



Accolades

DEVELOPING A SPORTING CULTURE BY INVESTING IN GRASSROOTS



Mr Thomas Muthoot – Director, Muthoot Microfin Limited.

Muthoot Pappachan Group is determined to develop a new sports culture in India. The Group which is already the title sponsors of ISL team Kerala Blasters and now Tamil Thalaivas in PKL, believes sport sponsorship has become a triangle of association between the team, the sponsor and the passionate fans.

The Group has already made investments in grassroot level talent development in the field of football and cricket by starting academies in Kerala. MPG plans to boost the sports culture with the provision of high tech Infrastructure, highly qualified coaches and a long-term sports policy.

Muthoot's recently started Muthoot Pappachan Foundation Football Academy

is unique in the sense that it puts vital emphasis on high-quality education apart from professional football training, good nutrition, healthcare, life skills and training for a career in sports.

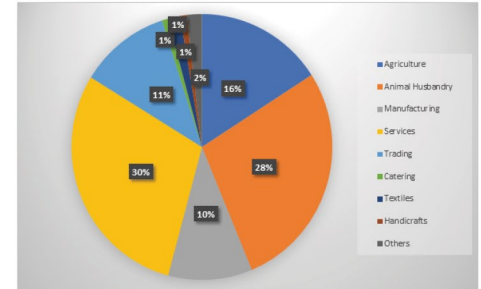
MPG believes delivering towards building a sports culture is structured around the five key areas of investment, technology, sponsorship, participation & fanbase, and legacy. The visionary behind the initiatives, Mr Thomas Muthoot says "We want to create a sports ecosystem that can breed better champions for the nation. We are confident of creating and supporting the vision for better opportunities for sports in India."

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Observatory

Client Portfolio Distribution by Activity



Facts and Figures

Group Lending

Districts	148
Branches	430
Centres	213799
Active Members	1160439
Disbursement (August)	₹ 251.38 Cr
Total Disbursement	₹ 9,437.29 Cr \$ 1,477.69 mn

MSGB Loans

Current Portfolio	₹ 197.85 Cr
Total Disbursement	₹ 606.00 Cr

Personnel Strength

Field Staff	5335
Total Staff	5508



GROWING SLOWLY BUT STEADILY



Loan ID: VLKR@27/SC

Twenty-nine-year-old Suma living at Villukuri in Kanyakumari district of Tamil Nadu has been associated with Muthoot Microfin for four years. She now runs a successful fancy shop in her village with the help of Muthoot microfinance loans. The institution also gave her trainings which helped her take right decisions at crucial times.

Suma's association with Muthoot began only four years ago, though she was into the business for the last 8 years. Until then, her business remained dull due to fewer products and she was looking forward for funds to invest in her shop. She got a lucky break four years back when a Credit Officer visited her shop as part of street survey and explained about microfinance loans. She was very impressed and decided to join a Joint Liability Group. Soon, she received the first cycle loan of ₹15,000 and using that amount she stocked fancy items and other day-to-day items like pens and books. More stocks at the shop brought

more customers and that helped her to increase the regular income. After investment, Suma's daily income increased from ₹ 400 to ₹ 800 per day. Since then, she availed further cycles of loan and continued association with Muthoot. With every loan cycle, Suma further developed her store. Her most recent loan of ₹ 30,000 has helped to add new cosmetics items and fashion materials for her growing store. Suma invests most of her profit on her business expansion plans. Most importantly, she has gained a sense of pride as she is now able to provide a better living for her family.

Now, she earns more than ₹ 20,000 per month and saves some money for the future. She is also supported by her husband Rajesh Kannan who occasionally sits at the shop and helps her in purchases. Suma says "Muthoot microfinance loans helped me to survive in the business initially and now I am in a position to grow slowly from here and hopes to expand my business by continuing association with Muthoot".

- Opened 6 new branches across Kerala, Karnataka, Odisha and Gujarat in August.
- MSGB Loans added 3,985 customers in August.
- MSGB Loans disbursed over ₹ 19.04 crores in August.
- IGL-Dairy added 821 dairy farmers in August, disbursing ₹ 2.24 crore.
- Dairy Loan outstanding as on 31st August is ₹ 49.72 crore from 37,715 Dairy Farmers.
- Training team conducted 309 internal training programmes in August.
- A total of 2425 employees benefitted through the internal training programmes.



Certified Seal by Smart Campaign: A recognition to the alignment of the institution's policies and processes with the Client Protection Principles.



SUCCESS FOLLOWS HARD WORK



Loan ID: Pndy@71

46-year-old Malar living at Solai Nagar, Pondicherry has made progress in selling fish with the help of microfinance loans. More to that, her entrepreneurial success has afforded her the ability to give back to society as a member of the fishing community in Muthaiyapet.

