



MUTHOOT MICROFIN LIMITED MONTHLY NEWSLETTER



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Muthoot Microfin Ranked Among

INDIA'S TOP 50 BEST WORKPLACES™ in BFSI 2026



The recognition of **Muthoot Microfin** among **India's Top 50 Best Workplaces™** in the **BFSI** sector for **2026** marks a significant milestone in the company's journey. Awarded by the Great Place to Work® Institute, this prestigious accolade manifests a high-trust, high-performance culture that prioritises its people as its greatest asset. In the competitive Banking, Financial Services, and Insurance landscape, this ranking highlights a steadfast commitment to the core values of pride, integrity, and teamwork.

This achievement reaffirms the success of an organisational environment where employees are valued and empowered. The company's consistent performance in the field is a direct reflection of the dedication within its workforce. "Our commitment to fostering innovation is fueled by a workforce that is constantly evolving; through our robust skill development programs, we ensure that every team member is equipped to navigate the complexities of the digital financial landscape. We are particularly proud of our targeted leadership training initiatives which are designed to identify and bridge the gap between potential and performance. Central to this mission is our focus on women's empowerment—not just as a metric, but as a core hiring philosophy. By intentionally creating pathways for women to thrive and lead, we ensure that our organisational culture reflects the very communities we serve," says Subhransu Pattnayak, CHRO, Muthoot Microfin.



FRESH START, FRUITFUL FUTURE



Kasthuri

Client ID: 1000510000007604

For the residents of Chinna Kalapet, Pondicherry, Kasthuri's fruit and juice shop on ECR Main Road has been a familiar and refreshing stop for the past eight years. At 46, Kasthuri has poured her heart into her business, but as demand grew, she realised she needed more than just hard work to take her

enterprise to the next level. She needed a financial partner who understood her vision for the future.

Kasthuri found that support through Muthoot Microfin. Now in her third loan cycle with an amount of ₹ 3,00,000, she has been able to invest more into her shop, ensuring she always has a wide variety of fresh stock for her customers. This investment has directly impacted her bottom line, helping her reach a monthly income of ₹ 35,000. This steady growth has provided her family with much-needed stability and the confidence to plan for the years ahead.

Now a seasoned member of the Muthoot family, Kasthuri is quick to credit the partnership for her continued growth. She highly values the quick and paperless processes, digital repayment options and also the essential financial training she receives during the period. Such a 'fruitful' setup has allowed her to focus on running her shop without unnecessary stress. Today, Kasthuri stands as a proud business owner, grateful for the support that has turned her years of experience into a thriving, profitable success.

BUILDING A LIFE BY DESIGN



Nalini

Client ID: 1000850000000946

In the lively neighbourhood of Ariyankuppam, Pondicherry, Nalini has spent ten years establishing her grocery store as a cornerstone of Bharathi Street. Working with her husband, Sivakumar, she has navigated the retail trade with patience and grit. After a decade of service, she recognised that her

business was ready for a significant upgrade to meet the changing needs of her community.

To fund these improvements, Nalini utilised microloans and now in her 6th loan cycle from Muthoot Microfin, totalling ₹ 2,50,000. She directed this capital toward a complete renovation of her shop and an increase in inventory. This strategic move modernised her workspace, making it easier to manage a larger volume of goods and improving the experience for every customer.

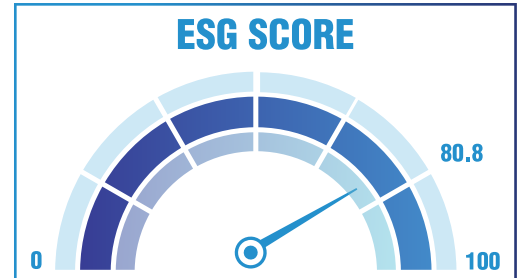
The impact of this expansion is reflected in her monthly income, which has risen ₹ 30,000. This steady financial climb has strengthened her household's independence. By refreshing her premises and diversifying her products, she has effectively secured her shop's place in the local market.

Nalini is highly satisfied with the progress achieved through this latest phase. She appreciates the straightforward financial backing that allowed her to modernise while maintaining her ten-year relationship. The store's success illustrates how sustained hard work paired with the right support at the right time can yield significant results.

NEWS

Leading the Way in Sustainable Impact: Muthoot Microfin Secures India's Top ESG Rating

Muthoot Microfin has achieved a landmark **ESG Rating of 80.8 (CareEdge-ESG 1+)**, surpassing its previous score of 72.2. This milestone represents the highest rating awarded to an NBFC by CareEdge, firmly establishing the company's leadership in Environmental, Social, and Governance excellence.



This upgrade reflects the deep commitment to integrating sustainable finance into Muthoot Microfin's core operations by prioritising customer-centric social initiatives and maintaining rigorous governance. The company continues to outpace its peers while driving meaningful "Life Transformation." This achievement reinforces Muthoot Microfin's role as a catalyst for sustainable development, ensuring that this growth creates a lasting, positive impact on the communities served.

Muthoot Microfin Wins ESG Leadership Award



Celebrating a steadfast commitment to ethical lending, the "Sustainability Excellence – Responsible Finance & ESG Leadership" award was conferred at the India 2030 Leadership Conclave held at ITC Maratha, Sahar. This prestigious recognition highlights the successful integration of sustainable practices into the core business operations of Muthoot Microfin. On behalf of the organisation, Mr. Ammaar Mohammad, AVP – Investor Relations & ESG Officer, accepted the award. This milestone follows an industry-leading ESG rating of 80.8 (CareEdge-ESG 1+), marking a significant 9-point increase from the previous year.

Igniting Excellence: SPARK Training Program Empowers Future Leaders

A new chapter in professional development has begun as Muthoot Microfin officially launched **SPARK**, a flagship Soft Skills Training Program. Centered on the theme "**Mastering People, Purpose, and Performance**," the initiative is designed to elevate leadership standards and foster a high-performance culture across the organisation.

The journey commenced with the successful conclusion of the inaugural sessions in Lucknow on **April 1st and 2nd, 2026**. During this launch phase, **60 Area and Divisional Managers** underwent intensive training in critical competencies, including advanced communication, strategic team management, conflict resolution, and customer interaction



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