August 06, 2026

BSE Limited
Corporate Relationship Department,
2nd Floor, New Trading Wing,
Rotunda Building,
P.J. Towers, Dalal Street, Mumbai 400001

Scrip Code: 544055

National Stock Exchange of India Limited
Exchange Plaza, 5th Floor,
Plot No. C/1, G Block,
Bandra Kurla Complex, Bandra (E),
Mumbai 400 051

Scrip Code: MUTHOOTMF

Dear Sir/Madam,

Sub: Investor Presentation for the Quarter ended June 30, 2026 – Disclosure under Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations")

Pursuant to Regulation 30 read with Para A of Part A of Schedule III of the Listing Regulations, we hereby submit Investor Presentation on Unaudited Financial Results of the Company for the quarter ended June 30, 2026.

Kindly take the same on records.

Thanking you,

Yours faithfully,
For **Muthoot Microfin Ltd.**

Neethu Ajay

Digitally signed by Neethu Ajay
Date: 2026.08.06 21:03:10 +05'30'

Neethu Ajay
Chief Compliance Officer and Company Secretary

INVESTOR PRESENTATION

Q1 FY' 2027

Muthoot Microfin Limited

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◇◆◇◆◇ MPG - Legacy of 138+ years of history

Muthoot Pappachan Group (MPG) is a Well Diversified Business Conglomerate

muthoot

Other bussiness

muthoot FINCORP

muthoot CAPITAL

muthoot MICROFIN

muthoot HOUSING FINANCE

- Automotive
- Hospitality
- Real Estate
- Information Technology
- Infrastructure
- Precious Metals
- Alternate Energy Sectors

Present across microfinance, gold finance, two-wheeler finance and housing finance

Muthoot Microfin Limited (MML) is the 2nd Largest company by AUM under the Muthoot Pappachan Group.

Promoters have infused Rs 3,421 Mn in MML till date

Our Promoters

Thomas Muthoot
Chairman & Non-Executive Director, MML

Thomas John Muthoot
Chairman, Muthoot Pappachan Group

Thomas George Muthoot
Non-Executive Director, MML

One of the few NBFC-MFIs where the original promoters have continued to retain ownership and control over the business�

◇◆◇◆◇ Journey So Far

2011

Company was acquired by promoters of "Muthoot Pappachan Group"

2015

RBI granted NBFC-MFI status with effect from March 25, 2015

2016

Raised ₹500 Mn from Creation

2017

Crossed 1Mn clients Raised ₹ 150 Mn and ₹ 350 Mn from Creation in two separate rounds during the year

2018

- Raised ₹2,200 Mn in a rights issue from existing investors – MFL: ₹351 Mn, Creation: ₹251 Mn, Individual Promoters: ₹1,567 Mn, Others: ₹31 Mn
- Raised an additional ₹300 Mn from Creation

2019

- CRISIL upgraded the rating to A (Stable) for bank facilities and debt instruments

2021

GREATER PACIFIC

- Launched the 'Mahila Mitra' app
- AUM Crossed ₹50,000 Mn
- Raised ₹1.9 Bn from GPC through preferential allotment

2022

- Raised ₹1.9 Bn and ₹818 Mn from GPC in two separate rounds during the year
- CRISIL upgraded the rating to A+ (Stable)
- Crossed 2 Mn active customers
- Crossed 1,000 branches

GREATER PACIFIC

2023

The IPO of Muthoot Microfin was launched in Dec-23, witnessed a big interest from investors and was subscribed by 11.52 times.

