

Championing Financial Inclusion for the Common Man: Muthoot Microfin and Group Companies Illuminate Global Fintech Fest 2025



The Muthoot Pappachan Group, spearheaded by its flagship company Muthoot FinCorp and its microfinance arm Muthoot Microfin Limited, made a high-impact presence at the Global Fintech Fest (GFF) 2025, effectively exhibiting its transformation from a legacy institution to a modern, digital-first financial services provider. The group's participation centered on the powerful theme "Serving the Common Man & Supporting Small Businesses," aligning its traditional legacy of trust with cutting-edge technology to drive financial inclusion across India.

The exhibition showcased the group's accelerated digital transformation, highlighting how technology is now seamlessly integrated into their core operations to deliver accessible and efficient financial solutions. The event also served as a platform to highlight the collective strength of the Muthoot Pappachan Group. The group successfully demonstrated its comprehensive product-to-segment approach, illustrating how tailored offerings—from microloans and gold loans to housing finance—are addressing the diverse financial needs of the masses.

The agenda at GFF 2025 was strategically designed to articulate this digital transformation and collective strength. The company's leaders actively participated in multiple high-profile discussions, steering conversations on the future of financial services. CEO Sadaf Sayeed engaged in a crucial panel discussion, focusing on microfinance trends and affordability in the current lending landscape, especially for the underserved. Similarly, Executive Director Thomas Muthoot John and COO Udeesh Ullas contributed their expertise in panel discussions, addressing topics like AI-first lending and the pivotal role of data in building future-ready financial institutions.

Stitching a New Destiny

Loan ID: 1111490101002022



Forty-year-old Shanthamma from Turuvekare, Karnataka, faced a daunting challenge after the loss of her husband. Determined to secure a stable future and meet her family's basic needs, she channelled her skills into a tailoring business. Starting small, she operated from her home using personal savings to purchase essential equipment. As their reputation for quality work grew, Shanthamma began planning to expand, envisioning a larger operation where she could even employ other women. However, scaling up the business proved difficult due to a lack of sufficient working capital.

To overcome this financial hurdle and realise her growth ambitions, Shanthamma turned to Muthoot Microfin Limited for support. She initially secured an IGL loan of ₹66,000 that allowed her to buy necessary items and transition the business from her home to a dedicated single-machine shop. With the move, and driven by increasing customer demand for tailored clothing, the business flourished. Seeing this success, Shanthamma identified the opportunity to diversify and integrate a cloth business with her tailoring service, transforming it into a complete clothing solution for her growing clientele.

Emboldened by her progress, Shanthamma secured a Pragathi loan of ₹30,000 from Muthoot Microfin. These crucial investments provided the capital needed to stock a variety of clothes, which was a game-changer for her enterprise. The strategic expansion proved incredibly successful, allowing Shanthamma's tailoring and cloth business to become financially viable and a true source of stability and pride for her family and her community.

The Enduring Spirit

Loan ID: 1006700000000423



Karthiyani Achudan, a 58-year-old artisan from Chelakkara, Kerala, embodies the enduring spirit of traditional entrepreneurship, having dedicated over 40 years to the craft of bamboo weaving. Her specialised work centers on creating bamboo baskets, primarily used for storing betel leaves. She reliably sources her raw material from the forests of Athirappally. To ensure stability and market reach, her production and marketing activities are efficiently overseen by a local society, allowing her to focus entirely on the skilled work itself.

Karthiyani's dedication to her trade is matched by her financial prudence. Initially seeking support from various financial service providers, she established herself as a highly trusted client of Muthoot Microfin, having successfully closed all previous loans. Now in her fifth loan cycle, she is leveraging a ₹80,000 Vyapar loan to further expand her decades-long enterprise. Her continuous commitment to business growth, even at age 58, shows a lifelong entrepreneurial drive that defies typical retirement age.

This consistent effort and reliable financial partnership have translated into significant economic success. By managing her operations efficiently and utilizing timely micro-loans, Karthiyani has substantially increased her profitability. She now earns a steady monthly profit exceeding ₹15,000. Her journey reflects the power of tradition, diligence, and strategic financing, illustrating how microfinance empowers seasoned artisans to achieve notable, steady income growth and secure a better livelihood.

MFI Industry's Gradual Recovery: Insights from BFSI Summit 2025



At the Business Standard BFSI Summit 2025, CEO Sadaf Sayeed offered an optimistic view on the microfinance sector's revival during the panel discussion "MFI Industry's Full Recovery Hinges on Better Liquidity."

Sadaf Sayeed highlighted several key factors driving this positive trend: easing inflation, improved rural cash flows, and stronger collection efficiencies. These combined forces are facilitating a gradual but steady recovery across India's microfinance landscape. As liquidity strengthens within the sector, it is well-poised to regain significant momentum. This resurgence is crucial, as it reinforces the microfinance industry's vital role in fostering inclusive and sustainable economic growth across the country. The sector is clearly on a path to reinforcing its foundational impact.

Muthoot Microfin and Grameen Development Activate First BC Branch

A significant step toward strengthening financial inclusion in Assam has been achieved through the collaborative efforts of Muthoot Microfin and its Business Correspondent (BC) partner, Grameen Development and Finance Private Limited. The partnership celebrated a key milestone with the activation of its first BC branch located in Boko. Following a focused training program, the branch successfully completed its inaugural Loan Disbursement process for the first group of five customers.

This initiative is set to enhance access to financial services for underserved communities in the region, reflecting the commitment of both organisations to empower local populations and promote economic development in Assam.



Utilising and expanding on the model of Business Correspondent Partnerships, this endeavour serves as a key strategy to enhance financial inclusion for every population segment in India. It emphasises Muthoot Microfin's shared commitment to widespread economic empowerment and development.

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