



Mr. Thomas Muthoot receiving the award from Mr. Ramanathan Bupathy, Former President, ICAI & Chairman, Geojit Financial Services. (On stage) Dhanam Publications Chief Editor and Managing Director Mr. Kurian Abraham, Mr. KP Padmakumar, Former Chairman, Federal Bank & Conference Chairman, Prof. Ujjwal K Chowdhury, Pro Vice Chancellor, Adamas University Kolkata, Mr. Vijay Abraham, Vice President, Dhanam Publications.

## Muthoot Microfin wins 'Microfinance Company of the Year - 2019' award by Dhanam Business Magazine

Muthoot Microfin has won the prestigious "Microfinance Company of the Year - 2019" Award instituted by the Dhanam Business Magazine. Mr. Thomas Muthoot (Managing Director, Muthoot Microfin Ltd.) received the award at the third edition of Dhanam BFSI Summit & Award Nite 2020 held on 27 February 2020 at Hotel Le Meridien, Kochi.

'Dhanam' is the leading business magazine published in the state of Kerala. The award has been instituted to honour outstanding achievers in different financial sectors for their unique contributions.

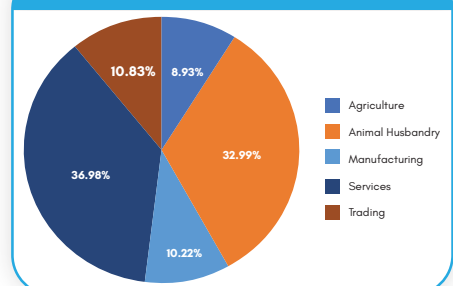
### OPERATIONAL HIGHLIGHTS

Districts	257
Branches	682
Active Clients	18,67,111
Disbursement (Feb)	₹432.41 Cr
Total Disbursement	₹14,201.87 Cr
Field employees	7,261
Total Employees	7,545

Client per capita Income/month	Percentage
< = 1000	00.01%
1000 - 1500	01.04%
1501 - 2500	15.27%
2501 - 3500	41.18%
3501 - 5000	36.10%
5000 Above	06.39%



### Client Portfolio Distribution by Activity





## BREAKTHROUGH THROUGH HARD WORK

Loan ID - SLVR@169/3C

Residing at Sailashree Vihar, Bhubaneswar in Odisha, Shantilatha Sahoo is an empowered woman entrepreneur who has transformed her life with hard work and determination. Shantilatha has been running a small kirana store in her neighbourhood for the last eight years. However, she struggled to generate decent earnings and the modest store remained modest due to lack of investment.

She approached several lenders for a business loan but all of them were asking collateral security which she didn't had. At that time, she was introduced to Muthoot Microfin by a friend and decided to avail the company's services. Shantilatha availed the first cycle loan of ₹17,000 from Muthoot and invested the entire amount into her shop by adding fast moving items and renovating the store.

She worked hard and as a result her earnings doubled in a few months time. Shantilatha is now on her third cycle loan of ₹59,000. Along the loans, the organisation also provided her business acumen and financial literacy trainings. This taught her

about the importance of saving regularly and financial prudence, something which allowed her to earn reasonable profits and re-invest in the business.

She purchased an auto rickshaw for her husband to run on rent and bring necessary items from the market on a daily basis. Shantilatha turned her once struggling business into a reliable source of income, providing a safety net for her family.

She is now able to save a part of her regular income and can afford to pay for her children's education. Her children are now studying in a better school nearby.

Timely financial support from Muthoot Microfin and trainings helped Shantilatha to build up confidence. People in her community now look at Shantilatha as an inspiration. She now hopes and plans to grow her business further by opening another shop nearby. She says, "With further assistance from Muthoot Microfin, I want to open a new shop, so that I can provide employment for a few other women in my community".



# BLISS - INTERNATIONAL WOMEN'S DAY CELEBRATION



Muthoot Microfin celebrated International Women's Day with a group of women from the Palluruthy Relief Settlement, Kochi. The initiative named 'Bliss' offered a day-out for the disadvantaged women with a Kochi Metro ride, Lulu Mall visit, a movie at PVR and a good time at Bolgatty Palace. For most of them, it was a first-time in life experience.



Lulu Mall visit



Cake cutting



Metro Ride



Movie @ PVR



Lunch @ Lulu



Enjoying desserts



Cultural programs



Mr Udeesh Ullas (EVP)  
gifting indoor plants



# 'BLUE WAVES' : MUTHOOT MICROFIN WINS OVERALL CHAMPIONSHIP



Champions



Launch of 'Anthraman', a comic series on financial literacy for children

Muthoot Microfin has won the overall championship at 'Blue Waves' – annual event conducted competitively among Muthoot Pappachan Group of companies – held at the Mar Ivanios College Auditorium on 8th February.

'Blue Waves' showcases the different talents, richness and diversity amongst MPG employees. Held annually, Blue Waves aims at inspiring all MPG employees to achieve their full potential and embrace their roles as the organisation grows.



Group Dance

Blue Waves 2020, included competitions in Group Song, Group Dance, Skit, Ad competition, TikTok, Poster designing and Photography etc. Muthoot Microfin won first prize in Advertisement and TikTok competitions and Second prize in Photography, TikTok, and Advertisement. MML also won Third Prize in Photography, TikTok, Group Dance and Poster competitions.

Directors of Muthoot Pappachan Group – Mr Thomas John Muthoot (CMD), Thomas George Muthoot and Thomas Muthoot jointly inaugurated the event. CxOs and top management of all group companies attended the event and encouraged the participants.



Ramp Walk

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Send your feedback to [mpowers@muthoot.com](mailto:mpowers@muthoot.com)



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