



Muthoot News

A QUARTERLY UPDATE ON THE LATEST HAPPENINGS AT MUTHOOT GROUP

VOL XX / ISSUE #4/MAR 18

Chairman's Message

Commitment is Strength. Strength is Victory.

Towards a new beginning in 2018, I would like to give emphasis on the virtue of fostering and developing all individuals around us, as capable professionals with deep rooted integrity. It should be our intent to empower them, regardless of age, so that they brim with inexhaustible energy and a desire to excel in their professional and personal life.

I would continue to personally inspire everyone to put their heart and soul into their work and also remember to continually thank the Almighty for having blessed us with a life that is truly precious.

With humble pride, I announce that The Muthoot Group has engaged the legendary Shri. Amitabh Bachchan as its Brand Ambassador. Padma Vibhushan, Shri. Bachchan, popularly known as the Shahenshah of Bollywood will hereafter be representing us in all national campaigns. As a popular icon of the Indian Film Industry, he has acted in 190+ Indian films in a career that spans almost five decades. His versatility, passion to achieve excellence across all his works and his strong connect with our values, make him the perfect fit for associating with us. I believe that this priceless association will act as a great partnership that will immensely help project our Brand nationally and internationally, besides facilitating excellent growth across all our divisions.

This is not all. This year, we have also decided to associate with one of the finest IPL Teams, Chennai Super Kings (CSK). The Muthoot Group is now the Principal Team Partner of CSK. As a part of this partnership, all CSK players' Team Jerseys will now bear The Muthoot Group's logo on the front of their jersey. Having associated with Delhi Daredevils IPL Team, India Super League for Soccer and Pro Kabaddi League in the past, this association once again reinforces our strong association with sports.

We are confident that all our staff members will leverage these two colossal associations with the two giants of Cricket & Bollywood and help grow our Company in a big way.

On the Q3 financial performance, our Assets Under Management stood at Rs. 30,712 crore [YoY increase of 10% against Rs. 28,005 crore last year] and the highest Quarterly PAT of Rs. 464 crore.

Muthoot Homefin (India) Ltd., our wholly owned subsidiary, increased its loan portfolio by Rs. 270 crore during the quarter. It achieved a net profit of Rs. 8 crore in Q3 FY18.

Belstar Investment and Finance Private Limited (BIFPL), an RBI registered micro finance NBFC and Subsidiary Company grew its loan portfolio during Q3 FY18 by 19% reaching Rs. 945 crore.

Muthoot Insurance Brokers Pvt. Limited (MIBPL), an IRDA registered Direct Broker and a wholly owned subsidiary of Muthoot Finance generated a first year premium collection amounting to Rs. 22 crore during Q3 FY18.

Our Sri Lankan subsidiary, Asia Asset Finance PLC. (AAF) increased its loan portfolio during the quarter by 3%. Total revenue for Q3 FY18 stood at LKR 65 crore generating a PAT of LKR 5 crore.

Indeed, it has been a good Q3 performance but a lot more remains to be achieved in February & March 2018. Reciprocating this good performance of the Company in these 9 months, the Board has announced the highest ever dividend of 100% i.e. Rs. 10 per equity share.

To conclude, giving shape to the Corporate Social Responsibility of The Muthoot Group, Muthoot M George Foundation felicitated the 10th standard toppers of Government schools across Kerala, Karnataka, Telangana and Andhra Pradesh. The meritorious students were recognized and rewarded by way of Excellence Awards and cash prizes.

I would like to close by stating that with the total commitment and co-operation of all our stake holders, our Company will surely achieve the goals and objectives it has set for itself, in the years to come.

With best wishes,

M.G. George Muthoot
Chairman,
The Muthoot Group



CSR/ISR ACTIVITIES

Okhi Cyclone Disaster Relief

As a part of our CSR/ISR activity of Kanyakumari Region Okhi Cyclone disaster relief were distributed. The programme was inaugurated by Mr. George Jacob Muthoot, Joint Managing Director, in the presence of Mr. Babukuttan Nair, ARM of Kanyakumari Region.

