

ACCOLADES

Muthoot Microfin CEO adjudged Best Business Leader at Dare2Dream Awards



Mr. Sadaf Sayeed
(CEO, Muthoot Microfin)

Muthoot Microfin CEO, Mr Sadaf Sayeed adjudged Best Young Business Leader of the year at the Dare2Dream Awards 2021 presented by TV9 and powered by SAP India.

The Awards, instituted as part of Global Bharat program to support MSMEs acknowledged Mr Sayeed for his vision, determination, and grit to lead the organisation during the Covid-19 crisis. The Award committee also recognised his positive attitude, willingness to take risks, prudent strategies, successful identification of products and markets, and the ability to turn adverse situations into opportunities.

Mr Sayeed was adjudged from over 150 entrepreneurs who have the potential to inspire the youth and budding entrepreneurs of India.

2022

Happy New Year

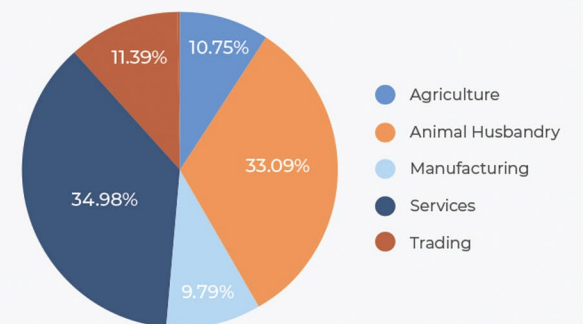
OBSERVATORY

Operational Highlights

Districts	269
Branches	850
Active Clients	19,23,512
Disbursement (Dec)	₹ 505 Cr.
Total Disbursement	₹ 19,741 Cr.
Field employees	7,687
Total Employees	7,974

Client per capita Income/month	Percentage
< = 1000	00.14 %
1000 – 1500	00.67 %
1501 – 2500	09.86 %
2501 – 3500	27.85 %
3501 – 5000	34.33 %
5000 Above	27.16 %

Client Portfolio Distribution by Activity



IMPACT

Finding the right track to success

Rathva Kokilaben, a 30-year-old housewife from Vadodara in Gujarat worked hard to make the ends meet as her husband's paltry income as a labourer wasn't enough to meet all the family expenses.

She used to run a tea shop in the town, but it was proving to be physically and mentally challenging as earnings were far too less for the effort she was putting in. Eventually, she was forced to stop the makeshift stall. Later, Kokila found a better place to restart her tea shop as she knew from her previous experience that the business has potential if she could find the right place and make some investments.

Kokila approached several local lenders for fund but all of them would charge exorbitant rate of interest and required collateral security against the loan. During this time, she was introduced to Muthoot Microfin by a neighbour and encouraged Kokila to join the Joint Liability Group of the organisation. She was so impressed with Muthoot Microfin's simple and hassle-free loan procedures that she quickly availed the first cycle loan of ₹20,000.

She utilised the entire amount to purchase assets for her new shop including two gas stoves to start afresh. After a month, the new location turned out to be appropriate and she has been able to earn up to ₹1500 a week which goes into her family kitty. She is now on her third cycle loan of ₹40,000 and employs two neighbours at the shop. Today, Kokila is managing the business so efficiently that she can stay away from the stall for a couple of days, and it would still run smooth.

Kokila says" Muthoot Microfin's easy loans helped me to rebuild my life from nowhere; I would like to extend my association with Muthoot to expand my business to another big shop in the town".



LOAN ID - 1104240101009505

Striving to succeed



LOAN ID - 1004690000000960

Sonia Rani is now a successful cosmetic shop owner from Mohali, Punjab. With financial support and business acumen training received from Muthoot Microfin, she has become a thriving entrepreneur. She has availed three cycles of loans from the organisation, investing them all in growing her business.

Sonia's business was struggling before her association with Muthoot. She established the shop 5 years ago within a squeezed budget. After a few months, she suffered setbacks as she couldn't afford to fill the racks with latest and fast-moving products. Her customer base narrowed and was forced to shut down for a month.

She was looking for funds to re-establish the business but her inability to produce collateral security prevented her from raising the loans. She became so desperate and decided to sell her shop. Luck favoured her meantime when she was introduced to Muthoot Microfin by a friend. She soon joined a JLG and availed the first cycle loan of ₹ 20,000.

Sonia utilised the entire loan amount to fill the stacks in her shop, which attracted not only her old customers but added many new ones. She purchased products from the major wholesale market enabling her to claim higher margins. Eventually, her profits climbed to ₹4000 a week from a meagre ₹500 before the loans.

Sonia lately renovated her house, and their quality of life has increased. Sonia plans to further grow and diversify her business to new ventures such as textiles and tailoring. She says, "I will continue my association with Muthoot Microfin, the timely and easy loans helped me rebuild the lost business. I will recommend Muthoot to all the people who are struggling in their entrepreneurial journey."

Muthoot Microfin raises ₹115 crores via market-linked debentures



Muthoot Microfin Limited has raised ₹115.40 crores through the issuance of market-linked debentures (MLD) in December 2021. The issue is executed on a private placement basis.

The Principal Protected Market Linked (PP-MLD) debentures are listed in the Bombay Stock Exchange and is rated Ar/Stable by CRISIL. The rating implies high degree of safety regarding timely servicing of financial obligations and low credit risk of the instrument. The tenure of the debentures is 27 months.

Muthoot Microfin IT Team bags more accolades

Muthoot Microfin's IT team continued to bag accolades this season. Mr Gopinath S (DVP-IT) has won the IDC Industry Innovation Award for Innovation in Omini Experience category for project Telerios.

The recognition was granted among BFSIs for overall excellence in driving enhanced experience using various integrated channels into the business.

Earlier, the team had won 'CIO1000 Asia Conclave Award' organised by Enterprise IT and 'Game Changer' award at the CIO100 Awards instituted by the International Data Group.

The team was recognised for initiatives in Digital Transformation of the business to build and strengthen relationships with clients.



Mr. Gopinath S (DVP-IT)

Administrative Office

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