

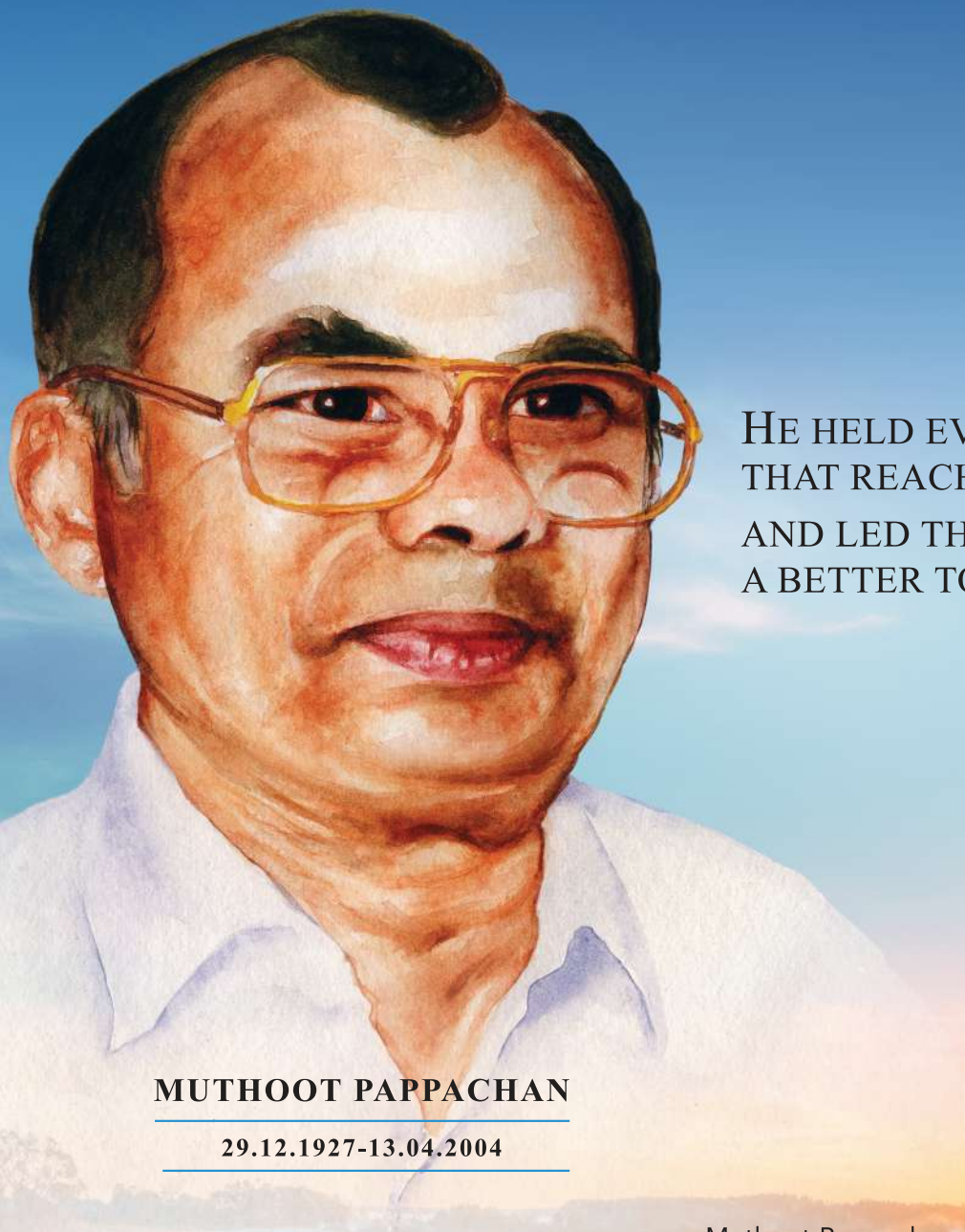
ANNUAL REPORT 2017-18



**THE FUTURE IS DIGITAL.
THE FUTURE IS MUTHOOT CAPITAL.**



A Muthoot Pappachan Group Company



MUTHOOT PAPPACHAN

29.12.1927-13.04.2004



Believe in Blue

HE HELD EVERY HAND
THAT REACHED OUT TO HIM.
AND LED THEM TO
A BETTER TOMORROW.

Muthoot Pappachan. He believed that every man and woman has the right to work. That everyone is deserving of dignity and respect. That all of us should get to live a better tomorrow, no matter the situation or circumstance today.

He made this belief a reality for many, through his work and continues to do so, through ours.

**MUTHOOT FINCORP | MUTHOOT CAPITAL
MUTHOOT HOUSING FINANCE | MUTHOOT MICROFIN**

BOARD OF DIRECTORS



L-R: Mr. Thomas Muthoot - Director, Mr. Thomas George Muthoot - Managing Director, Mr. Thomas John Muthoot - Chairman, Mr. A.P Kurian - Director, Mr. R.K. Nair - Director, Mrs. Radha Unni - Director



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Board of Directors

Mr. Thomas John Muthoot	Chairman
Mr. Thomas George Muthoot	Managing Director
Mr. Thomas Muthoot	Director
Mr. A. P. Kurian	Independent Director
Mr. R. K. Nair	Independent Director
Mrs. Radha Unni	Independent Woman Director

