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VIVANTA BY TAJ GREEN COVE WINS NATIONAL ENERGY CONSERVATION AWARD



Vivanta by Taj Green Cove, Kovalam won the prestigious National Energy Conservation Award, 2015 in the Hotels Sector (5 Star & above) category for energy conservation. The award for the Hospitality Sector, instituted by the Power Ministry recognizes companies from different industry groups for creating benchmarks in energy conservation.

Mr Mathew. C. Thomas, General Manager of Vivanta by Taj Green Cove and Mr Sivakumar.K, Chief Engineer received the award from Union Power Minister

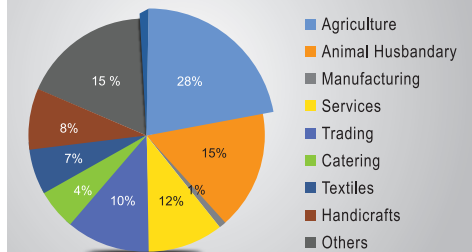
Piyush Goyal at a ceremony held at VigyanBhavan, New Delhi on November 14.

Meanwhile, adding double glory to Vivanta by Taj Green Cove, Kovalam, Mr Mathew. C. Thomas received the Best Hotel Manager Award at the Kerala State Tourism Awards 2013-14.

Muthoot Hotels Pvt. Ltd. (A Muthoot Pappachan Group Company) owned Vivanta by Taj Green Cove, Kovalam is managed by Taj Hotels Resorts and Palaces (Indian Hotels Company Ltd.) under the TATA Group.

M Observatory

Portfolio Distribution by Activity



Facts and Figures

Group Lending	
Districts	102
Branches	326
Centres	2,01,548
Active Members	11,75,900
Disbursement (November)	₹ 168.62 Cr
Total Disbursement	₹ 5243.16 Cr \$ 782.27 mn
Repayment Rate	99.57 %
PAR> 30 Days	0.43 %

MSGB Loans

Current Portfolio	₹ 189.09 Cr
Total Disbursement	₹ 273.75 Cr

Personnel Strength

Field Staff	3506
Total Staff	3610



 Impact

FINDING A WAY TO SUCCESS



Loan ID: SLVP#85/4c

For years, 32-year-old Priya R, a house wife in the southern Indian state of Tamil Nadu, has been working hard as a beautician and a small fancy shop owner. However, the hard working Priya residing at IUDB Colony, Selvapuram in Coimbatore never earned enough money to save something for the future. Priya's family consists of her husband Ramesh Kannan, who is a plumber, and the only school going child.

Priya established a small fancy shop and beauty parlour within her house three years ago which provides her with some steady income (on an average ₹400/-daily). She wished to open a new shop as her customer base grew over the years but couldn't attend all of them due to space constraints and lack of other facilities. Priya borrowed money from a local financier hoping to expand her business but the money wasn't even good enough to buy raw materials for the shop and beauty parlour. She was forced to live the way she used three years ago.

However, Priya didn't lose hope and always looked for a way to expand her business. She approached many financiers but all of them demanded collateral security which was beyond her reach at that point.

When Priya learned about Muthoot Microfinance, she immediately joined a group and applied for a loan to expand her business. She was granted a first cycle loan and used that money to open a new shop near her house. After a few months her business expanded as she could attend more customers and bought more items for the fancy shop. Priya's daily income now reaches an average of ₹750.

With the surplus income, Priya has since made improvements on her home and shop, helps support other relatives, and offers part-time jobs to other women in the village. She said proudly, "My life has totally changed and my business improved all because of the timely support I received from Muthoot Microfinance."

She is now on her fourth loan cycle and is currently repaying the loan without a single lapse. Priya is also happy about the after loan support receiving from Muthoot Microfinance, which helped her to attain financial literacy, and wants to continue her association with the organisation which helped her reach current status.

 Financials

- Total profit (EBIT) for FY 2015-16 as of October 31, 2015 is at ₹ 193.81 crore.
- Total profit (EBIT) for the previous fiscal same period was ₹ 116.72 crore.
- The profit increased 66.00% in October, 2015 year on year.
- Operational Income for FY 2015-16 as of October 31 is at ₹ 231.23 crore.

 News-Highlights

- Opened 8 new branches across Kerala, Tamil Nadu, Maharashtra, Odisha and Uttar Pradesh in November.
- Gadag branch (Karnataka) crossed 15,000 clients in November.
- MSGB Loans added 2607 customers in November.
- MSGB Loans disbursed over ₹ 11.73 crore in November.
- IGL-Dairy added 2151 dairy farmers in November, disbursing ₹ 5.48 crore.
- Dairy Loan outstanding as on 30th November is ₹ 95.09 crore from 62,357 Dairy Farmers.
- Training team conducted 137 internal training programmes in November.
- A total of 1059 employees were benefitted through the internal training programmes.


