMS values, uplifting the Company's culture profoundly and powerfully. A 'leader' in the truest sense of the word, he left a lasting impression on every person he interacted with. He always stood first for his people and would go to any lengths to defend and develop them.

We shall always remember him fondly for his spirit, commitment, resilience, and, most notably, as a proud Indian. We miss his presence immensely. His family will be part of CMS forever.



REWARDS AND RECOGNITIONS

Simply Excellent

We have designed this program to honor employee achievements. We recognize eligible employees through spot, monthly, quarterly, and annual awards.

Culture-driven Excellence Awards

The program recognizes, rewards, and celebrates employee excellence in line with our culture and value system - ACE.

Udaan Program

We recognize our employees' children's academic excellence with Udaan, a national program that rewards children securing >75% in their tenth or twelfth standard examinations conducted by the various education boards. We strive to motivate them to continue excelling in educational efforts.

4,000

Employees and associates recognized

600+

Children benefited since program inception



Driving Meaningful Social Impact Amongst Underserved Communities

Our focus has been to enable social interventions in a concerted manner across the country's vast landmass for its diverse population. We take pride in programs and partners which geographically connect every corner with an opportunity. Our last-mile reach and efforts in uplifting underprivileged members help improve their livelihood and drive the prosperity of communities.

As a responsible corporate, we prioritize holistic value creation. Through our comprehensive CSR approach, we collaborate with NGOs to focus on four key areas that positively impact lives. Our initiatives encompass livelihood, education, healthcare, and elder care. Together, we strive to foster sustainable development and uplift communities.



LIVELIHOOD



"When a woman of the family gets livelihood, the impact on society gets amplified."

150
Women supported with 'Bee harvesting' technique and resources.

We strongly believe in the transformative power of empowering women in society. To support this, we have initiated various programs focusing on empowering women. One such program is our diploma program in Culinary. Through this program, we aim to provide young girls with valuable culinary skills, making them employable in the hospitality industry upon completing the

program. Our goal is to achieve an 80% employment rate for successful female students, enabling them to contribute to their families and communities while fostering personal growth and independence. In our commitment to creating sustainable livelihoods, we have revitalized lakes and water bodies in Uttara Kannada, Haveri, Dharwad,

and Shivamogga districts of Karnataka over the past three years. In FY23, we extended our support to women by providing training and resources for bee harvesting, enabling them to earn a livelihood through honey production.

EDUCATION



100
Girls mentored through micro-projects for building future careers

We prioritize education through our CSR initiatives, especially for underprivileged students. In Uttarakhand, we have implemented a school-led program specifically targeting disadvantaged girls from families living below the poverty line. The program emphasizes English language training, equipping these girls with the necessary skills and confidence to pursue admission into esteemed colleges after completing their 12th-grade education. By providing them with the right resources and support, we aim to shape their

future careers and empower them to achieve their goals.

We are committed to empowering girls from low-income areas by providing mentorship and guidance for their future career paths. Through live micro-projects, we enable them to gain practical experience and make informed career choices. We aim to support them in building a successful and brighter future, ensuring they have the necessary tools and knowledge to make the right choices.

HEALTHCARE



41,400
People impacted

Recognizing the fundamental importance of healthcare and the need for equitable access, we prioritize addressing the healthcare needs of marginalized communities. By repurposing our fleet vehicles into fully equipped ambulances, including specialized cardiac units, we bring medical services directly to inaccessible villages and towns. Additionally, we support a community of 900 elder and homeless individuals by funding their medical expenses, ensuring their right to healthcare and a healthy life. We

have strived to ensure the well-being of our truck drivers by organizing eye camps to address eyesight-related medical issues, providing eyeglasses, and facilitating cataract surgeries if needed. Additionally, we raise awareness and assist low-income communities in enrolling for government health benefits such as life and medical insurance, relieving them of financial burdens. These initiatives contribute to our stakeholders' welfare and promote a healthier and more productive workforce.

