

COVID-19 Initiatives by SATYA MicroCapital Ltd.

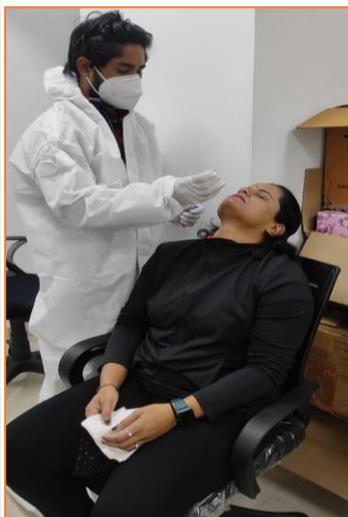
Being a responsible microfinance institution, it is SATYA's primitive responsibility to abide by all the preventive measures for combating the destructive outbreak of COVID. Be it employees deployed on the field or those working at Head Office and various State Offices, or clients at grassroots level across rural hinterlands, SATYA is equipping comprehensive support for seamless enactment of isolation, quarantine, social distancing and lock-down amidst these challenging times.

To disperse illusions and rumours associated with the pandemic, the MFI is providing a basic understanding of public health measures. SATYA is adherent towards ensuring the safety of their nationwide clients and employees. This stands as a clear illustrative of organization's commitment towards its people and its dedication to certify that despite all roadblocks, all service commitments are met conscientiously.

Under the visionary guidance of our respected MD Sir – Mr. Vivek Tiwari and with the hard work of entire team, SATYA took some initiatives, best practices, measures & guidelines for the underserved clients, employees, and their family's members. Following are the initiatives pioneered by SATYA in response to COVID since April 2020 along with its on ground impact:

1. COVID-19 SCREENING TEST DRIVES

Efficiently managing workplace safety in the age of COVID-19 became essential to safeguard the Human Capital in SATYA. Mass testing, a critical tool to stem the virus's spread, appeared an obvious solution. In lieu of the same, SATYA conducted several COVID-19 Test Drives at regular intervals.



2. DIGITAL OPD (DOCTOR-ON-CALL SERVICE)

On 26th April 2020, SATYA launched Digital OPD (Doctor on Call Service) – a free-of-cost telephonic medical consultation initiative which is an absolute technology-based distribution of health consultation, services & information. From the day of its commencement to present day, SATYA has catered to more than 25 Lacs people across the nation.

This service enabled the distant patients to connect with a certified Doctor through telecommunication technology and acquire medical advice. More than 4 Lacs clients of SATYA, 1700+ employees and their respective family members have accessed hassle-free teleconsultation from a Doctor about any ongoing symptoms or gained COVID-19 awareness and related precautionary measures.

- Referring to the contagious spread of COVID-19, this service proved to be a boon for the people residing in inaccessible, remote, or isolated regions. It enabled the beneficiaries to access clinical healthcare consultation without arduous travel to hospitals and regional medical dispensaries.
- Availing Doctor-on-Call service, people received proper medical prescription from a Doctor on their phones. On the other hand, all the prescribed medicines were affordable and readily available in nearby medical stores which indeed worked well for them.
- Prioritising employees' health and wellbeing above all, SATYA understood how important it is to safeguard its taskforce from COVID-19. This service made employees establish a rapport and a sense of belongingness towards the company with high morale complimented with enhanced working efficiency.



3. PERSONAL PROTECTION AND CLEANING, SANITIZING FACILITIES

It is every company's responsibility to follow standard practices and maintain appropriate regulations for its employees so that they can work courageously. Owing to the fact that COVID-19 virus is primarily surface-borne, people can get easily contracted by coming in contact with exposed surfaces. Therefore, for all those employees who continued working in office premises, SATYA took certain precautionary measures, which not only stimulated them to work, but also infused a feeling of security in them.

- Provision of paid leaves to employees in case of illness
- Strict enactment of self-isolation, in case if anyone suffering from fever, cold or flu.
- Installation of hand sanitizer dispensers at multiple places in and around the office premises

- We make sure that staff have access to Hand washes and Sanitizers where they can wash their hands and keep them disinfected
- Complete sanitization of workplace at regular time intervals
- Timely circulation of communication material promoting personal & respiratory hygiene, preventive measures, immunity building practises, meditation tips via multiple social & traditional media channels

All these initiatives reinforced positivity at all organizational levels in SATYA and turned out to be a great source of boosting employee morale.

4. COVID-19 CARE KITS & HOMEOPATHIC MEDICINE DISTRIBUTION DRIVE

To curb the transmission of COVID-19 within SATYA's ecosystem, the MFI started distribution drive of COVID-19 Care Kits for its employees. The Kit included Hand Sanitizers, Hand Wash, Face Masks, Hand Gloves. The kits have reached to a total of 200 operational branches of SATYA in 21 states benefitting more than 2500 employees and is expanding on a continuous basis. Being stringently proactive in safeguarding employee's health, SATYA also distributed Homeopathic and Ayurvedic Medicines among employees to boost their immunity.

All the elements of the COVID-19 Care Distribution Drive – Kits, Homeopathic & Ayurvedic Medicines have helped employees and their families to win over the detrimental effects of the virus enormously.





5. COVID-19 CARE INSURANCE POLICY

COVID-19 created a gigantic havoc in the lives of people worldwide. As all the NBFSCs-MFIs belongs to the category of essential services, SATYA has been permitted to continue its operations with complete adherence to social distancing & relevant norms. Howsoever, working under essential services category, has made employees more susceptible towards contracting the coronavirus. Working towards safeguarding the employees from contracting COVID-19 and to grant permission for uninterrupted operations, the Insurance Regulatory and Development Authority of India (IRDA) directed all organisations and employers of essential services to provide mandatory Health Insurance Coverage to their employees.

