



MUTHOOT MICROFIN WINS BRAND EXCELLENCE AWARD BY ABP NEWS

Muthoot Microfin has won the Brand Excellence Award at the 9th edition of 'BFSI Awards 2019' presented by ABP News. The BFSI Awards 2019 recognizes the best practices in the BFSI Industry based on strategy, security, customer service and the future technology challenges and innovations.

Mr Sadaf Sayeed (CEO) received the award from Mr Saumil Mehta, (Country Head, Kraft Foods) and Dr. Chandra Mauli Dwivedi, (CHRO, ESDS Software Solution) at the event held at the Taj Lands End Hotel, Mumbai on 21st November 2019.

The BFSI Awards 2019 aims to identify and reward the professionals & organisations for their outstanding achievements in their respective field. The award was organized by World Marketing Congress and Endorsed by CMO Asia.

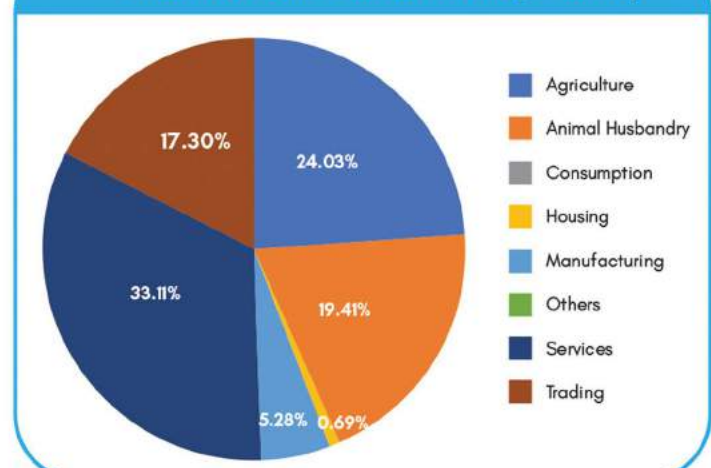


OPERATIONAL HIGHLIGHTS

Districts	237
Branches	627
Centres	3,70,721
Active Members	18,18,754
Disbursement (Nov)	₹ 321.32 Cr
Total Disbursement	₹ 13,168 Cr
Field employees	7,557
Total Employees	7,837

Client per capita Income/month	Percentage
< = 1000	0.01%
1000 - 1500	1.10%
1501 - 2500	15.95%
2501 - 3500	43.26%
3501 - 5000	35.08%
5000 Above	4.59%

Client Portfolio Distribution by Activity





DEFYING ODDS TO FIND SUCCESS

Loan ID- NDAD@967/SC

Thirty-eight-year-old Bhavnaben Laljibhai from Chalali in Kheda district of Gujarat emerged a successful entrepreneur after years of hard work, determination and a little financial support from Muthoot Microfin.

Bhavnaben's family lived with the meagre income they earned from their small petty shop. Four years ago, she availed microfinance loans from Muthoot to improve her shop and this investment remarkably changed her life. The ambitious Bhavnaben didn't want to stop there. She was interested in animal husbandry, so she availed another loan of ₹40,000 from Muthoot and used the entire amount to purchase a lactating buffalo and constructed a buffalo shed.

The hybrid buffalo had good milk yield and the family's income further improved. She is selling nearly 20 litres of milk every day to local villagers. Her daily cumulative

income now stands at ₹800. She is now a symbol of pride for the women of her locality who look up to her and try to follow the way she supports her family and children's education. Bhavnaben is a great example for those women who are determined to fight against all odds and contribute not only to their families but also to the community.

In future, she is planning to expand her animal husbandry business by availing more services from Muthoot Microfin. Bhavnaben wishes to continue her association with the organisation for her future plans.

She says "Muthoot Microfin's support over these years helped my family to get started and get out of poverty. We started with a small petty shop and expanded our business from there. And now with additional cattle breeding, we are living a decent life".



FLOURISHING TURNAROUND

Loan ID - KNGO0474/3C

48 year old Shobhana Shamukutty lives in Elevencherry in Palakkad district of Kerala with her husband and 3 children. Her husband is a small-time street vendor with irregular income. Family's financial condition was poor, and they were unable to give good education to their children.

Watching his husband's struggle for years, Shobhana decided to become a helping hand. Around two years back she opened a small grocery shop adjacent to her home. She used all her resources to set up the shop. However, lack of stocks at the shop prevented the business growth.

A friend of her introduced Shobhana to Muthoot Microfin at this time. She was impressed with Muthoot's collateral free loans and joined a JLG at her neighbourhood. She availed the first cycle loan of ₹10,000 and utilised the

entire amount to bulk buy raw materials for the shop and worked really hard to take care of the business.

With customers increasing gradually, Shobhana started adding more stocks in the shop. Soon her business started to grow substantially and her daily income touched ₹1000 within months. To grow her business further, she took the second cycle loan of ₹30,000 and added more fast moving items to her stocks which really boosted the cash flow. She is now on her third cycle loan of ₹60,000. Meantime, Muthoot provided her with financial literacy and business acumen trainings.

At present, her family's standard of living has improved and she has become a good source of inspiration for many women in her village. Shobhana plans to expand her business further and is proud to be associated with Muthoot.

MADHYA PRADESH REGION HOLDS ANTI-PLASTIC CAMPAIGN

Muthoot Microfin's Madhya Pradesh region organised anti-plastic campaigns across different villages in the state. The objective of the campaign was to create awareness amongst people by making them understand how plastic is wreaking havoc on our environment.

On Gandhi Jayanthi day, five branches (Bhopal, Vidisha, Indore, Karond and Sagar) in Madhya Pradesh jointly organised the campaigns and distributed jute and cloth bags to local people in 10 villages.

The campaigners created awareness among villagers about the danger of plastic and urged them to stop using plastic and encouraged to use eco-friendly cloth and jute bags. More than 1000 eco-friendly cotton and jute bags were distributed to villagers.

These bags are inexpensive and can degrade biologically in two years. Muthoot organised the campaign in line with an ambitious national campaign to eliminate single-use plastic by 2022.



AYOOR BR. OFFERS LEGAL AWARENESS ON MICROFINANCE



Muthoot Microfin's Ayoor branch in Kollam, Kerala organised a 'Legal Awareness Session on Microfinance Loans' for the clients and general public at the branch office on Dec 6, 2019. Around 70 people participated in the session led by Advocate Binu Mon.

The program was aimed to make public aware of their entitlements under the law and apprise them about laws relating to microloans with special emphasis on protection against fraudulent activities.

Highlighting the importance of legal awareness on microfinance, Adv. Binu Mon detailed the stringent laws in place which provide comprehensive protection of the clients.

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