



M **Accolades**

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M **Observatory**

VILLA MAYA GRABS INT'L AWARDS FOR AMBIENCE & THEME



Ms Preethi John Muthoot (right) Director-MPG And Mr Sashi Jacob, VP-Food And Beverages (left) Receiving The Award.

Villa Maya heritage restaurant, a luxury-themed restaurant owned by the hospitality venture of Muthoot Pappachan Group (MPG), has been recognised and rewarded by the international luxury restaurants forum by bestowing two prestigious awards at the World Luxury Restaurants Awards held at JW Marriot in Hanoi, Vietnam on 22nd July 2017.

The two awards were for "Ambience / Romantic Atmosphere" (Regional Winner,

South West Asia) and for Luxury Theme (Continental Winner, Asia). The awards were given based on customer feedbacks taken from online travel sites like TripAdvisor and Trivago, and the best was selected from all over the globe.

The awards, which included certificates and a trophy, was jointly received by Ms Preethi John Muthoot - director, MPG and Mr Sashi Jacob, VP - Food and Beverages.

Client/Capita Income/Month	
Per Capita Income	Percentage
< = 1000	00.14 %
1000 – 1500	05.88 %
1501 – 2500	45.31 %
2501 – 3500	34.76 %
3501 – 5000	13.46 %
5000 Above	00.45 %

Facts and Figures	
Group Lending	
Districts	145
Branches	424
Centres	203442
Active Members	11,37,110
Disbursement (July)	₹ 197.30 Cr
Total Disbursement	₹ 9183.35 Cr
	\$ 1435.23 mn

MSGB Loans	
Current Portfolio	₹ 194.53 Cr
Total Disbursement	₹ 586.96 Cr

Personnel Strength	
Field Staff	5318
Total Staff	5490



Impact

News-Highlights

CATERING THEIR WAY TO TRIUMPH



Loan ID: CTGT@1436

For the last 3 years, Geetha from Anikode in Palakkad district of Kerala along with 3 other women from her neighbourhood successfully runs a canteen at Palakkad municipal premises with the support of Muthoot Microfin.

Geetha and colleagues' drive to own a small-scale canteen business didn't just come out of their passion for cooking but came from necessity. With the support of Muthoot, Geetha and company didn't have to look far when they decided to shift to the catering business 3 years ago.

Geetha was introduced to Muthoot Microfin by a friend. Impressed by its simple and effective operations, she soon joined a group and encouraged her colleagues to join. All the four ladies became members of a nearby Muthoot JLG and were provided with periodic loans.

Apart from financial support, the institution provided them financial literacy training which helped them to maintain proper accounts of their enterprise. They also ensured customer satisfaction and quality of food items. Muthoot loans enabled them to furnish the canteen with quality cookware and gas stoves. Today, their canteen named

'Priyam' occupied at a rented space adjacent to the municipality has a kitchen, 6 table seating facility and a dishwash area.

Geetha is the master chef of the canteen and has trained her colleagues to take over operations. All of them at times take charge of cleaning and serving. The canteen, situated near the municipality, advertises itself with the fragrance of onion and spices being cooked in pure oil. The team has opted for a traditional south Indian menu that includes dosa, idli and vada accompanied by sambar and chutneys. Delicious items including Biriyanis, mid-day meals and beverages are also served. Their daily earnings from the canteen now has hit about ₹4000, from meagre earnings 3 years ago.

Now the canteen, run by the four woman entrepreneurs, also receives catering orders from nearby areas which they accept without compromising on canteen timings. For them, the next step is to expand the canteen. Geetha says "With further loans from Muthoot, we want to expand our business by creating more space in the canteen and to introduce new dishes to the menu".

- Opened new branches in Arni (Tamil Nadu) Indi (Karnataka) and Limkheda (Gujarat).
- MSGB Loans added 3,619 customers in July.
- MSGB Loans disbursed over ₹ 17.41 crores in July.
- IGL-Dairy added 616 dairy farmers in July, disbursing ₹ 1.71 crore.
- Dairy Loan outstanding as on 31st July is ₹ 52.62 crore from 38,994 Dairy Farmers.
- Training team conducted 306 internal training programmes in June.
- A total of 2741 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

DETERMINED TO MAKE A DIFFERENCE



Loan ID: POLA @ 3420

40-year-old Sangameswari, her husband Sivasubramanian and their three teenage children live in the village of Periyagoundanur in Pollachi district of Tamil Nadu. Ten years ago, Sangameswari was forced to open a small tea shop near her home to meet the rising family expenses as her husband's (who is a farmer) income from cultivation started declining gradually.

