



## MUTHOOT MICROFIN WINS NORTH INDIA BEST EMPLOYER BRAND AWARD

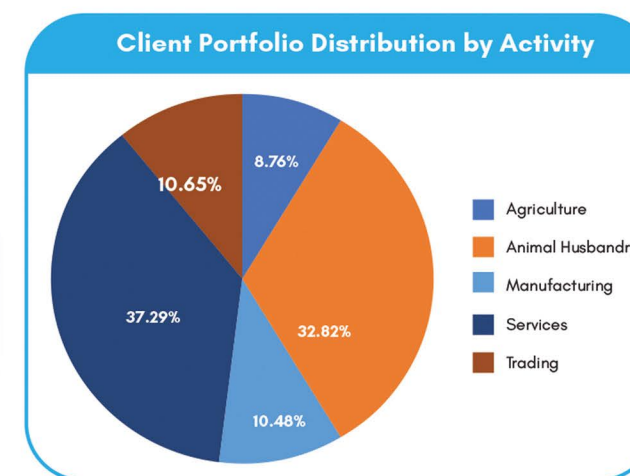
Muthoot Microfin has won the 'North India Best Employer Brand Award 2019' organized by the Employer Branding Institute. The award recognized the organisation for excellence in attracting, retaining & developing talent and having a diversified culture with outstanding employee benefits & engagement.

Mr Dileep Kumar Pathak (EVP) received the award from Dr. GP Rao (Founder, GP HR Consulting) & Dr. Jai Madaan (Renowned Astrologer) at an event held at The Taj Mahal Hotel, Mansingh Road, New Delhi on 20th December 2019.

North India Best Employer Brand Awards featured top organizations from North India who were exemplary in HR and leveraged on marketing communications effectively for Human Resources Development. North India Best Employer Brand Awards 2019 is endorsed by CHRO Asia and certified by World Federation of HR professionals.

OPERATIONAL HIGHLIGHTS	
Districts	242
Branches	657
Active Clients	18,57,789
Disbursement (Jan)	₹ 348.66 Cr
Total Disbursement	₹ 13,769.31 Cr
Field employees	7,644
Total Employees	7,929

Client per capita Income/month	Percentage
<= 1000	00.01%
1000 - 1500	01.08%
1501 - 2500	15.27%
2501 - 3500	42.33%
3501 - 5000	35.69%
5000 Above	05.62%





Loan ID- NDAD@558/SC

IMP

## DETERMINED TO SUCCEED

47-year-old Lilaben from Talpada Nagar in Vaso village near Kheda, Gujarat has become a successful entrepreneur and a role model in her village. However, the journey towards this hasn't been an easy one.

Until three years ago, Lilaben was a housewife and was only interested in home making. Her husband is a farmer and ran a small shop in the village. He was the sole earner but didn't had a steady and reliable income. The family's financial situation was putting a strain on Lilaben and that prompted her to take control of the shop three years ago.

The shop remained dormant for lack of products and needed a revamp. The family's standard of living also fell drastically during that period, but Lilaben was determined to provide her children with a brighter, more sustainable future.

However, Lilaben had no money to buy materials to renovate the shop. Luckily for her, she was introduced to Muthoot

Microfin by a friend and decided to join a neighbourhood JLG and availed a microfinance loan. She used the first cycle loan amount of ₹30,000 to purchase necessary stocks to the shop.

A year later, she availed the second cycle loan of ₹35,000 and spent the entire amount to purchase raw materials in bulk which ensured higher income. Her earnings increased substantially, and she gained more confidence and developed the knowledge to turn her business into a reliable source of income to support family.

Higher income from the shop helped Lilaben to generate savings. All her children are now receiving the education she wanted for them. Lilaben attributes her success to the timely support she received from Muthoot Microfin and wants to associate with the organisation for future business expansions.



ACT

Loan ID- BRDM@141/SC

## CATERING HER WAY UP TO TRIUMPH

Aruna Biswas, a 49-year-old mother of two children, runs a small-time eatery in the Nabapalli area near Barasat, in West Bengal for the last five years. Until a few years back, Aruna's life was very challenging. Her husband died suddenly leaving her to raise two children on her own. She never had a job other than taking care of the family; but being suddenly responsible to provide her children the necessities of life, Aruna started running a small eatery and tea stall out of her home as she was well versed in cooking.

Aruna's business went through tough times during the initial years as she couldn't afford to buy even necessary items required for her eatery. She desperately wanted to improve the situation by introducing new items and approached many financiers for funds.

However, the terms and conditions for obtaining a loan were just too many to fulfil and she had to live the old way until a

Muthoot Microfin Relationship Officer approached her and offered finance without any hassle.

She was provided with the first cycle loan amount of ₹10,000 and she utilised it to buy utensils and other basic items for the eatery. She introduced new varieties to the shop and that brought more customers. A month or so after the change, her customer base doubled, and her daily income rose to ₹500 on an average.

The eatery witnessed a significant increase in earnings gradually, empowering Aruna to hire couple of her neighbours to help her in the eatery. She then availed second cycle loan of ₹30,000 from Muthoot and further expanded her business. Aruna is now able to meet all her household expenditures and save some for the future.

# THATTAMALA HEALTH CAMP BENEFITS HUNDREDS



Muthoot Microfin's Thattamala branch in Kerala organised a mega health camp for local population. The program, conducted in association with BR Hospital & Research centre, Paravur, was held at the branch on Dec 4, 2019. Nearly 200 people from the locality participated and benefitted from the program.

The program screened the attendees for general ailments, diabetes (including HbA1c test), hypertension, pulmonary function, bone mineral density, seasonal diseases and dental health. Dr Satheesh Kumar led the medical team including 5 doctors, 20 nurses and 3 lab technicians.

The medical team distributed free medicines and gave awareness on lifestyle diseases and factors that impact their wellbeing such as BMI, cardiac function and bone & muscle density

# YAVATMAL BRANCH HOLDS ANTI-PLASTIC CAMPAIGN, CLEANING DRIVE

Yavatmal branch of Muthoot Microfin in Maharashtra organised anti-plastic campaigns in two villages in the vicinity of Yavatmal on Dec 28, 2019.

Volunteers made door-to-door visit at Karajdov and Chapdov villages in Yavatmal to educate the people about the hazards of single-use plastic. Volunteers also held cleaning drive in the villages, particularly removing plastic debris from streets and installed waste bins at junctions.

Further, 1000 eco-friendly cloth bags were distributed to the villagers to replace plastic kits. These bags were environment friendly and degrade biologically in two years. At the end of the campaign, villagers were urged to take an oath to stop single use plastic in all possible ways.



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