

**#PurposeMuthootBlue**

To transform the life of the common man  
by improving their financial well-being



## Digital Adoption Update – Mar '23

Muthoot Microfin Ltd



# MML's Inhouse Tech Team has automated and digitized the entire loan process from origination to collection for the bottom-of-the-pyramid

## Sourcing + Product Suite + Data

### Telerios



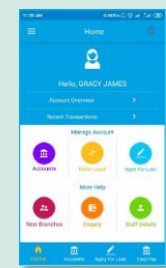
Robust systems hosting the end to end process right from sourcing till disbursement.

Automated bureau check.  
OTP based mobile number verification.  
Penny drop for Bank Account verification.  
OCR integration for document validation.  
Geofencing for route optimization.

### SerenePro



### Mahila Mithra



In-house application provides Accounts overview & recent transactions.  
Apply for new loans or refer leads.  
Digital payment options like UPI/Debit Card/ BBPS/ Credit Card/ Net Banking integrated.



KYC (Aadhar & Voter ID) & Bank Account verification through API integration with Karza

### Customer Web Portal

All the possible digital platforms at the disposal of the customer providing Accounts overview and payment options.

## Underwriting



Scorecard integration with Equifax to bolster the underwriting



Automated Bureau Check



## Operational Efficiency + Payment Options



UPI Mandate integration for enabling recurring payment through PSP applications for secured payments



Unique QR code generation through mobile app for making payment.



Real time Account credit for customer delight.



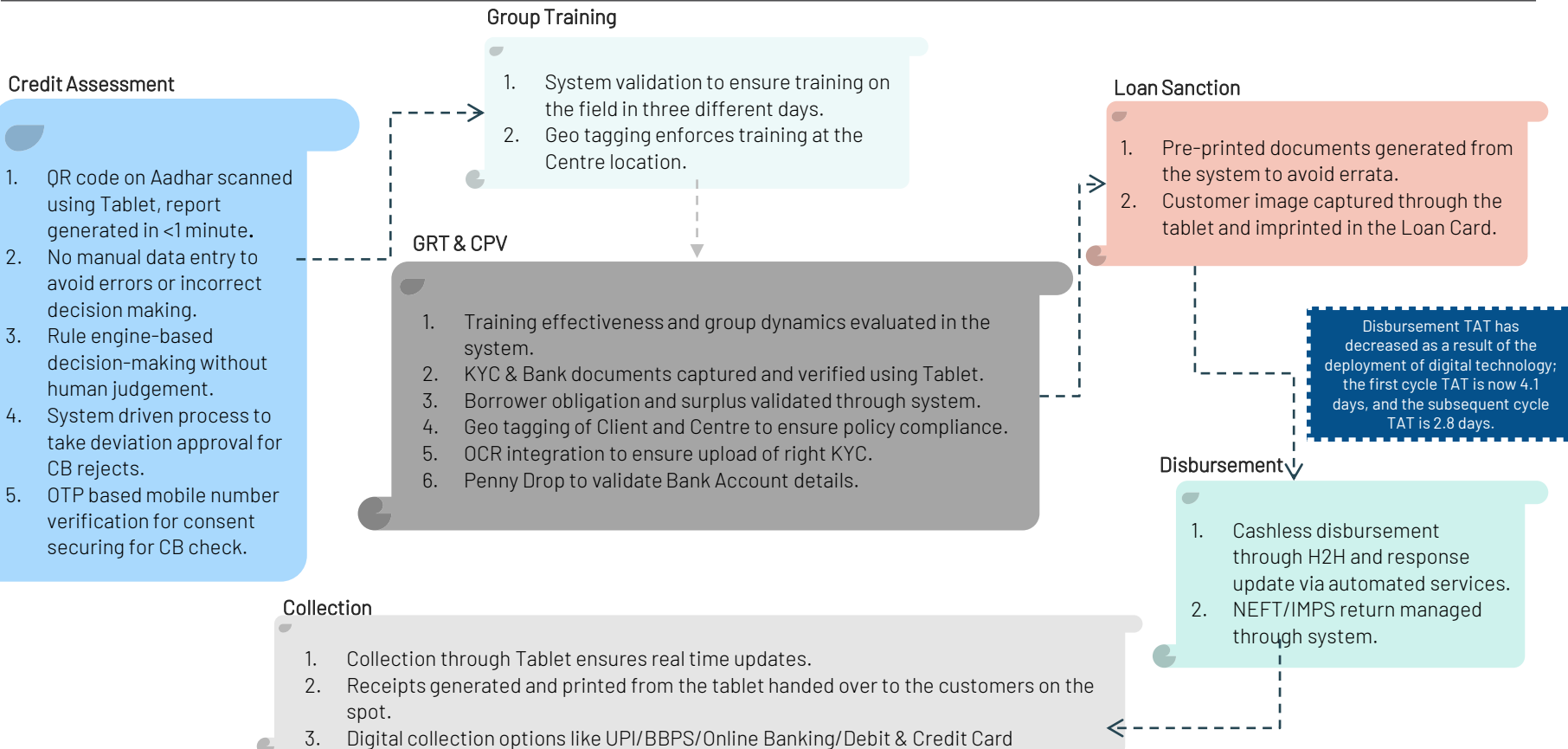
Ticketing system to raise, track and resolve operational as well as technical issues faced by the field force.



