

Leading India's Responsible Finance with Top ESG Rating

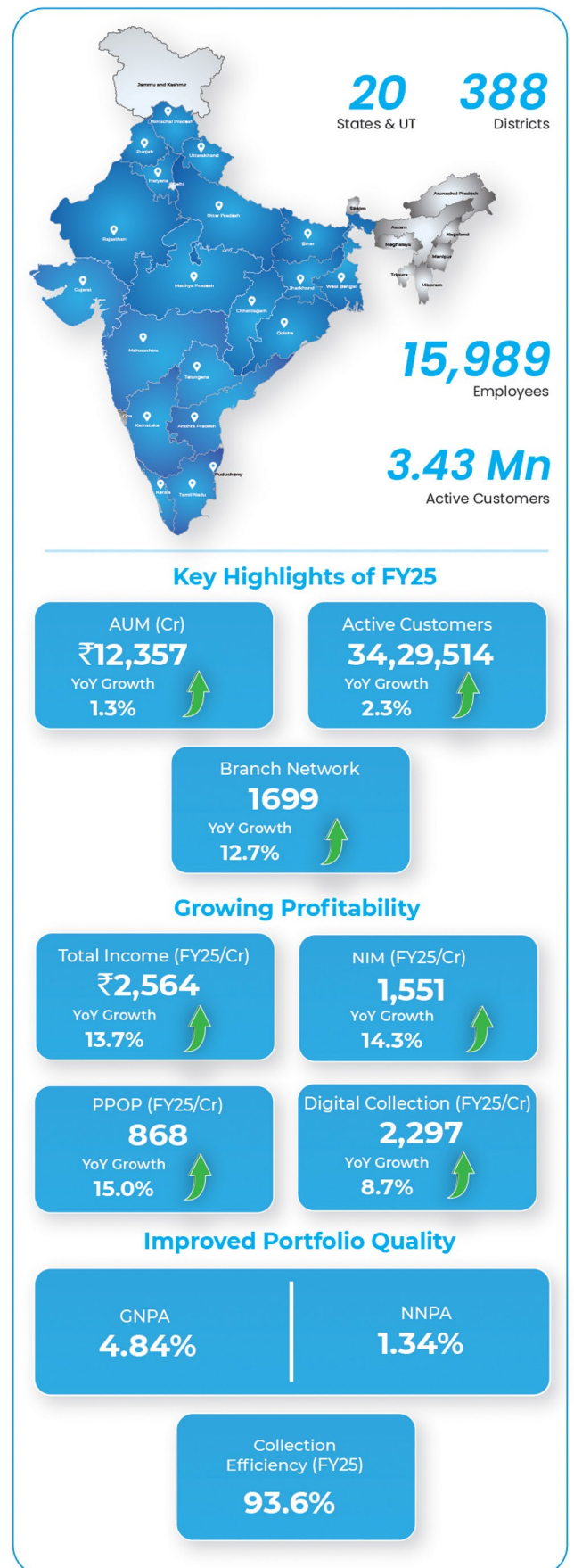


Muthoot Microfin has achieved a significant milestone in responsible finance, securing an impressive ESG score of 72.2 and the highest CareEdge-ESG 1 rating from CARE ESG Ratings. This positions them as an ESG leader in India's financial services, outperforming industry medians across environmental, social, and governance pillars.

Muthoot Microfin demonstrates strong Environmental, Social, and Governance (ESG) leadership, evidenced by its Top Quartile Environmental Stewardship score of 54.6 through initiatives like rooftop solar at 50 branches, ₹27.5 crore in green loans, a Net Zero 2040 emissions target, and robust risk management frameworks. The company excels in Social Impact Leadership with a score of 72.1 (versus an industry median of 56.5), driven by its 100% women borrower base, a 95% grievance redressal rate, a 1:1 gender pay ratio, and six times with Great Place to Work certification. Furthermore, Muthoot Microfin showcases Governance Excellence with a score of 78.9 (versus an industry median of 64.5), supported by a diverse and independent board, strong investor relations, ISO 27000-certified data protection, and comprehensive ethical and anti-corruption policies.

