



The Muthoot Group

MUTHOOT NEWS

A QUARTERLY UPDATE ON THE LATEST HAPPENINGS AT MUTHOOT GROUP

■ FOR PRIVATE CIRCULATION ONLY



CHAIRMAN'S MESSAGE

TOWARDS DYNAMIC GROWTH

I am pleased to begin my message by sharing that as an encouragement to our good work in the last year, we managed to register a net profit of Rs. 165 crore in Q4 and a net profit of Rs. 671 Cr. for the entire financial year 2014-15. Despite sluggishness in the economy, we did fairly well. However, it is imperative for all of us to do and achieve much more this year.

Our housing division, Muthoot Homefin (India) Ltd. has started offering housing finance services in Kerala and will soon extend operations to Tamil Nadu, Andhra Pradesh and Karnataka, followed by North India. Our housing loans range from Rs. 1 lakh to Rs. 5 Cr. at interest rates starting from 9.90% p.a. for duration of upto 30 years.

Thinking of new achievements, I am pleased to share that the Mar Gregorios Memorial Muthoot Medical Centre at Kozhencherry - a primary constituent of our Muthoot Healthcare Division has now been granted accreditation by the National Accreditation Board for Hospitals and Health Care (NABH) of the Govt. of India. This accreditation, accorded to only a few hospitals in Kerala will tremendously benefit our patients as it confirms the high quality of medical care and patient safety delivered by our dedicated and passionate team of hospital staff. Also, lot of employees of all Public Sector undertakings, PSU Banks and all Central Govt. employees can now get treated with applicable reimbursements. My compliments to the entire Healthcare Division on this achievement.

Our digital journey too is making modest advances with introduction of our new online gold loan calculator. Branches should make conscious efforts to promote such online conveniences including our online interest payment facility which is continuously receiving good response from customers.

Further, I am also pleased to share that our new Intranet Solution has also been launched which will significantly scale up our standards of operational and business excellence. Considering our wide network of 4,200+ branches, this is a big step towards connecting all our staff members with a common communication platform. I would urge all staff members to leverage this new solution by active adoption. It is also heartening to share that our Muthoot Snehashraya CSR Initiative has now been launched in Tamil Nadu also. Rechristened there as 'Muthoot Anbin Nizhal Project', the initiative involves a High-Tech Mobile Ambulance that will travel across several districts of TN, conduct camps, educate people about the deadly diseases caused due to kidney disorders and will help in early detection and prevention of kidney related diseases, diabetes and hypertension.

On the international front, in partnership with a leading US technology partner, we are opening a US-India payment corridor. Through this facility, people residing in the US will be able to send payments to their family and friends to any bank account in India and also to more than 8,000 cash pick-up locations across India. This partnership would tremendously help us expand our money transfer services to 49 States in the US.

Before concluding, I congratulate our entire team at Muthoot Leisure & Hospitality Division on Xandari Riverscapes winning the Trip Advisor Excellence Award for the 3rd time in a row.

Lastly but most significantly, as we move ahead on our journey to achieve our corporate objectives and dynamic business growth, let us be equally determined to spread boundless and immeasurable joy and happiness around us. Walking the triumphant path, let us not forget to look back and thank the Lord for having given us the courage and good fortune to achieve unimaginable results.

