



Accolades

MUTHOOT MICROFIN OFFERS SMART PHONE FINANCE TO OLA DRIVERS



Muthoot Microfin, in a strategic association with Ola Cabs - India's leading online cab aggregator - , will facilitate finance facility for Ola drivers to purchase smartphones in instalments.

While the service is offered through Muthoot Fincorp - the flagship company of Muthoot Pappachan Group - the financial product is devised and managed by Muthoot Microfin, the microfinance subsidiary of Muthoot Fincorp.

Mr Sadaf Sayeed, CEO - Muthoot Microfin

said, "Striking a deal with an unconventional, online business is an exciting and learning experience for us. The association is expected to enable the company offer more financial services to Ola community by leveraging the diversified product basket of the holding company, Muthoot Fincorp."

Owning a smart phone is prerequisite for cab drivers to enrol with Ola. The company has also associated with leading smart phone makers to cater best in class smart phone to drivers.

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Observatory

Client Per Capita Income/Month	
Per Capita Income	Percentage
< = 1000	00.12%
1000 – 1500	04.27%
1501 – 2500	37.76%
2501 – 3500	38.76%
3501 – 5000	18.21%
5000 Above	00.88%

Facts and Figures	
Group Lending	
Districts	155
Branches	442
Centres	238848
Active Members	1204654
Disbursement (Nov)	₹ 227.22 Cr
Total Disbursement	₹ 10096.71 Cr \$ 1564.99 mn

MSGB Loans	
Current Portfolio	₹ 200.16 Cr
Total Disbursement	₹ 652.14 Cr

Personnel Strength	
Field Staff	5531
Total Staff	5700




Impact

News

TAKING THE RIGHT TURN TO SUCCESS



Loan ID- MYTT@4/SC

Ayshabanu, a 31-year-old housewife from Mettupalayam in Tamil Nadu is a small time snacks & sweets maker operating from a small manufacturing hub near her home. She developed her income generating activity into a successful business with the help of Muthoot Microfin loans. She now enjoys a struggle free life with regular business that caters to bakeries and restaurants in Mettupalayam.

Ayshabanu's husband is a vegetable seller and they have two daughters. Earlier, she used to roam the streets and lanes of Mettupalayam selling her products and it was proving to be difficult for her physically as well as mentally.

Two years ago, she wanted to expand her business and borrowed some money from a local lender but the high interest only burdened her without offering much benefit. A Relationship Officer from Muthoot met her during the time and briefed about the microfinance offering.

Excited by the opportunity, she soon joined a JLG and availed the first cycle loan of

₹15,000 from the institution - which was used to buy a small baking machine. The introduction of the machine increased the production double fold. After a year, she availed second cycle loan of ₹30,000 and bought a bigger machine that can also be used for packing. Meantime, she hired two neighbours and her husband also extended his support.

Gradually, the business began to grow and earnings increased remarkably, her supply areas now include nearby towns of Ooty, Kothagiri, Coonnoor and Coimbatore. Her daily income now averages around ₹1250. She saves regularly for her family and towards the future of her daughters. She is also planning to expand her business.

Ayshabanu is glad that Muthoot was there to help her at a critical time. She says "Associating with Muthoot was a turning point in my life, a little financial support gave me opportunities to expand my business. The weekly collection of payments was also very helpful, it never overburdened me."

- Opened new branches in Ranni (Kerala) Rajgarh (Uttar Pradesh) Sheopur (Madhya Pradesh) and Jodhpur (Rajasthan).
- MSGB Loans added 3,180 customers in November.
- MSGB Loans disbursed over ₹15.40 crores in November.
- IGL-Dairy added 904 dairy farmers in November, disbursing ₹2.70 crore.
- Dairy Loan outstanding as on 30th November is ₹47.78 crore from 35984 Dairy Farmers.
- Training team conducted 346 internal training programmes in November.
- Total of 2830 employees benefitted through the internal training programmes.



Certified Seal by Smart Campaign: A recognition to the alignment of the institution's policies and processes with the Client Protection Principles.



Impact

FROM STRUGGLER TO WINNER



Loan ID: TNKM@1362

Selvi V, a 33-year-old housewife from Piranoor in Tenkasi, Tamil Nadu is an inspiration to many this day. A role model to others in her village, Selvi owns a petty shop near her home and earns a decent income from it. She not only manages to run her family but also saves some amount for the future of her children.

