



The Muthoot Group

Muthoot News

A QUARTERLY UPDATE ON THE LATEST HAPPENINGS AT MUTHOOT GROUP

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Chairman's Message

**Incredible
Achievement,
Indelible
Mark!**

The corporate world is known for ongoing challenges and constant changes. Here, the important task for a leader is to have clear foresight and take bold steps towards building a strong, undefeated presence.

That is exactly what Muthoot Finance has been doing over the decades. We have persisted in our pursuit of excellence, regardless of the hurdles that we have had to cross. We have continually battled on the corporate turf, addressing every weakness and have taken on the mantle of being 'the best'. Living by our beliefs, principles and non-negotiable values, we have strengthened our determination to make an indelible mark in the corporate horizon.

Muthoot Finance Ltd. registered an increase in net profit of 11% at Rs.183crores for the quarter ended June 2015 as against Rs.165crores in the preceding quarter. Retail loans registered an increase of 4% amounting to Rs.1001 crores. I am happy to share with you that the Company has shown good growth in its loan portfolio in the last four quarters. Despite challenges of modest growth in the economy, we have been able to do well in the quarter with a growth of Rs. 1001 crores. The Company continues to maintain a higher standard asset provisioning of 0.50% against regulatory requirement of 0.25% as a prudent provisioning policy.

In this quarter, the Company introduced the facility of online payment of interest on gold loan, which was welcomed by the market, and the number of customers using this facility is continuously on the increase. Also, Gold Loan business in the subsidiary company in Sri Lanka has been activated and offers a promising growth potential.

As a part of fulfilling our commitment towards 'customer service', we have introduced the facility of 'Missed Call', which helps a customer know the status of his/her Gold Loan. Simply by giving a missed call from the registered mobile to an exclusive mobile number one can know the loan outstanding and interest due in the Gold Loan account. This is a significant 'convenience factor' that we are providing to our 6.5 million Gold Loan customers. Indeed, it will facilitate online payment of the exact amount without having to visit the branch for knowing the dues. We are sure that our customers will benefit immensely from this innovative facility.

I am also pleased to announce that in this quarter we forayed into Srinagar, Jammu & Kashmir even though we have been in other parts of the State for a long time. We inaugurated two of our branches in Srinagar in Lal Chowk and Rajbagh areas. The opening of these new branches at Srinagar is in consonance with the dynamic policy of the Group to reach out to the farthest places to enable Financial Inclusion.

I am also pleased to share that we have completely revamped our corporate website which is now live at www.muthootfinance.com In addition to Muthoot Webpay - the online interest payment option and other user-friendly features, the website also showcases a dynamic branch locator that increases the ease of finding the nearest Muthoot Finance branch.

It is most heartening for me to inform about the successful inauguration of the new Paul Muthoot George Block (PMG Block) at our MGM Muthoot Medical Centre at Kozhencherry by the hands Shri. Oommen Chandy, Hon'ble Chief Minister of Kerala and a galaxy of other distinguished dignitaries. The PMG Block has a Trauma Centre, Surgical OPDs, Emergency Lab and host of other ultra-modern healthcare facilities. The function also included the NABH Accreditation awarding ceremony. My compliments to the entire Muthoot Healthcare team for these commendable achievements.

All this only makes my heart fill with gratitude for all the Blessings that the Lord has showered on us.

I look forward to several new milestones ahead.

M.G. George Muthoot
Chairman - The Muthoot Group





The Muthoot Group

Onasadya at "Karunya Visranthi Bhavan", Kattela, Trivandrum



As Part of ISR activity, an Onasadya was arranged for the inmates of Karunya Visranthi Bhavan, an Old Age Home situated at Katella, Trivandrum, under the leadership of Mr. George Jacob Muthoot, Joint Managing Director, The Muthoot Group. Mrs. Elizabeth Jacob, Director, Mr. George M Jacob, Director, The Muthoot Group, Mr.Vaidyanathan, R M, Trivandrum South, Mr. Vinod Raj, RM, Trivandrum North, Mr. Vibin Menon, RM, Madurai accompanied by a team of Zonal Office staff members assembled at the Karunya Visranthi Bhavan and had lunch with the inmates of the orphanage.

