



Muthoot Group

MUTHOOT NEWS

A QUARTERLY UPDATE ON THE LATEST HAPPENINGS AT MUTHOOT GROUP

■ FOR PRIVATE CIRCULATION ONLY



CHAIRMAN'S MESSAGE

TAKING THE CHALLENGES OF 2014 HEAD ON!

The year 2014 started off as a turbulent year for us. A number of unfavorable speculations coupled with a slightly challenging regulatory environment threw a rather bleak light on things. But despite these challenges, we have registered a net profit of Rs. 181 crores for Q4 and a total net profit Rs.780 crores for the financial FY14. I am proud to say that this not only reinforces our inherent quality and strength, but also the safety of our business model.

For FY15 our main focus will be to bounce back to our earlier peak performance level. To achieve this, we need your unwavering and much valued support, which we believe, will play a major role in our way forward as a company.

We are also glad that we could comply with the SEBI norm of 25% public shareholding well before the deadline of May 5th, 2014. Our IXth series of public secured redeemable Non-Convertible Debentures (NCD) was issued on the 26th of May and was over subscribed.

As a part of our initiative to interact more with our customers, we also organised a 'Gold Loan Lucky Draw Contest' from 3rd March - 30th June 2014. Especially for customers from the Southern regions, this contest is a token of our appreciation for the continued love and support that we receive from them.

Apart from engaging with our customers, we also believe in giving back to society through our CSR initiatives. The Muthoot Institute of Technology and Science (MITS) offers opportunities to deserving students who do not possess adequate means. On the occasion of the completion of its first year, the foundation for a new block was recently laid by the Hon'ble Governor of Kerala, H.E. Smt. Sheila Dikshit. Equipped with world-class facilities, MITS offers a reduced annual tuition fee of Rs. 8,500 only to merit students which is equivalent to the fee offered in government colleges.

I am happy to say that the institute, which was started with the objective of serving the society, has received an overwhelming response. We are hopeful that this endeavour will become a successful model and will benefit all students who possess the talent but very often lack the means and opportunity.

On this happy and positive note, I would like to welcome all of you to grab the opportunities that FY 15 has to offer to us with not just open arms, but also open minds. Here's to an eventful and fruitful year ahead!

Chairman

M.G. George Muthoot



Blessed Moments

Mr. M.G. George Muthoot, Chairman, The Muthoot Group with His Holiness Pope Francis & His Holiness Mar Basalios Mar Thoma Paulose II, Catholicos of the East and Malankara Metropolitan, in Vatican.



Congratulations

Mr. George M George, Executive Director, The Muthoot Group has been elected as the Chairperson, Young Indians, Kochi Chapter for the year 2014-15. Muthoot Group family & staff members wish him success for his new assignment.



Gold Loan Lucky draw contest



Muthoot Finance Ltd. conducted a monthly lucky draw contest for its gold loan customers in Southern India. Ms. Bhadra, Deputy Mayor, Corporation of Cochin announced the 4th month winner at Muthoot Finance Head Office in the presence of Mr.K.P. Padmakumar, Executive Director, Muthoot Finance Ltd., Mr. George M Alexander, Director, The Muthoot Group, Mr. Cherian Peter, CMO, Muthoot Finance Ltd. and other senior officials.

Alliance in making



Mr. George Jacob Muthoot, Jr. Managing Director, The Muthoot Group with Dubai Office staff members.



Mr. George Jacob Muthoot with Mr. Rashid Almail, Sponsor of Muthoot Exchange Company, Dubai.

Launch of First Muthoot ATM in Chennai



(L-R) Mr. Kalaibanan, Regional Manager, Chennai South Region, Mr.N.Mahalingam, Regional Manager, Chennai North Region, Muthoot Finance Ltd., Mr. Deepak Kumar, Inspector of Police, Crime Dept, Chennai, Mr. George M Jacob, Director, The Muthoot Group, Mr. Sivaraman, Sr. Manager, Perambur Branch, Muthoot Finance Ltd.

