

ACCOLADES

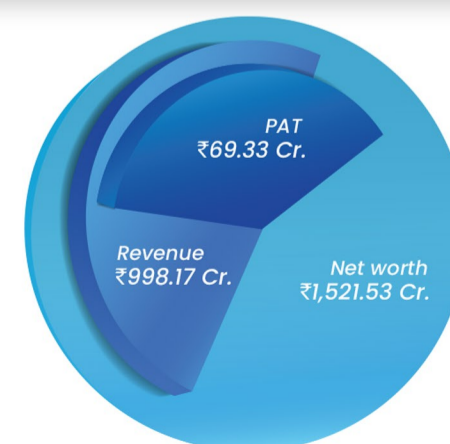
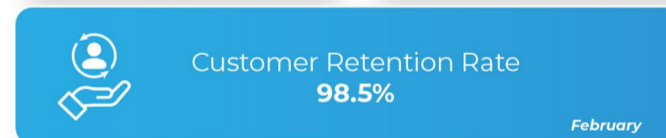
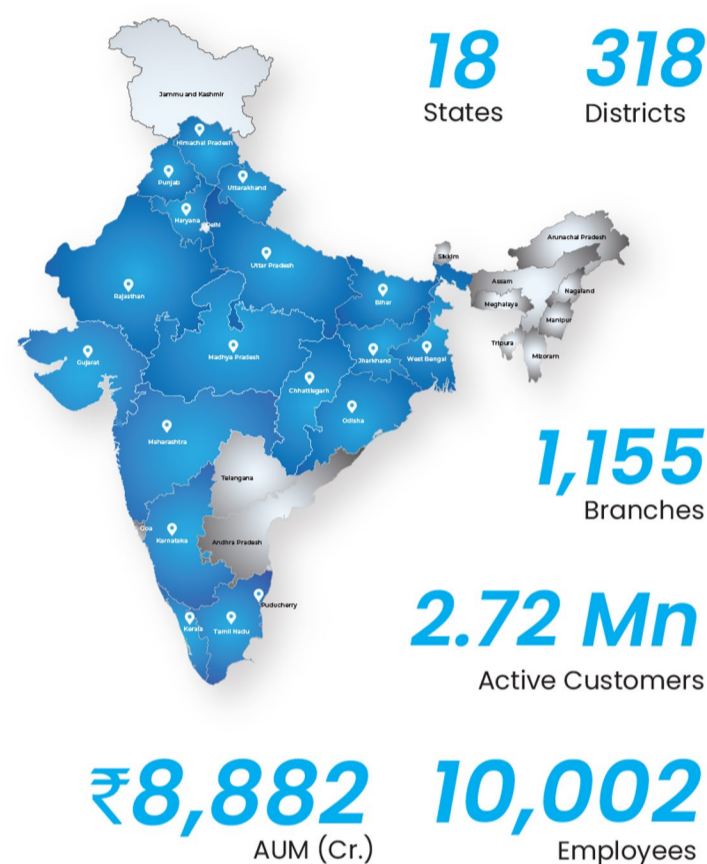
Muthoot Microfin certified **Great Place To Work** for 4th year



Muthoot Microfin has been recognised as Great Place To Work for the fourth time by the Great Place To Work Institute. The recognition was awarded for building a High-Trust, High-Performance culture in the organisation.

Commenting on the recognition, Mr Sadaf Sayeed (CEO) stated, "By extending the winning streak, the organisation has ensured that all employees have a consistently positive experience at the workplace. The recognition is a result of the trust the organisation has built amongst its employees. I would like to thank every employee for reposing their faith in the organisation".

The certification is the result of an anonymous employee survey conducted by the Great Place to Work Institute. Great Place to Work Certification is the global benchmark for identifying and recognizing great workplace cultures.



Stepping into Kolhapuri success

LOAN ID - 1102140101147630



Shama Kuril from Latur in Maharashtra belongs to a family of artisans making traditional leather footwears. She has been engaged in the family business from her childhood. After her marriage, she and her husband opened a small shop in the busy market area where they sold handcrafted leather footwears, famously known as Kolhapuri chappals.

However, the business remained dull as they were unable to increase production of varied styles of footwear and meet the changing demands of the customers. Kolhapuri chappals, relatively affordable footwear was popular among people because of its durability, quality and comfort.

Shama soon realised that she must have popular varieties at the shop to get a facelift and approached local financiers for a loan to procure enough raw materials for a fresh revamp. But all her efforts to acquire a loan were denied on her inability to provide collateral securities demanded by the financiers. Luckily for her, she was introduced to Muthoot Microfin by a friend and was thrilled to know about its collateral free loan procedures. Shama joined a JLG and availed her first loan of ₹30,000 and used the entire amount to revamp her business.

The new investment in her business paid off and sales started to increase. Their low cost, good quality chappals were sold like hot cakes. Gradually, her financial position improved. She became independent and was able to support her children's education and other family expenses. Her daily earnings reached around ₹1,500 and she employed two local women as helpers at the shop.

She is associated with Muthoot Microfin for the last three years and now is on her third cycle loan of ₹60,000, which was used to bulk purchase raw materials in preparation of the coming festive season. Shama says, "Muthoot Microfin came to my life as a rescuer in my distress and now has become a constant companion in my growth and development".

