

UNIQUE & AMAZING FACTS ABOUT THE MUTHOOT GROUP

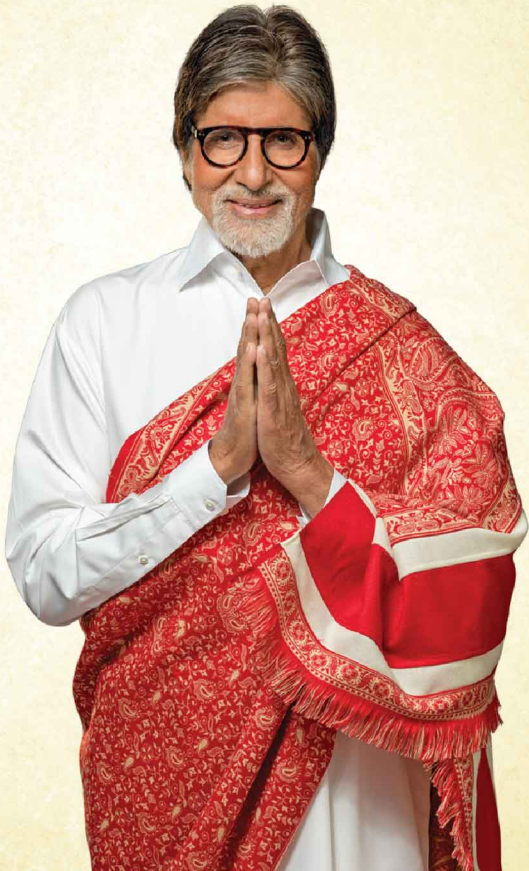


The Muthoot Group

"Unchanging Values in Changing Times"

**WITH ALL HUMILITY, WE CAN STATE THAT
THE ENTIRE NATION TRUSTS US
IN ALL OUR SERVICES.**

LET THIS TRUST ENABLE YOU TO GROW WITH US.



MOST UNIQUE AND INCOMPARABLE FACTS YOU DID NOT KNOW ABOUT US

OUR LEGACY OF TRUST & VALUES

- 1. The Muthoot Group has 800 years of unblemished track record of business, 800 years of CSR, 800 years of charity and 800 years of religious work, which is unique in the country and even elsewhere, and is a great blessing from God Almighty.**

The legacy of our family is chronicled in the coffee table book titled - 'Living History'. This book is a fruition of in-depth research; tremendous production work, creative ideas and lucid writing achieved over a span of more than six years, and have piqued the interests of reputed universities like Oxford, Cambridge and Harvard for case study purpose.

- 2. We are India's No.1 Most Trusted Financial Services Brand, as per TRA's Brand Trust Report.**

This is a testimony and acknowledgement of the trust, goodwill and confidence that the Nation has shown in Muthoot and in all our financial products and services.

- 3. We are the only NBFC, which originated from a full-fledged bank, started in Kerala in 1939.**

For 18 years, we were running as a full-fledged bank. This became a semi-bank, then a private family bank, which was further named as "Muthoot Bankers".

This was due to the renewed RBI guidelines. Finally it became "Muthoot Finance" of today, which is one of India's largest Financial Services conglomerates offering a plethora of financial products/services for diverse needs.

4. **Our Group has carried out 800 years of business with unblemished track record, and 7 fundamental principles of - Ethics, Values, Reliability, Dependability, Trustworthiness, Integrity and Goodwill.**

This is the most challenging task, and is a great asset of our Group, which is practiced with utmost care, seriousness and commitment. We do not deviate from these 7 Fundamental Principles by an inch, at any cost or under any circumstances/pressure.

