



The Muthoot Group

MUTHOOT NEWS

A QUARTERLY UPDATE ON THE LATEST HAPPENINGS AT MUTHOOT GROUP

■ FOR PRIVATE CIRCULATION ONLY



CHAIRMAN'S MESSAGE

A PERFORMANCE PEEP INTO THE YEAR GONEBY AND PREPARING FOR 2015-16

As we draw close to the end of the financial year, I thank all our customers, staff members, shareholders and all stakeholders who have contributed in getting us where we are today. The good news is that even in the face of significant challenges, we have made modest progress. We increased our stake in Asia Asset Finance of Sri Lanka to a controlling 51% and our gold loan operations there is doing exceedingly well. Our initiatives through Mega Gold Loan Melain South and Muthoot Loan Mahotsav in North received good response which needs to be sustained in the coming year also.

Recently, we also became the Business Correspondents of Yes Bank and will now offer their services to the public through our network of +4500 branches spread across the country. We recently announced the re-branding of all our hospitality properties as 'Xandari' to bring them under a common brand umbrella. Our Travel Division too has been rebranded as 'Travel Jango' to give it a unique appeal and a distinctive brand identity. Our ATM division with a network of nearly 200 ATMs is also receiving good response. Going forward, we aspire to source more strategic locations that make our ATM division self-sustaining and also introduce host of value added services for customers. You may know that we are the only Gold Loan NBFC to receive RBI license to open 9000 White-label ATMs in India.

In yet another step to offer convenience to our customers, we have successfully launched 'Muthoot WebPay' which has enabled our customers to pay their Gold loan interests online either using their Debit Card or Net Banking facility. We also inaugurated our 2nd Muthoot Management Academy (MMA) at Faridabad which is ultimately aimed to transform into a centre for training excellence as Muthoot Administrative Services (MAS) nurturing selected young and dynamic talent into future leaders for the Group. Interestingly, in mid-Jan'15, in a pre-budget consultation with Shri. Arun Jaitley, Hon'ble Union Finance Minister as the first invitee along selected CEOs of leading Banks/ FIs like SBI, ICICI, HDFC, NABARD, etc., I took the opportunity to share the dedicated work being tirelessly done by our Group for over 800 years, which was highly appreciated by one and all.

Few weeks later on the eve of Republic Day, while being invited to be part of the India-US Global Summit held as part of Mr. Barack Obama's visit to India, I took the opportunity to present our Group in similar light amongst a sea of dignitaries, businessman and media from India & abroad.

Now, as we enter the new financial year 2015-16, we aspire to make rapid growth by sustained efforts across all our 17 diversified divisions. We have also submitted our Payment Bank application to Reserve Bank of India. This is a conscious step taken to foray into the banking sector. While we look forward to the outcome with hope, we also remain committed to our uncompromising work in the field of 'Financial Inclusion Plus Plus' by supporting our large family of customers, irrespective of the outcome of our application.

I would also like to share that our new education venture Paul George Global School is all set to start its 1st academic session from 15th April'15. By the grace of God, the fully air conditioned, Wi-fi enabled, state-of-the-art school has been completed in a record time of just 15 months. A 2nd international school on similar lines is also being constructed at Infopark, Kochi.

With best wishes for a highly successful new financial year.

Warm Regards

M.G. George Muthoot
Chairman – The Muthoot Group



The Muthoot Group

Sakthikulangara Branch - Inauguration of New Premises



The new premises of Sakthikulangara branch of Muthoot Finance Ltd under Kollam region was inaugurated by Shri. Noushad, Deputy Mayor, Kollam Corporation along with Shri. George Jacob Muthoot, Joint Managing Director, The Muthoot Group. Shri. T. M. Mathew, Advisor & Shri. Simon Kurian, Regional Manager, Kollam, Muthoot Finance Ltd. were present on this occasion.

