

Muthoot Microfin Wins Prestigious Honours at Global Inclusive Finance Summit 2026



At this year's ACCESS Global Inclusive Finance Summit, Muthoot Microfin was distinguished with two coveted accolades, reinforcing our position as a leader in the Indian financial landscape. The summit recognised Muthoot Microfin's efforts across two critical dimensions of modern finance: Financial Inclusion Institution of the Year Award honouring its success in integrating underserved communities into the formal financial ecosystem. Muthoot Microfin was also recognised for its commitment to ethical lending, ESG (Environmental, Social, and Governance) standards, and long-term economic resilience with 'Responsible Finance for Sustainability Award'.



The dual win emphasises the core truth of Muthoot Microfin's operations: Growth is only meaningful when it is inclusive. By prioritising women entrepreneurs and providing a lifeline to small businesses, Muthoot Microfin is fostering a grassroots economic revolution.

This achievement belongs to all of the teams who tirelessly work to turn vision into reality. Looking forward to the remainder of 2026, these accolades serve as fuel to reach further, serve better, and continue championing the cause of responsible finance.

EXPANDING HORIZONS



Milana

Loan ID: 1101570101158271

In the heart of Karnataka's Hassan district, 32-year-old Milana is painting a new future for her family, one built on enterprise, vision, and strategic growth. For years, Milana's household relied on the unpredictable nature of daily wages earned by her husband, a local painter. While they managed a modest shop selling essentials, the income was barely enough to sustain their family of four, and the

shop's weathered appearance mirrored their financial stagnation.

Milana knew that to change her family's trajectory, her small business needed more than just a coat of paint; it needed a complete overhaul. She envisioned a renovated, well-stocked store that could serve as a reliable hub for her neighbourhood. However, like many aspiring rural entrepreneurs, the bridge between her vision and reality was blocked by a lack of capital.

The turning point arrived when Milana partnered with Muthoot Microfin. Securing a third cycle loan of ₹80,000, she didn't just spend the money; she invested it with precision. The funds allowed her to transform the cramped space into a modern, welcoming retail environment. She started stocking a wider variety of goods to ensure no customer left empty-handed. This helped her to create a professional setup that encouraged repeat business.

The results were immediate and impactful. Milana's daily income surged to ₹1,500, nearly doubling her previous earnings. This newfound stability has provided her family with a safety net they never thought possible.

Beyond the numbers, Milana has emerged as a local icon of female empowerment. Neighbours who once saw her as just a homemaker now see a savvy business owner. Her success has sparked a dialogue among the women in Hassan, proving that with the right financial support and a clear plan, they too can transition from daily-wage dependency to business ownership. With plans already in motion to seek further financial support for a second expansion, Milana's story is far from over.

FROM DREAMING TO DOING



Rathika

Loan ID: 5109730101004283

than just a loan, she needed a partner who believed in her potential.

The turning point came through seamless financial inclusion. After successfully completing three cycles of Income Generating Loans (IGL) with Muthoot Microfin, Rathika's disciplined repayment and the timely, speedy service she received allowed her to transition to an Individual Loan (IL). This wasn't just a transaction; it was the fuel for her expansion.

With the capital in hand, Rathika replaced her manual setup with three high-speed power machines. Today, her shop is a local hub for both men's and women's tailoring. The financial impact has been life-changing: her monthly income has surged to ₹35,000, more than doubling her previous earnings.

Beyond the numbers, Rathika's success serves as a beacon of empowerment. By providing fast, accessible credit, Muthoot Microfin helped a business grow and helped a woman secure her family's future and inspire her neighbours. Rathika's story proves that when financial services are delivered with speed and empathy, they don't just bridge a gap, they stitch together a stronger social fabric.

NEWS

Strengthening workplace readiness through emergency mock drills and training

Muthoot Microfin successfully conducted a comprehensive Medical Emergency Mock Drill and Training Program on January 08, 2026, at the MML Lounge. Led by a qualified medical team from Apollo Adlux Hospital, Angamaly, Kerala, the session provided over 30 staff members with intensive, hands-on training in Basic Life Support (BLS) and Choking Management. Participants engaged in practical simulations designed to build confidence in administering life-saving techniques, followed by an insightful session on stroke management and identifying critical medical red flags in a corporate environment.



Empowering MSMEs for the Global Stage



Thomas Muthoot John, Executive Director of Muthoot Microfin and a key leader within the Muthoot Pappachan Group, represented Muthoot Microfin at the Integrate26 panel in Bengaluru on January 30th, 2026. Organised by CII Karnataka, the session titled "MSMEs Go Global: Compliance and Credit Readiness" addressed the critical barriers preventing Indian small businesses from scaling internationally.

During the discussion, Thomas Muthoot John expressed that global expansion is

no longer just an aspiration but a necessity for resilient growth. He highlighted how structured financial planning and early access to credit act as the bedrock for cross-border trade.



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