Chief Operating Officer

Mr. Madhu Alexiouse

Chief Finance Officer

Mr. Vinodkumar M. Panicker

Company Secretary & Head Governance

Mr. Syam Kumar R. (Upto January 15, 2018)

Audit Committee

Mr. A. P. Kurian	Chairman
Mr. Thomas Muthoot	
Mr. R. K. Nair	
Mrs. Radha Unni	

Nomination & Remuneration Committee

Mr. A. P. Kurian	Chairman
Mr. R. K. Nair	
Mrs. Radha Unni	

Stakeholders Relationship Committee

Mr. Thomas Muthoot	Chairman
Mr. Thomas John Muthoot	
Mr. Thomas George Muthoot	

Corporate Social Responsibility Committee

Mr. Thomas Muthoot	Chairman
Mr. R. K. Nair	
Mrs. Radha Unni	

Risk Management Committee

Mr. Thomas George Muthoot	Chairman
Mr. Thomas Muthoot	
Mr. R. K. Nair	

Asset Liability Management Committee

Mr. Madhu Alexiouse	Chairman
Mr. Balakrishnan R.	
Mr. Vinodkumar M. Panicker	
Mr. Syam Kumar (Upto January 15, 2018)	
Mr. Vijayan T.	
Mrs. Priya A. Menon	

Resource Mobilization Committee

Mr. Thomas George Muthoot	Chairman
Mr. Thomas Muthoot	



Share Transfer Committee

Mr. Thomas George Muthoot Chairman
Mr. Thomas Muthoot
Mr. Madhu Alexiouse

Statutory Auditors

M/s. Varma & Varma, Chartered Accountants, Kochi

Secretarial Auditors

M/s. SVJS & Associates, Company Secretaries, Kochi

Internal Auditors

M/s. PKF Sridhar & Santhanam LLP, Chartered Accountants, Chennai

Our Bankers

Andhra Bank Limited	Karnataka Bank Limited
AU Small Finance Bank	Kotak Mahindra Bank Limited
Axis Bank Limited	Lakshmi Vilas Bank Limited
Canara Bank	Oriental Bank of Commerce
Central Bank of India	Punjab National Bank
City Union Bank Limited	State Bank of India
Corporation Bank	Syndicate Bank
Dhanlaxmi Bank Limited	Tamilnad Mercantile Bank Limited
HDFC Bank Limited	The Federal Bank Limited
ICICI Bank Limited	The Karur Vysya Bank Limited
IDBI Bank Limited	The South Indian Bank Limited
Indian Bank	Vijaya Bank
Indian Overseas Bank	Yes Bank Limited
IndusInd Bank Limited	

Registrar and Share Transfer Agents

Integrated Registry Management Services Private Ltd.
2nd Floor, "Kences Towers",
No.1, Ramakrishna Street,
North Usman Road, T Nagar,
Chennai - 600 017

Debenture Trustee

Mr. A. Gopalakrishnan
M/s. K. Venkatachalam Aiyer & Co.
Chartered Accountants,
Building No. 41/3647 B,
Providence Road, North End,
Kochi - 682 018

Public Deposits Trustee

IDBI Trusteeship Services Ltd.
Asian Building, Ground Floor,
17, R, Kamani Marg, Ballard Estate,
Mumbai - 400 001

Mission

"TO PROVIDE TIMELY SMALL CREDIT TO MILLIONS OF ORDINARY PEOPLE, AND ALSO PROVIDE THEM WITH SIMPLE OPTIONS TO SAVE, WHICH WILL CHANGE THEIR WAY OF LIFE."

Vision

"TO BE THE MOST TRUSTED FINANCIAL SERVICE PROVIDER, AT THE DOOR STEP OF THE COMMON MAN, SATISFYING HIM IMMEDIATELY, WITH EASY AND SIMPLE PRODUCTS."

Core Values

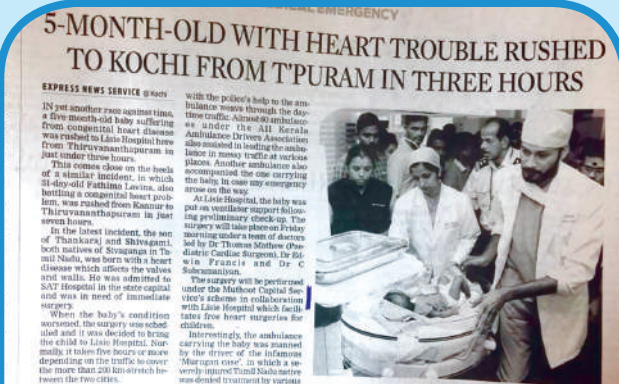
"WE WILL DO EVERYTHING TO GAIN AND MAINTAIN THE TRUST OF ALL THE STAKEHOLDERS AND WILL NOT DO ANYTHING TO LOSE THEIR TRUST."



Aashiana Rehabilitation Centre Vettickal - Mulanthuruthy



Blessing of Ashiana Rehabilitation Centre at Vettickal Mulanthuruthy on October 27, 2017 by His Grace Dr Thomas Mar Athanasius



Child supported by MCSL for heartsurgery - news



Medical Camp at Palakkad



Medical Camp organised at Palakkad on March 24, 2018 in association with Palana Hospital, Palakkad and Lisie Hospital, Ernakulam



Send off programme on December 09, 2017 for the children who completed the surgery at Lisie Hospital supported by MCSL