5. **35,000+ employees (The Muthoot Group family members) stand with folded hands everyday to pray to God almighty sharp at 9 am, across our offices/branch network.**

This is a unique practice in our Company, which may not be practiced even in Multinational Companies (MNCs). The eight - sentences long meaningful prayer goes as follows:

God! We thank you for all the blessings showered on us yesterday,

God! We pray for your blessings to give a great today,

God! We pray to lead us to much higher level of excellence in all our activities,

God! We pray to guide us through all the problems and confusions and give us strength to face them successfully,

God! We remember the Founder - Muthoot Group, Founder Chairman - Banking and all other people who worked with us and who are no more with us. We also remember our beloved Executive Director Shri Paul M George,

God! We pray for the management, all the staff members and all their family members,

God! We pray for all our customers, associates and well wishers,

God! We pray for all the people who trouble us, We pray in your name, Amen.

OUR SIZE & STATURE

- 1. As of 2019, we have 70 crore+ customers including repeat customers, and we serve over 2.5 lakh customers every day. This means, every year we add 7 crore+ customers to our network.**

The entire nation trusts us in all our services. This trust arises from the confidence and assurance people have in pledging their most important liquid asset with us - Gold Jewellery. In India, Muthoot is the first choice for any Gold Loan customer.

- 2. Our Company has the largest Gold Loan portfolio in India and the biggest in the world. Our pioneering steps in the realm of Gold Loans have transformed the very concept of Gold Banking.**

We changed the concept of Gold Loans from that of a 'last resort' or 'desperate loan' to a 'need based lifestyle product'.

- 3. For every ₹100 crore investment, we have ₹140 crore worth of Gold as collateral kept in 5,000+ strong rooms, which is an absolutely unique and amazing fact.**

This shows the concrete strength and absolute safety for any customer to invest hundreds of crores with us, with full confidence. In fact, many customers do have such large amounts invested in our company, and many more are approaching us to invest large sums of money with us.

- 4. We are one of the largest non-banking financial companies that has penetrated to every nook and corner of the country with 5,000+ branches (which increase by 150-250 every year).**

Thus, a large majority of people are thankful and delighted with the financial support received by them.

5. **Our Company has the largest number of branches among all NBFCs in India. In fact, we have one of the largest branch networks in rural and semi-urban areas, unlike many other financial institutions.**

In a way, through our Company's most important division - Muthoot Finance, we are contributing immensely for improving the economy of the nation, by helping crores of people of our country to monetize a dead asset.

FINANCIAL INCLUSION & CSR

1. **We are one of the largest Financial Services companies doing maximum Financial Inclusion, which means bringing poor and ordinary people into the network of banking.**

Apart from bringing people in the network of banking, we provide loans in 10-15 minutes, which means "Financial Inclusion Plus".

We are doing "Financial Inclusion Plus Plus" by giving money to all borrowers to stand on their own feet and enabling them to invest that money in various areas of trade, business, industry etc. for making profits and paying back their loans.

2. **Out of our 20 business divisions, 2 of the divisions Education and Healthcare, are run purely for not-for-profit purposes** with values, quality and upholding the great Indian culture and tradition.
3. **Our Group's Educational institutions and Healthcare hospitals are outstanding and irrevocably committed to giving back to the society through numerous CSR initiatives.**

Apart from this, a lot of charity is also done to help innumerable number of poor and needy people in the country.

4. **We are probably the only Engineering College historically, which has been ranked No.1 in the first year itself, and then for 4 consecutive years.**

In the 4th year (2017), it has beaten the records of the prestigious Engineering Colleges in Kerala, if not India.

5. **Unbelievably low fee of ₹8,500/- per student/per year is charged by our Engineering College.**

This is much lower than that of other Private or Self-financed Colleges, allowed as per Government norms of ₹1.5 - 1.7 lakh per student annually.

6. **Our Group's Educational Institutions, for the last 57 years, have not taken any donation from students or parents.**

In fact, we have **spent hundreds of crores** from our own **family's funds** (since setting up cost is very high) for running our institutions and aiming to make them one of the best in the country.

7. **In the entire country, our hospital in our hometown Kozhencherry is the only NABH accredited hospital situated in a village,** since Kozhencherry is a village even today.
8. **We are the only systemically important NBFC in the country to have a chain of White Label ATMs.**

By strategically setting-up White Label ATMs (WLAs) in urban, semi-urban and rural areas, we aim to enable Indians to have an **easy access to cash**, as well as extend financial empowerment to them. The Debit & Credit Cards of all Banks are accepted in Muthoot ATMs.

