

Great
Place
To
Work®Best Workplaces™
in Microfinance

INDIA

2019

MUTHOOT MICROFIN LTD.*Recognition for being among the best in the Industry**For inspiring **trust** among your people, for instilling **pride** in them, for creating an environment within the workplace that promotes **camaraderie** and for many other reasons that make your organization one of India's best companies to work for.*

Prasenjit Bhattacharya
Chief Executive Officer
Great Place to Work® Institute India

MUTHOOT MICROFIN CERTIFIED BEST PLACE TO WORK IN INDUSTRY

Following the Great Place to Work® certification in September 2018, Muthoot Microfin now has been recognised as one among the best places to work in microfinance industry by the Great Place to Work institute.

Commenting on the recognition, Mr Sadaf Sayeed, CEO of the company said, "this recognition reiterates the impact of highly effective people practises in our organisation. We consider employees as our biggest asset and make sure they take pride in their duties and responsibilities. This is one of the most satisfying experiences and is made possible only because of a great teamwork"

Great Place to Work® is the global authority on building, sustaining and recognizing high-trust, high-performing workplace cultures. The Great Place to Work® Institute partners more than 8000 organizations every year around the world to help create and sustain a High-Trust, High-Performance Culture™.





IMPACT

Loan ID: PLHV@109/2C/ED1

DETERMINED TO SUCCEED

Rani Devaraj, a 47-year-old housewife turned micro-entrepreneur from Palakkad in Kerala believes that her association with Muthoot Microfin along with determination and persistence were the key drivers for her success.

Rani started the business of making crispy fried items nine years ago after the family experienced financial hardship due to her husband's inconsistent income. However, she found it difficult to grow the business due to lack of funds and experience.

Fortunately for Rani, she was introduced to Muthoot Microfin by a friend at that time. Impressed with Muthoot's hassle free loans, she immediately joined a JLG in her neighbourhood. Micro finance loans from Muthoot helped her in investing in the business.

Apart from finance, the institution gave her training on financial literacy and business acumen. With new funds, improved skills and discipline, Rani successfully increased her business earnings over time. Her daily profit now hits ₹500 from ₹200 in the beginning. Rani now has an established clientele for her business. She is currently on her fourth cycle loan with Muthoot Microfin.

She now has enough money to bulk purchase raw materials for making tasty fried items and she is also exploring new markets for the products. She is very thrilled with the positive outcome that have resulted from the success of her business and the family is very proud that she is able to contribute to the financial stability of the family.

IMPACT



Loan ID: KRPT@361/SC

BRAVING THE LIFE BATTLE

For 57-year-old Nirmala from KR Pet in Mandya, Karnataka, life has been tough financially. She had to work hard as a tailor after the death of her husband to make both ends meet. Further, her small tailoring shop adjacent to the home didn't bring enough money for the family's needs.

She was forced to look for a better earning opportunity other than tailoring and started a small distribution agency of household items with funds raised from Muthoot Microfin through microfinance loans.

In addition to giving her immediate financing, the institution gave Nirmala trainings on business acumen and financial literacy. Eventually, she learned to pay attention to the changing needs of her clients and sold items according to the demand. Her attention to customer service enabled her

to build a loyal cadre of customers. Her hidden business skills substantially increased her sales and enabled her to generate enough income to support her family.

Nirmala is now on her third cycle loan after promptly repaying all her previous loans including one small business loan. She is grateful to Muthoot as the organisation has treated her well and has extended the services with respect and care.

Nirmala's hard work and astute investment of the funds raised has helped her provide a better and healthier quality of life for her entire family. Nirmala is determined to grow her business and continue her association with Muthoot.

MUTHOOT MICROFIN HONOURS EMPLOYEES FOR A DECADE OF SERVICE



Muthoot Microfin honoured employees who have completed a decade in service with Muthoot Pappachan Group (MPG), and for their longstanding service and contributions.

Mr Sadaf Sayeed (CEO) felicitated Udeesh Ullas (EVP), Asha Anand (Sr.AVP), Dipin.K.Gopi (CM), Manoj.G.M (AVP), Vibin.D.G

(Manager), Dilip.R (RM), Preshobh.A.B (ZM), Reneesh.P.R (Sr. Manager), Binu.C (ZH-Audit), Sreeji.E.P (RM) and Jobin Joseph (Sr.RM) with gifts and certificate of honours at a special ceremony named 'Nishtha' held at the Ibis international hotel in Kochi on 4th July 2019

MUTHOOT MICROFIN EXTENDS RELIEF OPERATIONS IN ODISHA

Continuing its relief operations in Odisha's cyclone hit areas, Muthoot Microfin Nimapada branch organised food and relief kit distribution across the affected areas on June 24 & 25, 2019.

More than 250 families were provided with relief kits that include woollen blanquettes, mosquito net, sleeping mat, bed sheets and food items like biscuits, mixture, water bottle, Roasted chuda, candle and matchboxes.

Muthoot Microfin Nimapada team travelled across 50 villages which were ravaged by Cyclone Fani and provided drinking water to nearly 600 families living in shelters or broken houses. The team also continued to coordinate with the district administration to extend its relief operations.