Trivandrum Zone



As part of CSR/ISR Activities of Trivandrum Zone, blankets and provisions are being handed over by Mr. George Jacob Muthoot, Joint Managing Director, The Muthoot Group to Divine Children Home at Poojappura, Trivandrum, in the presence, Mr. Vinod Raj, Regional Manager, Trivandrum North Region, Mr. Satheesh Kumar, Regional Manager, Trivandrum South, and The Muthoot Group Employees.



Muthoot M George Foundation felicitates 10th standard toppers of government schools in Hubli



Muthoot M George Excellence Awards 2017' for government schools in Hubli was inaugurated by Mr. Basavaraj Horatti- MLC and Ex Education Minister. Mr. N H Nagur- DDPI Dharward, Mr. Sobhit Bhaskaran- Zonal Manager, Mr. Ashok Rane - RM Hubli & officials from RO Hubli were present on this occasion.

Muthoot M George Foundation felicitates 10th standard toppers of all government schools across Kerala

Muthoot M George Excellence Awards distribution 2017 for all government schools in Kerala was inaugurated and distributed by Mr. Hibi Eden, MLA along with Mr. George Alexander Muthoot, Managing Director, The Muthoot Group. This scholarship will benefit students of 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. The scholarship was launched in the year 2010 to the toppers of govt schools in Kerala, later in 2013 it got extended to state of Karnataka, Telengana and Andhra Pradesh. The selection of the scholarships is based on the list of rank holders prepared of various government schools in consultation with District Educational Offices.



(L – R) Adv. Thomas Abraham, President, YMCA, Mr. P C Cyriac IAS, Mr Hibi Eden MLA, Ms. Simna Pavithran, SSLC Topper, GGSS Ernakulam, Mr. Saji Kumar, State Executive Committee member, BJP, Mr. George Alexander Muthoot, Managing Director, The Muthoot Group.

Marriage Assistance



Marriage assistance for the daughters of widowed mothers were handed over by Mr. George Jacob Muthoot, Joint Managing Director, The Muthoot Group during Branch Managers Meeting of Trivandrum South and North Regions held at Trivandrum in the presence of Mr. Vinodraj. B, RM., Trivandrum North and Mr. Satheesh Kumar. S, RM., Trivandrum South.

Muthoot Finance YMCA Change Agents Reunion programme

“Muthoot Finance YMCA Change Agent” Project is a training programme for selected and trained government school students in order to empower young people and to have a positive changes in the society.



The reunion programme for the Change agent’s 2014 batch was inaugurated by Mr. M P Dinesh, Commissioner of Police, Ernakulam. Mr. Anto Joseph, Mr. N V Eldo, Mr. Muralidharan Ramavarma, Mr. K P Paulson, Mr. Saju Kurien, Mr. Joseph C Varghese, etc were present on this occasion.

Scholastic HI-Q, Inter-Collegiate Quiz



Department of Basic Science and Humanities (BS&H) of Muthoot Institute of Technology and Science, organized the third edition of Inter-Collegiate Quiz competition, Scholastic HI-Q in commemoration of late President of India, Dr. A P J Abdul Kalam on the occasion of his birth anniversary on 1st November 2017. Mr. Kiran Govind (Junior Scientist, NPOL, Kakkannad) was the Quiz Master and the general area for the quiz was, “Advancements in Science and Technology”. A total of 12 teams participated in the event from colleges across Kerala. In the event Nandhu Ashok and Delbin Benny of Muthoot Institute of Technology and Science won the first prize. They were bestowed with a trophy, certificate and a

cash prize of Rs. 7,000/-. Mr. P George Varghese (Executive Director, MITS), Dr. Ramkumar S. (Principal, MITS) and Dr. Sunny Kuriakose (HoD, BS&H Dept.) distributed prizes and certificates to the winners.

Congratulations to the winners!