ELDER CARE

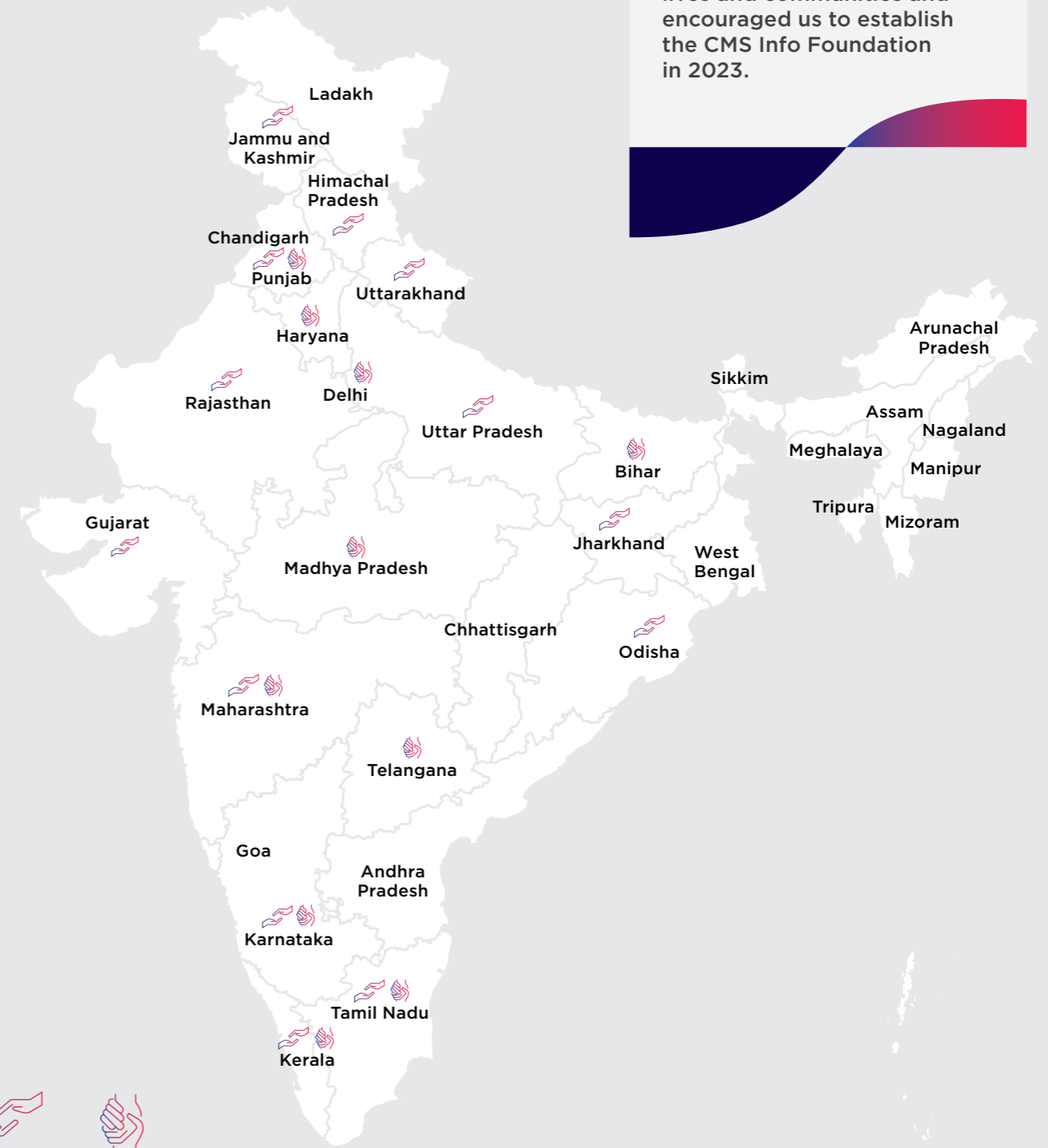


900
Elder care provided for 900 people through trained nurses

In India, the elder care sector remains largely neglected, with limited access to social security and affordable healthcare. Recognizing this, we have taken initiatives to support the lives of elder individuals, aiming to address the gaps and challenges in providing adequate care and support for them. Our efforts embody a commitment to improving the well-being and quality of life for older people in our communities.