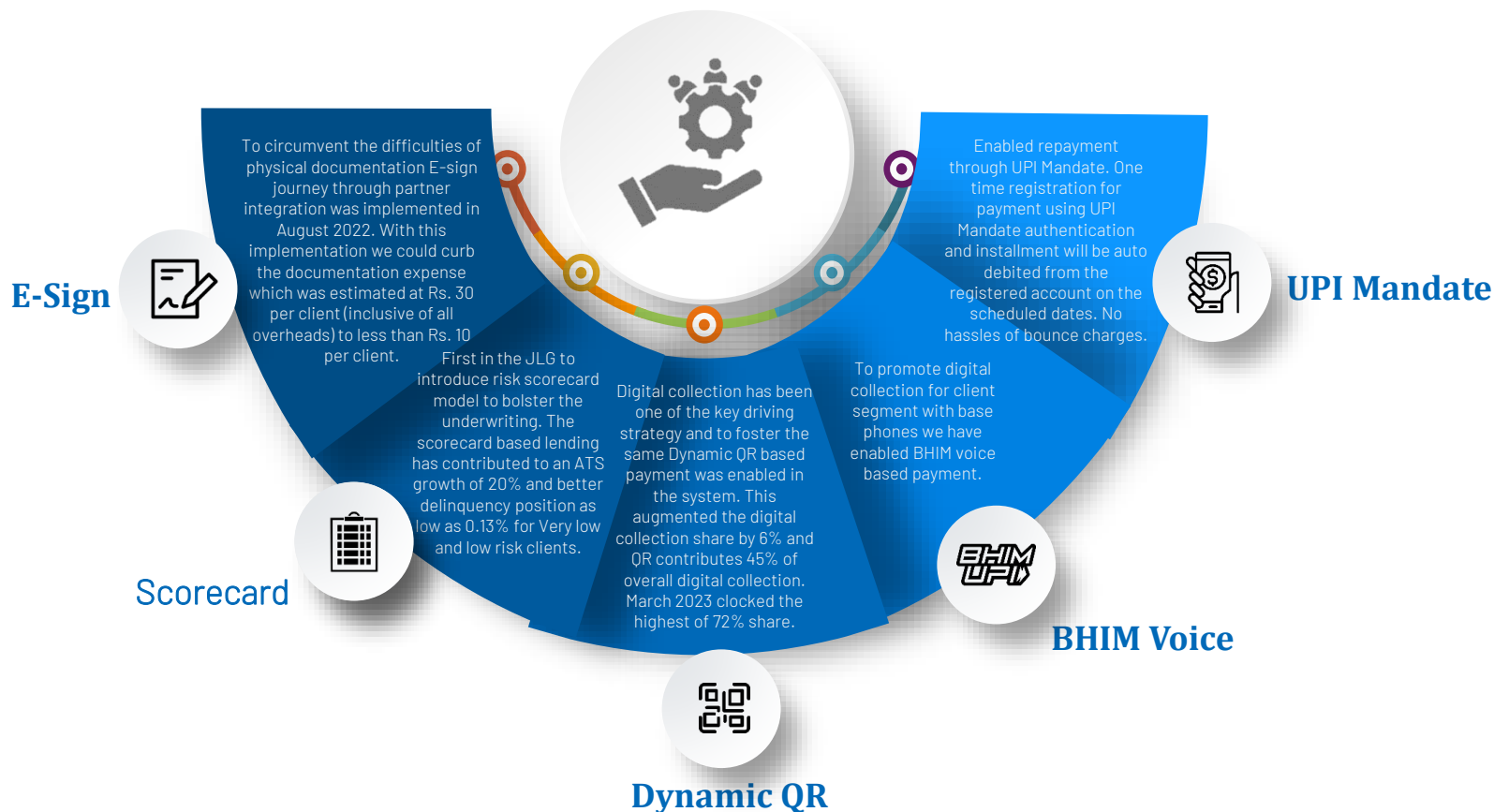
EOD process to tie up all the operations for the financial day and prepare the system for the next day.