NEW AGE TECHNOLOGY

Our Company is supported by new-age technology in all its divisions - Human Resource Management System (HRMS), Customer Relationship Management (CRM), Core Banking Solution (CBS), Fixed Asset Management System (FAMS), Visitor Management System (VMS), Online Surveillance Management System (OSMS), Ticket Management System (TMS), Legal Management System (LMS), Data Leakage Prevention (DLP), Hourly Business Monitoring System (HBMS), iMuthoot Mobile App,

In-bound Call Management System (ICMS), Out-bound Call Management System (OCMS), AI-Based Chatbot 'MATTU & MITTU' [Muthoot Advanced Technology Transformation Unit (MATTU), Muthoot Intelligent Technology Transformation Utility (MITTU)] etc.

STAFF WELFARE

Our Company gives over 28 Staff Welfare Measures every year (including ESOPs and Pension) and additionally, good incentives for every product are also given to all employees.

Amazingly, thousands of achievers every year are also given most attractive foreign trips. All these benefits given to our employees put together form an attractive remuneration package, and is **unique** in the corporate sector.

OTHER AMAZING & IMPORTANT FACTS ABOUT THE MUTHOOT GROUP

- 1. Most of the Insurance Companies prefer to put Muthoot's name with their products, like - Muthoot Life Guard, Muthoot Home Protector, Muthoot Shop Owner's Policy, Muthoot Hospicash etc., and thereby are sold in lakhs within the first month of their launch.**

This shows our strong brand value and the trust of crores of customers in India. Many Insurance companies do not prefer to put their company's name in the insurance schemes.

- 2. In our Hospitality & Leisure Division, each unit is one of the best wherever we are operating from.**

We probably have the only Hotel/Resort that has a prestigious 40 acre property in Costa Rica, Central America called Xandari Resort & Spa, which is the best in that country.

- 3. Our Indo-Nepal Money Transfer business division is one of the largest in the sector, sending and receiving money to and from Nepal in just a few minutes.**

Our customer base is increasing by leaps and bounds, and we have received immense appreciation from the Nepal Government for this work and also by lakhs of Nepali citizens working in India, as it is of great help compared to the archaic method of sending money

physically via friends/relatives which usually reached their homes after weeks/months.

- 4. We are one of the largest Gold Coin providers in the country, selling specially minted 24 Carat gold coins with 999 purity.**

These Gold Coins come in **17 different designs** and combos with embossing of various deities covering almost all major faiths and ethnic groups (Goddess Lakshmi, Lord Krishna, Lord Ayyappa, Mother Mary, Lord Sri Venkateswara, Mecca etc.), and they are also available on an EMI basis.

Apart from investment opportunities, there is also an **emotional and religious sentiment** that people have towards these Gold Coins.

- 5. We have 2 Management Academies (MMA) in Delhi and Kochi, and Regional Learning Centers (RLC) in all regions.**

Here inductions, trainings, orientations, on-service training, product knowledge training, group studies, soft skills training etc. are being given to employees. We even have **Muthoot Administrative Services** to create future leaders of our Group.

- 6. Our Company has a unique hourly monitoring system.**

As part of this, the Top Management down to General Managers, Zonal Managers and Regional Managers **keep track of the hourly business growth.**

7. **Every staff member is given a KPI and KRA, along with their targets and goals to be achieved in alignment with the Company's dream, strategy, planning and execution on a day-to-day basis.**

The performance of every employee is assessed and measured based on these KPIs and KRAs through a robust Performance Management System (PMS).

8. **"The Absolute Loyalty Undertaking" is agreed and signed by every employee - to serve with utmost honesty, sincerity, hardwork, belongingness, ownership of his/her assignments given at any point with dedication.**

The absolute loyalty is expressed in writing and signed by stating that - "I am prepared to give anything and everything to my Company/Institution including personal risks at any given time, if needed".

9. **Every employee, customer and visitor is warmly received with a salute, full respect and honour by the security guards at the entry gate of the Office/Branch.**

This is because every employee, customer and visitor is precious to the Company.

