



MUTHOOT MICROFIN GOES LIVE ON BHARAT BILL PAYMENT SYSTEM

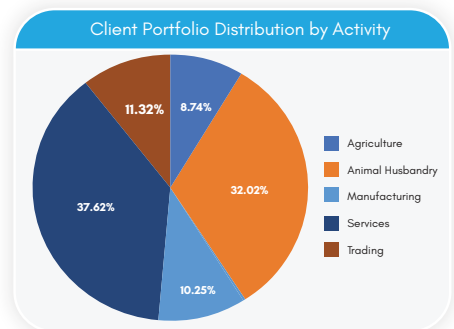
Muthoot Microfin is now live on Bharat Bill Payment System (BBPS), India's first integrated bill payment system which is a Reserve Bank of India (RBI) conceptualized system, driven by National Payments Corporation of India (NPCI). The system offers interoperable and accessible payment services to customers via various digital channels enabling multiple payment modes and providing instant confirmation of payment.

With BBPS, now a Muthoot Microfin customer can use net banking account or any of the enabled channels to pay loan instalments anytime, anywhere. The process is preceded by simple validation with the unique loan ID of the customer.

Commenting on the development, Mr. Sadaf Sayeed (CEO) stated, "This is a big step towards digital transformation of our business. During the last six months, we have made tremendous progress towards digitisation, automation and making a paperless business environment. In the long run digitisation of collection will improve productivity, save cost and bring absolute transparency in the operations. In the current environment this will also help us in practising social distancing and thereby saving lives by following government guidelines."

Operational Highlights	
Districts	263
Branches	722
Active Clients	18,60,547
Disbursement (June)	₹ 0.27 Cr
Total Disbursement	₹ 14,458 Cr
Field employees	6,503
Total Employees	6,776

Client per capita Income/month	Percentage
< = 1000	00.22%
1000 - 1500	01.00%
1501 - 2500	14.38%
2501 - 3500	40.68%
3501 - 5000	36.57%
5000 Above	07.15%





SUCCESS FOLLOWS DETERMINATION

LOAN ID- 1105010102003129

For the last five years, Mangali Mondal from Tamluk Municipality in the Purba Medinipur district of West Bengal runs a small shop, with loans from Muthoot Microfin, selling cosmetics and related items near her home. Her micro enterprise has enabled her to pay for household expenses and tuition fees for her children.

However, her situation wasn't that good five years ago. The family, consisting of her husband who is a daily wager and two children, even struggled to afford food for the family at that time. Desperate to improve her situation, she gathered all her resources and opened a small shop at a rented space nearby. After an initial boom, the business began to fade as she couldn't afford to upgrade her shop with more products.

Mangali didn't had any capital to buy essential items and she had never taken a loan before. During that time, she was approached by a Muthoot Microfin Relationship Officer and was detailed about the opportunity to take out collateral free group loans from the organisation. She happily joined a JLG and

availed the first cycle loan of ₹25,000 and used it to purchase the inventory necessary to grow her business.

With the help of that initial investment and her hard work, Mangali Mondal's business started to grow. Her daily earnings are around ₹700 now from ₹400 at the beginning. These extra earnings enabled her family to live a comfortable life. Today, she is upbeat about her family's future and is planning to open another shop in a nearby location that will increase her business exposure and thereby ensuring more income.

Mangali says that not just the microfinance loan but the basic business skills she learned from Muthoot's trainings had a great impact on both her thinking and the business. The family now has enough money to save for the children's future.

With all her success, Mangali isn't done yet. She is making plans to diversify her business with further support from Muthoot Microfin.



WINNERS NEVER QUIT

LOAN ID - 1102360101011129

Forty two year old housewife Pramila Sahoo from Ekamra village near Salia Sahi in Bhubaneswar, Odisha is now a successful micro entrepreneur. However, her journey to become a successful entrepreneur hasn't been an easy one.

Pramila and her husband run a small kirana store near their home which was the only source of income for the family. However, they often struggled to meet their basic needs and provide quality education for their only child, as income from the shop remained paltry due to lack of enough stocks in the shop.

Pramila knew that her shop is in a potential area and enough quality items in the store could make it a success. For that she needed capital and approached local financiers but all of them demanded collateral security which she never had. Pramila was introduced to Muthoot Microfin during that time by a neighbour and was thrilled to know the organisations simple and hassle-free microfinance offerings. She soon joined a JLG in her neighbourhood and availed the first cycle loan of

₹25,000. With her first loan, Pramila bought high quality stocks to fill her stacks and purchased popular items which ensured stable business and steady earnings. Her earnings increased remarkably to ₹800 a day, within a few months. Her only child is now pursuing a diploma course unlike Pramila, who had to drop out of school.

Pramila believes that her prospects have immensely improved post the financial support and financial literacy trainings from Muthoot Microfin. With the increased earnings from her store Pramila steadily expanded her business. Today, her shop has enough variety of stocks that can meet the demands of most customers in her neighbourhood.

According to Pramila, her greatest achievement is that she has been able to save enough money every month for her family's future and to continuously improve her business. She is now a role model in her village. She motivates other aspiring women in her village to pursue their entrepreneurial dreams and take the road to empowerment.

MUTHOOT MICROFIN LAUNCHES NEW WEBSITE

Muthoot Microfin has wholly revamped its website with the latest technological platform and an enhanced user interface. The new website flaunts an intuitive design with several additional features.

The website features a bold and vibrant design which encapsulates the general theme of Muthoot Pappachan Group.

The content is kept soft, humble and in a story-telling format to connect with the chords of all visitors without losing the essence of One-Muthoot experience. The website is also optimized for smartphones and tablets.

The new website has detailed insights about the company with operational highlights, product features, policies, and all compliance related filings.



www.muthootmicrofin.com

MUTHOOT MICROFIN COORDINATES COVID-19 AWARENESS & FACEMASK DISTRIBUTION

Muthoot Microfin organised programs to create awareness among public regarding Covid-19 and distributed facemasks and hygiene kits to the disadvantaged communities through its country wide network.

The campaign was aimed at encouraging people to use face masks and create awareness on the importance of wearing masks and taking all safety precautions in the fight against coronavirus.

Muthoot Microfin's West Bengal, Madhya Pradesh, Maharashtra, Odisha, Gujarat, Tamil Nadu and Pondicherry teams organised the programs at various venues. Facemasks and hygiene kits including hand wash, hand gloves and sanitisers were distributed across the regions among the disadvantaged communities and civic personnel.



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