In pursuing sustainable impact in elder care, we have implemented a training-led employment approach, providing specific caregiving training to women. Following the training, these women are placed in personal care homes to serve elder citizens, creating a self-sustaining community of caregivers for our underprivileged elders.

Our deep-rooted business network enables us to resolve developmental challenges across the vastness of India



NGO Charitable contribution

Note: Map not to scale

CMS FOUNDATION

Adopting our distinct approach to drive societal impact work with our identified NGO partners under the Board's guidance has positively impacted many lives and communities and encouraged us to establish the CMS Info Foundation in 2023.

OUR KEY PARTNERS IN THE JOURNEY



The Hemkunt Foundation

CMS partnered with Hemkunt Foundation to deliver primary healthcare services to the doorsteps of the population living in remote regions of Punjab, through Hemkunt Foundation's HF Mobile 100 Mobile Medical Unit Program. CMS funded the operations of one Medical Mobile Unit, with an aim to cater to approximately 30 thousand people over the course of the year.

The unit is staffed with a doctor, a pharmacist, a supervisor, and a driver, and delivers first aid, pathology services, treatment of various diseases, and ECGs. More serious cases are referred to local or partner hospitals.

The MMU visits each location once a week, treating approximately 3000 people per month. They have distributed medicines to treat stomach disorders, allergies, body pain, fever and cough, wounds and injuries, and fungal infections. They have also done over 100 awareness sessions and distributed pamphlets on ailments specific to the location.

<https://hemkuntfoundation.com/>



Social Empowerment And Economic Development Society (SEEDS)

India's rapid economic growth has led to a huge demand for vocational skills across traditional as well as new and emerging sectors. The challenge is in developing skill sets relevant to local and global job markets. The partnership between CMS and SEEDS aims to empower the youth into sustainable livelihoods in their geographic locations. CMS gave a grant to SEEDS to run training for 50 youth in Warehouse Packing for the Logistics industry in Uluberia, West Bengal. SEEDS builds job linkages before the commencement of the training program and guarantees 75% of the cohort a job at the end of the training process.

<https://www.seedsorg.in/>



Borderless World Foundation

CMS has partnered with BORDERLESS WORLD Foundation located in Jammu to be able to provide for abandoned, orphaned, and needy girls impacted by the conflict in Kashmir. The sole aim of the project is to provide education to these girls so that they can join the mainstream and integrate into the community.

The Jammu residential hostel project can home 50 girl children. CMS has given a grant to provide shelter to these girls and help them attain their self-confidence, equalize their exposure to that of urban counterparts, and get access to the same opportunities as others.

<https://www.borderlessworldfoundation.org/>



Masoom

CMS partnered with Masoom to run an Evening Learning Center in Rudrapur, Jharkhand for one year. This program kicked off in April 2023. The goal is to help 60-90 people who are out of school for financial reasons to complete their class X studies and Board exams and be eligible for slightly better jobs.

<https://masoomeducation.org/>



The Banyan

The Banyan's Centre for Social Care Needs and Livelihood promotes the social well-being of people with psychosocial distress by educating them, engaging and empowering them to co-exist in their communities, and bridging gaps in their access to mental healthcare.

CMS has partnered with The Banyan in its CSNL initiative to provide comprehensive mental healthcare and support to those from marginalized and vulnerable communities. The CMS grant covered three main activities and impacted over 23,000 people:

- Clinical and Social Care, which includes social entitlement facilitation, socio-economic support facilitation, home visits, etc.
- Livelihood facilitation, which includes trainings, employment facilitation and skill development as also micro-enterprises and social cooperatives.
- Outreach, which includes activities that include stakeholder engagements, outings, and support group activities.

<https://thebanyan.org/>



Mother Teresa Foundation - Joy Home for the Aged

This is a residential old age facility in Thanjavur, Tamil Nadu, for men and women above 60 years of age who are alone or abandoned by their loved ones. It provides them with free accommodation and takes care of their basic needs, including their health.