10. **There is incomparable consideration, compassion, compensation and helpfulness towards all our employees.**

We also go out of our way to support and help our employees in a crisis situation, whether professional or personal or even a genuine financial crisis.

11. **With all blessings showered on our Company, our customers and all employees believe that “Muthoot is God’s own Company”.**

Everyone experiences the blessings in their business and even in their prosperity. Our employees and a lot of our customers affirm this from the bottom of their hearts.

12. **Every employee working sincerely in our Company definitely receives blessings for their family’s welfare, growth in profession, and even progress for their family members.**

This is witnessed and appreciated by our employees wholeheartedly.

13. **Our Group’s incomparable and unique motto is “Unchanging Values in Changing Times”.**

Furthermore, our strong belief is in the equation - Everything minus God’s blessings = Nothing. Nothing plus God’s blessings = Everything.

14. **As stated earlier, we reward our performing employees with many benefits. Many of our employees have gone to various foreign destinations for 10-12 times, and have even had the privilege of taking their families along with them, which is really unique and amazing.**

It is these rewards that motivate, excite and drive the employees to perform with a competitive spirit for overachieving their targets.

15. **Our top Management is highly approachable for any staff member with regard to a genuine subject or concern.**

The doors are open even to the Group Chairman for any genuine concern not addressed by seniors at different levels.

16. **All our important official meetings/gatherings commence with our Corporate Prayer and conclude with the National Anthem.**

All our staff members pay obeisance to the National Anthem and even sing with pride for 52 seconds.

17. **Even the 19th generation of the family and the Group is fully committed to serving the Nation with all fundamental principles intact without any compromise.**

This is the governing principle of the Group.

18. **We are a God fearing company that is always looking out to help the needy and poor, and we see God through the poor and less fortunate masses of India.**

Our financial help and assistance first starts from our own 35,000+ employees and then to the poor and needy people of the Nation, irrespective of their caste, creed and religion.

19. **Through 'Muthoot Skill India' project - a CSR initiative of our Group, we impart free of cost skill development training to the underprivileged youth across the country, to make these individuals self-reliant by empowering them with the required employable skills.**

Under this program, a large number of underprivileged individuals (many school/college dropouts etc.) have already been provided free of cost skill training.

20. **We are the largest tax payer in Kerala, and one of the largest tax payers in South India.**

We are very transparent in all our dealings, even in our tax payments to the country.



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TRA's Brand Trust Report
(2016 - 2019)



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UNEXPECTED EXPENSES INCLUDE:

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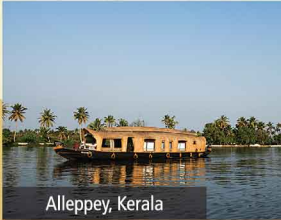
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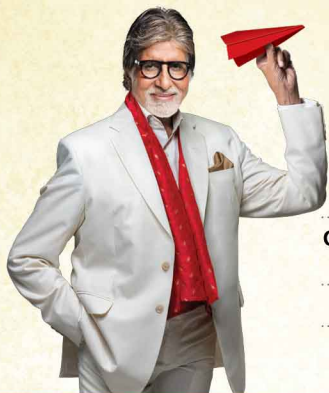
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 **Shri M.G. George Muthoot**, Chairman, The Muthoot Group was honoured in the British Parliament. The award was presented by Shadow Minister for Employment **Mr. Stephen Timms MP**, in recognition of **Shri M.G. George Muthoot's** contribution in making The Muthoot Group, one of the most successful groups in India.

 The Muthoot Group was awarded the **Golden Peacock Award For Excellence** in the field of Corporate Governance at the London Global Convention 2012. **Shri. M.G. George Muthoot**, Chairman, and **Shri Alexander George Muthoot**, Deputy Managing Director, The Muthoot Group, received the award on behalf of the Group.