Second Runner-Up in KTU All Kerala Inter-Collegiate Basketball



In the KTU, All Kerala Basketball competition for men, held at Ernad Knowledge City, Malappuram, MITS Team was successful to claim the second Runner-Up position.

Runner-up in KTU D-Zone Inter-Collegiate Basketball Competition



In the KTU D-Zone Inter-Collegiate Basketball tournament held at Albertian Institute of Science and Technology (AISAT), MITS won Runner-Up Trophy in both men’s and women’s basketball.

Q3 Result – FY 2017-18

- a. Loan Assets under Management ₹ 28,264/- Crs
- b. Profit After Tax ₹ 1,269/- Crs (YoY increase of 48%)
- c. Earnings per share ₹ 31.76/- (YoY increase of 48%)
- d. Gross revenue ₹ 4,635/- (YoY increase of 15%)

Muthoot Cricket Carnival 2017

Muthoot Finance Limited organized Muthoot Cricket Carnival in a bid to encourage employee engagement and well-being. The employees from Kerala participated in the cricket carnival



Muthoot Cricket carnival winners with Mr. George Alexander Muthoot, Managing Director, The Muthoot Group & Mr. Babu John Malayil, DGM, Corporate Communications, The Muthoot Group.



Mr. George Jacob Muthoot, Jt. Managing Director, The Muthoot Group along with Muthoot Cricket Carnival team members.

MUTHOOT M GEORGE HIGHER EDUCATION SCHOLARSHIP

Helping bright minds reach their potential

“ Muthoot M George Higher Education Scholarship is an initiative by Muthoot M George Foundation, the CSR division of The Muthoot Group, with the purpose of honouring meritorious students to pursue their professional education.

The scholarship is awarded to students of four professional courses viz. Medicine, Engineering, Nursing, and Commerce. Students are entitled to the scholarship till the completion of the courses, subject to terms and conditions recommended by the foundation. ”

ELIGIBILITY

The foundation has recommended a minimum eligibility for candidates applying for the scholarship.

1. The candidate should secure 80% or equivalent grading in the qualifying examination (Plus 2).
2. The candidate's family income should be within the prescribed norms.
3. The candidate should qualify in the relevant entrance examination and obtain admission in a recognized educational institution.

SELECTION PROCESS FOR 2017 SCHOLARSHIP

1. Applications were invited through press release.
2. 400 applications were received.
3. 20 applications were shortlisted for each course, based on Plus 2 mark list.
4. Verification reports were collected from respective colleges.
5. Field verification was conducted to check students' financial background.
6. A total of 40 candidates were selected for the scholarship, 10 candidates each from four professional courses.



The official launch of the project was done by Mr. Mathew T Thomas, Hon. Water Resource Minister, Kerala along with Mr. George Alexander Muthoot, Managing Director, The Muthoot Group. Inauguration of the distribution of Muthoot M George Higher Education Scholarship 2017 was done by Prof. (Dr.) Kuncheria P. Isaac, Former Vice Chancellor, Kerala Technological University,

Mr. George Thomas Muthoot, Jt. Managing Director, The Muthoot Group, Mr. K P Padmakumar, Former chairman of Federal Bank & whole time director, MVFL, Justice J. B. Koshy, Independent Director, Muthoot Finance Ltd, Mr. V A Joseph, Former Managing Director & CEO, South Indian Bank, Prof. K V Thomas, Member of Parliament, Dr. Junaid, Former Director, Govt. Medical College, Ernakulam, Dr. A Unnikrishnan, Principal, Rajagiri College, Prof. Dr. Ramkumar, Principal, MITS, Sr. Dr. Celine E (Sr. Vinitha), St. Teresa's College, Ernakulam, Dr. Haneesh, General Hospital Ernakulam, were present on this occasion.