She opened the small tea shop on the sides of busy Dharapuram-Pollachi road with the help of money raised from a local lender. However, due to exorbitant interest rates she found it difficult to develop her shop beyond a certain point. And her income still remained paltry and insufficient for the growing family of five.

Sangameswari got a lucky break when a Muthoot Microfin representative came to her home as a part of street survey and explained the JLG model of financial support provided by the institutions. She soon became a client of the institution and was immediately granted the first cycle loan of ₹15,000. Determined to build a good future

for her children, she utilized the entire amount to buy a boiler to her shop for easy and multiple dishes cooking. And she also started selling mid-day meals at the shop. She now prepares around 200 mid-day meals daily as parcels to nearby industrial area that fetches her good earnings.

Gradually, she developed her business and took out three cycles of loans. She was also given financial literacy training by Muthoot which gave her the confidence to take action. She introduced more dishes to the shop and that brings in more customers resulting in more earnings. She is now on her third cycle loan of ₹35,000 and plans to move her tea shop to a better location closer to the market to attract more customers.

She is now planning to offer 24 hour service from her shop and diversify her business. Sangameswari says, "I am doing all of this for my family. Muthoot helped me regain my life as I was almost given up the business due to lack of investment, I would recommend Muthoot to all the women in my village".

 INITIATIVES

SKILL TRAINING CAMP HELD AT PUTHIYATHERU

As a part of Muthoot Microfin's continuing efforts to enhance skills of rural women and enable them to increase their earning potential, the institution organised yet another skill training camp in saree designing on June 5, 2017.



The one day programme, organised by the institution's Puthiyatheru branch in Kannur was held at Fusion Durbar Hall, near Kannur Central Jail.



Nearly 100 women from nearby localities participated in the program. Eminent trainer Mrs. Sharli Dhanesh from GITD, Puthiyatheru led the training in which every participant learned new skills like setting of punch card design, colour dyeing, winding of yarn, punching of card as per graphed design etc.

At the end of the day, 15 students (children of clients) who excelled in the annual SSLC examination were felicitated at a function and received mementos instituted by the company. Mr Krishna Kumar R, AVP- Operations & Recruitment handed over the mementos to students.



MUTHOOT CAPITAL SERVICES PROFIT UP 36% IN Q1



Muthoot Capital Services, one of the leading two-wheeler financiers in India has recorded a net profit of ₹6.09 crore for the first quarter of 2017-18, an increase of 36 per cent compared to the corresponding quarter last year.

The company grew its Assets Under Management (AUM) from ₹1,090 crore as of June 30, 2016 to ₹1,559 crore as on June 30, 2017, a growth of 43 per cent in the current quarter.

It disbursed two-wheeler loans amounting to ₹340.56 crore during the quarter to 67,398 persons compared to 48,566 persons given loans totalling ₹232.69 crore in the same quarter last year, recording a growth of 46.4 per cent in the quarter, compared to the corresponding quarter of the previous year.

Muthoot Capital Services Ltd. achieved a total income of ₹79.76 crore for the quarter ended June 30, 2017 as against ₹64.26 crore for the same period last year, a growth of 24.1 per cent.

Thomas George Muthoot, Managing Director, Muthoot Capital Services Limited, stated "We have been and continue to be a leading provider of two-wheeler finance in South India. Our aim is to emerge as a leading national player in the realm of two-wheeler loans, spreading our wings across the markets".



MPG PARTNERS 'TAMIL THALAIVAS' AS TITLE SPONSORS

LET THE GAMES BEGIN



Continuing its efforts for overall development of sports in India, Muthoot Pappachan Group (MPG) has associated with Tamil Thalaivas as title sponsors. The new Pro Kabaddi League team is owned by Sachin Tendulkar and the Kerala Blasters FC management.

The Chennai based Tamil Thalaivas is one of the four new teams drafted in the league this year, also the third team from the South playing in the league. Ajay Thakur led Tamil Thalaivas are a young,

performance-packed team with a mix of new and experienced players

MPG is also planning extensive digital and on-ground activities during the matches to engage with fans across the country. Tamil Thalaivas is the only team to have completed their quota of 25 players in the auction held prior to the tournament. In their first season, Tamil Thalaivas will bring in a mix of young and experienced players to make the season more interesting and challenging.