ATM in Kottayam



The First Muthoot ATM in Kottayam was inaugurated by Mr. George Thomas Muthoot, Joint Managing Director, The Muthoot Group. Mr. Abraham George, AGM (Training), Mr. O. K. Varghese, Sr. Regional Manager and Mr. M. M. Mathew, Sr. Manager, Regional Office, Kottayam, The Muthoot Finance Ltd. were present on the occasion.

Educational Expo 2014



Saffron Route, an innovative debut venture of the Muthoot Group hosted its first educational expo at Hotel Abad Plaza, Grand Ball Room, Kochi. More than 36 educational institutions from India and Abroad participated in the Expo. Mr. Tony Chammany, Hon. Mayor of Kochi, Corporation inaugurated the expo. Mr. George M Jacob (Director, The Muthoot Group) Mr. K.R. Bijimon (Chief General Manager, The Muthoot Group), Mrs. Bindu Bijimon CEO (Saffron Route), & Mr Babu John Malayil (AGM Corporate

Communication, The Muthoot Group) were present on the occasion.

IN LOVING MEMORY



25th Death Anniversary was commemorated on 1st June, 2014.

George Kurien Muthoot, M.R.C.P. (UK) Founder Medical Director, Muthoot Healthcare.

Muthoot Insurance Brokers National Offsite held at Goa on 08th May - 10th May 2014

Prominent speakers who addressed the gathering



Mr. M. G. George Muthoot, Chairman, The Muthoot Group.



Dr. Sara George, Director, The Muthoot Group.



Mr. George Jacob Muthoot, Joint Managing Director, The Muthoot Group.



Mrs. Elizabeth Jacob, Director, The Muthoot Group.



Mr. George M. Jacob, Director, The Muthoot Group.



Dr. P. Nandagopal, MD & CEO, India First Life Insurance Co. Ltd.



Mr. Thomas P. Rajan, Director, Muthoot Insurance Brokers Pvt Ltd.

Pillars of Success



MIBPL presents the Pillars of Success during the National Offsite at Goa. Mr. M. G. George Muthoot, Chairman, Mr. George Jacob Muthoot, Joint Managing Director, Mr. George M. Jacob, Director, The Muthoot Group were present on this occasion.

Launching of Health Product in North



Muthoot Insurance Brokers Pvt. Ltd. launched its Health Product in North. The launch was done by Mr. Alexander George Muthoot, Director, The Muthoot Group in a function held at Delhi. Mr. Thomas P. Rajan, Director, MIBPL and Mr. Nitin Jain, Chief Operating Officer, Religare Health Insurance were present on this occasion.

Muthoot Insurance Brokers Pvt. Ltd. launched its Health Product in North. The launch was done by Mr. Alexander George Muthoot, Director, The Muthoot Group in a function held at Delhi. Mr. Thomas P. Rajan, Director, MIBPL and Mr. Nitin Jain, Chief Operating Officer, Religare Health Insurance were present on this occasion.

Turn Around Team



Turn Around Team, Tamil Nadu receiving the Trophy from Mr. M.G. George Muthoot, Chairman and Mr. George Jacob Muthoot, Joint Managing Director, The Muthoot Group.

Best Team, Kolkata



Best Team, Kolkata receiving the Trophy from Mr. M. G. George Muthoot, Chairman and Mr. George M. Jacob, Director.

Motivational Talk



Dr. Susan Elias, Prof. & Asst. Dean, Sri Venkateswara College of Engineering, Chennai gave a Motivational Talk 'ENGINEERING YOUR FUTURE' to the students of MITS.

Annual Sports Meet



MITS Annual Sports Meet was held on 6th March 2014 at MOSC Medical College Ground. Mr. Joy P Jacob, Secretary, MOSC Medical College, Kolenchery inaugurated the Meet. Dr. S Pushpakumar, Principal and Mr. George Varghese, Executive Director, MITS were felicitated on this occasion. Mr. Aravind Muraleedharan, Sports Secretary, administered oath for the meet in the presence of, Mr. Eldho Joy, Physical Education Director.

Muthoot Institute of Technology and Science

MITS Cultural Fest



College Union Chairman, MITS were present on the occasion.

