

FOR PRIVATE CIRCULATION ONLY

MUTHOOT

NEWS

STRIVING FOR HOPE

Chairman's Message

Today, the state of Kerala, Gods Own Country is gripped by the clutches of devastating floods. This severe calamity worst in the Century has affected millions of people of all cross section of Keralites specially the middle class & the poor people. The suffering and misery of those who have been affected by this catastrophe pains me. My heart goes out to each one of them and I pray to the Almighty that the fury of the monsoon subsides and that the reconstruction and rehabilitation of lakhs of people, who have been rendered homeless, is undertaken on a warfooting and that life returns to normal. I also pray to the Almighty to ensure that there is no outbreak of epidemic like Dengue, Rat fever, etc.

Muthoot M George Foundation, the CSR division of The Muthoot Group, has initially contributed Rs. 1.5 crore to the Chief Minister's Flood Relief Fund for **relief and rehabilitation** efforts in the aftermath of the calamity. The Muthoot Group is also supporting the District authorities in distributing necessities such as rice, drinking water, clothes, sugar, blankets etc. in the flood affected areas in Kuttanad, Kumarakam, Ernakulam, Pathanamthitta, Chengannur & ther places also. All our 35,000 employees and various divisions of The Muthoot Group have offered their one day's salary amounting to more than Rs. 1 Crore and other useful items as a relief for the needs of the affected people in Kerala across the middle class & poor people.

Floods in Kerala have broken the backbone of many industries, particularly the plywood factories and rice mills. Tourism Industry in Kerala too has been badly affected and has come to a grounding halt. Similarly, all other industries are also badly hit. At most of the places the shopkeepers, Traders and several other business enterprises have had irreparable & huge losses. In these times of crisis, The Muthoot Group branches in Kerala are all geared up to provide all possible support and financial assistance to needy people. All our 4500 + branches across the nation is doing all relief works for this unimaginable crisis directly through all our branches in Kerala.

The extent of the damage is so much that the State Government has announced the cancellation of all official events for one year and all such funds will be diverted towards flood relief works. We are sure that being one of the highest tax-payers in Kerala, the tax paid by us will also be get utilized for rehabilitation work and will bring relief to the people of Kerala.

On behalf of the entire Muthoot Group family I would like to conclude by saying that each one of us should get together as one family to do the best help & maximum assistance possible in various areas for rebuilding of a shattered state.

Together, let us create a better tomorrow for the Country specially Kerala State.

I wish you all the very best.

Thank you!

M.G. George Muthoot
Chairman



CSR/ISR ACTIVITIES

FLOOD RELIEF ACTIVITIES OF THE MUTHOOT GROUP

Kerala has faced its worst flood in 100 years. More than 350 lives have been lost and over 10,00,000 people have been displaced due to torrential rains, overflowing rivers and landslides. The Muthoot Group volunteers have been active in numerous relief activities related to the recent floods in Kerala caused by continuous heavy rains.

The Muthoot Group has donated ₹1.5 crores to Chief Minister's Flood Relief



(L-R) Mr. George Jacob Muthoot, Jt. Managing Director, The Muthoot Group, Mr. M.G. George Muthoot, Chairman, The Muthoot Group, Mr. Pinarayi Vijayan, Hon'ble Chief Minister, Kerala, Mr. George Alexander Muthoot, Managing Director, The Muthoot Group.

Muthoot M George Foundation, the CSR division of The Muthoot Group, has contributed Rs.1.5 Crores for the relief and rehabilitation efforts in the aftermath of recent flooding in Kerala. Shri. M.G. George Muthoot, Chairman, The Muthoot Group handed over a cheque for Rs.1.5 crores to Chief Minister Shri Pinarayi Vijayan towards the Chief Minister's flood relief fund in the presence of Shri. George Alexander Muthoot, MD and Shri. George Jacob Muthoot, JMD and other officials, at Secretariat Trivandrum on 13th August, 2018.

Apart from this we have associated with the District authorities for distributing emergency items like rice, drinking water, sugar, chilly, blankets etc. in the flood affected areas in Kuttanad, Kumarakom, Ernakulam, etc.