Beyond these pillars, Muthoot Microfin demonstrates exemplary data governance with zero breaches reported in FY24, full compliance with the Digital Personal Data Protection Act, and stringent access protocols. The company's commitment to inclusive growth is further exemplified by its "Pink Hiring" initiative and "HER Initiative," both designed to advance gender equity within the organization. Additionally, support for EV acquisition and subsidised accommodation contributes to a resilient and engaged workforce.

The CareEdge-ESG 1 rating, based on a rigorous assessment of over 1,500 data points, highlights Muthoot Microfin's clear strategic direction in sustainability, responsible lending, and ethical governance. This recognition positions the company as a trusted and reliable partner for ESG-conscious investors and stakeholders, further solidifying its role as a leader in redefining responsible finance in India.



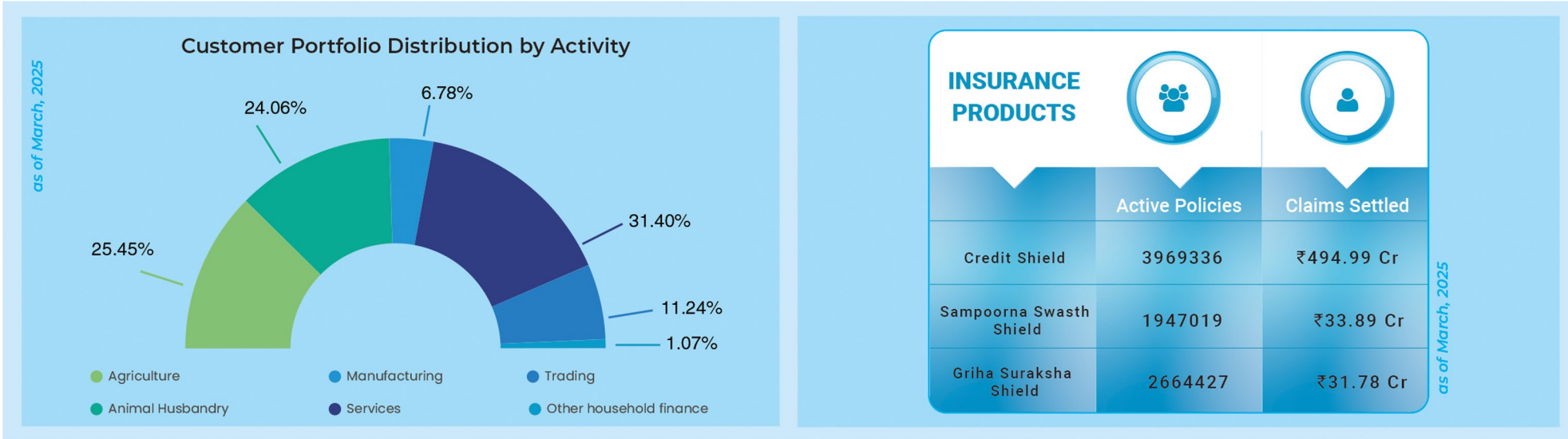


In the village of Gundlapally, Andhra Pradesh, Sunchu Renuka, a determined 46-year-old entrepreneur, envisioned a brighter future for her family of four through animal husbandry. She owned a cow and had been selling milk in the vicinity. With the mere income, she couldn't support the education of her children. It bothered her and motivated her to strive for financial mobility.

In October 2024, she took a crucial step towards realising that dream by securing a microloan of ₹50,000 from Muthoot Microfin. Her goal was simple yet impactful: to purchase a second cow and expand her small-scale milk supply business. Before the loan, Renuka diligently earned ₹3,000 a week by selling milk to nearby homes. The additional capital allowed her to acquire a healthy cow, effectively doubling her livestock. This investment immediately paid off, as her weekly income soared to ₹6,000. The increased earnings brought significant positive changes to her household.

