

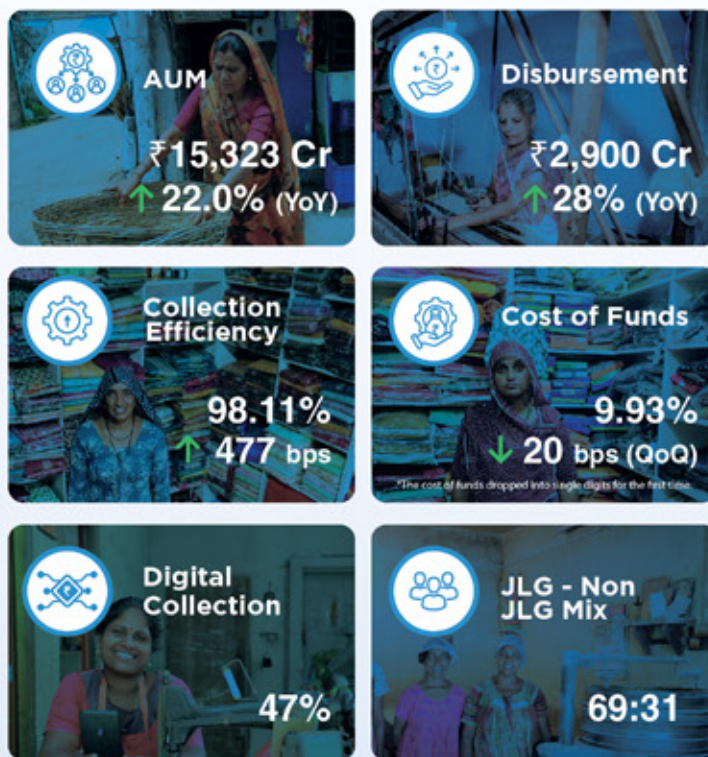
MUTHOOT MICROFIN REPORTS STRONG Q2 GROWTH

Muthoot Microfin Limited declared a robust operational performance for the second quarter ended September 30, 2026, driven by expanding assets, improving asset quality, and record-low borrowing costs. The company's Assets Under Management (AUM) reached ₹15,323 crore, marking a 22.0% year-on-year (YoY) increase and a 23.9% annualized quarter-on-quarter (QoQ) expansion. Loan disbursements for Q2 FY27 surged 28% YoY to ₹2,900 crore, reflecting sustained demand across its operating network.

A key highlight of the quarter was the continued diversification of the company's credit portfolio. The ratio between Joint Liability Group (JLG) and Non-JLG loans improved to 69:31, down from 83:17 in March 2026. The Business Loan portfolio grew to ₹4,164 crore while maintaining near-zero delinquency. Financially, the firm achieved a milestone as its overall cost of funds dropped into single digits for the first time, declining 20 basis points QoQ to 9.93%.

Operational discipline remained high, with Collection Efficiency rising 477 bps YoY to 98.11%. Tech adoption also accelerated, with digital collections reaching 47% of total repayments and cumulative downloads of the Mahila Mitra app touching 22 lakh. Operating across 1,675 branches, Muthoot Microfin currently serves 32 lakh active customers.

Key Business Update for Quarter Ended September 30, 2026



IMPACT

A BUSINESS OF HER OWN



Bimlesh

Client ID: 1011510000002604

For 46 year old Bimlesh of Alawalpur, Haryana, starting a business was a way to create an income of her own and contribute towards her family's needs. With three children and a household largely dependent on her husband's limited income, finding a reliable source of earnings was important.

With limited formal education, finding suitable employment was difficult. Bimlesh instead chose to build on her interest in cosmetics and beauty products. She became associated with Muthoot Microfin Limited through its Palwal Branch and availed her first loan of ₹50,000. She used the funds to purchase cosmetic products and build an initial stock for her shop. As customers began looking for a wider variety of products, Bimlesh expanded her inventory with a second loan of ₹80,000. The additional stock allowed her to cater to changing customer preferences and improve her sales.

With the business becoming more established, Bimlesh later availed an Individual Loan of ₹3,00,000 in her third loan cycle. She used the funds to further increase her inventory and maintain a broader range of cosmetic and beauty products.

Today, her shop generates an income of approximately ₹6,000 a week. The business has also enabled Bimlesh to contribute more consistently towards household expenses and the needs of her three children. What began as a small shop with limited stock has grown into a business that Bimlesh manages with greater confidence. For her, the shop represents more than a source of income, it is something she built for herself while working towards a more secure future for her family.

NEWS

MUTHOOT MICROFIN INAUGURATES NEW REGIONAL OFFICE IN VIJAYAWADA

Muthoot Microfin Limited has inaugurated its new Regional Office in Vijayawada, Andhra Pradesh, marking another milestone in the company's growth and expansion journey.

The inauguration was attended by Mr. Sadaf Sayeed, CEO, in the presence of Mr. Udeesh Ullas (COO) Mr. Buhari SM (Deputy COO) and Mr. Srinivas Vadla (Senior Vice President)

The new Regional Office is expected to strengthen the company's regional presence, enhance field operations, and improve its ability to serve customers across the region. This expansion reflects Muthoot Microfin's continued commitment to extending financial services to underserved communities and creating greater value for its customers.



DRIVING FINANCIAL INNOVATION AT GLOBAL FINTECH FEST 2026

Muthoot Microfin Limited participated in Global Fintech Fest 2026, bringing together industry leaders, innovators, and experts to discuss emerging trends and advancements shaping the future of financial services.

Mr. Thomas Muthoot John, Executive Director, and Mr. Sadaf Sayeed, CEO of Muthoot Microfin, participated in panel discussions exploring the role of artificial intelligence (AI), digital identity, and emerging technologies in building a more connected, secure, and trusted financial ecosystem.



The company's participation reflects its continued engagement with evolving financial technologies and its commitment to exploring innovations that can strengthen the financial services landscape and advance financial inclusion.

NEWS

TRIPLE TRIUMPH AT SA-DHAN NATIONAL CONFERENCE ON INCLUSIVE GROWTH



Recognising its contributions to water, sanitation, hygiene, and inclusive development, Muthoot Microfin Limited has received the Water.Org & Sa-Dhan WASH Award for Excellence and the Sa-Dhan Low-Income Housing Finance (LIHF) Award. The WASH Award for Excellence recognises the company's efforts to expand access to clean water and essential sanitation facilities through targeted, accessible microloans. These initiatives enable households to address critical water, sanitation, and hygiene needs, supporting healthier living conditions and improved community well-being.

The LIHF Award highlights the role of accessible finance in strengthening rural communities by enabling low-income households to improve their housing conditions, including the construction of household toilets, sanitation facilities, and safe shelters.

Furthering its dedication to gender equity, the company was also awarded the Elaben Memorial Award for Best Women-Friendly Financial Institution 2025–2026. This honour reflects Muthoot Microfin's commitment to building an ecosystem that empowers both employees and customers through equal opportunities and inclusive support.

Get In Touch



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