

JAGARAN EMPOWERS THOUSANDS THROUGH FINANCIAL & DIGITAL LITERACY



The Jagaran CSR Campaign has reached a significant milestone, successfully concluding a massive nationwide outreach aimed at bridging the gap in financial and digital literacy. Spanning 13 states and operating through 32 dedicated centers, the initiative provided training and awareness to over 3,200 beneficiaries. The program focused on transforming participants into responsible financial actors by emphasising the importance of maintaining a healthy credit score through timely repayments and demanding accountability via official receipts. By instilling a deep understanding of individual financial rights and responsibilities, Jagaran has laid the groundwork for long-term economic stability and more informed decision-making within these communities.

Beyond traditional banking awareness, the campaign served as a critical shield against the rising tide of cybercrime. The Digital Empowerment segment of the program equipped attendees with the tools to adopt safe, transparent digital payment practices while remaining vigilant against sophisticated scams. Participants were educated on identifying fraud in both cash and digital environments, ensuring they can navigate the modern economy without falling prey to predatory practices.

This milestone marks only the beginning of the journey. Jagaran continues to enlighten the common public and ensure the safety and security of their financial practices in the coming days, expanding our reach to build a more resilient and informed society.

THE FIRST OF MANY



Meena Kumari

Loan ID: 5111850101004460

their village.

The beginning of her journey was marked by significant hurdles. Lacking prior business experience and operating with very limited capital, Meena struggled to maintain enough inventory. Frequent stockouts meant she couldn't meet the growing demands of her customers, hindering the shop's potential. Recognizing that she needed a financial partner to scale her dreams, she turned to the Muthoot Microfin Nawabganj branch.

She began with an initial loan of ₹50,000 to stabilize her stock, and as her business grew, she secured further funding. Now, with a current loan of ₹1,50,000, she has successfully transformed her tiny shop into a busy, thriving local business.

Today, Meena earns a steady monthly income of ₹12,000, providing her family with newfound security. Beyond the numbers, she has emerged as a true role model in Nawada Imamabad. With her latest investment, she plans to further diversify her stock, ensuring that every woman who walks through her door finds exactly what she needs. Meena's journey is a testament to how determination, paired with the right financial support, can turn a small shop into a beacon of empowerment.

PATH TO PROSPERITY



B Gomathi

Loan ID: 1100740101164197

In the vibrant coastal landscape of Puducherry, B Gomathi's journey represents more than just business growth; it is a blueprint for how strategic credit can rewrite the social script for women entrepreneurs. Today, her dual enterprise—a thriving Beauty Parlour and a curated Fancy Jewellery Shop—serves as a cornerstone of her local economy. However, the true narrative lies in the quiet, steady climb from a modest shop owner to a primary breadwinner.

The trajectory of Gomathi's business shifted significantly in 2017 upon her entry into the microfinance ecosystem through Muthoot Microfin. For many women, the barrier to expansion isn't a lack of vision, but a lack of accessible capital. By integrating into a structured credit system, Gomathi bypassed traditional hurdles, securing the right loans that fueled her transition through five successive loan cycles.

Gomathi's success isn't defined by a series of deliberate reinvestments. Now in her fifth loan cycle with an active Vyapar loan of ₹1,50,000, she is focusing on sophisticated shop renovation and robust working capital management. Since 2017, her monthly income has moved into a significantly higher brackets, now reaching ₹40,000 a month, a surge sustained over several years rather than a temporary spike. Her financial independence directly translates to household stability, as she now substantially contributes to the upbringing and education of her two children alongside her husband.

When a woman in a community like Puducherry gains the means to renovate her business and stabilise her income, the impact radiates outward. Gomathi's story reflects the broader mission of microfinance institutions to bridge the gap between intent and opportunity. By providing the tools for shop renovation and inventory scaling, these institutions enable women to transition from subsistence to surplus.

NEWS

PINK Hiring Drive 2026

Reshapes Workforce Diversity

In a powerful move toward professional equity, the PINK Hiring Drive 2026 successfully concluded its pan-India recruitment drive this past March 8. Strategically held on International Women's Day, the initiative served as a cornerstone the mission to ensure exceptional female talent. The drive successfully onboarding women into critical roles including Relationship Officers (RO), Branch Relationship Managers (BRM), Branch Credit Managers (BCM), and various Supervisory Roles. The drive spanned 17 states, drawing a wave of interest from aspiring professionals, getting 700 physical attendees and upwards of 1,000 online registrations. The final tally of 365 selected candidates is a good stride towards expansion of the company's female workforce. Beyond the interviews, the event offered a unique mentorship platform where candidates engaged directly with existing female leaders. These interactions provided firsthand insights into successful growth journeys, fostering a spirit of empowerment that extended far beyond the recruitment desks.



B-FACT 2026: Pioneering a Resilient Financial Future



The ASSOCHAM 20th Banking & Financial Annual Conclave for Transformation (B-FACT 2026), held this March in Mumbai, marked a significant milestone in India's journey toward Viksit Bharat. The event brought together industry leaders to strategise on building a resilient and sustainable financial ecosystem.

During the sessions, CEO Sadaf Sayeed emphasised that inclusion, innovation, and adaptability are the cornerstones of institutional strength. A primary takeaway was the urgent shift from

merely providing basic access to achieving meaningful financial inclusion. By leveraging digital transformation, the conclave aimed to ensure that financial services reach every citizen, fostering long-term stability and equitable growth across the nation.

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