



MUTHOOT MICROFIN LIMITED MONTHLY NEWSLETTER



Vol. 14 | Issue 02

February 2026

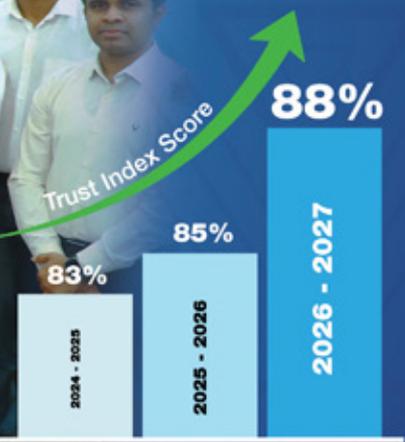
Muthoot Microfin has officially earned the Great Place To Work® Certification

"Consistency is the True Architect of a Great Place to Work"

Earning the Great Place to Work® Certification for the 7th time is a significant milestone, but the true achievement lies not in the badge itself, but in the relentless consistency that builds it. At the heart of our organisation lies a profound commitment to empathy, which we define as the active pursuit of understanding the lived experiences of every individual within our ecosystem. We recognise that every employee arrives at work carrying a complex tapestry of personal joys, hidden burdens, and unique perspectives. By prioritising empathy consistently—rather than as a reactive measure—we create a workplace where individuals feel seen and heard in their entirety, moving far beyond the outdated view of employees as mere units of productivity.



This culture of consistency begins with a leadership philosophy that rejects the traditional command-and-control model. Instead, we have cultivated a supportive framework where our managers are trained to listen more than they speak. We encourage our leaders to engage in a practice that requires setting aside one's own agenda to fully absorb the concerns and aspirations of team members. It is this unwavering, day-to-day application of empathy that fosters a high level of trust, serving as the bedrock for all our collaborative efforts and securing our standing as a great workplace.



A MEASURED ASCENT



Anima Samanta

Loan ID: 5113530101003172

These days, Anima Samanta, age 50, from Purba Medinipur, West Bengal steps into her fruit stall with a sense of quiet pride. The transition didn't happen overnight, nor did it follow a straight line. It was a journey of small, calculated steps that eventually led to a life she once only dreamed of for her family.

The change is visible in the numbers. There was a time when Samanta's day ended with just ₹300 in her pocket—barely enough to cover the basics. Today, her daily income has climbed to ₹800. This shift began with a timely financial support through Income Generation Loans (IGL) from Muthoot Microfin. These initial micro-loans were her entry point, providing the seed capital to buy fresher stock and a wider variety of fruits. As she proved her reliability, the doors to larger credit opened.

What used to be a cycle micro loans evolved into a significant Individual Loan of ₹3 Lakh. This capital allowed her to scale up her business setup to a larger, more permanent scale of operations. She no longer had to worry about the immediate "how" of expansion; the funds were there to back her ambition.

The most striking part of her story is how accessible this support has become. Where she once might have feared complex paperwork, she now finds the process intuitive. With the rise of digital tools, she can manage her finances and track her progress with a few taps on a screen. The care and respect she received from the team made the tough parts of banking feel like a partnership. Samanta has evolved beyond a simple fruit vendor into cementing her future through steady progress.

BUILDING A LIFE BY DESIGN



Mangal Uttam Yelmame

Loan ID: 1109690101001752

For Mangal Uttam Yelmame, a 41-year-old from Nashik, Maharashtra, the small Kirana store she started six years ago was always more than just a shop—it was her path to independence. Living in a community where financial opportunities were often out of reach, Mangal decided to break the cycle of limited choices by taking her first steps into the world of microfinance. Muthoot Microfin offered her the right loan.

Initially, Mangal managed her shop with very limited stock, earning a modest weekly income of ₹3,000. While she had the drive, she lacked the "bridge" to get to the next level. This bridge appeared in the form of structured financial support designed for women like her. By securing her first loan, she began to see what was possible. Now in her second loan cycle of ₹50,000, the impact is undeniable. Her weekly earnings have doubled from ₹3,000 to ₹6,000 and the capital allowed her to stock a wider variety of daily essentials, drawing in more customers from her neighborhood. The smooth, respectful lending process removed the "fear" of formal debt, replacing it with a sense of partnership.

Mangal's journey is a classic example of how "step-by-step" upgrades in financial support can change a person's stature. She didn't just get a loan; she gained a tool to enlarge her scope. By proving her ability to manage and repay, she has moved from being a small-scale seller to a respected local entrepreneur. The barriers of being in a backward community are fading as she embraces modern financial tools. With her current success, she is already eyeing new products and diversifications to further expand her Kirana store. For Mangal, these loans were the fuel that allowed her to take control of her family's future and dream even bigger.

NEWS

Muthoot Microfin's CRO Jinsu Joseph honoured with prestigious ICAI CA CXO Award

In a significant recognition of corporate excellence and robust governance, **CA. Jinsu Joseph**, Chief Risk Officer (CRO) of Muthoot Microfin Limited, has been conferred with the prestigious ICAI (The Institute of Chartered Accountants of India) CA CXO Award in the Emerging Corporate – All Industry category.



The award was presented by Shri (Dr.) Raj Bhushan Choudhary, Hon'ble Union Minister of State for the Ministry of Jal Shakti, during the World Forum of Accountants (WOFA) 2.0 – International Summit. The event took place on February 1, 2026, at the India Expo Centre & Mart in Greater Noida, Uttar Pradesh.

The jury recognised Mr. Jinsu Joseph for his pivotal role in fortifying Muthoot Microfin's operational integrity including the successful design and implementation of a comprehensive ERM framework that aligns with global best practices, development of a sophisticated scorecard model for credit underwriting, and strengthening risk governance to support the company's expansion while maintaining high asset quality.

Empowering the Grassroots: CSR Initiative "JAGARAN" Launches Nationwide



A transformative wave of financial inclusion is sweeping across the country as the JAGARAN – Financial Literacy & Digital Empowerment Program officially kicks off. Operating under the slogan "Be Aware, Be Empowered," this CSR campaign aims to uplift low-income and microfinance communities by bridging the digital divide. Scheduled to conduct 32 training events across 13 states from February 17 to March 21, 2026, JAGARAN provides essential tools for the modern economy. The program focuses on critical skills: mastering safe digital payments, understanding financial rights, and maintaining credit credibility through timely repayments. The program has already covered 6 states and empowered over 600 people as of February 28, 2026.

Get In Touch



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