

# ***Muthoot Microfin Honoured for Best Financial Inclusion Initiative at NBFC's Tomorrow - Conclave and DNA Awards 2025***



Muthoot Microfin has been awarded the "Best Financial Inclusion Initiative" at the prestigious NBFC's Tomorrow - Conclave and DNA Awards 2025. The accolade recognises the company's holistic program designed to empower women in rural and semi-urban India.

The award-winning initiative integrates the Mahila Mitra App for digital financial services, the Griha Raksha insurance solution for asset protection, and Financial Literacy Programs and e-Clinics. This multi-faceted approach directly addresses the needs of low-income women, providing them with access to digital loan management, affordable insurance against natural disasters, and preventive healthcare.

The initiative leverages new data streams, including digital repayment and e-clinic consultation data, to enhance its impact. By combining technology with a grassroots approach, Muthoot Microfin is providing financial services while fostering a more resilient and financially empowered community among underserved women and their households.



# Seeds of light

LOAN ID: 1104450101146932



Premrata, a 45-year-old mother of two from Jodhpur, Rajasthan, had a vision of a better future for her family. With her family's support, she was determined to become financially independent. Recognising the potential of her local community, she decided to open a provisional store. To turn her dream into a reality, Premrata sought financial support from Muthoot Microfin. With this capital, she was able to stock her store with a wide range of products, including fresh fruits, vegetables, groceries, and other household essentials.

Premrata's store quickly became a vital part of her neighborhood. She focused on providing a welcoming and reliable shopping experience for her customers. Her dedication paid off, as the store's popularity grew steadily, attracting more and more people looking for their daily necessities. She's now in her second loan cycle of ₹54,000 from Muthoot Microfin. This success was not just about business; it was about building trust and becoming a valued member of her community. Premrata's hard work ensured she could repay her loan on time, paving the way for further growth.

With her business thriving, Premrata saw a significant improvement in her family's financial situation. Her income increased by 20%, and she now earns over ₹6,000 weekly. This shows her dedication and smart business sense.

Premrata's journey is a powerful example of how a determined individual can achieve financial stability and contribute to the well-being of their family. She continues to explore new ways to expand her business, ensuring a brighter and more secure future for her children and husband.



# Pivot to success

LOAN ID: 1102080101151586



Rani Kantiram Varma, a 55-year-old from Sangli, Maharashtra, had dedicated her life to her family and a small pappad business. The small-scale venture was a source of pride, but as years passed, the returns dwindled, casting a shadow of uncertainty over her family's future. With a family of five and three children to support, Rani knew she had to pivot.

At a time when many would consider retirement, Rani chose renewal. She envisioned a new path—a Kirana (grocery) store that would better serve her community and secure her family's financial well-being. This was a bold move, but it required capital she didn't have. It was at this crucial juncture that Muthoot Microfin entered her life, not just as a lender, but as a lifeline.

With an initial loan of ₹61,000, Rani embarked on this new journey. The infusion of funds was like a fresh spring rain, nurturing the seeds of her new business. The former pappad maker now became a thriving shop owner. Her diligent work ethic and a decade of business experience translated into a burgeoning enterprise. Her weekly earnings more than doubled, soaring to ₹6,000.

The intervention of Muthoot Microfin was nothing short of a turning point. It provided the timely support that allowed Rani to not just survive, but to truly thrive. Her family, once facing financial uncertainty, now enjoys a secure and stable life. But this is not the end of Rani's story. The future for Rani and her family is yet to be unfurled, brimming with possibilities and the continued support that will see her business—and her dreams—blossom even further.



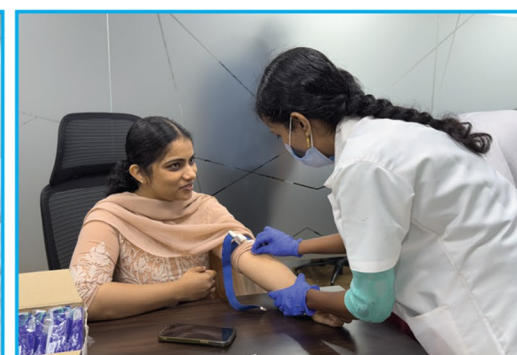


## Executive Director Thomas Muthoot John Delivers Keynote at BFSI IT SUMMIT 2025

At the recent BFSI IT Summit in Mumbai, the keynote speech delivered by the Executive Director, Thomas Muthoot John, captivated an audience of industry leaders, innovators, and technology experts. The address, titled "Phygital Transformation Rooted in Legacy and Driven by Purpose," explored how traditional, legacy-led organisations in the Banking, Financial Services, and Insurance (BFSI) sector are not just surviving but thriving by spearheading inclusive digital change. The director's core message was that embracing a "phygital" model—a seamless blend of physical and digital experiences—is the key to future success, especially when anchored in a clear, guiding purpose.

## Muthoot Microfin conducts a free health checkup for its employees at the Head Office in partnership with M-Swasth

Muthoot Microfin recently held a successful, comprehensive free health checkup for its employees at the Head Office in partnership with M-Swasth. This initiative, designed to help staff proactively monitor their well-being, saw a great turnout with over 250 employees participating. They had access to a wide range of essential screenings, including more than 70 tests across panels for diabetes, heart and liver health, kidney and bone health, and infection screening, as well as vitamin and thyroid profiles. The event, which took place on August 13, 2025, provided a valuable opportunity for everyone to gain key insights into their health and take a significant step toward a healthier life.



### Get In Touch



Administrative Office  
Muthoot Microfin Limited,  
5th Floor, Muthoot Towers  
M.G. Road, Kochi - 682 035, Kerala, India



[www.muthootmicrofin.com](http://www.muthootmicrofin.com)

Send your feedback to  
[mpower@muthootmicrofin.com](mailto:mpower@muthootmicrofin.com)



+91 484 427 7500.

[f](#) [@](#) [t](#) [v](#) [in](#) /MuthootMicrofin