



May 05, 2025

**BSE Limited**  
Phiroze Jeejeebhoy Towers  
Dalal Street, Mumbai- 400001

**Scrip Code: 544055**

**National Stock Exchange of India Limited**  
Exchange Plaza,  
Bandra Kurla Complex, Bandra (E),  
Mumbai 400 051

**Scrip Code: MUTHOOTMF**

Dear Sir/Madam,

**Sub: Intimation under the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (SEBI LODR) - Press Release**

Pursuant to Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find herewith the press release titled “**Muthoot Microfin Secures ESG Score of 72.2 with CareEdge-ESG 1 Rating: Redefining Responsible Finance in India**”

Kindly take the same on records.

Thanking you,

Yours faithfully,  
For **Muthoot Microfin Limited**

**Neethu Ajay**  
**Chief Compliance Officer and Company Secretary**

**MUTHOOT MICROFIN LIMITED**  
CIN:L65190MH1992PLC066228

Regd. Office: 13 \*Floor, Parinee Crescenzo, Bandra Kurla Complex, Bandra East, Mumbai, Maharashtra - 400051  
Administrative: Office 5th Floor, Muthoot Towers, M G Road, Kochi, Kerala - 682035, Tel: +91 -484-4277500, +91-484-4300127, F: +91-484-4300127 E: info@muthootmicrofin.com  
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# Muthoot Microfin Secures ESG Score of 72.2 with CareEdge-ESG 1 Rating: Redefining Responsible Finance in India

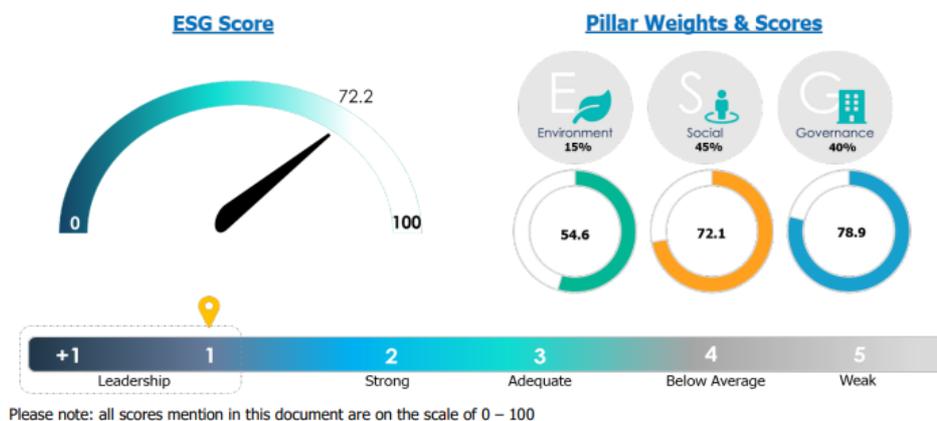
*Outperforms Industry Medians across ESG Pillars; Women-Focused Business Model and Strong Governance Drive Excellence*

**Kochi, May 5, 2025:** In a major endorsement of its commitment to sustainable and inclusive finance, **Muthoot Microfin Limited** has secured an outstanding **ESG score of 72.2** and has been rated **CareEdge-ESG 1**, the highest rating tier by CARE ESG Ratings Limited – SEBI licensed ESG Rating Provider. This puts Muthoot Microfin among India’s ESG leaders in the financial services sector—setting benchmarks for ethical governance, community-centric finance, and responsible growth. Muthoot Microfin has outperformed industry medians across ESG Pillars. The rating has placed the company in the ‘Leadership’ position in managing ESG Risk through best-in-class disclosures, policies, and performance. It is also the highest ever ESG rating score given by CARE for this industry.

MML	Rating Score	Rating Symbol*	Rating Action
<b>ESG Rating</b>	<b>72.2</b>	<b>CareEdge-ESG 1</b>	<b>Assigned</b>

\* Please refer to [www.careedgeesg.com](http://www.careedgeesg.com) for detailed understanding of CareEdge-ESG’s rating symbols and definitions.

*Leadership position in managing ESG Risk through best-in-class disclosures, policies, and performance*



The rating recognises Muthoot Microfin’s leadership in embedding **environmental, social, and governance excellence** into its core operations, from empowering women borrowers in rural India to pioneering climate risk integration and inclusive workplace practices.

## Key Highlights of Muthoot Microfin’s ESG Leadership:

- **Governance Score: 78.9 (industry median 64.5):**  
Backed by a diverse and independent board, strong investor relations, ISO 27000-certified data protection, and board-approved policies on ethics, anti-bribery, and whistleblowing.
- **Social Score: 72.1 (industry median 56.5):**
  - 100% women borrower base
  - Industry-best grievance redressal mechanism with a 95% resolution rate.
  - Equal pay (1:1 male-female pay ratio) and six consecutive **Great Place to Work** certifications
- **Environmental Performance Score: 54.6 (top quartile):**



- Rooftop solar at 50 branches; INR 27.5 crore disbursed in green loans
- Net Zero emissions target by 2040—well ahead of industry norms
- ESG Risk Register and Climate Risk Framework in place

Muthoot Microfin upholds advanced data governance with no breaches in FY24, full alignment with the Digital Personal Data Protection Act, and robust access protocols.

### **Inclusive Growth in Action**

Muthoot Microfin’s “**Pink Hiring**” and “**HER Initiative**” reflect its intent to drive gender equity. The company also offers EV acquisition support and subsidised accommodation, helping reduce attrition and create a resilient workforce.

*“At Muthoot Microfin, ESG isn’t an afterthought—it is the foundation of how we deliver impact at scale. This top-tier ESG rating reflects our dedication to empowering communities, building resilience, and ensuring that our growth uplifts lives meaningfully,”* said **Sadaf Sayeed, CEO, Muthoot Microfin Limited**. He added, *“When an organisation prioritises the environment, uplifts communities, and upholds strong ethics, it lays the foundation for long-term operational success and sustainable growth.”*

The CareEdge-ESG 1 rating is based on more than 1,500 data points across governance, social impact, and climate risk integration. Muthoot Microfin’s score outperformed the industry median of **56.8** across all three pillars. The ESG rating reflects Muthoot Microfin’s clear strategic direction in sustainability, responsible lending, and ethical governance—positioning it as a trusted partner for ESG-conscious investors and stakeholders.

For more information on the ESG rating, kindly refer to the [rating rationale](#).

### **About Muthoot Microfin Limited:**

Muthoot Microfin Ltd. is a part of Muthoot Pappachan Group (also known as Muthoot Blue) and is one of the leading listed MFIs in India. It has inherited values, principles of integrity, collaboration, and excellence to take forward the legacy of 138+ years. The microfinance operations of the Company are designed to promote entrepreneurship among women and inclusive growth. It provides financial assistance through micro loans such as income generating loans to women engaged in small businesses. It is involved in delivering financial services to masses including underprivileged and disadvantaged people, living in the rural sectors of the Indian society at affordable terms, in quick turnaround time and with hassle-free processing is the aim of our financial inclusion drive. As on 31st December 2024, the Company has 3.42 million active customers served through 1,651 branches spread across 20 states and 379 districts with a Gross Loan Portfolio (GLP) of 12,404.9 Cr. It is also part of S&P BSE Financial Services Index.

### **For more information, please contact:**

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Muthoot Microfin Ltd.

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