Regular medical checkups are done twice a month and the Foundation covers the cost of their medicines, sanitary and health needs, and any necessary medical treatment. The home currently has 40 inmates. CMS has given them a grant to cover their medical expenses for 6 months.

<https://motherteresafoundation.org/>



Sangopita

Sangopita is a residential facility for people/ children with mental disabilities. The facility houses 60 inmates, including the founder's son. Inmates are taken from the age of 4 and they live here for the rest of their lives. Most of the children/inmates admitted in Sangopita due to their mental challenges need medicines to keep them under control. Medicines, treatments and therapies form the core component of their daily care and are necessary to manage their health and their behavior.

CMS has partnered with Sangopita in Maharashtra to cover their medical costs for the entire year.

<http://www.sangopita.com/>



Alohomora

Alohomora's mission is to build an ecosystem of support for youth to make career choices that align with their strengths, needs, and interests. Alohomora works in Delhi government schools where the students come from families with a monthly income of ₹ 10,000 to ₹ 20,000.

CMS partnered with Alohomora to work with a group of 100 female students from grades XI and XII in 2 government schools in Delhi to help them make more informed career choices. 70% of the participants came away with more confidence to make their own career choices, rather than listening to others who are mostly as unaware as they were. Over 50% of the students shifted away from traditional careers to more diverse career choices like Banking & Finance, Fashion, Education, Healthcare, Fitness, Media & Journalism, IT, Applied Arts, and Hospitality.

<https://www.alohomora.org/>



Jaljeevika

CMS partnered with Jaljeevika to provide 130 women farmers with training in fish farming. They will also receive enough fish seed for six months – to sustain them through the first fish-rearing cycle. The expectation is that each beneficiary will produce at least 300 kg of fish and their annual income will increase by ₹ 40,000.

<https://www.jaljeevika.org/>



Aaji Care Sevak Foundation

Aaji Care Sevak Foundation offers Geriatric Care Skills Training to marginal youth to help them live empowered and dignified lives through well-paid jobs. This training is NSDC accredited and certified. Aaji Care gives 100% placement assistance to participants and guarantees 80% placement. Graduates of the program are placed either in hospitals, elder care centers, or in jobs to take care of elders in their homes and have an earning capacity of ₹ 18,000 per month.

CMS has partnered with Aaji Care Sevak Foundation to offer this training to 40 young women and place them in jobs.

<https://aajicare.in/>



Arushi Disability School

This Learning Center was conceptualized with the Department of Special Education at SNDT WOMEN'S UNIVERSITY. The Center, based in Mumbai, caters to children ranging between 5 years to 18 years of age, with Intellectual Disabilities (ID), autism spectrum disorder (ASD), learning disability (LD), non-verbal learning disability (NVLD), slow learning capabilities (SL), attention-deficit/hyperactive disorder (ADHD) and cerebral palsy (CP).

The school currently has 25 children enrolled. CMS gave them a grant to set up their computer lab and therapy center.

<https://dsesndtwu.in/arushi-the-learning-centre-2/>



Aasraa Trust

Aasraa works with children and youth from the slums of Dehradun, whose parents are mostly daily wage earners. These children do not get the opportunity to complete their schooling because they need to work to help support their families. Equipping these youth with in-demand skills and relevant job training and placement is their best chance to improve the quality of their life.

CMS has partnered with Aasraa in its first Culinary Skills Training program at Aasraa's Skillability Centre in Dehradun. Aasraa has partnered with Servo Hospitality School in Dehradun to access course curriculum, accreditation and guaranteed 70-80% placement of trainees. With the CMS grant, this diploma course in Commis Chef 1 will be offered to 80 youth who have dropped out of school and are forced to beg or have completed some schooling but have not found employment due to a lack of any relevant skills.

<https://aasraatrust.org/>



Hope Foundation

CMS has given Hope Foundation 2 grants – one towards skilling 80 youth in Computer Hardware & Networking, and the other towards training 80 young women as Nursing Assistants. The Computer Hardware & Networking program is being conducted in Nagapattinam, Tamil Nadu, and the Nursing Assistant program is happening in Delhi – both trades and locations were chosen based on local demand. Hope Foundation will work with the trainees beyond the skilling to make sure they are placed in jobs and earning a livelihood.