SATYA in collaboration with Aditya Birla Health Insurance Capital, introduced **“COVID CARE”, insurance product for its employees**. **“COVID CARE”** ensures that the insurance company shall pay **100% of the sum insured** as a lump sum amount as specified in the policy schedule/certificate of insurance, on the occurrence

of the insured event i.e., if the insured person is detected with COVID-19 with hospitalization on an inpatient care basis directly and solely due to the insured event.

- Insures the employees and his/her family with insured amount of worth Rs. 25,000/-
- The claim activates with the provision of COVID-19 Positive report **from ICMR** – National Institute of Virology Pune, India or any other laboratory authorized by ICMR.
- **TAT is T-1** of claim settlement.
- Most affordable and pocket friendly premium in the market.

Being covered under COVID-19 CARE Insurance Policy employees felt more financially secured and worked fearlessly without any jitters. The insurance policy has set the employees free from burden of additional expenditures borne from COVID treatment. This has led them to work with utmost capacities and dedication. SATYA has always treated all its employees as valuable members of a strong family – SATYA Family. This insurance has indeed added more weightage to the importance of employee welfare in SATYA with enhanced employee loyalty.

6. SATYA DAWAI SEWA

COVID-19 devastated the entire nation, setting abrupt global records of active cases and death toll by the deadly virus. With SATYA's operations being forayed into 22 states of the country, the MFI is earnestly working towards the safety and welfare of the mankind.

SATYA Shakti Foundation, an NGO under the flagship of SATYA MicroCapital Ltd. has launched SATYA Dawai Sewa - a free of cost medicine distribution campaign. Under this campaign, SATYA in accordance with advice of certified Doctors, is continuously reaching out to marginalized population and is delivering COVID-19 preventive medical kits. Through this campaign, SATYA Microcapital aims to render medical support in 25,000 villages of India.



7. SPES HOSPITAL FACILITY

As healthcare systems in urban boundaries grapple with the second wave of COVID-19, and the entire nation is facing horrendous consequences. This has amply demonstrated how lack of serviceable medical infrastructure, insufficient oxygen resources, medicines can add onto the agony of common man. This has not only aggravated the problems of those living in rural areas but has also made them more helpless.

On 14th May 2021, SATYA collaborated with SPES Super Speciality Hospital - Greater Noida with an occupancy of 50 General Beds along with the facility of ICU, Oxygen Cylinder and Ventilator Beds. This association has downsized the extent of frantic hunt for hospital beds and oxygen confronted by SATYA's clients and employees. It has ensured timely provision of adequate medical services to SATYA's clients and employees during any sort of medical emergency.





8. COVID - 19 VACCINATION DRIVE

World Health Organization (WHO) declared the COVID-19 outbreak a pandemic back in March 2020. Since then, the virus has claimed more than 2.5 million lives globally with upwards of 113 million cases being confirmed by laboratory tests (March 2021).

Source: <https://www.news-medical.net/health/The-Importance-of-Global-COVID-19-Vaccination.aspx>

Fortunately, after a prolonged scientific research and clinical trials, COVID-19 vaccines eventually received approval for emergency use in the beginning of 2021 from the Indian Government. SATYA has approached government administrative bodies and medical institutions at regional level for equipping its people with easy access to the COVID-19 vaccine. This has enabled SATYA's clients and employees to safely continue working for livelihood. Consistent vaccination awareness campaigns have also been rolled out from SATYA's end for encouraging people towards getting the vaccine and for eradications fear, myths misconceptions related to the same.

SATYA has also facilitated COVID-19 Vaccination to its entire task force of more than 3000 employees across its branches in 21 states.



9. Yoga at SATYA

Considering COVID-19 and all the appalling challenges introduced by the pandemic, many people experienced stress and anxiety like never before. SATYA realised that to mitigate these extreme stressors, it's important to look at the extensive psychological effects of a variety of meditation techniques. Meditation and yoga with proven multifarious benefits turned out to be adjunctive therapies to triumph such anxieties.

SATYA launched Yoga & Meditation Classes for its employees via its digital billboard - Workplace. Yoga at SATYA is a company-sponsored yoga & meditation program which takes place under the leadership and professional guidance of a certified Yoga Guru. Till date, SATYA has organized several practise sessions of yoga and meditation on Saturday and Sunday of every week, making it available to nearly 2500 employees without any fail.

This served as an essential addition to SATYA's Employee Wellness Program with manifold benefits – increased energy & confidence; reduced stress & anxiety; improved intellect & working efficacy; better immunity; enhanced focus; lesser irritability & aggression and last but not the least – increased productivity.



10. COVID –19 AWARENESS PROGRAMME

Amid the surge in COVID-19 cases, SATYA organized a COVID-19 awareness program pertaining to importance of wearing masks, maintaining safe distance, myths and rumours related to COVID-19 vaccine, vaccine hesitancy, hand & face hygiene. This helped SATYA to empower its clients and employees in combating COVID-19 more effectively. The initiative aimed at creating awareness among people in remote areas regarding symptoms and protective measures to stem the tide of the pandemic. Informative lectures were conducted by the experts and regional medical staff. Persistent communications for vaccination awareness were disseminated from SATYA's end to communities via pamphlets, brochures, social media campaigns. Social media campaign included audio visual demonstration of correct preventive techniques like social distancing, wearing masks, hand washing, and interactive communication sessions on health regarding COVID -19. This motivated people and eradicated misconceptions related to COVID-19 Vaccines. SATYA reached out to 25,000 villages in 21 states during this program. Through this initiative, SATYA is aspiring to overcome this crisis in a sustainable and community-based manner – for the community, by the community.