"Healthy Wealthy Kerala" Campaign



Shri. George Jacob Muthoot, Jr. Managing Director, The Muthoot Group along with Smt. Chandrika, Mayor, Trivandrum Corporation flagged off Healthy Wealthy Kerala" campaign related to Cochin International Half Marathon in the presence of Smt.Elizabeth Jacob, Director, The Muthoot Group and Shri.Vydyanathan, Regional Manager, Trivandrum South. The campaign focused on spreading the message for adapting a healthy lifestyle in our every day lives.

Best performer in accounts growth



Muthoot Securities Limited (MSTL) has been selected as the "BEST Performer In Accounts Growth" for the year 2014 by NSDL. Mr. Manoharan S.K., Regional Manager, Muthoot Finance Ltd., Chennai North received the Trophy on behalf of MSTL.

Launch of Muthoot Management Academy



The Muthoot Group opened its first Muthoot Management Academy (MMA in North India at Faridabad. The academy was inaugurated by Shri. M.G. George Muthoot, Chairman, The Muthoot Group along with Dr. Amit K Aggarwal, IAS, DC-Faridabad. MMA focuses on the continuous enhancement of knowledge, skills, capabilities and the development of managerial and leadership competencies of the group's 30,000 strong workforce spread across India.

Muthoot ATM Run Kerala Run



Muthoot ATM Staff participated in the "Run Kerala Run" Marathon organized by Government of Kerala.

Muthoot Finance to act as Business Correspondent for YES BANK

Muthoot Finance Ltd has entered into an arrangement with YES BANK Ltd wherein it would act as the Business Correspondent (BC) for the Bank. Muthoot Finance Ltd is going to be the first NBFC to enter into the Business Correspondent segment, post the revised regulations from RBI. Under this arrangement, Muthoot Finance Ltd would now offer services of YES bank to the public through its 4,256 branches spread across the country.



SNG CUP Football Tournament – Runners-up



MITS (Muthoot Institute of Technology & Science) football team runners-up in SNG Cup Inter Engineering College Zonal Football Tournament.

First Prize in Aerobotics Competition - Techfest "Shaastra 2015" at IIT Madras



MITS (Muthoot Institute of Technology & Science) students secured first prize in Aerobotics competition in the Tech Fest "Shaastra 2015" held at IIT Madras.

YUVA Mastermind, Sit-Anywhere-Chair



Two teams of students from MITS (Muthoot Institute of Technology & Science) got selected for the Yuva Mastermind competition. The biggest Technical competition in Kerala jointly organized by Malayala Manorama and Amal Jyothi Engineering College Kanjirappally. From amongst 1000 applicants only 25 teams got selected from all over Kerala which comprised two teams from MITS. The demo of Sit-Anywhere-Chair designed by the Mechanical Department was one of the highlights of the event.

NABH Safe I Certification



MGM Muthoot Medical Centre, Pathanamthitta was accredited with the prestigious NABH Safe I accreditation, for its commitment to unsurpassed quality of healthcare delivery and compliance with the essential standards of Infection

Control. Dr. Georgie Kurien Muthoot, Executive Director, Muthoot Healthcare received the NABH Safe-I certificate from Dr. Gayatri Vyas Mahindroo, Director, NABH, QCI, New Delhi.

L-R: Dr. Narendra Patil, Adv. Suresh Kumar, Adv. Sivadasan Nair MLA, Shri. George Alexander Muthoot Managing Director, The Muthoot Group, Shri. Haridas Edathitta, Shri. Mohan Raj, Adv. Anandagopan, Shri Ajith Kumar and Shri. George Thomas Muthoot, Jt. Managing Director, The Muthoot Group.

Congratulations



Dr. Prasanth Sankar, Consultant Physician & Diabetologist, Muthoot Medical Centre Pathanamthitta and his team presented a poster on diabetes at RSSDI 2014 (Asia's largest organization body on diabetes) conference at Bengaluru, which was selected as the best poster amongst 115 posters.



Masters in Emergency Medicine(MEM) course to commence soon at MMCK

Muthoot Medical Centre, Kozhencherry has been granted approval to commence MEM-Masters in Emergency Medicine, an academic programme certified by Society for Emergency Medicine in India (SEMI). Having satisfactorily met the criteria of faculty and infrastructural requirements through the inspection conducted by the SEMI team, the Healthcare provider is all set to start the course in March, 2015 with the allotted six seats.

