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INDIA'S LEADING

**BFSI** AND  
**FINTECH**

— COMPANIES 2021 —

**India's  
Leading  
BFSI and FinTech  
Companies  
2021**

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## Muthoot Finance Limited

**Alexander George Muthoot**  
Deputy Managing Director

**As Deputy Managing Director at The Muthoot Group, you are among the young dynamic business leaders in India. Tell us about your background and your foray into the family business.**

After completing my Advanced Diploma in Business Administration from the Florida International University, I went on to pursue my MBA from the Thunderbird University in Arizona, USA. Soon after, in 2006, I joined the family business and was eventually elevated as the Deputy Managing Director of The Muthoot Group with a clear mission to enhance the Group's branch network, create brand visibility and introduce technology-led process improvements. I currently manage the Group's North, East & West India Operations directly and also oversee about 17 critical business functions including Business Growth, Financial Control, People Management, Image Projection, Technological upgradation and Overseas Expansion, besides others.

As the youngest son of the Group's Chairman, Mr. M.G. George Muthoot, the expectations from me were quite high from the very outset. However, our

relationship-management led customer approach, encouraging work culture & innovative marketing strategies coupled with high corporate governance standards have helped us make great progress. Our latest IT interventions have also greatly helped our customers by increasing new & convenient customer service channels for them & reducing TAT for customer service.

As of today, Muthoot Finance is one of India's top financial services brands and the largest gold loan company amongst NBFCs. The Group has a global presence across USA, UK, UAE, Costa Rica, Sri Lanka & Nepal. We take humble pride in serving over 72 crore customers including repeat customers, with over 2 lakh customers being served every day through our network of 5000+ pan-India Branches. With all humility, I feel blessed to be a part of this great success story.

**What are some of the key highlights of the company's business performance during FY20?**

FY20 was a historic year for us. In fact, Muthoot Finance was one of the

highest tax paying companies in India during the said year, contributing over ₹ 1,000 Crore in taxes. Our consolidated Profit After Tax in FY20 grew by 51% Y-O-Y to ₹ 3,169 Crore. We have sustained the momentum in FY21 as well. While the first nine months of FY21 had been extremely challenging for most businesses, Muthoot Finance and its subsidiaries posted a Net Profit of ₹ 2,795 Crore, which translates to Y-O-Y growth of +20%. Over the same period, our Consolidated Assets Under Management (AUM) grew by 28% Y-O-Y to ₹ 55,800 Crore.

**Tell us more about your initiatives towards inclusivity at the workplace.**

Diversity & inclusion at workplace has always been a topic very close to my heart. As the Deputy Managing Director, I have had the opportunity to champion the cause to actively hire women in key positions across the Group's Administrative Offices & Branches across India. I am pleased to say that our conscious efforts have borne fruit with more than 30% of our current workforce in key branch leadership positions now held by competent

women professionals. Similarly, we also encourage local hiring in a big way. With +5000 branches across India, we are able to offer abundant employment opportunities to competent & qualified professionals belonging to local towns, cities across urban, semi-urban and rural areas of India. Today, at The Muthoot Group, we have a +40,000 strong dedicated and diversified workforce.

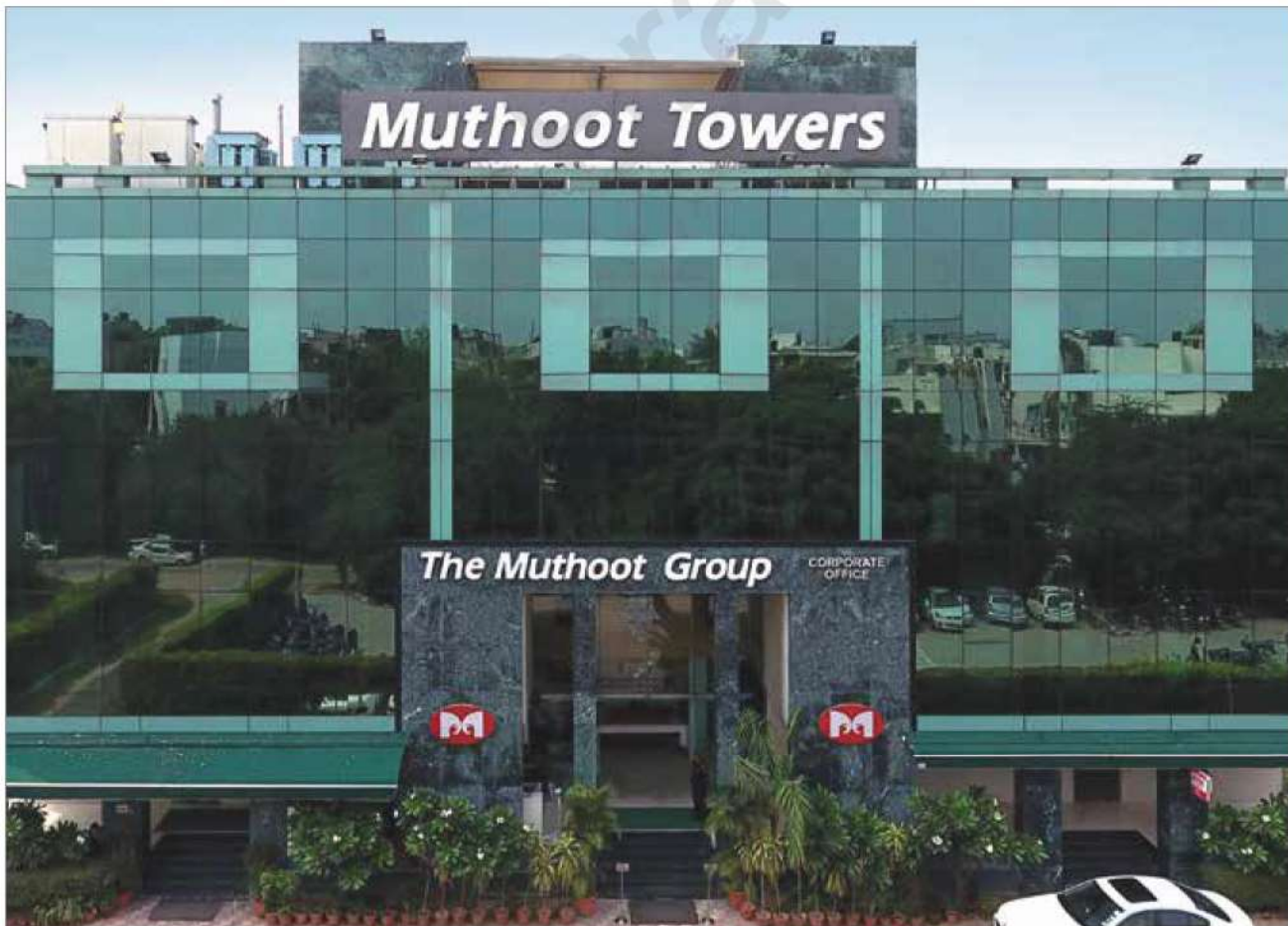
**You have also been actively involved in the company's CSR Initiatives. Tell us about some achievements in this regard.**