Blood Donation Camp



As part of ISR activity, a Blood donation camp was conducted at Zonal Office Trivandrum, wherein 80 employees from Trivandrum region whole heartedly participated. Mr.George Jacob Muthoot, Joint Managing Director, The Muthoot Group accompanied by Smt. Chandrika, Mayor of Trivandrum Corporation and Mr. Sanjai Kumar, D.C.P.Trivandrum, inaugurated the camp. Dr. Usha, Dr. Sathyabhama, Sree Chithira Thirunal Institute for Medical Sciences & Technology and Mr. Vaidyanathan, Regional Manager, Trivandrum South were present on the occasion.

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Muthoot WeCare ISR Initiative

Muthoot WeCare ISR has been started to encourage employees of CO (North) to contribute to the society and promote a feeling of altruism among them. As part of the initiative, the employees are encouraged to contribute to the society and a Muthoot WeCare ISR Employee of the month is selected & rewarded every month.



Mr. Raman Gulati, ABM- Kashipur Branch was awarded the Muthoot WeCare Employee of June 2015 for having donated blood to a person who had to urgently undergo a critical surgery.

Corporate Talks



Mr. Babu John Malayil, Deputy General Manager, The Muthoot Group addressing the gathering of CSR Conclave 2015 organized by Confederation of India Industry.



Mr. Babu John Malayil, Deputy General Manager, The Muthoot Group addressing the gathering of Lions clubs Cabinet Installation Meeting 2015.



Congratulations



Ms. Anu R Kaimal, Sr. Manager, Compliance & Legal, Muthoot Securities Ltd. (MSTL) receiving certificate in "Global Financial Compliance" issued by Chartered Institute for Securities & Investments (CISI) – London from Mr. Ganesh Iyer, Country Head, Chartered Institute for Securities & Investments (CISI) - London in the presence of Mr. Ragesh G R. Director & CEO MSTL.

Mobile surveillance squads

Muthoot Finance has set up Mobile Surveillance Squads to tighten the security in their branches during night time. Mr. George M Jacob, Director, The Muthoot Group flagged off the event.



L-R Mr. Cherian Peter, CMO, Mr. Thomas John, CVO, Dr. John V George, EVP, Mr. George M Jacob, Director, Mr. K.R Bijimon, Chief General Manager, Mr. Mohanachandran K, General Manager, Muthoot Finance Ltd.



Travel Jango cricket team won the runner-up trophy of Oman Air Cricket League 2015 organized by Oman Air.

Road Show



Muthoot Finance Money Transfer Onam Road show campaign was flagged off by Mr. George M George, Director, The Muthoot Group along with Mr. George Alexander Muthoot, Managing Director, Mr. George M Jacob, Director and Mr. Eapen Alexander, Director, The Muthoot Group. The other company officials present during this occasion included Mr. K.R Bijimon, Chief General Manager, Mr. P.E Mathai, GM – IMT & BC, Mr. Cherian Peter, Chief Marketing Officer, Mr. C.V John, GM – HRD, The Muthoot Group.

Association with M/s.GMART



Muthoot Vehicle and Asset Finance Ltd. has appointed M/s G Mart as the distributor for Muthoot Money- Domestic Money Transfer. Mr. Gopakumar K.H, handed over the distributor enrolment DD to Mr. George Alexander Muthoot, Managing Director, The Muthoot Group on 17/8/2015 in presence of Mr. George M Jacob, Director, Mr. K.R Bijimon, Chief General Manager, Mr. Cherian Peter, Chief Marketing Officer, The Muthoot Group and Mr.Saju Kuruvilla, Head- Franchisee Business Money Transfer.

GYANDEEKSHA



The initiation and induction programme 'Gyandeeeksha' was held in MITS (Muthoot Institute of Technology & Science) Campus on 29th July 2015. The programme was inaugurated by Mr. Alexander Jacob IPS, former DGP of Kerala Police along with Mr. George Alexander Muthoot, Managing Director, The Muthoot Group. Mr. P. George Varghese, Executive Director, MITS, Mr. George M. George, Director, Mr. Eapen Alexander, Director, The Muthoot Group, Dr. S Pushpakumar, Principal and Dr. A. C Mathai Academic Advisor, MITS were present on the occasion.

Yoga Day



MITS observed yoga day on 22nd June, 2015 on the occasion of International Yoga day pledging to cherish and honour the great Indian Tradition. Dr. S Pushpakumar, Principal, MITS inaugurated the event.

Independence Day Celebration



Independence Day celebration of Muthoot Institute of Technology & Science (MITS) was inaugurated by Mr. George Varghese, Executive Director along with Dr. S Sivakumar, Principal in Charge, MITS.