The Muthoot Group to help build 200 Houses for calamity-stricken families

The Muthoot Group had announced the construction of 200 houses at a cost of Rs.5 lakh each thereby contributing Rs.10 crores for the flood affected victims. The construction of the houses is planned in the worst flood affected areas like Paravoor, Alwaye, Chengannoor, Aaranmula, Thiruvalla, Kozhencherry, Kuttanad, Kumarakom, Thodupuzha, Malapuram, Chellanam, Trichur and Idukki.

Foundation stone laying ceremony of Muthoot Aashiyana Project



The foundation stone laying ceremony of the first house under "Muthoot Aashiyana Project" (a project for construction of 200 houses for the flood victims in Kerala) was jointly done by Mr. Sunil Kumar, MLA, Kodungalloor, Mr. George Alexander Muthoot, Managing Director, The Muthoot Group, Mr. George M Jacob, Executive Director, Muthoot Finance Ltd. The function was held in the property of Mr. Subramanyan, Velloor Grama Panchayat, Annamanada, Trichur on 30th September, 2018. Mr. G R Ragesh, Director, MSTL, Mr. Babu John Malayil, DGM- Corporate Communications, Muthoot Finance Ltd., Mr. John Varghese, EVP, Muthoot M George Foundation were present on this occasion.



The foundation stone laying ceremony of the second house under "Muthoot Aashiyana Project" was done by Mr. George Alexander Muthoot, Managing Director, The Muthoot Group. The function was held in the property of Mr. Sasi O P, Kallissery, Chengannur on 03rd October, 2018. Ms. Valsamma Surendran, Ward member, Mr. Karunakara Kurup, Sr. Regional Manager, Kozhencherry Region, were present on this occasion.

EMERGENCY FUND RELIEF FOR FLOOD AFFECTED AREAS

As a company with substantially larger loyal customers, it was our duty to render all possible assistance to the distressed people. To facilitate this much needed assistance, the Management sanctioned Rs.1 Lakh (From Muthoot M George Foundation) each to Regional offices in Kerala. This amount was used for

1. Purchase of essential items like food materials, mats, bed sheets, soaps and other personal hygienic products, undergarments, kids clothing, etc. for distributing in flood relief camps.
2. Transportation of these items, hiring of boat for rescuing and transport of distressed people and materials.
3. Purchase of medicines, bleaching powder, tablets, phenole, etc.

Head office was also involved in the duty of supporting the affected people by giving basic necessities and medicines to the nearby camps.

GLIMPSES OF THE DISTRIBUTION

Head Office



Regional Offices



Alleppey



Ernakulam



Calicut

HELPING HAND TOWARDS THE MENTALLY CHALLENGED PEOPLE



Mr. C.V. John, GM – HRD handed over the cheque to Rev. Fr. Samson Kuriakose in the presence of Mr. Babu John Malayil, DGM – Corporate Communications, other Trustees and inmates of Pelican Centre.

The Pelican Centre is a registered charitable trust in Kanjiramattom, Ernakulam working for treatment cum rehabilitation of the mentally challenged men and women. There are 83 male residents and 27 female residents in the Centre. As part of CSR activities, Muthoot Finance extended its helping hand by donating Rs.3 lakhs for the construction of a room in the Centre.



Kannur



Thrissur

'PUNARNIRMAN KERALA'- HOME IMPROVEMENT LOANS

Muthoot Homefin has announced Punarnirman Kerala, special loans for the renovation, reconstruction of houses in the flood affected areas. The loan ranges from Rs.1 lakh to Rs 10 lakhs. The scheme is valid till 31st December, 2018.

MUTHOOT VIVAHA SAMMANAM 2018

Muthoot M George Foundation, the CSR arm of Muthoot Finance Ltd has provided financial assistance of Rs.2 lakhs each to 10 girls selected from the districts of Thrissur and Palakkad to meet their matrimonial needs.