Hard work and a little financial assistance from Muthoot Microfin in the form of timely loans provided an opportunity for Selvi; and she applied it fittingly to achieve a successful life today. However, the present scenario doesn't reflect her family struggles in the past. Her family consisting of her husband and two daughters had struggled earlier with low income. Selvi was even worried about how they would bring up their two daughters.

During this time, Selvi managed to open a small petty shop near her home. However, the business was gloomy as she failed to stock enough products at the shop and the income remained paltry. She was disappointed but

continued her search for more investment to secure her business. Luckily for her she was introduced to Muthoot Microfin during this time by a friend; and joined a Joint Liability Group to avail the first cycle loan of ₹15,000. She utilised the entire amount to buy essential commodities to the shop. With more stocks, more customers turned up and with that came more income. Her daily income from the shop rose to ₹700 from a meager ₹200 before the loan.

After a year, Selvi successfully repaid her first loan and availed second microfinance loan of ₹20,000 from the institution to help her completely remodel the shop with more racks and added confectionaries along with local snacks and sweets. With the increased earnings from her business, she steadily expanded the shop with more commodities and plans to keep developing it by continuing her association with Muthoot Microfin. Today, Selvi is grateful for the little financial assistance Muthoot gave her to achieve life success through her own hard work.



Initiatives

SEITHUR EYE CARE CAMP BENEFITS VILLAGERS

Continuing with Muthoot Microfin's community outreach initiatives, Seithur branch, Tamil Nadu in association with Sankara Eye Hospital, Krishnankovil organised an eye care camp at Seithur on Nov 25, 2017.

More than 200 people from the rural community were screened for various eye ailments at the camp held at Sri Vinayaka Vidyalaya, Seithur by a medical team of Ophthalmologists from the hospital.



The program helped local villagers, who are unable to afford expensive treatments at private hospitals to undergo free regular eye check-ups. The program also helped many attendees in identifying refractive disorders at early stage. The doctors advised patients with refractive errors to use spectacles and many were provided with eye drops and medicines.

Muthoot Microfin has been organising medical camps and undertakes several community outreach programs across its operational areas in larger interest of communities, especially rural population.





MMCC CROWNED KTR VARMA TOURNAMENT CHAMPIONS



(Victorious Muthoot Microfin CC team members with (sitting L to R) Mr Udeesh Ullas (VP – Muthoot Microfin Ltd), Mr Sivakumar P (COO, Muthoot Pappachan Centre Of Excellence in Sports), Mr Thomas George Muthoot (Director – MPG), Mr Sanjeev Shukla CMO – MPG), and Mr Subhransu Pattnayak (VP – Muthoot Microfin Ltd)

Muthoot Microfin Cricket Club added yet another glorious feather to its cap by winning the prestigious K.T.R. Varma memorial cricket tournament 2017, organised by the Ernakulam District Cricket Association.

The vibrant contingent of MMCC, comprising young and experienced players, defeated Trippunithura CC in a thrilling final played over two days (Nov 25, 26) at the Kochi Refinery Ground, Ambalamugal.

Outstanding performances by Vimal Raj (7 wickets in the match) and PV Vinod (scoring a crucial Fifty) contributed heavily in MMCC's win in the final. Eventually, the 19 runs first innings lead helped MMCC to clinch the title for the first time.

Muthoot Microfin CC qualified to participate in the tournament by winning the C division district league earlier.

HUNDREDS BENEFIT FROM NARASIPURA MEDICAL CAMP



Muthoot Microfin's T Narasipura branch in Karnataka in association with Apollo Hospital, Mysuru organised a single day medical check-up for public on Nov 28, 2017.

The objective of the one-day camp held at Bannur was to spread health awareness and offer basic medical check-ups to rural communities at their own locality. The program focused on common ailments occur due to weather changes and lack of hygienic practices.



A team of Medical experts from Apollo hospital led by Dr. Anand and Dr. Uma screened more than 300 people from the locality and provided free medicines. The program offered general physical examination, Blood Pressure, BMI, Dental, Eye and Blood Sugar check-ups.

Apart from check-ups, the medical team gave awareness on precautionary measures to stay away from common ailments. Local Municipality President Ms Manjula, who earlier inaugurated the event, appreciated Muthoot Microfin for organising the camp. Local newspapers covered the event appreciating the efforts put forward by Muthoot Microfin.