Impact

IMPECCABLE SMALL SCALE SUCCESS



Loan ID: PTPL#66/4C/ML

Prasannakumari Binu, a housewife turned small scale business unit owner, residing at Manu Villas, Puthuppally in Kottayam district of Kerala has been the main bread-winner for her family along with her husband Binu, a daily wager, for the last five years.

The 44-year-old Prasannakumari is relatively a quiet woman with a dogged determination to succeed. Today, she is the proud owner of a SSI unit near her house, manufacturing pipe joints. She now receives orders every day from her customers, which include big contractors.

However, her journey towards success was never easy and she had to go through difficult periods at times. Raising enough capital to begin her business was her hardest challenge. Almost all the financial institutions she approached for a small loan demanded collateral security. Prasannakumari struggled to find any collateral security from her side and was forced to start her business with a little money she saved over the years for the future of her growing children. With such a beginning, she couldn't even buy enough raw materials to increase her production and her profit remained an average ₹ 150 a day which was not sufficient

to meet day to day affairs of a family of four.

Prasannakumari got a lucky break about four years ago when a representative from Muthoot visited her unit as part of street survey and explained the organisations working pattern. Realising the simple and easy conditions to get a loan, she soon joined a group and received her first cycle loan of ₹ 15,000 which she used to purchase raw materials to make more pipe joints. After few months she availed her second and third cycle of loan and only invested in expanding her business. Today, her family's main source of income comes from the workshop. Her daily profit from the unit is climbing towards ₹ 500 a day and she now employs two women from her locality. She is now on her fourth cycle of loan of ₹ 30,000.

As a result of her increased income from the workshop, Prasannakumari was able to repay her loans and to pay for her children's education apart from covering all the expenses of the family and is completely dependent on her own. She said Muthoot Microfinance's full suite of financial services (including financial literacy classes and other trainings) has been beneficial for her and family.


Initiatives

CHILDREN'S DAY CELEBRATED WITH 'NEW SMILES'



Muthoot Pappachan Foundation, the CSR arm of Muthoot Pappachan Group invited 150 children – beneficiaries of Smile Please Mission (free cleft lip surgery offered by the foundation) to celebrate Children's Day and Annual Check-up organised on November 14.

In the event, the doctors made a detailed follow up check of the children. As a part of the Children's Day celebrations, a stage was opened for children to showcase their talent. The Children's Day celebrations included magic show, graffiti wall, play area with toys and balloon releasing ceremony as a symbol of solidarity and celebration of the 'New Smiles' created. Mission Smile documentary and photos of the previous missions were presented on the big screen during the event. A few patients also shared their experience of being a part of this mission on the stage.

MUTHOOT PAPPACHAN GROUP JOINS CHENNAI FLOOD RELIEF WORK



Keeping up with the legacy of Muthoot Pappachan Group's CSR activities, Muthoot Pappachan Foundation coordinated wide scale relief operations across Chennai (battered by heavy rains causing century's worst flooding) that involved direct participation of its employees in collecting and distributing relief material plus providing food and clean drinking water to city's flood victims.

MPF joins hands with CII, Ashok Leyland

Muthoot Pappachan Foundation began its relief operations immediately after analyzing the situation and associated with Confederation of Indian Industries (CII) and Ashok Leyland to speed up its efforts to reach out to stranded people with all the relief materials.

Muthoot Microfinance's Annanagar branch worked as base camp for MPF's

relief operations. More than 30 staffs at the base camp worked hard to ensure the safety of flood victims and evacuated more than 500 people by using rented vehicles and even boats by coordinating with police and other officials.

Over 5000 flood victims benefitted

Food and water distributions are the key part of MPF's relief efforts. 1000 food packets (rice with sambar and bottled water) were distributed on Friday, December 4 to Chennai suburbs of Villivakkam, Sidco Nagar and Puliyanthoppu.

Community Kitchen started functioning on Saturday, 5th December and continued till Monday, 7th December. Vegetable rice with kuruma and side dishes along with clean drinking water were widely distributed in areas of Anna Nagar, MGR Nagar, Coal Nagar, Manali,

Kudrathur, Mudichoor, Mannivakkam, Choolaimedu, Chindathripettu, Vinayagapuram, Thiruniravur and Red hills.

MPF's relief efforts directly benefitted more than 5000 flood victims and the feedback from the community was just overwhelming

Cochin, TVM CO dispatches emergency supplies

Muthoot Pappachan Group's Cochin and Thiruvananthapuram Corporate Offices also coordinated efforts to collect and distribute emergency supplies. A full truck load of food (that include biscuits, drinking water, noodles, milk powder and chocolate), medicines, clothes, sanitary items, shoes, chappals and batteries were dispatched for the flood hit areas from both Cochin and Thiruvananthapuram offices.