Muthoot Microfin Limited – Stakeholder Engagement Policy

Purpose

The Stakeholder Engagement Policy ensures transparent, inclusive, and responsive communication with all stakeholders, including employees, customers, and communities. It aims to build trust, integrate stakeholder feedback into decision-making, and address concerns proactively. This policy fosters positive relationships and strengthens the organization's social responsibility.

The purpose of the policy is:

- To set out a method of engagement with stakeholders who impact and influence our long-term resilience.
- To develop and promote a good understanding of stakeholders' needs, interests, and expectations.
- To provide guidance on how the Company should be engaging with its stakeholders so as to strengthen and maintain relationships with its stakeholders.
- To identify the opportunities and threats arising from stakeholders' material issues; to assist with strategic, sustainable decision-making.

Preamble

Muthoot Microfin Limited (hereinafter referred to as 'MML' or 'The Company'), recognizes and appreciates that engagement with and active cooperation of its stakeholders is essential for the Company's sustainable business performance and for achieving and maintaining public trust and confidence in the Company.

This Stakeholder Engagement Policy (the "Policy") is founded on the principles of transparency, active listening, and equitable treatment that favours a consultative and collaborative engagement with all its stakeholders using effective and responsive communication that makes it possible to forge relations based on trust on an ongoing basis.

Scope

This Stakeholder Engagement Policy outlines MML overarching approach to engagement with our stakeholders and the coordination of such engagements. This Policy has been put in place to ensure that stakeholder engagement is applied consistently across all MML operations.

This Policy:

- sets out principles for engagement with our stakeholders.
- forms part of the Company's operating philosophy, policies, standards, and values
- is monitored annually for compliance by the Company's Risk & Compliance Team and Board

- supports and should be read in conjunction with the Company's policies on ethics, external communication, social and environmental risk, and corporate social responsibility and investment.

Definitions

- "Company" means "MML" (Muthoot Microfin Limited)
- "Policy" means "Stakeholder Engagement Policy"
- "Stakeholders" means Shareholders, Employees, Customers, Regulators, Government Agencies & Local Authorities, Service Providers and Suppliers, Media, Community and public at large, Environment

Policy Statement

In its relations with stakeholders, 'The Company' accepts and promotes the following basic principles:

1) Development of a responsible business model in order to be innovative, transparent, integrating, open, committed, and capable of creating sustainable value for all its Stakeholders on a shared basis therewith
2) Maintenance of a strategy of strong involvement in the communities in which it operates
3) Allocation of the necessary resources to the proactive continued, and systematic establishment of fluid channels for dialogue with Stakeholders, to establish balanced relationships between corporate values and social expectations, considering their interests, concerns, and needs
4) Having a dynamic organizational structure that allows for the promotion and coordination of responsible actions with Stakeholders, and using various instruments to favour communication and dialogue therewith, within a constant process of adaptation to their needs, expectations, and interests: direct contact, the Company's corporate website, the Company's proactive presence on social media, with a particular impact on social and environmental issues
5) The Board is responsible for designing, approving, and overseeing the Stakeholder relations strategy.

Feedback

Our stakeholder methods of engagement include various channels and means of communication reliant on each specific stakeholder group. Stakeholder engagement-related feedback is derived from surveys, client feedback mechanisms such as hotlines, relationship managers, stakeholder seminars, social media, conferences, and one-on-one meetings.

Accountability & Grievance Procedure

Stakeholder engagement is decentralized at MML so there is not a single team that manages all relationships and queries or concerns from stakeholders. MML employees are accountable for managing relationships and meeting the expectations of internal and external stakeholders within their areas of responsibility.

In case a stakeholder is not satisfied with the service or assistance that they receive from their MML point of contact, there are several opportunities that allow for anonymity (if desired) as well as independence to ensure a voice for concerned stakeholders.

Review of Policy

The Board will review this Policy periodically or as required to ensure that it remains consistent with the Board's objectives and responsibilities.

Amendment of this Policy

The Board of Directors of the Company has the right to amend or modify this Policy.

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