Neurosurgeon publishes article in International Journal

Dr. Ajayakumar A, Consultant Neurosurgeon at Muthoot Medical Centre, Kozhencherry has had his case report titled 'Surgery in Spontaneous Intracerebral Hemorrhage- A Series Analysis' published in the July 2015 issue of "Journal of Neurology and Stroke", published by Medcrave, USA.

Emergency Medicine Team roping in due recognition

Dr. Vivek R Rejathalal, Emergency Medicine Specialist, Dept Of Emergency Medicine at Muthoot Medical Centre was awarded 'EPI Star Award-2015' at the National Conference on Critical Care (PACE-2015). The MEM (Masters in Emergency Medicine) residents of the department also received special commendation for the poster presentation on a rare clinical scenario during this conference.

World Heart Day Commemorated

In conjunction with World Heart Day on 29 Sep, 2015, Cardiology Camps were conducted at Muthoot Medical Centre, Kozhencherry and Pathanamthitta. Consultative services and ECG tests were offered at no cost to the public and discounts were offered on all corresponding tests like TMT, ECHO etc.

Medical camp at Vettipuram

Muthoot Medical Centre, Pathanamthitta organized a medical camp at Konnammoode, Vettipuram for the benefit of the public. Following the inauguration of the camp by the Municipal chairman, consultative services were offered by Dr. Prasanth Sankar, Consultant Physician & Diabetologist, Dr. Molin Rita, Consultant Gynaecologist & Dr. Vinod Raj Consultant Dental Surgeon.

Participation in CREDAI Property Show 2015

Muthoot Homefin (India) Ltd (MHIL) participated in the CREDAI Property Show 2015



L-R Mr. Bipin Palande - AGM Operations, Mr. S. Narayanan - Asst. Vice President, Mr. George P. P. - Vice President, Muthoot Homefin (India) Ltd., Mr. George Alexander Muthoot, Managing Director, The Muthoot Group, Mr. Davis Pallan - Asst. Vice President, Muthoot Homefin (India) Ltd., Mr. Eapen Alexander, Director, The Muthoot Group.

NABH Certification Awarding Ceremony and Paul M George Block Inauguration

The NABH Accreditation awarding ceremony and Paul M George Block inauguration was conducted at Muthoot Medical Centre, Kozhencherry. The ceremony was graced by the presence of Mr. Oommen Chandy, Hon'ble Chief Minister of Kerala, Mr. M G George Muthoot ,Chairman, Mr. George Alexander Muthoot, Managing Director, The Muthoot Group, Dr. George Kurien Muthoot, Managing Director, Muthoot Health Care, Mr. P J Kurien, Dy. Chairman of the Rajya Sabha, Mr. K M Mani, Minister for Finance, Dr. Gayatri Vyas Mahindroo, Director, NABH, Mr. Anto Antony, MP & Mr. Sivadasan Nair, MLA.



Mr. M G George Muthoot, Chairman, The Muthoot Group, lighting the lamp.



Dr. Gayatri Vyas Mahindroo- Director, NABH awarding the NABH Accreditation certificate to Dr. George Kurien Muthoot, Managing Director, Muthoot Healthcare

"When one door closes, another opens; but we often look so long and so regretfully upon the closed door that we do not see the one which has opened for us."

- Alexander Graham Bell -



Inauguration of Muthoot M George Excellence Award distribution 2015 & Cash prizes for Karnataka Government Schools



Muthoot M George Excellence Award 2015 for Karnataka govt. Schools was inaugurated and distributed by Sri. K. Dwarakanath Babu, Special Secretary to Govt. of Karnataka along with Mr. George Muthoot Alexander, Director, The Muthoot Group. This scholarship will be benefitted to students of 400 Government schools and consists of a cash prize of Rs.3000/- with a certificate duly signed by Educational Officer and Chairman of Muthoot M George Foundation.

Umbrella Distribution

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



Inauguration of Umbrella distribution in St. Antony's School, Ernakulam was done by Ms. Bhadra, Deputy Mayor, Cochin Corporation along with Mr. George M Jacob, Director, The Muthoot Group. Mr. Babu John Malayil, Deputy General Manager, and Mr. M.K. George, Sr. Regional Manager-Ernakulam, Muthoot Finance Ltd were present on the occasion.