Best wishes,

M.G. George Muthoot

Chairman - The Muthoot Group



1. Mr. M.G George Muthoot, Chairman, The Muthoot Group has been honoured with AIMA Managing India Awards 2014
2. Mr. George Alexander Muthoot, Managing Director, The Muthoot Group was bestowed with the prestigious Institute of Chartered Accountants of India Business Leader Award under financial services category
3. H.E Smt. Sheila Dikshit, Hon'ble Governor of Kerala, laid the foundation stone of Muthoot Institute of Technology and Science's main block in Kochi
4. Mr. Alexander M George was appointed as a Director of the Board of Directors of Muthoot Finance Ltd.
5. Ms. Pamela Anna Mathew was appointed as the Independent Director of Muthoot Finance Ltd.
6. Started Paul George Global School, New Delhi
7. Launch of Muthoot Homefin division
8. NABH Accreditation for Muthoot Healthcare, Kozhencherry
9. Muthoot Finance Ltd. has entered into an arrangement with YES Bank Ltd. wherein it would act as the Business Correspondent (BC) for the bank
10. Masters in Emergency Medicine Course at Muthoot Medical Centre, Kozhencherry
11. The Muthoot Group and World Wide Fund for Nature – India (WWF- India) join hands for "Friends for Life", an elephant conservaion project.
12. Muthoot Finance Ltd. launched its new service 'Muthoot webpay', wherein the gold loan customers of the company can pay their loan interest online.
13. The Muthoot Group was the Official Referee and the Fair Play award sponsor at the Hero ISL, 2014
14. Muthoot Finance Ltd. was the principal sponsor of 'Muthoot Finance Cochin International Half Marathon, 2014.
15. Muthoot Global Money Transfer Services launched in European Countries via webportal www.rupee2india.eu
16. Transformation of Muthoot Travelsmart to Travel Jango
17. ISO 9001:2008 Quality Management Certification for Muthoot Diagnostics
18. Muthoot Healthcare and Bourne Hall Clinic, UK, had signed an MOU to establish a framework to open a collaborative IVF clinic at MGM Muthoot Medical Centre, Kozhencherry
19. The Muthoot Institute of Technology and Science (MITS) has attained the top position in MG university semester I & II examination with an outstanding pass percentage of 84.56.
20. Muthoot Insurance Brokers Pvt. Ltd launched its Health product in North
21. Muthoot Vehicle and Asset Finance Ltd. signed an MOU with one of the leading automobiles brands Maruti Suzuki to help cusomers finance 100% on road funding for vehicles
22. Muthoot Finance Ltd. started a new CSR intitiative "Muthoot Snehasraya". A fully equipped mobile lab which will travel to the rural areas of Kerala and conduct free blood checkup for the prevention and early detection of Kidney related diseases.
23. Muthoot Travelsmart has received the "Accreditation of Tour operator" from Department of Tourism Kerala.
24. Muthoot Leisure and Hospitality Services (MLHS) aquired Costa Rica's award winning, high end property 'Xandari Resort & Spa'.



As part of World Environment Day Celebration saplings were distributed to Muthoot Group Employees. The programme was inaugurated by Mr. George Jacob Muthoot, Jt. Managing Director, The Muthoot Group.



The Muthoot Group

"MUTHOOT SNEHASRAYA" A CSR INITIATIVE OF MUTHOOT FINANCE LTD.

'Muthoot Snehasraya' is a Mobile Laboratory intended for prevention and early detection of Kidney related diseases, diabetes and hyper tension ailments. The mobile ambulance is being operated across Kerala and facilitates blood & urine tests (Cholesterol, Creatinine, Sugar, Urine albumin, Urine Sugar, HBsAg) and creates awareness among people about the dreaded disease. The project was inaugurated on 7th February, 2014 at Kochi. Upto June 2015, we have conducted 393 camps, touching the lives of 41159 people.

We have started a similar programme in Tamil Nadu since 10th October, 2014. The project is named -"Muthoot Anbin Nizhal". Upto June 2015, we have conducted 165 camps touching the lives of 15066 people.



Official inauguration of Muthoot Anbin Nizhal was done by Mr. P. Rajkumar, Honorable Mayor of Coimbatore City Corporation along with Mr. George M Jacob, Director, The Muthoot Group. Mr. Vijay Kathikeyan IAS, Commissioner and Dr. Santosh Kumar, Chief Health Officer, Coimbatore were present on this occasion.



Inauguration of Muthoot Snehasraya camps organized for Kalamassery, Aluva, Perumbavoor, & Muvatupuzha police officials was done by Mr. Yathish Chandra IPS, Ernakulam District Police Chief.

We make a living by what we get, but we make a life by what we give – Winston Churchill

UMBRELLA DISTRIBUTION

Muthoot Finance Ltd. distributed umbrellas to students of different schools in Kerala State



Mr. George Jacob Muthoot, Jt. Managing Director, The Muthoot Group inaugurated the umbrella distribution in Cotton Hills Girls High School, Trivandrum.



Ms. Bhadra, Deputy Mayor, Cochin Corporation inaugurated the umbrella distribution of LMC HSS, Pachalam, Ernakulam along with Mr. K.R Bijimon, Chief General Manager, Muthoot Finance Ltd. Mr. M.K George, Sr. Regional Manager–Ernakulam, Muthoot Finance Ltd. was present on this occasion.

