

1000 Female Relationship Officers Strong! Muthoot Microfin Celebrates a Remarkable Milestone



Muthoot Microfin proudly announces a new chapter in its growth story, as the number of our dedicated female Relationship Officers has crossed the 1000 mark. This achievement is part of a larger success story, with the total count of women employees now standing at 1,322, reflecting our deep commitment to building an inclusive and empowering workplace.

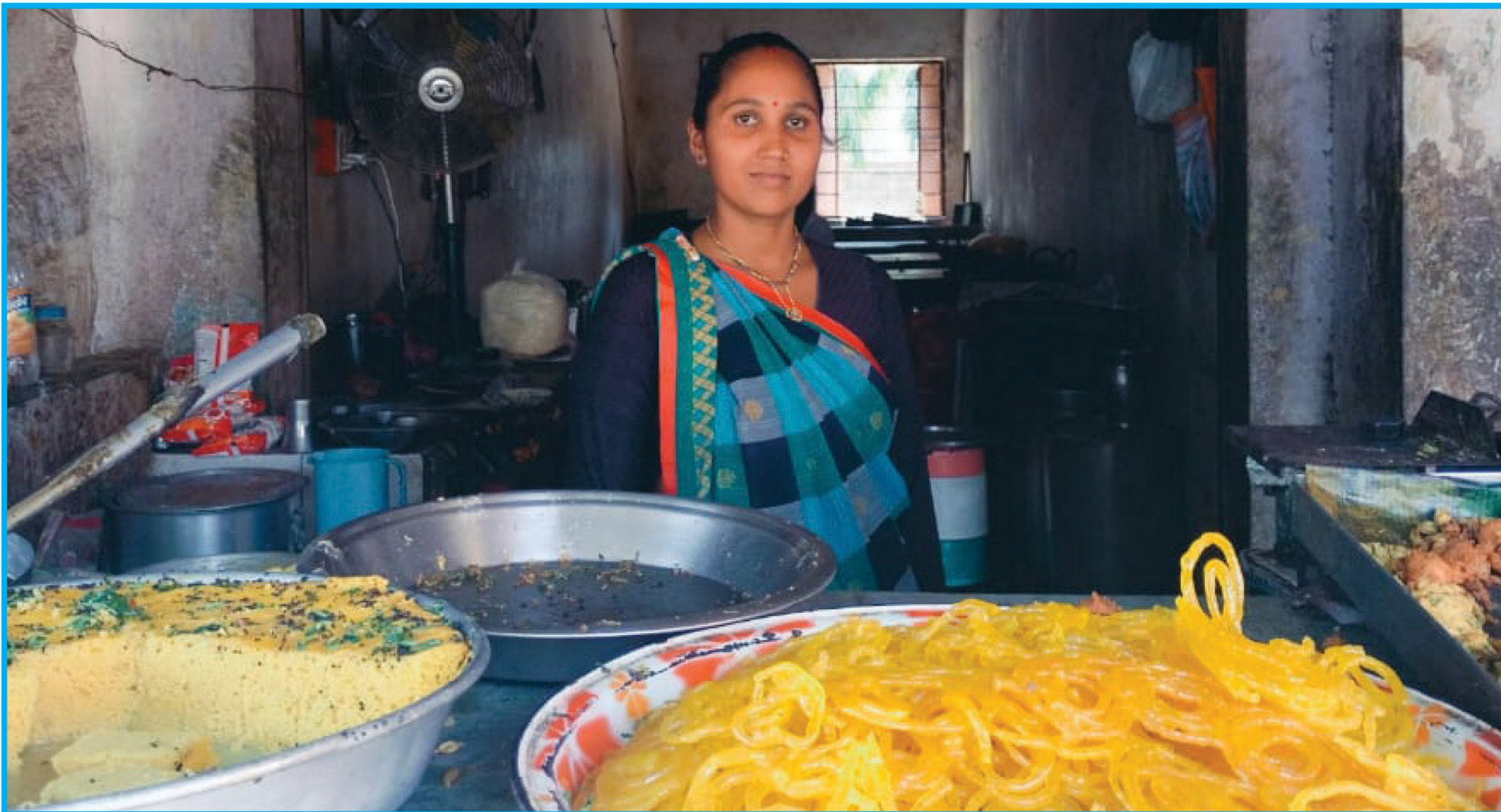
Our approach to fostering a supportive environment for women begins at the very start of their journey with us. From a structured induction process to continuous handholding, milestone-based feedback, and direct communication with leadership, we provide a 360-degree development framework designed especially for our women employees. We believe in nurturing talent and ensuring every individual has the tools to succeed.