Muthoot Vivahasammanam 2018 (Phase 1) was inaugurated by Ms. Ajitha Jayarajan, Mayor, Corporation of Trichur along with Mr. George M Jacob, Executive Director, Muthoot Finance Ltd. Dr. PV Krishnan Nair, Advisory Committee Member, Kendra Sahithya Accademy, Rev. Fr. C.M. Raju, Vicar .St. Ignatious Orthodox Cathedral Westfort, Mr. Babu John Malayil, DGM – Corporate Communications, Sri. K. Sabu, Regional Manager, Trichur region Muthoot Finance Ltd. were present on this occasion.

WATER BOTTLE DISTRIBUTION

Muthoot Finance Ltd, through its Corporate Social Responsibility wing Muthoot M George Foundation distributed stainless steel water bottles with a message 'Say NO to Plastic, Save the Environment' to the students of Government Girls HSS, Ernakulam. This year company has plans to distribute 5000 stainless steel water bottles to the Government and Aided schools in South India.



The function was inaugurated by Mr. George M Jacob, Executive Director, Muthoot Finance Ltd. Other officials present during this occasion included Mr. Babu John Malayil, Deputy General Manager, Muthoot Finance Ltd, Ms. Gayathri Govind, Principal, Sanskara School, Info Park, Ms. Leelamma Issac, Head Mistress, GGLP School, Ernakulam.

SAINT HARDYAL EDUCATIONAL AND ORPHANS WELFARE SOCIETY (SHEOWS)

As part of CSR Initiatives, The Muthoot Group donated Rs.3 lakhs to **Saint Hardyal Educational and Orphans Welfare Society (SHEOWS)**, A leading NGO working for helpless, Destitute and Abandoned Elderly for nearly 2 decades in Delhi & UP.



Dr. G P Bhagat, General Secretary- SHEOWS receiving the cheque from Mr. Alexander George Muthoot, Deputy Managing Director, The Muthoot Group. Mr. RM. Diwan, General Manager - CO-North, Muthoot Finance Ltd. was present on the occasion.

"SAVE FOOD, SHARE FOOD"

As part of CSR Initiatives, The Muthoot Group donated Rs.10 Lakhs to Food Security Foundation India, (India Food Banking Network) for their Project named "Save Food, Share Food". This Organization is working for capacity building for Food wastage reduction, Saving Food and distributing to those in need to eradicate hunger in the Country.



Ms. Vandana Singh (CEO of Food Security Foundation India) receiving the cheque of Rs.10 Lakhs from Mr. Alexander George Muthoot, Deputy Managing Director, The Muthoot Group, in the presence of Mr. RM Diwan, GM- Corporate Office North, The Muthoot Group.

HANDING OVER OF PMAY SUBSIDY CERTIFICATE TO MUTHOOT HOMEFIN CUSTOMER

PMAY is an initiative of Central Govt. with a vision "Housing for all by 2022" to meet the housing shortage among the urban poor. PMAY (U) envisages construction of houses with basic amenities. The mission seeks to address the housing requirement of urban poor including slum dwellers through various programme verticals of which Credit Linked Subsidy Scheme is the one through which banks and NBFCs operate. Muthoot Homefin is one of the service provider of this scheme.



Mr. George Thomas Muthoot, Jt. Managing Director, The Muthoot Group handing over the Certificate of getting the Subsidy under the PMAY scheme to Ms. Archana P.S. The subsidy amount is Rs. 2.14 Lakhs.

BLOOD DONATION CAMP AT CORPORATE OFFICE (NORTH)



A Blood Donation Camp was organized at Corporate Office-North in association with the Rotary Blood Bank, Noida. Mr. Alexander George, Deputy Managing Director, The Muthoot Group led by example by offering to be the first one to donate blood. The camp was organized as part of the Muthoot WeCare ISR (Individual Social responsibility) Initiative. Dr. Col. R.K Dutta of the Rotary Blood Bank addressed the Corp- North Staff and briefed them about the benefits of the blood donation.

THE MUTHOOT GROUP -TITLE SPONSOR OF WHEELCHAIR CRICKET INDIA



The Muthoot Group associated with Wheelchair Cricket India, as their Title Sponsor for India-Pakistan T-20 Wheelchair Cricket India Series 2018 held in Ajman, UAE. Wheelchair Cricket India, which concluded recently was a friendship series with Pakistan in UAE which was won by India.

