



Accolades

MPG TO CONTINUE AS TITLE SPONSORS OF KERALA BLASTERS



Kerala Blasters Jersey Unveiling: (L to R) Thomas Muthoot, Allu Aravind, Nimmagadda Prasad, Chiranjeevi, Sachin Tendulkar, Akkineni Nagarjuna and Thomas George Muthoot

Muthoot Pappachan Group will continue its association with Kerala Blasters as title sponsors of the team in the third season of the Indian Super League. The final squad and title sponsorship were announced at a star-studded function in Kochi in the presence of team co-owner Sachin Tendulkar. Muthoot Pappachan Group Executive Director, Thomas Muthoot said, "MPG takes immense pride in continuing our association with Kerala Blasters FC, that is driven by the sporting passion of many legends by their own merits and it carries the aspirations of millions of football

loving fans. We also share the same feelings of the promoters to take football in Kerala to the next level and that is what brings us on board again, for the third time to extend our goodwill and services. The philosophy of MPG is to celebrate what millions of our customers choose to celebrate, whether it is a film or sports. So, let's football and let's celebrate it."

Kerala Blasters has huge fan base in Kerala and across the globe. And the futuristic league is expected to contribute to the development of Indian football.

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Observatory

Client/Capita Income/Month	
Per Capita Income	Percentage
< = 1000	00.41%
1000 – 1500	09.31%
1501 – 2500	50.43%
2501 – 3500	30.48%
3501 – 5000	09.06%
5000 Above	00.31%

Facts and Figures	
Group Lending	
Districts	113
Branches	351
Centres	1,62,411
Active Members	12,54,631
Disbursement (August)	₹ 224.00 Cr
Total Disbursement	₹ 6981.85 Cr
	\$ 1040.90 mn
Repayment Rate	99.28 %
PAR> 30 Days	0.72 %

MSGB Loans	
Current Portfolio	₹ 172.99 Cr
Total Disbursement	₹ 400.64 Cr

Personnel Strength	
Field Staff	4346
Total Staff	4482



Impact

LIFE CHANGING INTERVENTIONS



Loan ID: KKSM#16/3C

43-year-old Gigi Saji, a housewife turned micro entrepreneur, had to struggle every day to keep her business afloat. However, her situation changed all of a sudden 3 years ago when she became a member of Muthoot Microfinance.

Today, she is running her own business (making and distribution of bakery items) which has a regular shop & food license. It all began 13 years ago - Giji, a localite of Parathodu in Kottayam district of Kerala was a housewife, living with her daily labourer husband.

The family was forced to start something which could provide them with extra income as Saji's meagre income wasn't enough for the family of three that include a college going student. They decided to start a small business of making bakery items as Gigi was an expert cook and knew how to make snacks in a big scale as well. However, with limited knowledge in running a business coupled with the lack of capital to sustain its operation, the business doesn't make any substantial profit in the first 10 years and was on the verge of closing down.

At this time, she got a lucky break when a Relationship Officer from Muthoot Microfinance's Kanjirappally branch approached her to introduce the benefits of microfinance program. She soon joined a group and availed her first cycle loan of ₹10,000 and invested the amount directly into her enterprise. They had a humble second innings but gradually flourished to become a profit making enterprise after receiving financial support and trainings from the Company.

In the last 3 years, with successive loan from Muthoot, she has been able to improve the quality of products and as the demand increased, Gigi augmented the production also. She is earning ₹500 to ₹1000 per day now. She now employs 5 women from her neighbourhood. Demands for her savouries are on the increase. Her products are slowly finding their way to other parts of the district.

She has been a role model to a number of other women entrepreneurial aspirants. Gigi is confident that her business is going to further improve in days to come and thanks Muthoot Microfin for the timely support which changed her life.

Provisional Financials

- Total profit (EBIT) for FY 2016-17 as of July 31, 2016 is at ₹122.77 crore.
- Total profit (EBIT) for the previous fiscal same period was ₹114.89 crore.
- The profit increased 7% in July, 2016 year on year.
- Operational Income for FY 2016-17 as of July 31 is at ₹158.83 crore.

News-Highlights

- Opened 7 new branches across Karnataka, Maharashtra, Odisha and Gujarat in August.
- MSGB Loans added 4196 customers in August.
- MSGB Loans disbursed over ₹19.82 crore in August.
- IGL-Dairy added 1729 dairy farmers in August, disbursing ₹5.21 crore.
- Dairy Loan outstanding as on 31st August is ₹83.03 crore from 59,399 Dairy Farmers.
- Training team conducted 222 internal training programmes in August.
- A total of 1803 employees were benefitted through the internal training programmes.