Distribution of Wheat and Rice



Wheat and Rice grains were distributed to the poor and underprivileged people in Churches, Gurudwaras, Mosques and Temples across Delhi.

Cleanliness & Environmental Hygiene Initiative

Muthoot Finance Ltd. distributed garbage bins to the Residents' Welfare Association (RWA) of Alaknanda colony in South Delhi. The initiative aimed at highlighting the importance of a clean environment and ensuring a more hygienic atmosphere in the area.



L-R : Mr. R.M Diwan, GM, The Muthoot group & Mrs. Meenakshi Lekhi, MP, New Delhi.



Inauguration of Umbrella distribution in Govt. Girls Higher Secondary School, Ernakulam was done by Ms. Bhadra, Deputy Mayor, Cochin Corporation along with Mr. Eapen Alexander, Director, The Muthoot Group. Mr. Babu John Malayil, Deputy General Manager, The Muthoot Group, Mr. M.K George, Sr. Regional Manager-Ernakulam, Muthoot Finance Ltd were present on the occasion.

Distribution of Exam Pads & Drawing Kits to Students of Thane



As part of our consistent efforts towards facilitating quality education in the underprivileged areas of the country, Muthoot Finance Ltd. distributed examination pads, drawing kits and gift-hampers to underprivileged students of Municipal School in Thane. Cdr. S.S Pathare (Retd.), Regional Manager, Navi Mumbai was present on the occasion.



Umbrella distribution at MTLP School, Kuzhikkala.



The Muthoot Group

Human Elephant Conflict (HEC) Management With WWF

The Muthoot Group and World Wide Fund for Nature – India (WWF – India) joined hands for 'Friends for Life', an elephant conservation project aiming at securing elephant population and managing human-elephant conflict. Human Elephant Conflict management measures are being implemented in selected areas of 6 states – Assam, Arunachal Pradesh, Uttarakhand, West Bengal, Kerala & Tamil Nadu.



Distribution of search lights in D'Ering Memorial WLS, Arunachal Pradesh.



Solar fences being set up in Kehripur, Uttarakhand.

Opening of Branches at Srinagar, J&K



Muthoot Finance branches were inaugurated at Lal Chowk and Rajbagh areas of Srinagar. Mr. Syed Mohammad Altaf Bukhari, Hon'ble Minister for Public Works (R&B), Floriculture, Gardens & Parks, Govt. of J&K was present at the inauguration of the branches as the Chief Guest along with Mr M G George Muthoot, Chairman, The Muthoot Group. Mr. Bashir Ahmad Rather, President, Mr. Akhil Bhartiya Swarankar Sangh, Vice President, All Kashmir Gold Dealers & Workers' Association, Mr. M Noor-ud-Din, President, Lal Chowk Traders' Association and Shri Imtiaz Ahmed Kapra, President, Rajbagh Hotel Association were also present on the occasion.



Muthoot Finance Launched Water Purifier distribution for Government Schools in Trichy



The Water Purifier distribution for Government Schools in Trichy was inaugurated by Smt. M.S.R Jaya, Hon'ble Mayor, Trichy Corporation in the presence of Mr. George Thomas Muthoot, Joint Managing Director, The Muthoot Group. The other officials present during this occasion included Smt. N. Anandhi, Chief Educational Officer, Trichy, Mr Babu John Malayil, DGM, Corporate Communications, Muthoot Finance Ltd, Mr. K.P Swaminathan, Regional Manager, Muthoot Finance Ltd., Trichy and the Head Masters/Mistresses, students, Parent Teacher Association members, teachers, etc.

Paul George Global School - Commencement of Academic Session



Paul George Global School – the state-of-the-art coeducational school set up in New Delhi commenced its academic session 2015. Located at Alaknanda in South Delhi over a 2.1 acre plot, the PGGS is projected to be a centre of academic and extracurricular excellence. With world-class infrastructure and a Wi-Fi enabled campus, the school is inspiring, eco- friendly and gives the students, including the differently abled, an ideal environment for holistic learning. The school also has an impressive array of academic and sporting facilities.



THE MUTHOOT GROUP DIVISIONS

- Financial Services | Wealth Management |
- Money Transfer | Forex | Securities | Vehicle & Asset Finance | Media | Information Technology | Healthcare |
- Housing & Infrastructure | Education | Power Generation | Leisure & Hospitality | Plantations & Estates |
- Travel Services | Precious Metals | Housing Finance | Overseas Operation

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