BRANCH INAUGURATION



Mr. George Jacob Muthoot, Joint Managing Director, The Muthoot Group, Inaugurating the newly shifted premises of our Muthoot Finance Kanyakumari Branch under Kanyakumari Region in the presence of Mr. George M Jacob, Executive Director, Muthoot Finance Ltd. Rev. Fr. Jobin, Vadakkamkulam Church, Mr. Brand Eldin, Asst. Regional Manager, Kanyakumari Region, Mr. Biju, RAM, Kanyakumari Region were present on this occasion.



Mr. George Jacob Muthoot, Joint Managing Director, The Muthoot Group, Inaugurating the newly shifted premises of our Muthoot Finance Kanyakumari Branch under Kanyakumari Region in the presence of Mr. George M Jacob, Executive Director, Muthoot Finance Ltd., Rev. Fr. Jobin, Vadakkamkulam Church, Mr. Brand Eldin, Asst. Regional Manager, Kanyakumari Region, Mr. Biju, RAM Kanyakumari Region.

CRISIL UPGRADES CREDIT RATING OF MUTHOOT HOMEFIN INDIA LTD

Rating upgraded to 'CRISIL AA/Stable'

The rating agency CRISIL has upgraded the ratings of Muthoot HomeFin India Ltd (MHIL) term loans, working capital demand loan and proposed long term bank facility to 'CRISIL AA/Stable' from 'CRISIL AA-/Stable'.

As per the report, the rating upgrade factors in the increase in the strategic importance of the Muthoot HomeFin to its parent company Muthoot Finance Ltd rated 'CRISIL A1+'. Muthoot Homefin is a 100% subsidiary and is the housing finance arm of the Muthoot Group.

The rating also continues to reflect the adequate capitalization of Muthoot HomeFin to support the planned scale of business with networth of Rs. 227 crore and gearing of 6.3 times as on June 30, 2018. The networth has more than doubled from Rs. 88.17 crore as on March 31, 2017, primarily due to capital infusion of around Rs. 100 crore during FY18. The company will also receive timely capital support for its future growth in operations from the parent company.

The portfolio of Muthoot Homefin grew significantly to Rs. 1,621 crore as on June 30, 2018 from Rs. 596 crore as on June 30, 2017, a YoY increase of 172%. During the quarter, loan portfolio increased by Rs. 156 crore, QoQ growth of 11%. Total revenue for Q1FY19 stood at Rs. 50 crore as against previous year total revenue of Rs. 19 crore. It achieved a net profit of Rs. 11 crore in Q1FY19 as against previous year profit of Rs. 4 crore. It's Gross and Net NPA stood at 0.51% and 0.43% respectively, as on June 30, 2018.

MHIL has been exponentially expanding from 11 branches in Q1FY18 to 70 branches in Q1FY19. MHIL has operations in 11 states - Maharashtra (including Mumbai), Gujarat, Rajasthan, Madhya Pradesh, Kerala, Karnataka, Telangana, Andhra Pradesh, Haryana, Chandigarh, Uttar Pradesh.

THE MUTHOOT GROUP – LEADING FROM THE TOP OF MOUNT EVEREST



The Muthoot Group proudly waved its flag on Mount Everest, World's highest mountain above sea level. The expedition was led by famous mountaineer and expedition leader, Mr. Philip James Crampton, along with his group of 5 members and 6 Sherpas.

The flag carried the message "Always On top of the World", which also resonates with the Brand's empowering and inspiring message – "Life Mein Aagey Badhiye" and "Taking India Forward."

MUTHOOT FINANCE LIMITED

Extract of unaudited standalone Financial Results for the Quarter ended 30th June 2018.

PROFIT AFTER TAX
₹492 Crs*

BRANCH NETWORK OF 4,688 AND 200 + ATMS**

CUSTOMERS SERVED PER DAY 2,00,000**

EARNINGS PER SHARE (BASIC)
₹12.29*

CONSOLIDATED LOAN ASSETS UNDER MANAGEMENT
₹34,316 Crs**

*Q1FY 19 ** Muthoot Finance Ltd. and its subsidiaries as on 30.06.2018

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

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