MITS Cultural Fest was inaugurated by Cine Artist, Dhyan Sreenivasan. Dr. S Pushpakumar, Principal, Mr. George Varghese, Executive Director, Dr. S Sivakumar, Staff Advisor and Mr. Ajith Joseph,



Football World cup fever caught MITS campus. A replica of FIFA World cup was unveiled by Dr. S. Pushpakumar, Principal, Mr. George Varghese, Executive Director, Mr. Eldho Joy, Physical Education Director and Mr. Aravind Muraleedharan, Sports Secretary coordinated the event.

Football Fever@ MITS

Medical Camp



MGMMMC, Kozhencherry conducted a free Medical camp at Mar Thoma Church Auditorium, Kuzhikkala.

Continuing Medical Education(CME)



Muthoot Brain & Spine Centre conducted Neurology Update-2014, the first ever Neurological CME to be conducted in Pathanamthitta. This conference focused on the most significant and

relevant topics facing clinicians in the field of Neurology in a multi-specialty forum. Inauguration of the CME was done by Prof. Dr. B Ekbal, Neurosurgeon and former Vice-Chancellor of the University of Kerala. Dr.V.N. Asha, Consultant Neurologist, MGMMMC, Kozhencherry, Dr. V.K. Sanjeev, Consultant Neurologist, MGMMMC, Kozhencherry, Prof. Dr. Shaji C.V., Professor & HOD, Dept. Of Neurology, T D Medical College, Alappuzha, Mr. George Alexander Muthoot, Managing Director, The Muthoot Group, Dr. K.V. Mathai, Former Medical Director, MGMMMC, Kozhencherry and former HOD, Dept of Neurosurgery, Dr. Sanjeev Thomas, Professor of Neurology, SCTIMST, Dr.Samuel Joseph, Medical Superintendent and Chief Physician were present on this occasion.

International Nurses Day was celebrated at MGMMMC, Kozhencherry.



L to R: Dr. Georgie Kurien Muthoot, Executive Director, Muthoot Healthcare, Mrs. Marykutty V Ninan, Chief Nursing Officer, Smt. Valsa Kurien, Director, Muthoot Healthcare, Mr. Mathew Kurien, GM-Operations, Dr. Samuel Joseph, Medical

Superintendent, Mrs. Aleyamma John Chacko, Principal, School of Nursing, Mrs. Mary Saji Daniel, Principal, College of Nursing.

Foundation Stone laying ceremony of Cancer Centre, MGMMMC, Kozhencherry.



With a thrust on providing comprehensive and accessible cancer care to the people of Pathanamthitta and surrounding areas, the foundation stone for the Cancer Centre was laid on April

23, 2014 by his Grace Thomas Mar Athanasius, Metropolitan of Chengannur Diocese. The centre, which is the first of its kind in Pathanamthitta will be equipped with state of the art Radiation Therapy Machinery. This project which has secured the mandatory clearance of the AERB will pose no hazards to the people or the environment. It will in fact provide this service to the local community which hitherto had to secure this service from distant centres.

Father Joseph Madathilethu, Dr. Georgie Kurien Muthoot, Executive Director, Muthoot Healthcare, Dr.Samuel Joseph, Medical Superintendent, MGMMMC, Kozhencherry, Dr. Abu Abraham, Consultant Oncologist and Dr. Cherian Mathew, Chief Surgeon were also present on the occasion.

Medical ICU in MGMMMC



The Blessing and Koodasha of the newly renovated Medical ICU in MGMMMC, Kozhencherry was conducted on May 12, 2014. The 12 Bedded Medical ICU, equipped with state of the art equipment offers all modern facilities and services to ICU patients. The

5 bedded Intensive Coronary Care Unit located adjacent to the ICU offers exclusive coronary care.



New Project

The new College of Nursing Building and Hostel complex at MGMMMC, Pathanamthitta.

Muthoot Diagnostics

Muthoot Diagnostics completed 10 successful years in providing superior Diagnostic Services. Ten new health check up schemes have already been launched as part of its successful completion of ten years. A mega cultural event and get together involving all diagnostic centres has been planned for September this year.