 Impact

FINDING SUCCESS EVENTUALLY



Loan ID: TPNT#75SC

Valsala Dharmajan established a small petty shop 12 years ago at Puthiyakavu, on the outskirts of Trippunithura in Kerala as income from her labourer husband began to shrink drastically due to lack of daily jobs.

Her household was solely dependent on his daily wages, which was not sufficient to fulfil her wish of maintaining a proper living standard for her family. With limited resources, she opened a small retail shop at Puthiyakavu.

However, for the first several years, she was running her shop with little earnings due to lack of business acumen and financial assistance. She was badly in need of financial support to give life to her sinking business. She approached many local financiers but all of them denied her a loan as she could not produce any collateral security they demanded.

She was disappointed but continued her business without any notable profit for a long ten years. Then one day, she came to know about Muthoot's microfinance scheme through a friend and immediately joined a joint liability group of the institution. She soon availed her first cycle

loan of ₹10,000. Valsala used the loan amount to purchase more goods to her shop in bulk numbers and also widened her product line.

After a while, with the experience she gained over the years and with the widened product line, Valsala's business slowly began to improve. She is now earning an income of around ₹500 on a daily basis. She has become economically self-reliant and also supports her family including her husband and two adult children.

She has transformed into a successful entrepreneur who keeps thinking on business lines, constantly on the lookout to further enhance and expand her retail shop on a belief that Muthoot Microfin is there to support her with finance at any time.

Valsala's growth to become an entrepreneur has not only improved the economic condition of her household but also empowered her by providing her a greater social status in the family and village. She is grateful to Muthoot Microfinance for the support she received, which gave life to her sinking business at a critical time.

 Live

BHUBANESWAR BRANCH PROVIDES FINANCIAL LITERACY TO CLIENTS



Bhubaneswar branch of Muthoot Microfin in Odisha organized a Financial Literacy session for women entrepreneurs on August 11 at the Branch premises.

The objective behind the camp - the first in Odisha, was to create awareness about basic financial concepts, personal finance and money management to budding women entrepreneurs. The program also enabled the participants to understand various processes, products, and documentation of banking.



Mr. Manmohan Pillai, Zonal Manager, in his inaugural message highlighted the importance of financial literacy in attaining financial inclusion. Muthoot Microfin has been conducting financial literacy classes across the operating states to educate vulnerable communities in the rural areas on how to avail banking services, basic money management and saving options.



MPF'S SMILE PLEASE MISSION HELD IN KOLKATA



surgeons, maxillofacial surgeons, dentists and other experts from India and USA carried out the surgeries at the hospital.

Mr A K Goel, GM – South Eastern railway inaugurated the Kolkata mission. Dr Rashmi Taneja, Chairperson – Mission Smile thanked Muthoot Pappachan Foundation for facilitating the surgeries. Col. Shivaji Samaddar, COO – Mission Smile and Dr Prasanthkumar Nellickal, CSR Head – MPF were present during the inauguration.

The 'Smile Please' CSR initiative is aimed at providing free and comprehensive cleft care surgeries to children, who are suffering from cleft lip, cleft palate and other facial deformities due to cleft.

Muthoot Pappachan Foundation's renowned 'Smile Please' CSR initiative carried out its first mission in Kolkata with 92 successful cleft lip surgeries at the South Eastern Railway Central Hospital, Garden Reach from 2nd to 6th August, 2016.

The initiative extends comprehensive support to patients and their families by providing counselling, medical and surgical care, speech therapy, continued care etc. The scheme is all inclusive of free travel fares/food/accommodation/ medicines/surgical care expenses etc. Apart from funding, MPF plays an active role in terms of awareness creation and patient recruitment, engaging the branches of Muthoot Fincorp and Muthoot Microfin.

MPF has provided comprehensive surgeries and care to around 700 children with cleft lip/palate across southern India. This is first time that this initiative is being organised in Kolkata. A team of specialist plastic



"SAYING NO TO AUCTION" BABRA-AMRELI GOLD LOAN BRANCH SUCCESS STORY



Muthoot Fincorp's Babra- Amreli gold loan branch in Gujarat is one of the busiest branch in the state. The branch opened in October 2012 achieved many remarkable milestones. This 4 staff branch generated faster business growth by doing extensive marketing activities covering 58 villages around the branch location.

Most importantly, the branch achieved NIL auction by adhering to the company slogan of 'Saying No to Auction'. A small team reached out to 58 villages for business growth, managed high daily walk-ins & loan growth could also reach out to the defaulting borrowers and achieve this commendable accomplishment of nil auction.

Branch Team: From (L to R) Ashish Dave, Amit Joshi (BM), Ms. Hetal Sheladiya and Birju Adhyaru