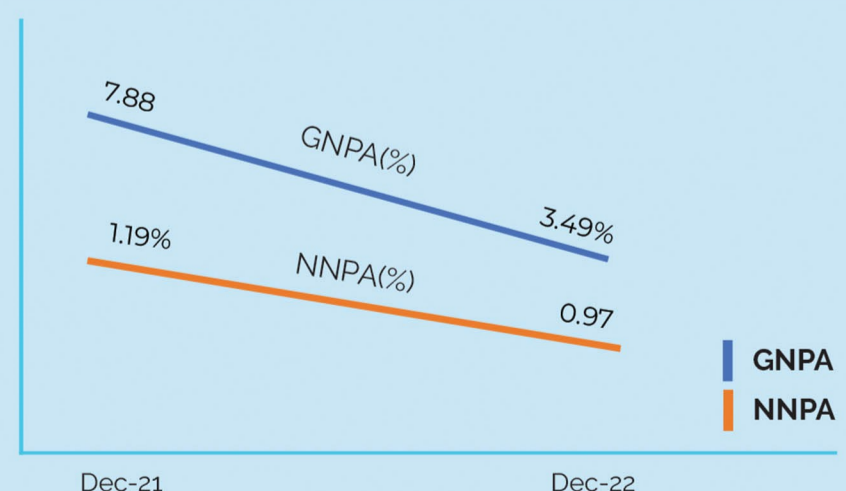
CRAR

22.96%

NIM

11.05%

As of December



Celebrating 'Empowered' Women

International Women's Day is also a time to celebrate the achievements and contributions of women around the world. Meet Ms Sreedhi, a 23 year old young lady from Pathanamthitta who followed her passion of becoming a vehicle mechanic like her father and grew to her full potential to become an expert technician of Jaguar Land Rover (Muthoot Motors) at Kundannoor, Kerala.

Here's a brief chat with Sreedhi....

1) Sreedhi, you are probably the only female 4-wheel technician in Kerala, what makes you enter into the male dominated field?

My father is a mechanic dealing two and four wheelers and runs a workshop adjacent to our home. From childhood I was among the vehicles and fascinated towards them. At a very young age my father engaged me into repairing jobs. Gradually, I learned the basics and now I am a full-scale mechanic myself. I have completed my automobile diploma from the polytechnic and it helps me understand the theories as well.



2) How did you end up at Muthoot Motors?

As soon as I completed my diploma, I began to send applications to service centres across the state. Most of them dissuaded me for being a woman saying this is not a job suited for ladies. However, Muthoot Motors responded positively and invited me for an interview. I received good support and encouragement from the management. My colleagues also supported me to be comfortable at work. The training offered was excellent and the employee welfare policies are really good here.

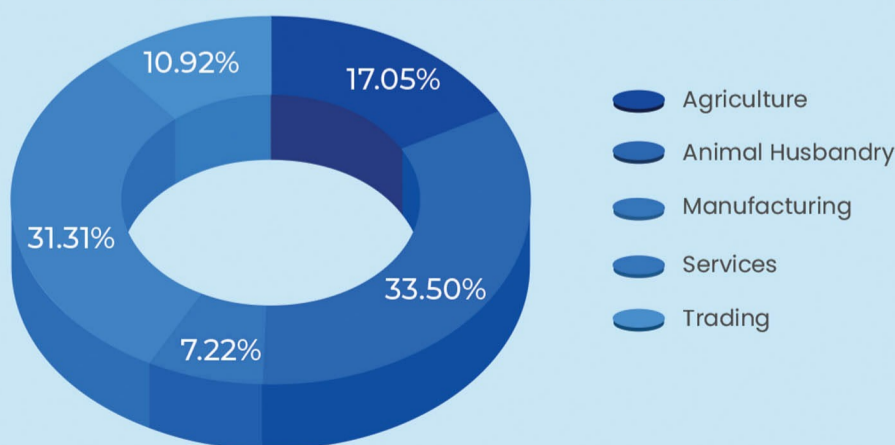
3) Are your family and friends supportive?

Absolutely! My family and friends stood with me and encouraged throughout this journey. Without their support I wouldn't be here.

4) What message do you wish to give to other women?

My message to other women would be - not to shy away from anything you are passionate about, even if that's a men dominated work profile. Women are equally good at implementing any job especially at this mechanised world. The society will have to support you ultimately if you show enough courage and determination to achieve your dreams.

Client Portfolio Distribution by Activity



INSURANCE PRODUCTS

	Active Policies	Claims Settled
Credit shield	96,11,244	₹197.04 Cr
Hospi Cash	22,90,233	₹8.69 Cr
Home	11,09,427	₹4.30 Cr

LIVE



Muthoot Microfin held its Annual Business Strategy meet and Blue Knight Awards night in Colombo, Sri Lanka. Outstanding performers and those who achieved service milestones received recognition and awards at the event.



Parivarthan - Pan India Champion (Digital Collection) Team Bihar



Parivarthan - Pan India Champion (App Download) Team Kerala



Blue Knight Cricket League Winners



Individual Performance Award Winners



Blue Knight Awards Participants

Get In Touch



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