With respect to our CSR initiatives, I have had the opportunity to reach out and support a number of old-age

homes and homes for the differently-abled, elderly widows, mentally and physically-challenged by providing material and financial aid, both in personal & professional capacity. During the nationwide lockdown, the Group provided food for 32 lakh migrant workers and underprivileged people. It also supported NGOs by distributing essential packaged products to more than 26 lakh people. Furthermore, we have also provided COVID-19 safety materials to more than 2.7 lakh people.

In addition to CSR, one more thing that I have strongly encouraged is ISR – Individual Social Responsibility. I have consciously encouraged all our 40,000+

employees to contribute something personally and in individual capacity - be it blood donation, giving away warm clothes during winters, feeding people on festivals or family occasions like birthdays etc, supporting education of underprivileged children, so on and so forth. As a large corporate family, we all believe that giving back to the society is critical for nation building and we do take conscious steps in that direction.



## BFSI Companies - Alphabetical Listing

Sr No	Company Name	Segment
1	5Paisa Capital Limited	Broking
2	A. K. Capital Finance Limited	NBFCs
3	A. K. Capital Services Limited	Fls & Financial Services
4	A. K. Stockmart Private Limited	Broking
5	Aadhar Housing Finance Limited	Housing Finance Company
6	Aavas Financiers Limited	Housing Finance Company
7	AB Bank Limited	Banks
8	Abu Dhabi Commercial Bank	Banks
9	Adani Capital Private Limited	NBFCs
10	Aditya Birla Capital Limited	NBFCs
11	Aditya Birla Finance Limited	NBFCs
12	Aditya Birla Health Insurance Company Limited	Health Insurance
13	Aditya Birla Housing Finance Limited	Housing Finance Company
14	Aditya Birla Money Limited	Broking
15	Aditya Birla Sun Life AMC Limited	AMCs
16	Aditya Birla Sun Life Insurance Company Limited	Life Insurance
17	Aegon Life Insurance Company Limited	Life Insurance
18	AEON Credit Service India Private Limited	NBFCs
19	Ageas Federal Life Insurance Company Limited	Life Insurance
20	Airtel Payments Bank Limited	Banks
21	Ambit Finvest Private Limited	NBFCs
22	American Express Banking Corp.	Banks
23	Amrapali Capital and Finance Services Limited	Broking
24	Andhra Pradesh State Financial Corporation	Fls & Financial Services
25	Angel Broking Limited	Broking
26	Annapurna Finance Private Limited	MFIs

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Sr No	Company Name	Segment
293	Mizuho Bank Limited	Banks
294	Monarch Network Capital Limited	Broking
295	Moneywise Financial Services Private Limited	NBFCs
296	Morgan Stanley India Company Private Limited	Broking
297	Motilal Oswal Asset Management Company Limited	AMCs
298	Motilal Oswal Financial Services Limited	Broking
299	Motilal Oswal Home Finance Limited	Housing Finance Company
300	MUFG Bank, Limited	Banks
301	Multi Commodity Exchange of India Limited	Fls & Financial Services
302	Muthoot Finance Limited	NBFCs
303	Muthoot Fincorp Limited	NBFCs
304	Muthoot Homefin (India) Limited	Housing Finance Company
305	Muthoot Housing Finance Company Limited	Housing Finance Company
306	Muthoot Microfin Limited	MFIs
307	Muthoot Securities Limited	Broking
308	Muthoot Vehicle & Asset Finance Limited	NBFCs
309	NABFINS Limited	NBFCs
310	Nabkisan Finance Limited	NBFCs
311	Nabsamruddhi Finance Limited	NBFCs
312	The Nainital Bank Limited	Banks
313	Namra Finance Limited	MFIs
314	National Bank for Agriculture and Rural Development	Fls & Financial Services
315	National Commodity and Derivatives Exchange Limited	Fls & Financial Services
316	National Housing Bank	Fls & Financial Services
317	National Insurance Company Limited	General Insurance
318	National Securities Depository Limited	Fls & Financial Services
319	National Stock Exchange of India Limited	Fls & Financial Services
320	National Trust Housing Finance Limited	Housing Finance Company
321	Navi Finserv Private Limited	NBFCs
322	Neogrowth Credit Private Limited	NBFCs

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