

Muthoot FinCorp Spark Awards 2025 – Terms & Conditions

1. Muthoot FinCorp Spark Awards is an initiative and brainchild of Muthoot FinCorp Limited (MFL) which aims to recognise India's grassroot entrepreneurs, the MSME sector, especially those with a turnover of less than Rupees twenty lakhs (Rs. 20,00,000). ("Awards"). The pre-existing and foreground intellectual property shall be owned by MFL.
2. The Awards are supported by service providers, onboarded at MFL's discretion.
3. Registrations for the Awards shall be done by enterprises/companies through their authorized representatives ("Applicant") shall submit the details for registration and participation as may be required by MFL from time to time including but not limited to – enterprise details such as year of incorporation, nature of business, revenue and related financial details of past four (4) years, authorized person's details such as name, email id, mobile number etc.
4. The Applicant represents and warrants that the enterprise/company being registered has read and understood these terms and conditions and provide its consent to the same and is bound by it.
5. All entries to the Awards must be completed on the landing page [Muthootfincorp](#) before midnight of – July 10, 2025 unless extended further by MFL.
6. Entry to the Awards does not require any fees.
7. An Applicant can apply for the Awards in any category for which it is eligible.
8. Evaluation of applications will be undertaken by MFL's assessment partner(s) in consultation with MFL. The Applicants submitting the information explicitly consent to MFL sharing any and/or all information submitted with third party assessment partners chosen by MFL at its sole discretion for the purposes of assessment and other related matters.
9. The Applicant agrees and confirms that MFL may share its name, mobile number, email ID, company name, designation, city name and other contact information with its third-party partners and that MFL or its third-party partners shall have a right to send promotional or marketing communications to the Applicant.
10. The Applicant must be an Indian national, resident in India, not disqualified with the law, and above 18 years of age as on 1 January 2025.
11. All entries will be treated in the strictest confidence and in accordance with these terms and conditions.
12. The Applicant agrees that MFL may collect, process, use their personal information and other details provided by Applicant for the Awards for the purposes of collecting, analyzing, collating, using and otherwise storing the data provided by Applicant for as long as is necessary for its purposes and the Applicant explicitly consent to the same. Further, MFL and its partners may contact the Applicant or send reminders to the Applicant for the purposes of completion of registration formalities or for providing additional information and the Applicant provides its explicit consent for the same.
13. Further, the Applicant agrees and grants MFL the right to publish their details including but not limited to business profile, other information, data or content provided by them or as is available in the public domain in the form of a e-handbook, publication or any other form and manner and print, publish, circulate or make the same available at its discretion to its users/ customers/ general public or to a section thereof.

14. The Applicant agrees to be bound by the decisions of evaluation and MFL's decisions as to the winners of the Awards shall be final and binding. No correspondence, telephone, email or communication of any kind will be entertained in relation to the decision of the evaluation by evaluators.
15. All information or material submitted in support of application is owned by the Applicant and is without any encumbrances by third parties and/or they have the requisite rights, authorities and licenses to share the same for the application of Awards.
16. MFL will not be liable for any loss caused by the failure to complete the Awards or due to revocation/cancellation or postponement of the Awards.
17. Applicants warrant that all information provided by them is their own, accurate, is not plagiarized or copied from any other source whatsoever and does not breach any law or the rights, including of intellectual property rights, of any person or entity. MFL at its sole discretion may reject any application or entry and/or suspend or terminate Applicant's use or access to the site/ Awards or any services in the event of alleged or suspected or actual breach of terms and conditions provided herein.
18. Applicant shall not transfer, sell assign or modify the material or reproduce, display, distribute to any third party, or otherwise use the material available on this website or in the Awards in any way for any public or commercial purpose. Applicant shall not reverse engineering, copy or adapt the code or software that MFL creates to generate its pages.
19. The Awards are subject to guidelines/ directions issued by any competent authority from time to time.
20. The Awards are designed/sourced by MFL and are as per their best of efforts. In case there is any discrepancy or dispute regarding the Awards or any part thereof, the decision by MFL shall be final and neither MFL nor any third party shall have any liability towards any Applicant/ enterprise. No correspondence/ queries/complaints whatsoever in this regard will be entertained by MFL.
21. MFL does not make any commitment, express or implied to respond to any feedback, suggestion and/or queries of the Applicants and MFL disclaims all warranties, whether express or implied, in relation to the Awards.
22. The Applicant shall hold MFL harmless and indemnify and agree to keep indemnified, MFL, its affiliates, partners, directors, employees and sponsors for any claims, demands, actions, costs, damages, attorney fee and reasonable expenses arising out of any submission of material, statements or claims made as part of their entry to Awards or any breach of these terms and conditions by Applicant.
23. If the Applicant/enterprise gets shortlisted for the awards, the Applicant grants permission to MFL to use any photographs, video, audio files, written or other material as MFL deems fit and without restriction and undertakes to provide such other permissions or authorisations on behalf of the enterprise as may be required, failing which MFL reserves the right to disqualify or cancel the entry.
24. Applications received without the mandatory fields filled will be deemed invalid and withdrawn from the Awards without any intimation to the Applicant.
25. MFL reserves the right to withdraw an entry from the judging process at any time if the entry is deemed inappropriate for any reasons, without assigning any reasons whatsoever. Decision of MFL and evaluators shall be final and binding on the Applicant and no correspondence/protest may be entertained in this regard by MFL.
26. The person named on the entry form will be deemed as the point of contact by MFL.

27. Shortlisted Applicants/enterprise will be required to provide additional information upon request from MFL within stipulated timelines. Failure to comply will lead to the application being disqualified.
28. Entry deadlines and other timelines may be extended at the discretion of MFL without assigning any reasons.
29. MFL reserves the right to change any of these terms, processes, evaluators or partners at its discretion and without any prior notice or without providing any reasons for the same.
30. Applicants agree to be contacted by MFL, partners and its sponsors/partners etc. on the need basis and for the purposes of communication (via email, phone or post).
31. These terms shall be subject to the laws of India. Any and all disputes, actions or claims shall be subject to the exclusive jurisdiction in the courts of Thiruvananthapuram, India. All entries will be judged on the information or details provided at the time of entry, additional amendments may be accepted up till the form is submitted, after which no further amendments will be accepted. MFL reserves the right for requiring any other additional information that it may require for the purposes of evaluation.
32. MFL is not liable for any damages (including direct, indirect, consequential, incidental and exemplary) in the event that the Awards (registration and/or participation thereof) is unavailable/inaccessible to Applicants (by virtue of interruption, suspension or termination) for any reasons whatsoever, including due to computer or communications link downtime attributable to malfunction, upgrades or preventative or remedial maintenance activities.
33. In no event shall MFL be liable to the Applicants or any third party for any special, exemplary, indirect, incidental, consequential, punitive damages arising out of or in connection with the Awards.
34. Notwithstanding anything to the contrary, MFL shall not be liable to the Applicants or any third party, in any manner whatsoever in connection with the Awards.