 Muthoot Finance won the coveted **Skoch Financial Inclusion Award** 2013. The award was conferred upon **Shri M.G. George Muthoot**, Chairman,

The Muthoot Group by **Dr. C Rangarajan**, Hon'ble Chairman, Economic Advisory Council to the Prime Minister. Muthoot Finance Ltd. has received the award in recognition of its major initiative in the area of 'Access to Banking and Financial Services' to the aam aadmi who had been excluded from the country's banking network for decades.




Shri M.G. George Muthoot, Chairman, The Muthoot Group has been conferred upon with the '**Business Leadership for the Year 2012**' at the Golden Peacock Awards, Bengaluru in the presence of Hon'ble Union Minister for Corporate Affairs, **Dr. M. Veerappa Moily** in 2012.





The Muthoot Group was awarded the **Golden Peacock Award** for CSR in the field of Corporate Governance at the Dubai Global Convention 2012. **Shri M.G. George Muthoot**, Chairman and **Shri Alexander George Muthoot**, Deputy Managing Director, The Muthoot Group, received the award on behalf of the Group.




Shri M.G. George Muthoot, Chairman, The Muthoot Group was awarded with the title of '**Emerging Business Leader of the Year**' by Hon'ble Union Minister of Home Affairs, **Shri Rajnath Singh** at AIMA Managing India Awards, 2014.

 **Shri M.G. George Muthoot**, Chairman, The Muthoot Group, has been named as the **44th Richest Indian** and one of the **Richest Malayalis globally**, by the **Forbes India Rich List 2019**.

 **Shri M.G. George Muthoot**, Chairman, The Muthoot Group, was felicitated with **Distinguished & Outstanding Alumnus of the Year 2015 Award** at his Alma Mater - Manipal University.

 **Shri M.G. George Muthoot**, Chairman, The Muthoot Group has been ranked as one of the **top 40 BFSI CEOs** in India by the country's leading business magazine, Business Today in its January 2017 issue.

 **Shri M.G. George Muthoot**, Chairman, The Muthoot Group, was honoured with two prestigious awards - **Kerala State Business Excellence Award and Gem & Jewellery Trade Council of India Excellence Award**. These awards are in recognition of the stellar role the company has been playing in the field of financial services in the state of Kerala and towards the growth and progress of the jewellery industry.

 **Shri M.G. George Muthoot**, Chairman, The Muthoot Group was conferred upon with the **'Maulana Jamil Ilyasi Excellence Award'** for his contribution

in developing financial services. The award was presented by **Shri TKA Nair**, Advisor to the Prime Minister of India in 2013 at the India Islamic Centre, New Delhi.



Shri M.G. George Muthoot, Chairman, The Muthoot Group was felicitated by the Delhi Malayalee Association at Siri Fort Auditorium, New Delhi in 2011.




Shri M.G. George Muthoot, Chairman, The Muthoot Group has been honoured with **Businessman of the Decade Award** by World Malayalee Council at Gokulam Convention Centre, Kochi in 2011.





Shri M.G. George Muthoot, Chairman, The Muthoot Group was honoured with **Lifetime Achievement Award** for his outstanding contribution to business, religion and social field by Delhi Panchvadya Trust (Regd), a charitable organisation engaged in promotion of traditional art and culture, in Delhi in 2011.





Shri M.G. George Muthoot, Chairman, The Muthoot Group was awarded by Hon'ble Minister **A.K Antony** in recognition of his phenomenal success in business, trade & industry and social work in 2011.

 **Shri M.G. George Muthoot**, Chairman, The Muthoot Group won the **8th Marthoma Mathews Memorial Award** for his contribution to the society and exceptional social services in 2008.

 **Shri M.G. George Muthoot**, Chairman, The Muthoot Group was honoured by His Holiness for exemplary contribution in the field of business and social welfare, at the Hauz Khas Church in 2011.

 **Shri George Alexander Muthoot**, Managing Director, The Muthoot Group, received The Times of India Award for **Excellence in Business** from **Shri M.M Jacob**, former Governor of Meghalaya, in 2009 at Kochi.