Integrated Aadhaar based eSign via OTP, Biometric & virtual for paperless disbursements.



# Advantages of the technological interventions



## Benefits of Digital Payments



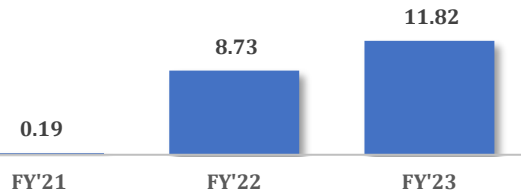
## Digital Payment Methods Offered by Muthoot Microfin



Multi-faceted and evolving digital collection Ecosystem

# Digital Collection & Customer App Installation Trend

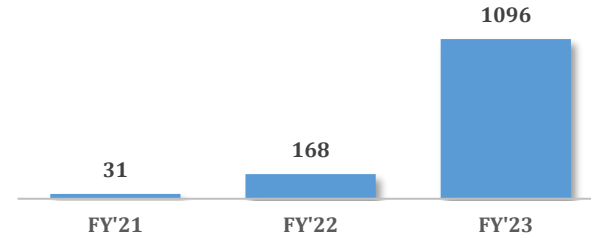
Customer App Installation Cumulative Trend (In Lakhs)



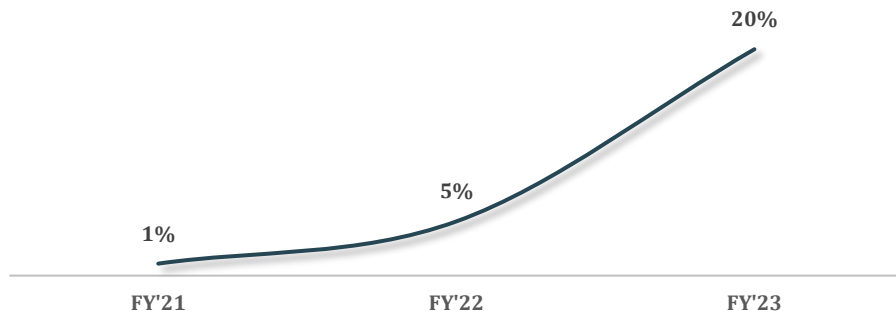
Digital Client Acquisition (In Lakhs)



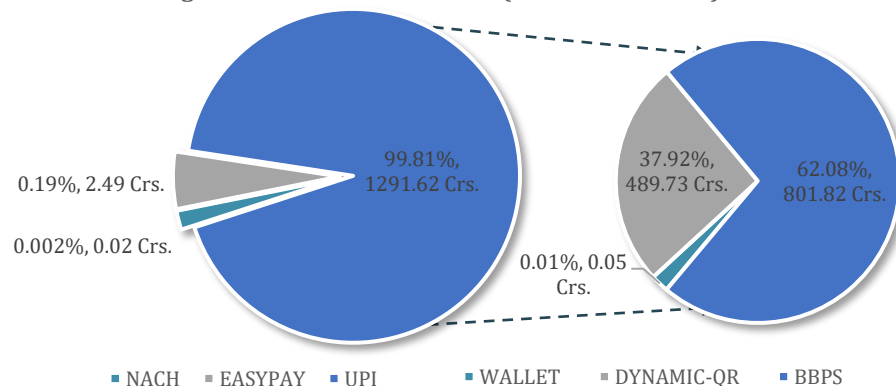
Digital Collection (in Crores)