"Central to our strategy is a focus on promoting inclusivity and well-being," said Subhransu Pattnayak, CHRO. "We have created dedicated platforms and robust mental health support systems, recognising the importance of holistic support. Our commitment to gender inclusion is evident in initiatives like the HER platform and the LeadHer Survey, which are specifically designed to meet the unique needs of our female colleagues. These initiatives have significantly increased participation and retention among women, strengthening our inclusive culture."

Moving forward, Muthoot Microfin remains dedicated to building a unified cultural framework that integrates development, engagement, compliance, and empathy. Our future plans include establishing peer-led learning circles, mentorship networks, and community-based emotional wellness models for women employees, further solidifying our position as a leader in creating a truly equitable and supportive workplace. We are excited to continue this journey of growth and empowerment, together.

The Power Of Trust

LOAN ID: 1104810101150301



The entrepreneurial journey of Thakor Sangitaben Ketulkumar, a 27-year-old from Anand, Gujarat, is a story of determination and growth. Beginning with a small food stall and a modest daily income of just ₹300, Sangitaben harboured a clear vision for her business. She knew that with the right support, she could expand her operations and significantly increase her earnings.

Her journey of business growth was accelerated through consistent and responsible financial management. Over time, Sangitaben built a strong relationship with Muthoot Microfin, a relationship founded on trust and a flawless record of timely loan repayments. This reliability proved to be her biggest asset, enabling her to secure larger loans with each successive cycle.

This trust culminated in her fifth loan cycle, where she was granted a substantial amount of ₹75,000. This crucial investment was the catalyst for a major transformation. Sangitaben used the funds to revive her food business, investing in better facilities and inventory. The results were immediate and impactful. Her daily income surged from ₹300 to over ₹800, more than doubling her previous earnings.

Today, Sangitaben's financial position is excellent, a direct result of her strategic business decisions and unwavering commitment to financial discipline. Her success serves as a powerful example of how trust and timely repayment can unlock significant opportunities for small business owners, paving the way for sustainable growth and prosperity.

The Path to Prosperity

LOAN ID: 1104180101159578



Prema, a 39-year-old entrepreneur from Cuddalore, Tamil Nadu, has transformed her life through hard work and strategic financial support. For the past four years, her tailoring shop has been a beacon of her dedication, and with the help of Muthoot Microfin, she's seen her business—and her family's future—flourish.

Starting with a modest tailoring business, Prema's monthly income was around ₹15,000. Seeking to expand her operations, she secured her first loan from Muthoot Microfin Limited. This initial support, coupled with her unwavering commitment to timely repayments, built a strong foundation of trust. As she successfully completed four loan cycles, each one was a stepping stone to greater opportunities.

Her dedication has paid off significantly. Prema is now in her fifth loan cycle, having been approved for a loan of ₹85,000 to further grow her business. This increased funding reflects the confidence placed in her financial discipline and business acumen. Today, her monthly income has risen to ₹24,000, a remarkable increase that has brought stability and happiness to her household.

Prema's success is a story of a household's upliftment. The mother of two, a 12-year-old daughter and a 10-year-old son, she and her husband have been able to provide a better life for their family. Her journey shows how diligence and the right financial partnership can empower individuals to achieve their dreams and create a brighter future for generations to come.

NEWS



Executive Director Thomas Muthoot John Shares Industry Vision at iMedia Brand Summit

At the iMedia Brand Summit 2025, Thomas Muthoot John, Executive Director of Muthoot Microfin Limited, presented a compelling vision of artificial intelligence as a "foundational shift," on par with transformative technologies like electricity and the internet. He stressed that for businesses to move forward, AI integration is no longer optional but essential. Highlighting how the 138-year-old legacy company is evolving, Thomas Muthoot John explained Muthoot's strategy to serve India's next billion users. By leveraging AI for personalisation, contextualisation, and localisation, the company aims to match the right financial products with the right people, thereby building trust and fostering true financial inclusion.

CEO Sadaf Sayeed Advocates for Green Financing at ASSOCHAM Conclave

At the 11th Annual ASSOCHAM Conclave on NBFC & Green Financing, CEO Sadaf Sayeed underscored the critical role of sustainable finance in reshaping the financial landscape. Held on July 24, 2025, in Worli, Mumbai, the event focused on the integration of green financing into traditional lending models. Sadaf Sayeed highlighted how this shift is fostering financial inclusion and promoting environmentally responsible investments. The conclave emphasised that the synergy between NBFCs and green finance is crucial for driving



economic growth while addressing global sustainability challenges. This push toward a more resilient, environmentally conscious financial ecosystem is a key focus for industry leaders.

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