



 **Accolades**

MUTHOOT MICROFIN LAUNCHES NEW WEBSITE



Mr. Thomas Muthoot, ED – MPG & Mr. Sadaf Sayeed, CEO-MML launching www.muthootmicrofin.com

Muthoot Microfin, the microfinance company of Muthoot Pappachan Group has launched its brand new website during MPG Founder’s Day celebrations on 28th Feb, 2016 at Thiruvananthapuram.

The website which can be viewed at www.muthootmicrofin.com, provides easy access for visitors to learn about the Company and its promoters. The website features all compliance related documents, news updates and newsletters of the organisation.

Mr. Thomas Muthoot, Executive Director - MPG officially launched the website at a special event on the Founder’s Day in the presence

of Mr. Sadaf Sayeed, CEO - Muthoot Microfin. Speaking at the launch of the website, Mr. Sadaf Sayeed said “Launching the organizations website is a part of our commitment to ensure transparency and adherence to compliance guidelines.” He also presented a brief account of MPG’s microfinance venture’s epic journey till date to the audience.

The website laid down in modern architecture has a simple and easy to access interface. The website is also compatible with mobile devices and offers quick and easy access to essential information of the organization.

INSIDE

-  M Accolades
-  M Observatory
-  M Impact
-  M News
-  M Initiatives



Observatory

Per Capita Income per Month

Per Capita Income	Percentage
← = 1000	00.72 %
1000 – 1500	11.82 %
1501 – 2500	52.87 %
2501 – 3500	27.14 %
3501 – 5000	07.26 %
5000 Above	00.18 %

Facts and Figures

Group Lending

Districts	108
Branches	335
Centres	1,41,859
Active Members	12,34,281
Disbursement (February)	₹223.48 Cr
Total Disbursement	₹5814.81 Cr \$868.34 mn
Repayment Rate	99.34 %
PAR> 30 Days	0.66 %

MSGB Loans

Current Portfolio	₹ 190.11 Cr
Total Disbursement	₹ 314.98 Cr

Personnel Strength

Field Staff	3838
Total Staff	3946



Impact

REGAINING RESILIENCE



Loan ID: TJMC#755/SC

For the last 8 years, long before most residents in the village of Ponnagar rise in the morning, 35-year-old Tamilselvi is wide awake, preparing stocks for her provision shop that will supply much of her village as the day begins.

Tamilselvi, who resides at Ponnagar, MC Road in Thanjavur, Tamil Nadu has now become a successful entrepreneur after Muthoot Microfinance loans helped her to expand her grocery store with a wider variety of commodities.

However, her situation took its time to change. Until a couple of years ago, Tamilselvi was finding it difficult to run her family of five as her business had never reached a point in 6 years where she could earn decent revenue from it.

Lack of capital to buy more products into her shop remained one of the vital factors preventing progress and increased earnings for her. All those years, her average daily income revolved around ₹ 300 a day. In the past, she had approached many banks and other NBFCs for a loan but all of them denied her application citing lack of collateral security.

However, Tamilselvi got a lucky break two years ago when a Muthoot Microfinance Relationship Officer visited her shop and explained the institution's customer friendly loans that don't require any collateral security. She soon joined a group and was granted the first cycle of loan within a week.

She used the loan amount to buy some seasonal items and to purchase products in bulk in order to control the cost. She pays attention to the changing needs of her customers and stocks items to meet the demand. Over the years, her attention to customer service has enabled her to build a loyal cadre of customers.

Tamilselvi has paid back her first cycle of loan in a timely manner and is now on her second cycle loan of ₹ 25,000 and plans to take a third cycle of loan to further expand her business in future. She says "Muthoot Microfinance helped me to regain my lost confidence with a timely loan and their trainings encourage me to work in a better way, I now enjoy working harder to provide a decent living to my family"

Provisional Financials

- Total profit (EBIT) for FY 2015-16 as of January 31, 2016 is at ₹ 289.41 crore.
- Total profit (EBIT) for the previous fiscal same period was ₹ 175.56 crore.
- The profit increased 65% in January, 2016 year on year.
- Operational Income for FY 2015-16 as of January 31 is at ₹ 350.95 crore.

News-Highlights

- Opened new branches in Nargund (Karnataka), Rajkot (Gujarat), Jabalpur, Katni (MP), and Kanpur (UP).
- MSGB Loans added 3778 customers in February.
- MSGB Loans disbursed over ₹ 16.55 crore in February.
- IGL-Dairy added 2727 dairy farmers in February, disbursing ₹ 7.82 crore.
- Dairy Loan outstanding as on 29th February is ₹ 93.63 crore from 63020 Dairy Farmers.
- Training team conducted 210 internal training programmes in February.
- A total of 1738 employees were benefitted through the internal training programmes.