Digital Share%



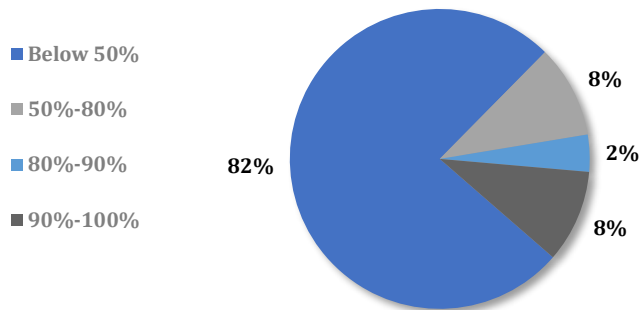
Digital Collection Channel wise (Cumulative Trend)



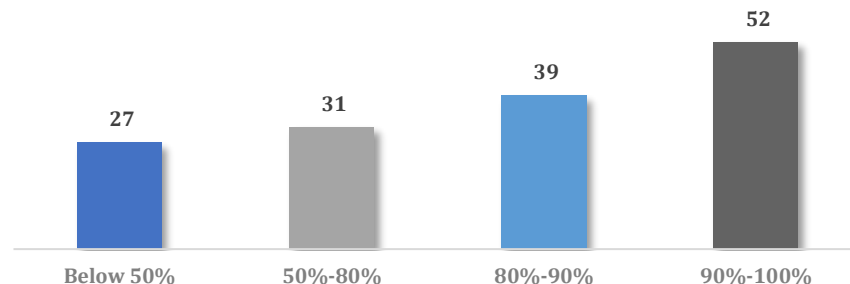
85% of the entire digital collection happened in FY'23. Digital payments were driven through the Parivartan campaign and supported by innovative payment modes. Dynamic QR Code Digital payment mode was introduced in Nov'22. Currently QR code mode dominates a significant portion of digital collection, recently 72% share in Mar'23.

# Branch Digital Transformation and Impact

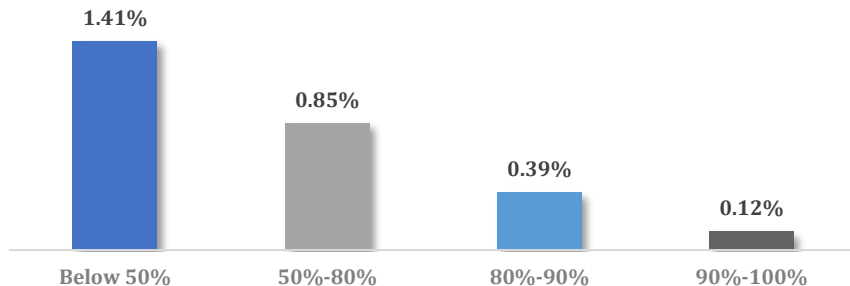
Branch share based on Digitalization - Q4-FY'23



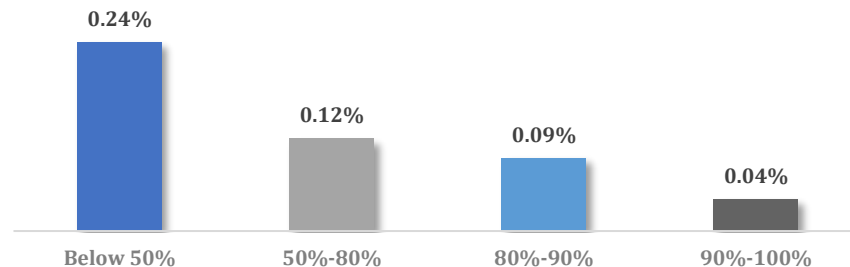
Productivity Performance – Q4-FY'23 (In Nos)



New Book PAR% - Q4-FY'23



Fresh Delinquency – Q4-FY'23



Note: Grouping has done based on branch wise digital share against total collection. We have tried to ascertain if there is any performance difference between branches have different share of digitization. The performance is measured in terms of the critical business parameters like Productivity, New book delinquency and Fresh delinquency. It is very evident that higher the digitization, the performance of the branch is better in terms of better quality of portfolio and better productivity.



**Don't just Soch  
Karo Blue Soch!**

**THANK YOU!**

