



## YEAR OF ACCOMPLISHMENTS FOR MUTHOOT MICROFIN FINANCE TEAM

Coinciding with MML's overall excellent performance in the 2018-19 financial year, company's accounts and finance team led by CFO Praveen T also registered a year of accolades and achievements.

Praveen T has been included in the CFO India's 9th Annual CFO100 Roll of Honour in February 2019. CFO100 identifies and recognises the achievements of the top hundred senior finance professionals in the country. Praveen was recognised for his outstanding competence in Treasury Management.

In the last four years of independent operations, MML managed to raise ₹10,513 crore of bank approvals and availed ₹8,908 crore out of this for business expansion. The company executed ₹2,117 crore Direct Assignment (DA) transactions with various institutions during FY 2018-19, compared to ₹1300 crore DA transactions in the previous fiscal.

Despite major liquidity issues in the NBFC sector, MML managed to execute ₹1,306 crore Direct Assignment

transactions and raise ₹1,010 crore term loans during the first nine months of FY 2018-19. MML enjoyed liquidity during difficult market conditions by maintaining active relationship with 48 funding institutions. The company always ensured adequate liquidity and positive ALM through efficient treasury practices.

By consistently maintaining more than 35% off-balance sheet portfolio to diversify risk, MML enjoyed higher margins. The company could also reduce pricing by 230 bps in the last 3 years. The company further received DRHP approval from SEBI in October 2018.

The organisation also effectively implemented GST in all operating states and efficiently adopted 'Ind AS' accounting policy and published financial results under the new format.







## STITCHING SUCCESS TOGETHER

LOAN ID- TJMC@3/C30

# IMPACT

Forty-five-year-old Mangayarkarisi from Thanjavur in Tamil Nadu is now a successful small-time entrepreneur, thanks to the timely financial support from Muthoot Microfin. She owns a tailoring unit near her home with three sewing machines and employs two people.

Until five years ago, she would spend her time looking for sewing jobs at other tailors' businesses. Mangayarkarisi was desperate to start her own business as she was well versed in tailoring and designing. However, lack of capital investment was a major obstacle for her until a Muthoot Microfin Relationship officer visited her home and offered company's services.

She says "I utilised my entire first cycle loan amount to buy a new sewing machine. Now in to my third cycle of loan, the earnings from my business are enough for the household expenditures, my child's school fees, and I have a little savings as well."

Mangayarkarisi's daily income now hits around ₹800. Buoyed by the success of tailoring business, she has set out on a goal of growing her business into a small textiles outlet to ensure a good life for her family.

Now she motivates other women in her area to follow their dreams. She is determined to continue her association with Muthoot Microfin as she pursues her entrepreneurial dreams.





## DOUBLE GLORY FOR MUTHOOT MICROFIN SPORTS TEAMS

Muthoot Microfin sports clubs (Muthoot Microfin Cricket Club & Muthoot Microfin Football Club) recorded impressive performances at the recently concluded EDCA league matches and corporate soccer tournament respectively.

Muthoot Microfin Cricket Club (MMCC) stormed into the A division league of Ernakulam District Cricket League while Muthoot Microfin Football Club (MMFC) has won the 'Soccer City Corporate Super League' in their maiden campaign.

MMCC ensured the maiden entry into the top league with an emphatic 92 run victory over Fighters CC in their last league match. MMCC can now compete with top ranking teams in the district and team members get more opportunity to make the cut to the State level competitions. P.V. Vinod of MMCC was the top scorer of the league with 384 runs in 9 matches while Sudheesh Mohanan scored 274 runs to become 3rd highest scorer.

MMFC defeated Conduent by a solitary goal to win the tournament played at Kakkanad, Kochi in which 32 top corporate teams participated. The team was awarded with a winning cheque of ₹40,000 at the closing ceremony. MMFC's Anish K A was declared the best goal keeper and Salmanul Faris was adjudged the best defender of the tournament.





# GOPINATH SPEAKS AT MiNE INDIA 2019 CONFERENCE



Mr S Gopinath, Sr. AVP - IT (Muthoot Microfin) was an expert panellist at the 8th MiNE INDIA 2019 (Microfinance & NBFCs Exhibition cum Conference) held on 15th May 2019 at Chennai. Mr Gopinath discussed further scopes of technological intervention in microfinance at the expert panel discussion on 'Future Technologies for NBFCs & MFIs for future growth and advancement'.

8th MiNE INDIA 2019 is organised by B2B Infomedia in association with Sa-Dhan and FIDC. MiNE INDIA is one of India's leading events for business development in the Microfinance & Non-Banking Financial Company sector. The conference brings along decision-makers of MFIs & NBFCs, senior officials from RBI/NABARD/SIDBI, leaders and influencers from BFSI industry on a unique platform.

## MUTHOOT MICROFIN MONTHLY NEWSLETTER

# AURANGABAD EYE CAMP OFFERS SPECIAL CATARACT SCREENING

Aurangabad branch of Muthoot Microfin in Maharashtra conducted an Eye Care camp on April 13, 2019. The one-day camp, held in association with Vasan Eye Care Hospital, was aimed to provide basic eye care treatments to rural population and to create awareness on cataract.

Dr Girish from Vasan Eye Care and a team of specialists from the hospital conducted investigations and gave prescriptions to nearly 100 participants including children, women and elderly.

Eight patients were identified as cataract operable cases and were referred to hospital for surgery. Refractive error patients were given special treatments and given medicines free of cost. The medical team also provided free diagnostic cards to those participants who required further special attention and tests.



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