MUTHOOT M GEORGE EXCELLENCE AWARD 2015



Ms. Honey Benjamin, Hon'ble Mayor, Corporation of Kollam along with Dr. John V George, Executive Vice President, Muthoot Finance Ltd. distributed Muthoot M George Excellence Award to ISE & ICSE toppers of Infant Jesus Anglo Indian Higher Secondary School, Tangassery. Rev. Fr. Silvy Antony, Principal, IJHS Tangassery, Mr. J. Stanly, Ward Councilor, Tangassery, Mr. Babu John Malayil, Deputy General Manager, Muthoot Finance Ltd., Mr. T.M Mathew, Advisor, Muthoot Finance Ltd, were present on this occasion.



NOTE BOOK DISTRIBUTION



As part of Individual Social Responsibility (ISR) activities, 16 staff members of Vellore region have collectively contributed Rs. 20,000/- for distributing notebooks to Govt. Adidraivida Welfare Higher Secondary School, Alamelurangapuram – Vellore.

CROWNING ACHIEVEMENT: NABH ACCREDITATION FOR MUTHOOT HEALTHCARE, KOZHENCHERRY

In an affirmation of outstanding quality practices, Muthoot Healthcare, Kozhencherry has been granted the prestigious NABH Accreditation, effective from 21 June, 2015. As stipulated by NABH, the Healthcare team had implemented the 102 standards and 636 objective elements and had successfully undergone final assessment in March 2015, with excellent reviews from the NABH assessors. This magnificent accomplishment earns Muthoot Healthcare the reputation of being the first hospital in Pathanamthitta District and the first hospital in Central Travancore to attain this much coveted accreditation.

BASIC LIFE SUPPORT CLASSES - GRASPING THE ESSENTIALS



The Department of Emergency Medicine at Muthoot Medical Centre, Kozhencherry conducted an informative session on Basic Life Support (BLS) at The Menon Smaraka Grandhasala, Elanthoor, Pathanamthitta District. The meet was inaugurated by Mr. Rajagopal, Ex-MLA. Mr. Sajikumar, State Library Council Secretary was present on this occasion. The educative sessions were conducted under the leadership of Dr. Vivek R Rejathalal, Emergency Medicine specialist.

INAUGURATION OF MEM (MASTERS IN EMERGENCY MEDICINE) COURSE



Muthoot Medical Centre, Kozhencherry has received the approval to commence the Masters in Emergency Medicine Course (MEM) from the Society of Emergency Medicine in India (SEMI). The course was formally inaugurated by Dr. D Babu Paul, former Chief Secretary, Government of Kerala. Mr. George Alexander Muthoot, Managing Director, The Muthoot Group, Dr. Georgie Kurien Muthoot, Managing Director, Muthoot Healthcare, Dr. Samuel Joseph, Medical Superintendent, Dr. J Jacob, Academic Coordinator, Dr. Vivek R Rejathalal, Head of the Department, Emergency and Critical Care Medicine, Muthoot Medical Centre were present on the occasion.

NABH SAFE I CERTIFICATION



Muthoot Medical Centre, Kozhencherry was accredited with the prestigious NABH Safe I certification, for its commitment to unsurpassed quality of healthcare delivery and compliance with the essential standards of Infection Control.

Mr. S Harikishore IAS, District Collector, Pathanamthitta handed over the NABH Safe I Certificate to Dr. Georgie Kurien Muthoot, Managing Director, Muthoot Healthcare. Mr. George Thomas Muthoot, Jt. Managing Director, The Muthoot Group, Mrs. Gracy Mathai, Member of NABH Core & Accreditation Committee and NABH principal Assessor, Dr. Gracy Ithak, DMO, Pathanamthitta were present on this occasion.



ASTHMA & ALLERGY CLINIC AT MUTHOOT MEDICAL CENTRE, PATHANAMTHITTA



Dr. Gracy Ithaq, District Medical Officer, Pathanamthitta inaugurated the Asthma & Allergy Clinic at Muthoot Medical Centre, Pathanamthitta. Dr. Jerry John George (Deputy Medical Superintendent), Dr. Prasanth Sankar (Consultant Physician & Diabetologist) were present on this occasion. Asthma & Allergy clinic is functioning under the leadership of Dr. Nikhila Govind (Consultant Pulmonologist), Department of Respiratory Medicine.

NPL NEW INDIA AWARD



Mr. M.G George Muthoot, Chairman & Mr. Alexander M George, Director, The Muthoot Group, jointly handed over the NPL New India Award trophy and prize for the title winner to Mr. S.R Shetty, Regional Manager, Mumbai Main. Mr. Ranjit Singh (GM-Operations), The Muthoot Group was present on this occasion.