Accreditation for DNB General Surgery awaited

Keen on pursuing its interests on the academic front, Muthoot Medical Centre, Kozhencherry had taken a step towards applying for the Diplomate of the National Board (DNB) in the broad speciality of General Surgery. Having successfully undergone the verification of infrastructure and facilities and physical assessment by the external assessor, The Healthcare provider is awaiting grant of accreditation from the National Board of Exams to commence the course.

Approval granted for Dialysis Technician Course

Muthoot College of Allied Health Sciences & Management Studies has been granted approval to conduct the Dialysis Technician course under the Directorate of Medical Education, Government of Kerala. A total of 20 seats was allotted to the instituted. The eligibility criteria required to undergo this course is plus two qualification. The course is currently being conducted in the educational campus of Muthoot Healthcare.

Oncology CME, 2015



The tagline of World Cancer day,2015, 'Cancer-not beyond us', which was adopted as the theme of the recently conducted Oncology CME, organized by Muthoot Medical Centre, Kozhencherry and IMA, Kozhencherry Branch. The programme was inaugurated by Prof. PJ Kurien, Deputy Chairman-Rajya Sabha. Shri. M G George Muthoot, Chairman, The Muthoot Group and Dr. Georgie Kurien Muthoot, Executive Director, Muthoot Healthcare were present on this occasion.

Medical Aid Post for Sabarimala Pilgrims at Aranmula



Anticipating the much needed requirement to provide first aid services to the multitudes of pilgrims visiting Sabarimala, Muthoot Healthcare started a Medical Aid Post in Aranmula Parthasarthy Temple. The Muthoot Healthcare Medical Aid post was inaugurated by Dr. Sreenivasan, Superintendent of Police, Pathanamthitta in the presence of Dr. Georgie Kurien Muthoot, Executive Director, Muthoot Healthcare, Dr. Vivek R Rejathalal, Specialist in Emergency Medicine and Mr. Mathew Kurien, General Manager-Operations, Muthoot Healthcare.

The Medical Aid post functioned with the services of a full time trained Emergency Medicine Technician and an ambulance from the Healthcare provider. It also provided medicines absolutely free of cost.

Cancer Survivors Meet - 2015



Muthoot Medical Centre, Kozhencherry, organized Cancer Survivors Meet, a forum where the survivors experienced the fellowship and togetherness of a steady band of supporters, who in each one's own way had withstood the trauma of this soul crushing disease.

The meet was Inaugurated by Rt. Rev. Dr. Sam Mathew, Former Bishop, CSI, Madhya Kerala Diocese. Rev. Dr. T.J. Joshua, Professor, Orthodox Seminary, Kottayam, Shri. George Alexander Muthoot, Managing Director, The Muthoot Group and Dr. Georgie Kurien Muthoot, Executive Director, Muthoot Healthcare were present on this occasion.



The Muthoot Group

Scholarship Launch - Mangalore



Muthoot M George Excellence Award for 10th standard toppers of 165 Government Schools in Mangalore was launched by Shri J R Lobo MLA-Mangalore City (Karnataka) along with Mr George M Alexander, Sr. Vice President – Operations South, Muthoot Finance Ltd.

Muthoot Finance YMCA Change Agent Programme



Muthoot Finance Ltd. launched its new CSR initiative "Muthoot Finance YMCA Change Agent programme". The programme will run across all Government Schools in Kerala. The programme will focus on essential attributes/ skills which will help students in grooming into young confident personalities in the near future. The programme was inaugurated by Justice Dama Seshadri Naidu, Judge, High court of Kerala along with Shri. George M Jacob, Director, The Muthoot Group.