<https://www.hopefoundation.ie/>



Om Foundation

Om Foundation runs a school based in Noida that works with underprivileged children to help give them a chance at a more hopeful future. The curriculum focuses on English, Maths, Science, and digital literacy. They also provide nutritional and healthcare benefits to their children and support them till they start working. All the students come from families whose monthly income is less than ₹ 15,000/-. CMS has joined hands with Om Foundation and sponsored a class of 30 students.

<https://www.omfoundation.in/>



Earth Saviours Foundation

Access to Healthcare and equitable distribution of health services is a fundamental requirement of each individual. Earth Saviours Foundation is providing shelter to abandoned senior citizens, the homeless, mentally disabled people, burn victims, people suffering from incurable diseases, etc. It provides the inmates with food and healthcare as well. CMS has partnered with Earth Saviours Foundation to provide health and medical aids to the 900 inmates of the organization across its two locations in Gurugram.

<https://www.earthsaviours.in/>



Mission for Vision

Visual impairment affects educational achievement, workforce participation, mobility, quality of life, and mental health. CMS has partnered with Mission for Vision in their Mission Disha program in Surat, Tapi, and adjoining districts in the state of Gujarat. This program runs eye camps for heavy vehicle drivers at truck stops so that they do not lose a day's wages when they get their eyes tested. Track record has shown that 40% of heavy vehicle drivers that get tested have vision problems. This has serious implications for road safety.

The scope of CMS's intervention covers running 35 camps over the year, providing free glasses to an estimated 1,200 drivers, referring those in need of more advanced treatments to the partner hospital, and increasing awareness about road safety and eye health.

<https://www.missionforvision.org.in/>



Him Jyoti School

Him Jyoti School is a residential facility for young girls, catering to bright and intelligent girls from underprivileged communities of remote areas of Uttarakhand. The endeavor is to provide quality education to girls from socio-economically deprived families, in a boarding school environment totally free of cost. It facilitates girls from backward rural areas to lead a purposeful life and become future decision-makers and nation-builders.

The school goes from class V all the way up to class XII. There is a process of testing before admission into the school and the first year is spent primarily on English Literacy and life skills. CMS gave a grant to fund 18 girls in grade VIII.

<https://www.himjyotischool.org/>



Manuvikasa

Manuvikasa has been a CMS partner since 2019. This year, CMS partnered with Manuvikasa once again, to work with 150 farm women in and around the lakes that we developed over the last 4 years. These 150 farm women will be trained in sustainable agriculture practices and bee cultivation. The grant covers the cost of the training and supplies like plants, seeds, manure, and honey boxes. The beneficiary women will spend their time and money planting the seedlings, watering them, and maintaining the honey boxes. They will develop vegetable gardens and cultivate honey. It is estimated that they will earn 30% more annually through these practices.

<https://www.manuvikasa.org/>

**हक्कदर्शक
Haqdarshak**

Haqdarshak

Despite high levels of spending by the government and a large number of schemes for social assistance, there seem to be many barriers that prevent citizens from availing of these benefits.

Haqdarshak in association with CMS is reaching out to 1,000 citizens in Dharavi, Mumbai with welfare schemes and document assistance. As per CMS's mandate, these schemes will center around insurance, health, and social security.

<https://haqdarshak.com/>



Bosconet

The rural youth in India is deprived of education and vocational opportunities accessible to their urban peers. Agriculture as a livelihood has become increasingly unprofitable due to fragmented landholdings and high input costs. The quality of education imparted in rural public schools has also disadvantaged the youth in accessing higher education opportunities.

CMS has partnered with Bosconet to train 50 youth to become multimedia professionals and help them get jobs or help set them up as entrepreneurs. This is a 6-month diploma course certified by Don Bosco Media and Bharathidasan University. The trainees will also learn life skills and English.

As part of the scope of the project with CMS, the trained students will be placed in businesses/centers for two-month internships. It is expected that at least 90% of the trained beneficiaries will be placed in jobs or start self-employment.

<https://www.bosconet.in/>