MPL SEASON 1



Mr. George Thomas Muthoot, Jt. Managing Director, Mr. George Jacob Muthoot, Jt. Managing Director, Mr. George Alexander Muthoot, Managing Director, Mr. K.R Bijimon, Chief General Manager, The Muthoot Group with the winners of MPL Season 1. Goa Region is the winner of the Campaign.

BLESSING CEREMONY OF LADIES HOSTEL & MEN'S HOSTEL OF MITS



The blessing ceremony of Ladies Hostel & Men's Hostel of Muthoot Institute of Technology and Science was held on 26th May, 2015. Mr. M. G George Muthoot, Chairman, Mr. George Alexander Muthoot, Managing Director, The Muthoot Group, Mr. P. George Varghese, Executive Director, MITS were present on this occasion.

INAUGURATION OF NSS UNIT



Mr. Eldhose Kunnappilly, President, Ernakulam District Panchayath, inaugurated the NSS Unit at MITS (Muthoot Institute of Technology & Science). Dr. S Pushpakumar, Principal, Mr. Abdul Jabbar Ahamed, NSS state coordinator, Mr. Ravi Mohan, NSS Project Consultant, and Mr. Eldho Joy, NSS Programme Officer, MITS were present on this occasion.



Mr. Maxin James, Company Secretary, The Muthoot Group has authored a fascinating novel, titled " **A Monk and His Girlfriend**". The novel is published by Roman Books, London. The Indian edition of the novel is available at Flipkart and Amazon at very competitive price in comparison to international editions.



The Muthoot Group



The Muthoot Group launched its 18th division 'Muthoot Homefin', the housing loan vertical at an event in Kochi. (L-R) Mr. P.P George, VP-Muthoot Homefin, Mr. K.P Padmakumar, Executive Director, Muthoot Finance Ltd., Mr. George Alexander Muthoot, Managing Director, Mr. George Thomas Muthoot, Jt. Managing Director, Mr. George Jacob Muthoot, Jt. Managing Director, The Muthoot Group.

Features of Muthoot Homefin

- Interest rate : 9.90% onwards
- Processing fee : 0.50% for salaried and self –employed with I.T Return, 1% for others
- Maximum Period : 30 years
- Maximum Age : 70 Years
- Eligible purposes : House construction, extension, improvement, purchase of house, flat, apartments, purchase of land for construction of house to be started within three years, Loan Against Property (Not yet started).
- Minimum Salary : ₹15,000/- per month for residents and ₹35,000/- per month for non-residents. For self - employed minimum monthly income is ₹ 20,000/-
- Minimum take home pay for salaried : Rs 7500/-per month.
- Maximum deduction from salary including deduction for other loans: 50% of monthly salary.
- Maximum amount of loan: Up to 80% of the value of the property.
- Documentation charges: (Stamp paper and other charges: Rs 1550 to Rs 2050 depending upon the type of loan)



Dr. Georgie Kurien Muthoot
Now the Managing Director of Muthoot Healthcare

Mr. George M George
Now the Managing Director of Muthoot Leisure & Hospitality

Q1 Result – FY 2015-16

- a. **Retails Loan Assets under Management**
Rs.24409crs.
- b. **Profit after tax – Rs. 183crs.**
- c. **Earnings per share – Rs. 4.60**
- d. **Gross revenue – Rs. 1143crs**

PAUL GEORGE GLOBAL SCHOOL, NEW DELHI



After successfully establishing the prestigious St George's School in New Delhi over 50 years ago, The Muthoot Group is now all set to flag off its new state-of-the-art educational institution – the 'Paul George Global School' (PGGS) in memory of Shri. Paul M George, Executive Director, The Muthoot Group. The school, situated at Alakananda, is a centre of academic and extra-curricular excellence.

THE MUTHOOT GROUP DIVISIONS

- Financial Services | Hospitality | Real Estate
- Education | Healthcare | IT | Media
- Forex | Money Transfer | Wealth Management
- Precious Metals | Power Generation
- Travel Services | Securities Trading
- Commodities & Currency Trading | Plantations
- Vehicle & Assets Finance Ltd | Muthoot Homefin.

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Compiled & Published by The Muthoot Group (A Muthoot M George Enterprise), for private circulation.
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