SLITHERS INTO WINNING TRACK



Loan ID: TVTK#210/4C

Ambily Babu, a house wife turned micro entrepreneur, hailing from Velloor in Kottayam district of Kerala is leading a comfortable life for the last 5 years. The 41-year-old Ambily thanks Muthoot Microfinance for its timely support for the positive turnaround in her life.

15 years ago, in an attempt to find more revenue for her growing family which consists of her husband Babu and three children, Ambily managed to set up a small manufacturing unit of carry bags, two wheeler tank covers and complimentary bags which now has become a successful business, making high quality safety life jackets.

Earlier, Ambily's family struggled to meet both ends as her husband's income was not sufficient to run a family of five. To overcome the situation, Ambily availed a small loan from local financier and opened the manufacturing unit near her home, but failed to increase the production to meet the growing demand. As a result, the business never bloomed to make any substantial profit. During that time, Ambily was introduced to Muthoot Microfinance by a neighbour

and when she was offered the chance to witness a client meeting, she jumped at the opportunity and was impressed by the working pattern. She soon joined a group and was provided the first cycle loan. She bought more raw materials to increase the production. After a couple of months, she could increase the production and profits also grew substantially. She never looked back since and repaid all her previous loans. Ambily is now on her fifth loan cycle of ₹ 35,000 with the organisation.

In the last 5 years, Ambily's business has grown considerably. The support Ambily has received from Muthoot has enabled her to achieve success in life and also helped her to provide better education to children as well as support other relatives in her family.

At the moment, Ambily and her family are enjoying the business, and are saving money so they can expand the business in the future and wants to continue their relation with Muthoot. She says "I was lucky enough to be introduced with Muthoot Microfinance at the right time and had enjoyed their support all these years which helped me to stand where I am today".

VIDISHA CONDUCTS 1ST CLIENT ENGAGEMENT INITIATIVE FOR MP



Vidisha Branch of Muthoot Microfinance in Madhya Pradesh conducted an "Entrepreneurship & Skill Development Training (product making)" program for clients on 5th February 2016 as a part of its Client Training & Engagement initiatives.

108 people from in and around Vidisha attended the first ever Client Engagement programme for the State of Madhya Pradesh in which training on Agarbati Making, Clay Toy making, Handicraft making, Embroidery and Bangle making were given by eminent trainers. Some clients were provided with special training so that they could conduct training sessions in future for the village population.

All dignitaries attended the programme stressed that such activities not only provide extra income to the family but also helps to maintain a healthy and improved living standard among the family members.



SPECTACULAR EVENTS MARK MPG FOUNDER'S DAY



Muthoot Pappachan Group (MPG) celebrated its Founder's Day on Feb 28, 2016 with fervour, zest and enthusiasm. Extravaganzas of activities involving hundreds of MPG employees were conducted throughout the day.

The day long celebrations held at Kottackattu Convention Centre, Nalanchira, Thiruvananthapuram were jointly inaugurated by Mr. Thomas John Muthoot, CMD-MPG, Mr. Thomas George Muthoot, Director-MPG, Mr Thomas Muthoot Executive Director-MPG, Mr. George Lamannil, Executive Director & General Counsel-MPG and Mr. S K Kannan, Executive Vice President-MFL.

Addressing the large number of employees and their family members from MPG entities across Kerala, the Directors urged the employees to remain competitive in their career and life; and added that programs and celebrations such as Founder's Day will help them to

proactively take up new challenges.

Brand new websites of Muthoot Microfin and Muthoot Housing Finance were also launched at the event. A presentation of various CSR activities of MPG that includes a detailed description of the free cleft lip surgeries offering to children in association with Smile India campaign, were featured at the event. The wonderful atmosphere amongst the group continued on well into the final moment of the day.



All activities were designed to contribute towards all-round development of MPG employees. Competitions like inter-house group song, pair dance, group dance,

skit, Ramp Walking etc. were organized. 'Coffee with Directors', a unique chat session with directors was the highlight of morning session.

All the dignitaries that addressed the gathering spoke of the challenges that Mr Muthoot Pappachan, the MPG Founder, faced when establishing the conglomerate



and how his courage, faith and humility has helped to shape the present day MPG.

Throughout the day, employees and management staff from different MPG entities mingled with Directors and group photos with Directors were taken at the end of the day. The hard work put in by 'Team Momentz', the event organizers to make the day special were heralded at the event as all the speakers mentioned their efforts behind the successful culmination of the Founder's Day events.