SCHOLARSHIP WINNERS 2017

MEDICINE



Ms. Fashna T K
Dharmapuri Medical College,
Tamilnadu



Ms. Ashitha Gangadharan
TD Medical College,
Alappuzha



Mr. Muhammed Shamil K
Govt. Medical College,
Kozhikode



Ms. Anusree M P
TD Medical College
Alappuzha



Ms. Sheril Sibichen
Medical College,
Kottayam



Ms. Ashmi K
Dr. Somervell Memorial
CSI Medical College,
Thiruvananthapuram



Mr. Arshid K
All India Institute of
Medical Sciences,
New Delhi



Ms. Aiswarya S
Medical College,
Kottayam



Ms. Rishana Parveen C P
TD Medical College,
Alappuzha



Ms. Shonima Mahesh
Govt. Medical College,
Parippally, Kollam

Financial Outlay

	1st Year		2nd Year		3rd Year		4th Year	
	No. of students	Amount (₹)	No. of students	Amount (₹)	No. of students	Amount (₹)	No. of students	Amount (₹)
	10	5,00,000	20	10,00,000	30	15,00,000	40	20,00,000
	10	2,50,000	20	5,00,000	30	7,50,000	40	10,00,000
g	10	2,50,000	20	5,00,000	30	7,50,000	40	10,00,000
	10	1,50,000	20	3,00,000	30	4,50,000	30	4,50,000
	40	11,50,000	80	23,00,000	120	34,50,000	150	44,50,000

ENGINEERING



Ms. Anupama Jimmy
College of Engineering,
Thiruvananthapuram



Ms. Aswani Gopan S
TKM College of
Engineering,
Karikkode



Mr. Akash Elijah
K.Thankachan
TKM College of Engineering,
Kollam



Ms. Sherin Baby
Rajagiri School
of Engineering &
Technology, Kakknad



Ms. Sandra S
College of Engineering,
Cherthala



Ms. Akhila Thilakan
LBS College of
Engineering, Kasargod



Ms. Sreelakshmi K S
SCMS School of
Engineering &
Technology, Karukutty

NURSING



Ms. Merin Susan Paul
Mar Baselios College of
Nursing, Kothamangalam



Ms. Navina Bino
Alappuzha Medical
College, Alappuzha



Ms. Reshma G
Govt. Medical College
Ernakulam



Ms. Jinu K Jai
Govt. College of
Nursing, Kozhikode



Mr. Gopu Krishnan G
College of Engineering
and Management,
Punnapra



Mr. Akash S
NSS College of
Engineering,
Akathethara, Palakkad



Mr. Manu A T
MITS,
Puthencruz



Ms. Abhirami P P
College of Nursing,
ACME, Pariyaram



Ms. Alfiya M
Institute of Nursing
Education,
SME, Pathanamthitta



Ms. Jainamma Mathew
Institute of Nursing
Education,
SME, Pathanamthitta



Ms. Shilka T
Govt. College of
Nursing,
Kozhikode

COMMERCE



Ms. Manavikrishna V A
The Cochin College,
Cochin



Ms. Ansa Charles
St.Marys College,
Sultan Batherly



Mr. Jeffin P Varghese
St. Berchmans College,
Changanassery



Ms. Chanchal Thomas
Govt. Nursing College,
Kottayam



Ms. Amrutha T A
College of Nursing,
Thalassery



Ms. Ain Bellarmin
St. Teresa's College,
Ernakulam



Ms. Amrutha Murali
Nirmala College,
Muvattupuzha



Mr. Rahul P Rajesh
CMS College,
Kottayam



Ms. Jismy Maria Joseph
St. George College,
Aruvithara



Ms. Silfa C R
St. Teresa's College,
Ernakulam



Mr. Sujith Soman
Kuriakose Gregorious
College,
Pampady



Mr. Sarath C
SNGS College,
Melepatthambi

Zonal Conclave



Zonal Conclave for South Tamilnadu Region held at Madurai was inaugurated by Mr. George Jacob Muthoot, Joint Managing Director, The Muthoot Group in the presence of Mr. George Muthoot Jacob, Executive Director, Mr. K.R Bijimon, CGM, Mr. Renjith Ramachandran, GM, Business Performance Department. The meeting was attended by all the Regional Manager's and CBM's of South Tamilnadu Region.