 **Shri George Alexander Muthoot**, Managing Director, The Muthoot Group, has been selected the **'Dhanam Businessman of the Year 2012'**. Muthoot Finance Ltd., led by **Shri George Alexander**, is the flagship company of India's celebrated The Muthoot Group.

 Muthoot Finance Ltd. has been honoured with **'Non-banking Finance Company of the Year 2017'** award instituted by Dhanam, a leading fortnightly business magazine in Kerala, at a function held at

Hotel Le Meridian Kochi. **Shri George Alexander Muthoot**, Managing Director, The Muthoot Group received the award on behalf of the Company. The award was presented by **Shri G Padmanabhan**, Chairman, Bank of India & Former Executive Director RBI, along with **Shri V A Joseph**, Former MD & CEO, South Indian Bank.



Shri George Alexander Muthoot, Managing Director, The Muthoot Group, was awarded Ph.D. for his research and thesis on 'Non-Traditional Banking with special reference to Gold'. The Doctorate was awarded at a glittering ceremony held in Colombo in 2007 attended by ministers from Government of Sri Lanka and representatives from the British Royal family and many other dignitaries.



The Trivandrum Chamber of Commerce and Industry awarded **Shri George Jacob Muthoot**, Joint Managing Director, The Muthoot Group with **The Business Excellence Award - 2012**. The award was presented by **Shri Kunhalikutty**, Minister for Industries, Information Technology and Urban Affairs, Kerala.



Dr. Mrs. Sara George Muthoot, Principal, St. George's School was honoured with the


Gem of India Gold Medal at the Global Achievers Conclave at House of Lords, UK. Presented by **Rt. Hon'ble Baroness Sandeep Verma**, the award was conferred by NRI Welfare Society of India International Friendship Society (IIFS) to those Indians who have made considerable contribution: are dominating all over the world in their field and creating wonders with their Midas touch.



His Grace **Dr. Youhanon Mar Demetrios**, the 3rd Metropolitan of Malankara Orthodox Syrian Church (Delhi Diocese) conferred **Dr. Mrs. Sara George Muthoot**, Principal, St. George's School with '**Spark of Excellence Award**' at St. Paul's School, Hauz Khas, New Delhi. Instituted by the Orthodox Christian Youth Movement (OCYM), the youth wing of the Malankara Orthodox Church, Delhi Diocese, the award was presented to **Dr. Mrs. Sara George Muthoot** for her outstanding contribution in the field of Education.



Dr. Mrs. Sara George Muthoot, Principal, St. George's School received the coveted Award for '**Best Principal of the State**' for the year 2012. She received the award from Hon'ble Chief Minister of Delhi **Smt. Sheila Dikshit**.

 The Muthoot Group's St. George's School, Alaknanda, New Delhi has been awarded the **third position** as per the 'All India Audit' under the Eco-Club Activities by the Directorate of Education in collaboration with the Green Schools Programme.

 Muthoot Finance Ltd. was bestowed with the prestigious **Golden Peacock Award** for 'HR Excellence' for the year 2013' at a glittering function held at, hotel The Tower - A Guoman Hotel, London, United Kingdom. The **Rt. Hon. Baroness Verma**, Parliamentary Undersecretary of State for Energy & Climate, Government of United Kingdom presented the award to **Shri George M Jacob**, Director, The Muthoot Group.

 Muthoot Finance Ltd. has been honoured with '**The NBFC Brand of Kerala**' by the Future Kerala Financial Daily in Ernakulam. **Shri George M Jacob**, Executive Director, Muthoot Finance Ltd. received the award on behalf of the Company. The award was presented by **Mr. Fabian Hamilton**, Member of Parliament & Shadow Minister for Defence, Peace and Disarmament, UK.



Muthoot Finance Ltd. received the **'Asian Sustainability Leadership Award for Best Rural Outreach'** and **'BFSI Award for Most Admired Loyalty Program'** at a glittering ceremony at Taj Palace Hotel, Dubai. **Shri George Jacob Muthoot**, Joint Managing Director, The Muthoot Group received the award on behalf of the Company. The award was conferred by **H. E. Dr.CheaChamroeun**, Founder & President, Chamroeun University of Poly Technology (Cambodia) and **Prof. Chetan Wakalkar**, Group Director, Indira Group of Institutes (India).