Hardly ten years ago, Malar's family consisting of her husband Kaliyaperumal and two teenage children lived under severe poverty. The entire family was dependent on the small income from selling fish. Malar bought fish in small amount and sold them locally. This was never enough to run the growing family and in a bad day the family income could often went as low as ₹100.

During that period, out of necessity she took loan from local money lenders and due to heavy interest rate, all her earnings went to the lenders. After a while, she was introduced to Muthoot Microfin and availed the first cycle loan of ₹10,000. Using that amount she bought fresh fish directly from fishermen and processed it to dry fish before bringing it to market for sales.

This way, she could not only earn more profit but could give the fish more shelf life. With the change in her business, after a couple of months her earnings began to climb and hit ₹500 a day.

Malar promptly repaid the first cycle loan and availed second cycle loan of ₹30,000. Malar was successful in retaining her customers and made continuous progress. She now earns around ₹800 a day and managed to build a small fish drying area in the home after a minor renovation of the house.

Her determination and hard work, along with the financial support have empowered Malar to grow her small, local business into a decent one. She is more than thankful for the loans from Muthoot and says "I always remember the help, precious advice and guidance of Muthoot Microfin. My family and I have to render our sincere thanks and gratitude to Muthoot". Malar believes that the institution is playing a bigger role in betterment of lives in her community.



ONAM FAIR CREATES MARKET LINKAGE FOR CLIENTS



Muthoot Microfin's Palakkad branch organised an 'Onam Fair' featuring products of microfinance clients on 28th and 29th of August at branch premises. The objective behind organising the two-day fair was to create market linkage opportunities for clients.

More than 60 clients from in and around the area participated in the fair. A total of 55 varied products such as eye catching handmade items like coir mats, bamboo flaps and mats along with home-made vegetables, banana chips and other tasty snacks procured from clients were on display and sales at the fair. Products worth ₹8000 were sold during the two days.



The Onam Fest-2017 was jointly inaugurated by Mr Pawsan Varghese (AVP - Risk & Strategy) and Mr Krishnakumar (AVP - Recruitment & Operations). The dignitaries mentioned, marketing as one of the major problems faced by micro and small-scale producers; and fairs like this provides opportunities to micro entrepreneurs to create market linkages. Muthoot Microfin hosts similar fairs every year at different places to support clients.



MUTHOOT CRICKET ACADEMY PACERS EXCEL IN TALENT HUNT

Three players from Muthoot Cricket Academy have been selected for advanced training at MRF Pace Foundation and CSS-Whatmore Centre from the 'Kerala Express - talent hunt' trials organised by Kerala Cricket Association in coordination with Radio Mango and MRF at Kochi.

The three Muthoot Cricket Academy prodigies are 23-year-old M.N. Sharafudheen, 21-year-old Aneesh Narayanan and 17-year-old Ibnul Afthab. They passed the strenuous preliminaries with flying colours at the Talent Hunt held at Panampilly Nagar in the city.

Dav Whatmore, former Australian international and renowned Cricket coach, former India player Tinu Yohannan and former Kerala cricket captains Sunil Oasis and Firoze. V. Rasheed were the selectors at the talent hunt in which more than 60 talented players from across the state participated.

M N Sharafuddeen, a medium fast bowler from Kaipamangalam in Thrissur is selected for one week advanced training at MRF Pace Foundation in Chennai under the guidance of former Pace Maestro Glenn McGrath. MRF pace foundation is highly regarded as one of the pioneer institutes in the world which produces international fast bowlers which is now led by Glen McGrath.



Both Ibnul Afthab and Aneesh Narayanan were selected to CSS-Whatmore Centre for Cricket headed by Mr Dav Whatmore who is presently coaching Kerala's Ranji Trophy team.

Ibnul Afthab has been training with MCA for the last 4 years and had represented the U-19 district team. He was earlier got selected to IDBI Federal Pace academy as one among the top 5 medium pace bowlers from Kerala. Aneesh Narayanan is another promising medium fast bowler, who has been training at the MCA for the last 6 years.

For the three young talents, the advanced training will help them pick up speed in bowling and new techniques to become a fully-fledged fast bowler at the highest level.

For the past ten years, MCA is involved in promoting cricket at the grassroots level by providing good conditions for practice, disciplined atmosphere with extensively experienced coaches to train the budding cricketers. The Academy also offers free scholarships to help economically backward but talented players in getting free training, amenities and sports gear.

The Muthoot Cricket Academy is the only one in South India with 3 state panel umpires and 5 coaches including NIS certified professionals. The Academy also has professional in-house curators, scorers and video analysers to help the talents hone their skills.