Social Development Drive at Jalandhar



The Muthoot Group has always been at the forefront to promote an integrated approach to rural development. As a pilot initiative under the Muthoot Haathi Mera Saathi-environmental initiative, the company has adopted Village Behram Sarishta (Near Bhogpur), Jalandhar and is aiming towards the social development of the village.

Through this initiative, Company aims to improve basic community services in the villages. As its first phase, company has installed a branded Electric water cooler for cold water & a non-lit board at bus stand giving details of public areas like Panchayat house, main govt schools, Churches, Dera's, Gurudwaras & Community centres etc.

The project also witnessed a plantation drive at the village named as "Clean Green Punjab". Few saplings were planted at the village along with social messages to "save trees".

Ms. Bibi Bakshish Kaur (Chairman – Block Smiti, Bhogpur) inaugurated the drive.

Medical Assistance



B.B. Pandurangi, Regional Manager, Mysore handed over the Medical Assistance cheque to Mr. K. P. Basevanho.

Marriage Assistance



Mr. Ashok Rane, Regional Manager, Hubli handed over the Marriage Assistance cheque in the presence of Branch Manager & Staff of Keshwapur Branch.



Muthoot M George Foundation provided financial assistance for a 2 1/2 yrs old baby, born with cleft foot from Chottanikkara, Kerala. The child needed a surgery for Ilizarov Ring Fixation. The surgery was a success and the child can now walk properly.

Enrollment & Retention Drive in Delhi



Muthoot Group, in association with Save the Children, brought 1200 children in the age group of 5-12 years from most marginalized families to the classroom. The children, through an innovative 'Enrollment and Retention drive', were referred for enrollment in 12 MCD schools of North East Delhi.

The objective of the enrollment drive was to (1) increase entailment and retention of vulnerable children in the formal education system and putting them on map of development under the programme, (2) create awareness among local community members about children's educational needs irrespective of gender, (3) create awareness about importance of retention of children who are already in school, (4) lay emphasis on the importance of education and ensure that every child in their community have access to formal education, (5) enroll drop-out school children (children who dropped out due to reasons like supporting their family, children facing financial constraints, children denied admission in the school, etc.) back in the formal education system, (6) sensitize parents about Right to Education Act 2009 and importance of regularity in the school.

Bag Distribution



Bag distribution at St. Mary's Convent Orphanage, Ernakulam.

*Everyone thinks of changing the world,
but no one thinks of changing himself*

- Leo Tolstoy -

Launch of Muthoot Snehasraya Mobile Laboratory in Trivandrum



Ms. Chandrika, Mayor, Trivandrum Corporation, flagged off Muthoot Snehasraya Mobile Laboratory in Trivandrum. Mr. George Jacob Muthoot, Joint Managing Director, The Muthoot Group, Mrs. Elizabeth Jacob, Director, The Muthoot Group were present on the occasion .



100th Programme of Muthoot Snehasraya



Muthoot Snehasraya celebrated it's 100th programme at Thuppumpady, Ernakulam.

Recognition



Muthoot Snehasraya received a Trophy from Panchami Art Club, Trivandrum for it's exceptional work towards Kidney Prevention & Awareness cause.

Muthoot Vehicle and Asset Finance Ltd. and Maruti Suzuki sign MoU for 100% vehicle finance



Muthoot Vehicle and Asset Finance Ltd., signed a MoU with one of the leading automobile brands Maruti Suzuki to help consumers finance 100% on road funding for vehicles. It is one of the historical initiative where two leading brands came together to launch a unique product for its consumers. The scheme is named as Muthoot Maruti gold to Car scheme.

The MoU was officially signed by Mr. Tarun Garg, Vice President, Sales, Maruti Suzuki and Mr. George Alexander Muthoot, Managing Director, The Muthoot Group in the presence of other officials of the two companies, which included Mr. K. P. Padmakumar, Executive Director, The Muthoot Group, Mr. Ram Suresh Akella, Commercial Business Head, South Zone - MSIL and Mr. Vikas Kohli – National Head Maruti Finance – MSIL, Mr. Oommen Benjamin, CEO, MVFL, Mr. Sreekumar, AGM-Sales, MVFL, and Mr. Suresh Menon, AGM – Sales, The Muthoot Group.

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.