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POWER

MUTHOOT MICROFIN LIMITED MONTHLY NEWSLETTER

Muthoot Pappachan MICROFIN
A Muthoot Pappachan Group Company

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Q2 FY27 SCORECARD:

RECORD DISBURSEMENTS, RISING PROFITS & DIGITAL MOMENTUM

Financial Highlights Q2 FY27		
PAT	₹110.8 Cr	36.2% QoQ ↑ 262.9% YoY ↑
Income	₹732.9 Cr	9.3% QoQ ↑ 26.9% YoY ↑
PPOP	₹249.4 Cr	25.7% QoQ ↑ 67.4% YoY ↑

Asset Quality Q2 FY27		
GNPA	3.38%	-32 bps QoQ ↓ -123 bps YoY ↓
NNPA	1.05%	0 bps QoQ -36 bps YoY ↓
CE	98.1%	0.1% QoQ ↑ 4.8% YoY ↑
X-BUCKET CE	99.9%	0.0% QoQ ↑ 0.1% YoY ↑

ROA Tree Q2 FY27		
NIM	12.5%	50 bps QoQ ↑ 57 bps YoY ↑
COF	9.93%	-20 bps QoQ ↓ -67 bps YoY ↓
OPEX	6.1%	-29 bps QoQ ↓ -96 bps YoY ↓
CREDIT COST	2.6%	0 bps QoQ -99 bps YoY ↓
ROA	3.0%	67 bps QoQ ↑ 197 bps YoY ↑
ROE	14.8%	355 bps QoQ ↑ 1021 bps YoY ↑



"The microfinance industry has evolved considerably over the years, expanding its role from providing access to credit to becoming an important enabler of livelihoods and entrepreneurship. As the sector matures, it is responsibility of the sector to cater to the growing aspirations of its customers. Hence, the emphasis is increasingly on building stronger institutions, diversifying lending models and ensuring that growing credit demand of its clients is met with appropriate products. This evolution will be important in shaping the industry's next phase."

THOMAS MUTHOOT
Non-Executive Director

"While we remain vigilant amid evolving macroeconomic conditions, we are confident in our ability to navigate challenges without compromising on underwriting standards and collection discipline. We are also seeing tangible benefits from our continued focus on operational efficiency and digital adoption. AUM per branch has improved to 9.2 crore from 7.3 crore a year ago, while AUM per loan officer has reached ₹1.8 crore. Digital collections have increased significantly to 47% of total collections from 25% a year ago, and our Mahila Mitra app has reached 22 lakh downloads. These initiatives, together with improved productivity across our branch network and field teams, are helping us serve customers more efficiently and strengthen our operating leverage."



SADAF SAYEED
Chief Executive Officer

IMPACT

STITCHING A LARGER ENTERPRISE



Nasra P. K

Client ID: 1002000000007492

An embroidery business that once operated on a small scale has grown into a readymade garments and textile shop for 30-year-old Nasra P. K of Thiruvali, Nilambur. Over four years, she has expanded her enterprise, increased her earnings and created employment opportunities for 10 people.

Nasra started out by undertaking embroidery and tailoring work. To purchase the materials required for her work and develop the business, she approached Muthoot Microfin Limited and availed her first loan of ₹15,000.

As her business requirements grew, she continued to invest in its development through successive loan cycles. The increased access to finance enabled her to broaden her activities beyond tailoring and embroidery. Today, her enterprise has developed into a readymade garments and textile shop, supported by a team of 10 employees.

Now in her third loan cycle, Nasra has availed a loan of ₹2,00,000 to further strengthen her business. With the expansion of her enterprise, her income has also increased, providing her with greater financial stability.

The growth of Nasra's business is reflected not only in its wider range of activities but also in the livelihoods it helps sustain. What began as a small tailoring venture has become an enterprise that provides work for others while giving Nasra a stronger source of income.

For Nasra, the progress represents four years of building on her skills, responding to business needs and creating opportunities beyond her own livelihood.

NEWS

A MILESTONE IN HR LEADERSHIP:

CHRO OF THE YEAR



Mr. Subhransu Pattnayak, CHRO, Muthoot Microfin, has been recognised as the CHRO of the Year at the 10th Edition of the PeopleFirst HR Excellence Awards 2026.

This prestigious award is a powerful evidence of his leadership, dedication, and forward-thinking HR initiatives that continue to make a meaningful difference across the organization. The PeopleFirst HR Excellence Awards celebrate individuals and teams who push the boundaries of strategic talent management, employee enablement, and organizational agility.

In conferring this award, the distinguished Jury specifically noted that this honour reflects the thoughtful commitment and relentless pursuit of excellence demonstrated throughout Subhransu's work.

Under his stewardship, Muthoot Microfin's HR function continues to focus on key pillars that define world-class human resource management with people-centric strategy, culture & well-being and innovation in HR operations. He also participated as a panelist on the topic, "Designing AI-Ready Career Pathways: Creating transparent reskilling and upskilling frameworks to reduce career anxiety," where the panel explored actionable ways to build clear, future-ready growth paths for today's workforce.



NEWS

CHIEF MINISTER V. D. SATHEESAN LAYS FOUNDATION STONE FOR CSR HOUSING PROJECT



Chief Minister V. D. Satheesan & Hannah Muthoot with beneficiary family.

In collaboration with the Punarjani Project, a visionary flood rehabilitation and housing initiative spearheaded by Kerala Chief Minister V. D. Satheesan, Muthoot Pappachan Foundation has started construction of two new houses in North Paravur and Chendamangalam, Kerala.

Chief Minister V. D. Satheesan laid the foundation stone in the presence of Hannah Muthoot, Non-Executive Director of Muthoot Microfin. This project is a CSR initiative of Muthoot Microfin, executed through Muthoot Pappachan Foundation as part of its core commitment to social welfare and community rehabilitation.



Chief Minister V. D. Satheesan & Hannah Muthoot with beneficiary family.

Get In Touch

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