

Catalysing Financial Inclusion through Synergy: **Muthoot Microfin's Collective Impact**



Muthoot Microfin's recent strategic engagement at the 20th Sa-Dhan National Conference in Delhi reaffirmed the critical role of industry collaboration and collective impact in advancing financial inclusion across India. Muthoot Microfin's prominent presence at this major industry association event reinforced its unwavering commitment to fortifying the sector and enabling socio-economic empowerment for underserved communities.

The conference served as a platform to celebrate various institutions' operational excellence, highlighted by Muthoot Microfin winning the prestigious Top Performing Microfinance Institution award at the WATER.ORG & SA-DHAN AWARDS 2025. This accolade is a clear validation of Muthoot Microfin's robust leadership and its mission to foster sustainable, holistic growth.

Muthoot Microfin's impact extends beyond conventional lending through responsible practices and value-added services. The provision of targeted products, such as the crucial sanitation loan, significantly contributes to the overall well-being of its clientele. The firm is dedicated to scaling its efforts, effectively deploying capital, and providing essential financial services to substantially uplift the women entrepreneurship landscape, ultimately driving inclusive growth for a stronger India.

The Wheels of Change

Loan ID: 5108870101012934



At 42, Mahapati Devi of Bhagvanpur, Bihar, harboured a simple yet powerful ambition: to build a better life for her family. With her husband, she had established a modest mini cycle repair shop. It was a small enterprise, offering basic repairs and a few cycles—just enough to keep things ticking, but not enough to truly grow. They were working hard, yet their daily income remained constrained by their limited capital.

The turning point came when Mahapati Devi secured her first loan from Muthoot Microfin Limited. This initial injection of capital was more than just money; it was a vote of confidence that allowed her to invest in inventory, offer more services, and expand the shop's modest footprint.

The true transformation, however, was unlocked across her subsequent loan cycles. By the time she applied for her third loan cycle, an individual loan of ₹195,000, Mahapati Devi and her husband had proven their financial discipline and business acumen.

This significant capital allowed them to move beyond a mini shop. They could now stock a wider variety of new cycles, catering to different customer segments, invest in professional repair tools, and draw in more foot traffic.

The results were dramatic and life-changing. The shop, once constrained, began to thrive. The improved business operations and expanded inventory led to a significant increase in daily sales and services.

Mahapati Devi's financial position shifted from stable to strong. The most telling indicator of this success is the astonishing jump in her family's earnings. Her monthly income has almost doubled, now reaching approximately ₹50,000.

Drapes of Determination

Loan ID: 1104930101149745



In the bustling district of Kheda, Gujarat, lived Ankitaben Maheshbhai Solanki, a determined woman of 37 with a small but significant dream. Like many entrepreneurs across India, she faced a fundamental challenge: the lack of sufficient capital to turn her passion into a thriving business. Ankitaben's heart was set on selling sarees, the quintessential Indian garment, but her initial stock was meager, and her business was restricted by her modest means.

Ankitaben's journey began when she secured her first loan from Muthoot Microfin Limited. This initial injection of capital was more than just money; it was a vote of confidence that allowed her to purchase a foundational stock of cloth and sarees. In those early days, the business was tiny, requiring tireless effort and careful management.

The crucial difference in Ankitaben's story is the consistent and timely financial support she received. Recognizing her commitment and the potential of her venture, Muthoot Microfin Limited continued to stand by her side. Over the course of six years, Ankitaben demonstrated her diligence and entrepreneurial spirit, taking subsequent loans to steadily grow her business.

Her most recent, the fifth loan, of ₹52,000, marked a significant turning point. This substantial amount allowed her to exponentially increase her inventory. The stock of beautiful sarees and high-quality cloth dramatically expanded, giving her customers more choices and leading to higher sales volumes.

After six years of hard work and consistent support, Ankitaben's current monthly income is now around 30,000. This stable and respectable income has drastically improved her financial condition, providing security and a better quality of life for her family.

Ankitaben Maheshbhai Solanki's story is a shining example of how focused, impactful financial assistance can empower an individual to overcome initial hurdles and build a sustainable, prosperous future.

Beyond Credit: Building 'Real Financial Strength' in Rural India

Thomas Muthoot John, Executive Director of the Muthoot Microfin Limited, delivered a key address at the 10th Global Economic Summit and 6th World Trade Expo in Mumbai on November 21st. Speaking on the theme, 'From Access to Empowerment: Redefining Financial Inclusion in Bharat,' Mr Thomas presented a powerful narrative on how true financial inclusion transcends mere access, leading to meaningful empowerment, particularly for rural women.

He offered a deep dive into the group's approach, which moves beyond providing basic access to actively building real financial strength. This is achieved through a strategic combination of essential credit, secure savings options, and easy-to-use digital tools designed to equip rural entrepreneurs. His perspective showcased a scalable model for fostering inclusive growth across India.



Muthoot Microfin Kishanganj zone distributed Flood Relief Kit in Kishanganj, Bihar

Muthoot Microfin Kishanganj zone successfully completed a Flood Relief Kit Distribution program in Kishanganj on November 29, 2025. A total of 600 beneficiaries received essential relief kits across the zone. The distribution was strategically carried out in three main locations: Bahadurjang (serving 300 beneficiaries), Tulsia (serving 200 beneficiaries), and Teragachch (serving 100 beneficiaries).



The event was graced by key attendees, including Chief Guest Arshana Kumari (Bahadurjang SHO), AVP Soumitro Chakraborty, and RM Sagar Singh. Also present were DMs Shailendra Duby and Sunny Kumar, and AMs Nitu Singh, Shibham Singhaniya, Mithun Kumar, and Rakesh Singh, along with the entire, dedicated Kishanganj zone team whose active participation ensured the smooth execution of this impactful initiative.

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