Muthoot Finance Ltd. won the **Rotary Binani Zinc CSR Award** in recognition of the CSR programs conducted in the organisation, its value creation by innovative sustainable business model, risk management compliance and corporate philanthropy in 2013.



Muthoot Finance Ltd. received the **Express Intelligent Enterprise Award** for IT Innovation under the Banking, Financial Services and Insurance category for the year 2013, for its in-house developed **'Core Banking Solution'** implemented across its 5000 plus branches under a centralised platform.

 Muthoot Finance Ltd., the flagship company of The Muthoot Group, has been recognised and featured as one of the **Top 30 Best Places to Work** at in India by Skill Tree Global Knowledge Consortium in the Workplace Excellence Show on CNBC TV-18.

 Muthoot Finance Ltd., India's largest gold financing company has been selected as a 2016 Working Mother and among AVTAR 100 Best Companies for Women in India. The Company believes in women empowerment and offers its large percentage of women employees support to achieve a healthy work-life balance. The Company adopts technology enabled work structure and ensures a safe, congenial ambience which is financially viable and family friendly life.

 Muthoot Finance Ltd. was ranked as **India's No. 1 Most Trusted Financial Services Brand** by TRA's Brand Trust Report (2016 - 2019).

 Muthoot Finance Ltd., India's largest gold loan company's subsidiary Belstar Investment has been awarded as the **Microfinance Organisation of the Year** in the Small and Medium Category by the Inclusive Finance India Awards 2016.




Xandari Resort & Spa, Costa Rica owned and managed by the Leisure and Hospitality Division of The Muthoot Group has been awarded with the **TripAdvisorTravellers' Choice Award** for the fifth time. Based on millions of reviews and opinions received from travellers around the world, these annual awards reflect "the best of the best" in service, quality, and customer satisfaction, from hotels and accommodations to destinations, attractions, and even brands and products. The Xandari, Costa Rica has bagged the **TripAdvisorTravellers' Choice Award for 2009, 2010, 2013 and 2015** previously.





The Muthoot Group won the coveted **Enterprise Uptime Champion Award 2017** at the Technology Senate.





Paul George Global School won the prestigious National Award under the category 'Campus Architecture and Design'. The award was conferred by the 'Education World' in 2017. **Shri Alexander George Muthoot**, Deputy Managing Director, The Muthoot Group and **Ms. Geeta Karunakaran** received the award.


 Paul George Global School received the prestigious **Green School Award** by Education Today for its exemplary contribution to the field of Education.


 Paul George Global School was awarded the **'Best Upcoming CBSE School'**.


 The Muthoot Group bagged **Gold** for 'Muthoot Vishwas Ki Tijori' (45-day Mega Activation at Prayagraj Kumbh 2019) at the Golden Mikes Award, 2019.

 The Muthoot Group won **Silver ABBY Award** for 'Muthoot Vishwas Ki Tijori' at Goafest, 2019.


 The Muthoot Group was awarded **Gold** for 'Muthoot Vishwas Ki Tijori' at Flame Awards Asia, 2019.

 The Muthoot Group's magnum opus communication for IPL titled 'Life Mein Aagey Badhiye' received the **'Best Marketing Campaign of the Year'** Award at Flame Awards Asia, 2019.

 The Muthoot Group's 'Life Mein Aagey Badhiye' marketing campaign won the **BTVI National Award** for Marketing Excellence, 2019.

 The Muthoot Group received the **BTVI National Award** for Marketing Excellence in BFSI Sector, 2019.

 The Muthoot Skill India project has been awarded the CSR TIMES Award - 2019 by **Shri G. Kishan Reddy**, Minister of State for Home Affairs, Government of India at National CSR Summit & Awards held on September 18, 2019 at India Habitat Centre, New Delhi.

 The Muthoot Group became the proud recipient of **The Economic Times BFSI Excellence Award 2019** for Mass Consumer Outreach (Muthoot Vishwas ki Tijori).



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