



MUTHOOT MICROFIN CRICKET CLUB WINS A-DIVISION CRICKET LEAGUE ON DEBUT

Muthoot Microfin Cricket Club (MMCC) has won the prestigious Ernakulam District 'A-Division Cricket League' organised by Ernakulam District Cricket Association (EDCA) on its debut.

MMCC crowned champions of the 'KV Kelappan Thampuran & BM Hegde Memorial' A-Division League by amassing 29 points at the end of the round-robin league where eight top teams from the district contested.

The team was promoted from the B Division last season and won the elite title on its maiden attempt in the A Division. MMCC coach N.K Umesh said the team prepared very well for the tournament by playing several practice matches and ensured fitness of the players prior to the tournament.

The championship will now give MMCC players more visibility and opportunities at the state level.



OPERATIONAL HIGHLIGHTS

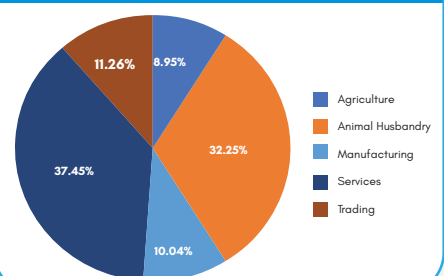
Districts	276
Branches	692
Active Clients	18,82,686
Disbursement (Mar)	₹255.89 Cr
Total Disbursement	₹14,457.58 Cr
Field employees	7,020
Total Employees	7,300

Client per capita Income/month

Percentage

< = 1000	00.01%
1000 - 1500	01.04%
1501 - 2500	15.40%
2501 - 3500	41.58%
3501 - 5000	37.29%
5000 Above	04.68%

Client Portfolio Distribution by Activity





DISCOVERING ENTREPRENEURSHIP

LOAN ID- ANMD@115/SC

It has now been two years since Punitha received her first microfinance loan from Muthoot Microfin. During the period her vegetable business has grown, and her earnings surged many folds. Punitha Raja, a 40-year-old housewife turned entrepreneur from Thirumangalam near Chennai, Tamil Nadu is now making plans to develop and diversify her business.

She has worked hard to reach the present scenario. Seven years ago, Punitha was forced to earn money for her family as her husband's income wasn't steady or sufficient for the family of four. Further, lack of any formally recognised skills made it difficult for Punitha to find work. She then decided to start her own business and opened a makeshift shop near her home to sell fresh vegetables. However, lack of enough products at the shop due to financial strains affected the business and the income from it remained paltry.

Punitha realised she needed help and when a Muthoot Microfin Relationship Officer visited her home and informed about its hassle-free finance offerings, she immediately joined a neighbourhood JLG.

She was provided with the first cycle loan of ₹10,000 and she utilised the entire amount to purchase a variety of vegetables which was also fresh and fast moving.

Gradually her business continued to grow from strength to strength. She now makes a daily profit of around ₹600 and also learnt important lessons on entrepreneurship and finance management. This helped Punitha in growing her business and promptly developing her store from time to time.

She is now on her second cycle loan of ₹30,000 from Muthoot Microfin. She now buys fast moving items in bulk from a big outside market which offers better profit.

Punitha has become empowered and independent over these years and enjoys a better standard of living. She is proud of her achievements and says "Muthoot Microfin provided me with the opportunity to explore my own business skills, which I earlier thought I never had".



DETERMINATION IS KEY TO SUCCESS

LOAN ID - UPDI@91/3C

Sunitha Divakar, a 45-year-old housewife turned entrepreneur, from Madwanagara in Udupi district of Karnataka is associated with handicrafts and decorative items business for the last seven years. She is now a successful entrepreneur and a role model in her community, thanks to her hard work and determination.

Handicrafts have been a part of people's lives in Madwanagara. The villagers have kept alive their customs and traditions which are reflected in their life and their activities. Sunitha took the decision to become actively involved in handicrafts business when she realised that the income from her husband was not enough to support the family of four.

Sunitha found out memento and similar artefacts manufacturing as a good idea to generate income, but lack of capital remained a major hurdle to boost the business. She neither had any collateral security with her to raise funds from the formal lenders.

Luckily for Sunitha, at that time, a Muthoot Microfin

Relationship Officer was doing street survey and introduced her to microfinance loans. Sunitha was impressed with Muthoot Microfin's hassle free process and joined a JLG. She availed her first cycle loan of ₹10,000 and used the entire amount to buy raw materials to start manufacturing.

Sunitha makes up to ten mementos a day. She also makes specialised fancy head gears (crowns & dress materials) in the weekend. She further rented a tiny space in the market. Gradually, her sales picked up and she employed four others at the unit to meet rising demand. Bulk orders from educational institutions and wholesalers remarkably increased her earnings.

Sunitha is now on her third cycle loan of ₹60,000 with Muthoot. She is planning to include wallets, bags and other goods to her production line as she has more faith and confidence in her abilities now. Sunitha's dream is to display her products at renowned exhibition centres in big towns, so that she can attract more customers.

'STHREENIDHI AWARDS' JOINTLY INSTITUTED BY MUTHOOT PAPPACHAN GROUP & MALAYALA MANORAMA PRESENTED TO WOMEN ENTREPRENEURS



Keralasree group members receiving award from Mr Harikishore IAS (Director, Kudumbasree) Also seen are Mr. Thomas Muthoot (MD-Muthoot Microfin), Mr. P.H.Kurien, I.A.S (Chairman, RARE), Mr.K.A.Francis, Editor in Charge, Malayala Manorama Weekly

'Sthreenidhi' awards, instituted jointly by Muthoot Pappachan Group and Malayala Manorama to promote women entrepreneurs in the state of Kerala has been presented to winners on March 7th at Malayala Manorama office at Kochi. The awards were presented in group and individual categories.

Award Jury chairman Mr. P.H. Kurien IAS (Chairman RARE) inaugurated the ceremony. Kudumbasree Director, Harikishore IAS gave away the prizes to the winners in the presence of Mr. Thomas Muthoot (MD, Muthoot Microfin) and Malayala Manorama Weekly Editor in Charge Mr. K.A Francis.

In the group category, 'Keralasree' business unit from Kakkanad won the first prize of ₹1 lakh and a memento. 'Raj floor mat' unit from, Malappuram won the second prize of ₹75,000 and 'Nice look health & fitness centre' from, Ottappalam secured the third prize for ₹50,000.

In the individual category, Gracy Thomas from Ankamaly (Mahila Apparels), Anu G Thankachan from Kollam (Invigo Group), Deepthi Rajeev from Alappuzha (Santhwanam), Kunjumol Tom from Malappuram (Pristine Agro Products) and Vasantha Pulathottil from Palakkad (Vasantham Snacks) were the winners. All of them received ₹30,000 each and a memento.

Two of the award winners in individual category – Ms. Deepthi Rajeev & Vasantha Pulathottil are Muthoot Microfin customers.



Award winning Muthoot Microfin customers with Mr Thomas Muthoot