

# Empowering Millions, Defining Milestones:

## Our Path to 2026

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“I am filled with immense pride in our collective achievements. We have reached monumental milestones, with our overall AUM surpassing ₹13,000 Crore and Individual Loan portfolio crossing ₹1,000 Crore. Muthoot Microfin is now the first Indian MFI to secure a global credit rating, receiving a 'BB-/Stable' from CareEdge Global for our USD 50 million ECB programme in addition to the recently improved long-term debt rating A+ Positive, where CRISIL has revised its outlook to a positive rating. This recognition, alongside our CARE ESG 1 Rating (Score: 72.2) and the SKOCH Gold Award, emphasises our leadership in sustainable finance. With 17,000+ employees across 1,700 branches in 21 states & UT, our human capital remains our strength. Our commitment to excellence is reflected in our sixth Great Place to Work certification and our recognition by ET Now as the Best Organisation for Women. Looking ahead to 2026, we will focus on product diversification, automation, and cost optimisation. Together, we will drive sustainable growth and continue empowering lives.”

**SADAF SAYEED**  
CEO, MUTHOOT MICROFIN

greatest



### Exceeding benchmarks through operational efficiency

**34,00,000**  
Active Customer**12,558.77** Crores  
Assets Under Management**₹53,258** Crores  
Total Disbursement**1,718**  
Branches**21**  
States & UT**392**  
Districts**1,893,859**  
Customer App Downloads

## Muthoot Microfin Becomes the First Indian MFI to Secure a Global Credit Rating

**CareEdge**  
GLOBAL RATINGS  
A Subsidiary of CARE Rating Limited

Muthoot Microfin has become the first Indian MFI to secure a global credit rating (BB-/Stable from CareEdge Global), marking a significant milestone amid a cooling microfinance cycle. Despite industry-wide growth moderation, the company is strengthening its balance sheet by diversifying funding through a \$50 million ECB programme, retail bond issuances, and private NCDs. These initiatives reduce reliance on traditional wholesale sources and improve liquidity. This strategic shift supports Muthoot Microfin's transition toward secured and individual lending, positioning the firm for sustainable, long-term growth with enhanced credit validation and broader international investor access.

# Empowering Rural Livelihoods



## Supriya Kuldeep Chauhan

**Loan ID: 1102090101150215**

In the textile hub of Ichalkaranji, Maharashtra, Supriya Kuldeep Chauhan has proven that grand enterprises can grow from the smallest rooms. In 2018, the 32-year-old homemaker began with just two sewing machines and a drive to achieve independence. Starting with simple alterations and blouse stitching, Supriya's reputation for quality grew rapidly. To scale her vision, she secured financial support from Muthoot Microfin, allowing her to invest in advanced overlock and pressing machinery. This transition birthed Ulhas Garment, a professional unit known for its precision and reliability. The transformation has been life changing. Her weekly income increased from ₹4,000 eight years ago to ₹40,000 today. Beyond her own success, she now employs fellow women from her community, fostering collective financial stability. Ulhas Garments shows Supriya's grit. By evolving from a solo tailor to a business owner, she has secured her family's future and become a beacon of entrepreneurial spirit in Ichalkaranji.

## Rina Pradhan

**Loan ID: 1103670101150720**

In the heart of Sambalpur, Odisha, 31-year-old Rina Pradhan is transforming her family's future through resilient livestock management. Originally struggling with limited resources, Rina's journey toward financial independence took a pivotal turn when she partnered with Muthoot Microfin. Recognising her potential, Muthoot Microfin provided the necessary capital to scale her small-scale cattle herding activities. Now on her 3rd cycle Income Generating Loan (IGL), Rina has strategically invested in two high-yielding Jersey cows. This upgrade in livestock quality has significantly boosted her dairy production and operational efficiency.

Her daily earnings have surged from a modest ₹250 to a stable ₹600. Rina's story is a powerful example of how timely credit and entrepreneurial fortitude can break the cycle of poverty. Today, she stands as a proud business owner, ensuring a better quality of life for her family.





## Sumitra Singh

**Loan ID: 1110300101006544**

In Paschim Medinipur, West Bengal, Sumitra Singh is turning simple materials into symbols of empowerment. At 35, Sumitra has mastered the delicate art of imitation jewellery, but for years, her talent was constrained by a lack of working capital. The turning point came through her partnership with Muthoot Microfin. By accessing structured credit, Sumitra received the vital impetus needed to transition from a small-scale hobbyist to a flourishing entrepreneur. Currently in her second loan cycle with an amount of ₹75,000 she has invested in high-quality raw materials and diverse designs that appeal to a broader market. Her daily earnings have tripled, rising from a meager ₹150–₹200 to a robust ₹600.

Beyond the capital, value-added services and financial literacy have given her the confidence to manage her business independently.

Sumitra's journey illustrates how micro-loans act as a catalyst for skilled women. With the right financial backing, women like Sumitra aren't just making jewellery—they are crafting a foundation of self-reliance and prosperity for their families.

## Sindhu

**Loan ID: 1000340000004131**

Since 2017, Sindhu, a 46-year-old from Kuthiyathod, Kerala, has personified the power of grit and progressive credit. Her journey began with a modest peeling shed, but her vision was always set on something greater. Through disciplined growth across multiple credit stages—including IGL, TPP, Pragathi, and Vyapar loans—Sindhu systematically scaled her operations. Today, she has transitioned from manual labour to owning a fully operational oil mill. Her most recent juncture, an Individual Loan of ₹2,30,000 allowed her to invest in advanced machinery, further industrialising her production. The results of her eight-year partnership with Muthoot Microfin are remarkable. Her earnings have surged, providing a robust financial cushion. Her hard work culminated in the construction of a new family home, a tangible symbol of her upward mobility and with her new machinery, she is building a profitable enterprise that promises long-term stability. Sindhu's story is a masterclass in using micro-credit as a ladder. By evolving her business with every loan cycle, she has transformed from a small-scale worker into a successful industrial entrepreneur. Ulhas Garments shows Supriya's grit. By evolving from a solo tailor to a business owner, she has secured her family's future and become a beacon of entrepreneurial spirit in Ichalkaranji.





## VOICES OF IMPACT

## Putting People First

Muthoot Microfin is committed to fostering a supportive and empowering workplace through several key initiatives in 2025. HER initiative provides a confidential platform for women to voice concerns via a dedicated hotline, email, and an anonymous portal. Prioritising holistic health, an Employee Mental Health Cell is launched, offering professional psychological counseling, alongside a comprehensive medical workshop for 850+ women on cervical cancer and menstrual hygiene. All female staff received Reliance medical vouchers for 70-parameter check-ups, while Head Office employees participated in general medical screenings.

To support financial well-being, "Master Your Money" financial literacy program, which focused on smart savings, was organised. Furthermore, targeted surveys were conducted, including the "First Step" survey at one month and "Milestone" surveys at three and six months. Specifically for female workforce, the LeadHer Survey ensures meaningful insights are gathered to enhance their organisational experience. Together, these programs ensure every employee feels heard, healthy, and valued.

## A YEAR IN ASCENT



## Celebrating Excellence:

Our journey toward financial inclusion has always been fueled by the dedication of our people. Muthoot Microfin has been honoured with several prestigious accolades this year, including Gold at the SKOCH Awards 2025, ET Now Best Organisation for Women, SKOCH ESG Awards, and the Top Performing Microfinance Institution award at the WATER.ORG & SA-DHAN AWARDS 2025.

### Get In Touch



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