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POWER
MUTHOOT MICROFIN LIMITED MONTHLY NEWSLETTER

PAPPACHAN muthoot MICROFIN
A Muthoot Pappachan Group Company

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Muthoot Microfin Honoured with SKOCH Gold for ESG Excellence

Muthoot Microfin, a leader in financial inclusion, has been awarded the prestigious SKOCH Gold Award for ESG Excellence 2025, recognising its outstanding commitment to environmental, social, and governance principles. The accolade highlights the company's impactful work in empowering rural women, fostering environmental sustainability, and maintaining robust corporate governance.

Muthoot Microfin's social initiatives have been particularly impactful, reaching 3.43 million rural women across more than 25,620 villages. By providing micro-loans and promoting entrepreneurship, Muthoot Microfin has become a key driver of financial inclusion. Their dedication to a diverse workforce is also evident in the significant increase of female employees, which grew by 95% in FY25, bringing the total to 1,032 and raising female representation in ROs to 11%. On the environmental front, Muthoot Microfin has made commendable progress. The company achieved a 99% reduction in paper usage across 1,699 branches and has made substantial green loan disbursements, including ₹27.5 crore for solar projects and ₹240.5 crore for sanitation.

Looking ahead, Muthoot Microfin is committed to scaling its solar infrastructure, with a target of 200 solar-powered branches by FY27, to further reduce its carbon footprint. A minor reduction in Scope 2 emissions of 0.2% was also noted, reflecting its initial steps toward environmental stewardship. The award is further validated by the company's strong performance in independent assessments. Muthoot Microfin secured a CARE ESG 1 rating with a score of 72.2, significantly outperforming the BFSI industry median of 56.8. The company plans to extend financial inclusion to at least 5 million women in the coming years and provide financial and ESG literacy to at least 50% of its clients, solidifying its role as a leader in responsible and inclusive growth.

Sip of triumph

LOAN ID: 1109650101002858

At just 21 years old in Bhopal, Madhya Pradesh, Mayuri Banjara embodied the vibrant ambition of India's youth, fueled by a clear vision for her financial independence. Her entrepreneurial journey began with a pragmatic step: securing her first microloan from Muthoot Microfin to invest in a Kirana (grocery) store. This initial venture, while foundational, did not yield the breakthrough success she sought.

Undeterred by the initial challenge, Mayuri demonstrated remarkable resilience and financial acumen. In the second cycle, she once again partnered with Muthoot Microfin, utilising a substantial loan of ₹75,000 to pivot her business model entirely.
This time, her dream was served with a fresh cup of ambition: she launched a café. This calculated risk, rooted in her deep understanding of local market needs and a flair for hospitality, proved to be the pivotal moment in her career.

The transition from a modest grocery store to a thriving café business highlights a critical lesson in entrepreneurship: the courage to adapt. Mayuri's swift ascent to success was significantly enabled by two key factors: timely access to credit and her strong sense of financial responsibility. The financial awareness she exhibited, coupled with her commitment to responsible loan repayment, built a dependable foundation that allowed her to scale rapidly. Today, Mayuri's café is operating successfully, and the business now provides her with a consistent and encouraging weekly income of around ₹5,000. Mayuri Banjara's story is an inspiring story of how ambition, supported by focused financial services and disciplined repayment, can swiftly transform potential into prosperous reality for young entrepreneurs across the nation.

A New Horizon

LOAN ID: 1115800101000058

For five years, Kabiya Devi, a 29-year-old resident of Darbhanga, Bihar, diligently ran a small shop in their village. While the business provided for their family, Kabiya harboured a greater ambition: to expand their reach and elevate their family's financial standing. Her aspiration was clear—to move into the bustling local market—but the path was blocked by a significant challenge: a lack of expansion capital.

Recognising the opportunity against the existing limitation, Kabiya decided to take a calculated risk. She secured her first cycle loan of ₹50,000 from Muthoot Microfin Limited. This was a key moment. The effort involved was manageable yet significant: successfully investing the loan to generate enough profit to cover both the principal repayment and the higher operational costs of a market location. Kabiya's deep understanding of her local customer base, gained from five years in the village, served as her safety net and her greatest asset.

With the loan, Kabiya purchased necessary inventory and successfully established a new shop in the market. Her vision quickly translated into tangible success. The higher foot traffic and greater customer volume in the market propelled her earnings. The initial risk has paid off handsomely, drastically improving her family's situation. Kabiya now achieves an impressive weekly income of over ₹7,000. This substantial increase in income has brought financial stability and security to her family, transforming their quality of life. Her success confirms that smart financial decisions are the engine of entrepreneurial growth and familial betterment.

NEWS

CRISIL Revises Muthoot Microfin Outlook to 'Positive'; 'A+' Rating Reaffirmed

Crisil Ratings has revised the outlook on Muthoot Microfin's long-term bank loan facilities and non-convertible debentures to 'Positive' from 'Stable', while reaffirming the rating at Crisil A+. Crisil has also assigned a 'Crisil A+/Positive' rating to ₹300 crore of non-convertible debentures and reaffirmed the rating on the company's commercial paper at 'Crisil A1+'. The revised outlook reflects the success of the company's core mission, underpinned by its strong fundamentals, adequate capitalisation, diversified funding profile, and prudent risk management practices, as well as its continued commitment to advancing financial inclusion and empowering women entrepreneurs across rural India.

3,458+ reasons to smile! MPG's Smile Please Mission continues its journey of holistic care and lasting change

Muthoot Pappachan Group's Smile Please Mission has achieved a significant milestone, restoring over 3,458 smiles across India through corrective surgeries for children with cleft lip and palate. The latest initiative saw 51 more safe surgeries completed at Gokul Hospital in Rajkot, Gujarat. Beyond the operations, the mission provides holistic care, including nutrition and rehabilitation support, with hundreds of children enrolled in the Nutrition Scheme. This comprehensive approach, supported by expert medical and dedicated Muthoot teams, continues to spread smiles and hope across multiple states and districts.

Get In Touch

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