Muthoot M George Memorial Research TANKER Award



The Muthoot Group has instituted an award of Rs. 2 lakhs in cash and a citation in memory of Founder Chairman Late. Shri. M. George Muthoot to be presented every year to the best young researcher in Nephrology. This year The Muthoot M George Memorial Research TANKER Award for the best young researcher in Nephrology was presented to Dr. Sreejith Parameswaren by Mr. George M Jacob, Director, The Muthoot Group. Mr. J Radhakrishnan, Principal Secretary of Health and Family Welfare, Government of Tamilnadu and Dr. Georgie Abraham, Nephrologist, Madras Medical Mission, were present on this occasion.

Scholarship Launch - Telangana



Muthoot M George Excellence award for the 10th standard toppers of Telangana was launched by Mr. George Jacob Muthoot, Jt. Managing Director, The Muthoot Group.

Marriage Assistance



Shri. George Jacob Muthoot, Jt. Managing Director, The Muthoot Group handed over the Marriage Assistance cheque to Ms. Darsana in the presence of Sri. Vidyathan, Regional Manager, Trivandrum South.

Founder's Day Celebration at Muthoot Vehicle and Asset Finance Ltd.



As part of Founder's Day Celebration, Muthoot Vehicle & Asset Finance Ltd. visited a number of institutions/ orphanages and distributed gifts to the inmates.

The Muthoot Group and WWF-India join hands for 'Friends for Life'



WORKING TOWARDS CONSERVATION OF ASIAN ELEPHANTS IN INDIA



The Muthoot Group and World Wide Fund for Nature- India (WWF-India) join hands for 'Friends for Life', an elephant conservation project aiming at securing elephant population and managing human-elephant conflict in Assam, Arunachal Pradesh, Uttarakhand, Northern West Bengal, Tamil Nadu and Kerala. The project is part of the Muthoot Haathi Mera Saathi CSR initiative.



Muthoot Snehasammanam



Muthoot Finance launched its new CSR Initiative "Muthoot Snehasammanam" project for honoring artists, writers & their widows. The prime objective of this project is to recognize, respect and honour this intelligentsia who inspired and ignited new wave of thoughts. Out of 98 applications 14 beneficiaries were shortlisted for monthly financial assistance of Rs. 7000, Rs. 5000 & Rs. 2000. The programme was inaugurated by Shri. K.C Joseph, Hon'ble Cultural & Rural Development Minister, Kerala. Shri. K .L Mohana Varma, Writer, Shri. Hibi Eden, MLA, Shri. Tony Chammany, Mayor, Kochi Corporation, Shri. George Alexander Muthoot Managing Director, Shri. K.P Padmakumar, Executive Director, Shri. George Thomas Muthoot, Jt. Managing Director and Shri. John V George, Executive Vice President, The Muthoot Group were present on this occasion.



Muthoot Finance Gold Loan Interest Payment through Muthoot Web Pay

Muthoot Finance Ltd. launched its new service "Muthoot WebPay", wherein the gold loan customers of the company can now make payment of their loan interest online. M/S Atom Technologies, the online payment services provider and Indusind Bank Ltd, the banking partner will be a part of this new initiative offered by Muthoot Finance. Muthoot Web Pay facility is available in the company's official website www.muthootfinance.com, where customers can register themselves and make payments.

'The Muthoot Group Fair Play Award' to Delhi Dynamos FC at Hero Indian Super League 2014.



The Muthoot Group Fair Play award trophy was presented by Shri. Alexander George Muthoot, Director, The Muthoot Group to Sameer Manchanda, Chairman & Managing Director, DEN Networks Limited and owner of the Delhi Dynamos FC team. Alessandro Del Piero, Captain Delhi Dynamos FC, was present on the occasion. The Muthoot Group was the Official Referee and the Fair Play award sponsor at the Hero ISL, 2014.

Distinguished Alumnus for 2015



Mr. George M George, Executive Director, The Muthoot Group was awarded the 'DISTINGUISHED ALUMNUS for 2015' from Welcome group Graduate School of Hotel Administration, Manipal. The award was conferred to him for his hard work, dedication to the profession and continued efforts to maintain high standard in professional and personal engagements.

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.