For the first time, Renuka and her husband could afford to send both their children to a decent school, providing them with opportunities they previously couldn't access. The financial strain of meeting basic needs eased considerably, allowing them to move beyond relying solely on rationed goods. The extra income provided a sense of security and dignity, fostering hope for continued progress.

Renuka's story narrates the transformative power of microfinance. It highlights how small financial interventions can unlock entrepreneurial potential and create a ripple effect of positive change within families and communities. By providing access to capital for income-generating activities, microfinance empowers individuals like Renuka to break the cycle of poverty, invest in their children's future, and build a more sustainable and dignified life.





Threads of Progress

LOAN ID: 1109620101001289

Santosh Devi, a determined 45-year-old resident of Mahendragarh, Haryana, has woven a remarkable tale of empowerment and financial independence, thanks to the timely support of microfinance. Living in Mahendragarh since 2001 with her husband, Suresh Kumar, and their two unmarried sons, Santosh initially ran a small tailoring shop from her home. While it provided some income, she harbored bigger dreams for her family's future.

To expand her tailoring business, Santosh approached Muthoot Microfin for financial assistance. This proved to be a turning point in her life. With the initial loan of ₹40,000, she established a dedicated sewing shop in Behror, which quickly began to flourish. Her hard work and skill translated into a daily income of ₹500 to ₹700, significantly improving her family's financial standing.

Driven by ambition and a desire for further growth, Santosh envisioned transforming her sewing shop into a full-fledged cloth store. Recognizing her potential and her track record of success, Muthoot Microfin once again extended their support with a loan of ₹60,000. This additional capital enabled Santosh to realize her vision. Today, Santosh is a successful businesswoman, earning well and leading a comfortable life. Her cloth shop provides a stable income. Her sons are now witnessing their mother's entrepreneurial spirit and the fruits of her labour, offering them a brighter outlook for their own futures.

Santosh Devi's journey highlights how access to small loans and timely financial support can empower individuals, especially women, to break free from financial constraints, establish thriving businesses, and uplift their families and communities. She recognises the crucial role Muthoot Microfin has in her success during a time when other avenues of support seemed unavailable. Santosh's story is an inspiring example of how a small helping hand can sow the seeds of significant and lasting change.

Credit Rating
A+/Stable (CRISIL)

MFI Grading
M1C1 (CRISIL)



Households empowered
with clean energy: 792,026



Individuals Empowered:
3,484,914



Emission reductions issued
till date (in tons CO₂e)
555,339

as of March, 2025

Source: MEC

Executive Director, Thomas Muthoot John Leads Discussion on Future Financial Ecosystem at World Fintech Summit 2025

The World Fintech Summit 2025 witnessed a compelling discussion on the future of financial ecosystems, with a particular spotlight shining on the transformative work being done by Muthoot Microfin Limited. Executive Director, Thomas Muthoot John, a key figure at the summit, shared invaluable insights during the panel discussion on "Building the Financial Ecosystem of Tomorrow with an Agile, Digital-First Approach."

Drawing a clear connection to Muthoot Pappachan Group's (MPG) core mission, Thomas Muthoot John eloquently articulated how Muthoot Microfin is actively empowering rural women entrepreneurs across India. The innovative approach is proving instrumental in extending the reach of financial inclusion to the most remote corners of India. By leveraging a digital-first strategy, Muthoot Microfin is bringing more individuals into the formal financial system unlocking a wealth of new credit opportunities that were previously inaccessible.



Muthoot Microfin Cricket Club Clinches Ernakulam District A Division League Title



In a resounding display of cricketering prowess, Muthoot Microfin Cricket Club emerged victorious in the Ernakulam District A Division Cricket League 2024-2025, triumphing over Century Cricket Club in a decisive final clash. The Muthoot Microfin squad secured a commanding 164-run victory, etching their name onto the trophy of this highly regarded tournament.

The Ernakulam District A Division League holds significant prestige within the region's cricketering fraternity, serving as a crucial platform for identifying and nurturing talent. Exceptional performances in this league often pave the way for aspiring cricketers to gain recognition at the state and even national levels, making the competition fierce and the stakes high.

Get In Touch



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