Investor Awareness Programme

Investor Awareness Program for Mutual Funds organized at Trichy. Mr. Swaminathan, RM Trichy, Mr. Magudeeswaran S K, RM-State-in-charge, MSTL, Mr. Senthilvelan, C.M, Muthoot Finance Ltd. were present on this occasion.





The Muthoot Group

Golden Handshake between The Muthoot Group & Sri Amitabh Bachchan

The Muthoot Group has signed an agreement with Padma Vibhushan Shri Amitabh Bachchan as he will be the Brand Ambassador of The Muthoot Group, representing it in its national campaigns.

(L-R) Mr. Eapen Alexander Muthoot, Executive Director, Mr. George M Jacob, Executive Director, Mr. Alexander George Muthoot, Deputy Managing Director, Mr. Amitabh Bachchan, Mr. Abhinav Iyer Deputy General Manager during Signing Ceremony on 15th January 2018 at Mumbai.



Non-banking Finance Company of the year 2017



Muthoot Finance Ltd. has been honored with "Non-banking Finance Company of the year 2017" award instituted by Dhanam, a leading fortnightly business magazine in Kerala, at a function held at Hotel

Le Meridian Kochi. Mr. George Alexander Muthoot, Managing Director, The Muthoot Group received the award on behalf of the company. The award was presented by Mr. G Padmanabhan, Chairman, Bank of India & Former Executive Director RBI, along with Mr. V A Joseph, Former MD & CEO, South Indian Bank.

Sanskara Utsav

Sanskara Utsav (2017-18) was the first Interschool competition by Sanskara School, Infopark, Phase II, Kochi. Sanskara Utsav intended to bring the schools



of Kochi together. It was a great platform for the children to bloom and exhibit their talents. They took part in Flower Arrangements, Group Songs, Group Dance, Flower Girl, Clay Modelling etc. The Schools that participated were the Chinmaya Vidyalaya, Toc H, The Choice School, Charter School, Naipunnya and Naval School, etc in Ernakulam.

The occasion was inaugurated by Mr.Venugopal C Govind, Managing Partner Varma & Varma Associates along with Mr. George Alexander Muthoot, Managing Director, The Muthoot Group. Mr. Eapen Alexander, Executive Director, The Muthoot Group Mrs.Gayathri Govind, Vice Principal, Sanskara School, Mr. George Varghese, Executive Director, MITS were present on this occasion.

NBFC Brand of Kerala



Muthoot Finance Ltd. has been honored with "The NBFC Brand of Kerala" by the Future Kerala Financial Daily at a glittering function held at Hotel Taj Gateway, Marine Drive, Ernakulam. Mr. George M Jacob, Executive Director, Muthoot Finance Ltd. received the award on behalf of the Company. The award was presented by Mr. Fabian Hamilton, Member of Parliament & Shadow Minister for Defense, Peace and Disarmament, UK. Also seen: Mr. Ranjit Srivenkatesh, Managing Editor, Future Kerala financial daily.

The Muthoot Group announces association with IPL; partners with Chennai Super Kings

The Muthoot Group announced its association with Indian Premiere League (IPL) as the main team sponsors of Chennai Super Kings (CSK).

As a part of this alliance, all CSK players uniform will carry The Muthoot Group's logo in the front. The company has inked a three-year deal with CSK.

The Muthoot Group have been associated with several other sports in the past like football (through Indian Super League), Kabaddi (through Pro-Kabaddi League) and they have also partnered with IPL in their previous seasons (with Delhi Daredevils for 4 years).

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

Customer Care Cell: 98470 91119. Tel: 0484 2396478, 2394712. Fax: 0484 2396506. e-mail: mails@muthootgroup.com www.muthootgroup.com

Compiled & Published by The Muthoot Group (A Muthoot M George Enterprise), for private circulation. Corporate Office: Muthoot Chambers, Opp. Saritha Theatre Complex, Banerji Road, Kochi - 682 018, Kerala, India.