2024

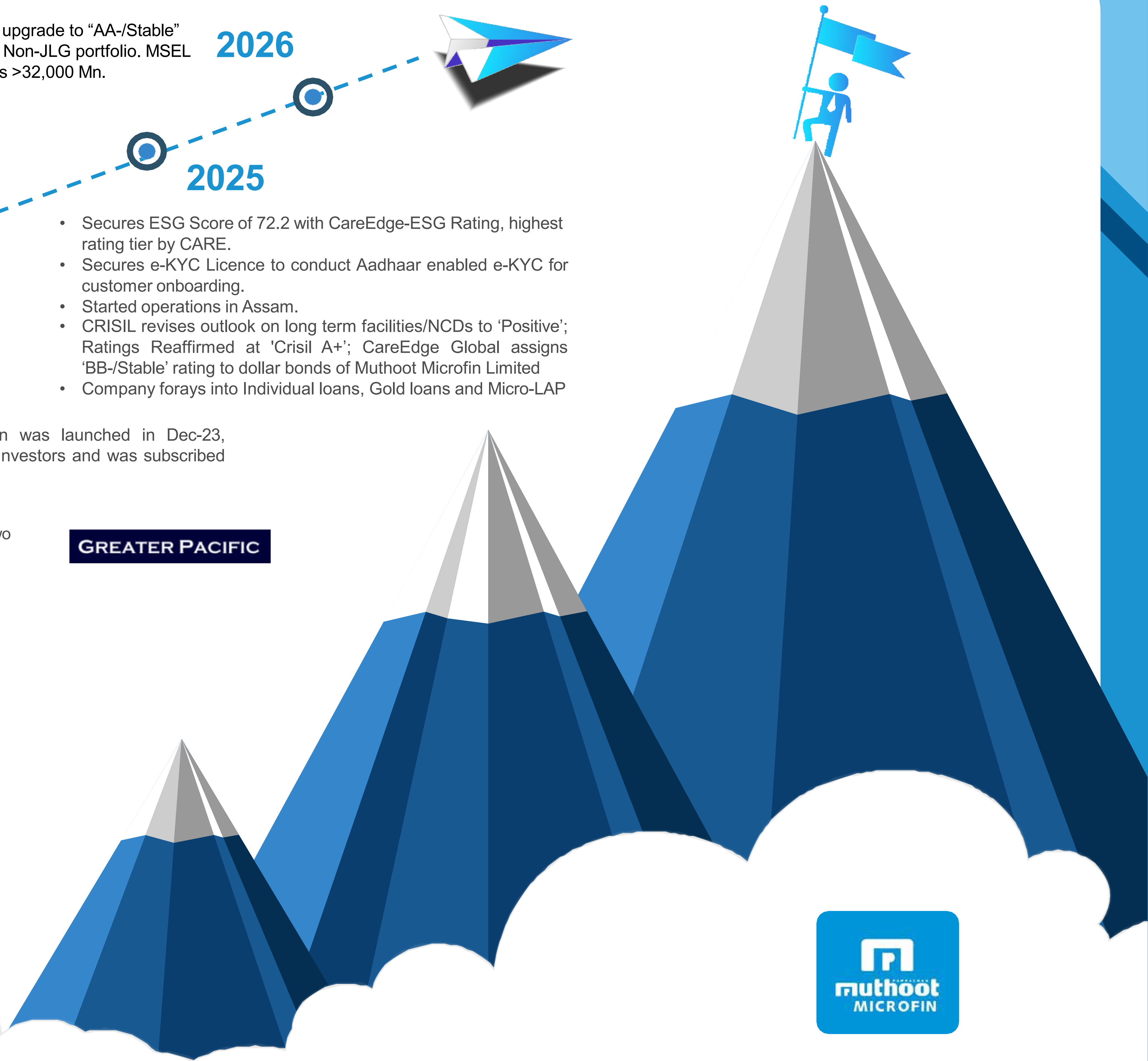
- Raised USD 128Mn via ECB.
- Entered Telangana and Andhra Pradesh State

2025

- Secures ESG Score of 72.2 with CareEdge-ESG Rating, highest rating tier by CARE.
- Secures e-KYC Licence to conduct Aadhaar enabled e-KYC for customer onboarding.
- Started operations in Assam.
- CRISIL revises outlook on long term facilities/NCDs to 'Positive'; Ratings Reaffirmed at 'Crisil A+'; CareEdge Global assigns 'BB-/Stable' rating to dollar bonds of Muthoot Microfin Limited
- Company forays into Individual loans, Gold loans and Micro-LAP

2026

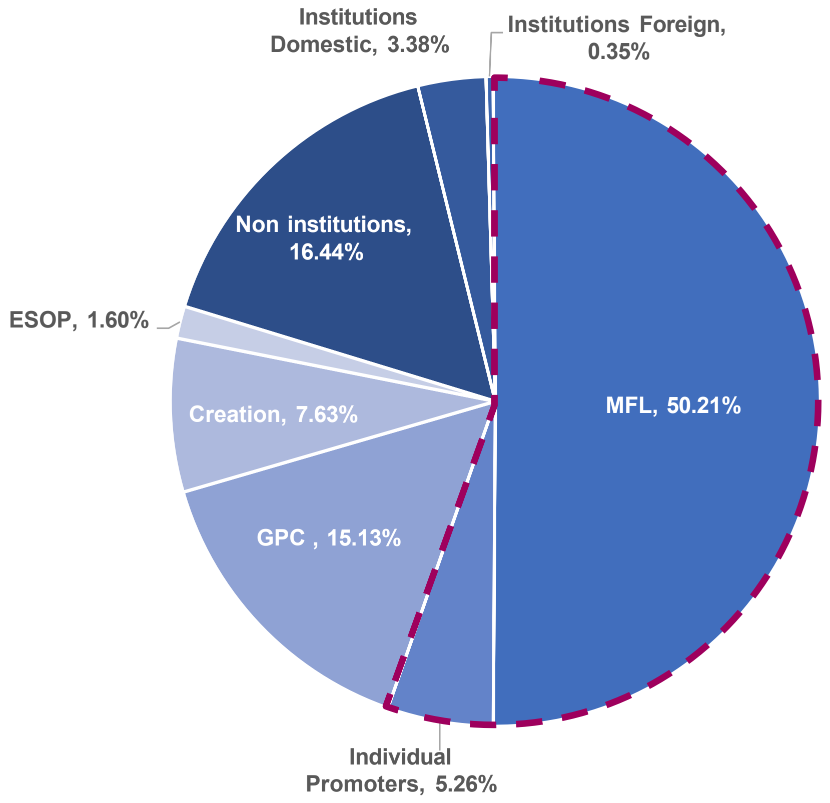
- MML Rating upgrade to "AA-/Stable"
- Strengthens Non-JLG portfolio. MSEL AUM crosses >32,000 Mn.



Cumulatively promoters have infused Rs. 3,421 million into MML

Strong Corporate Governance and Support from Promoters & Investors

Shareholding as of June’26



One of the few NBFC-MFIs where the original Promoters have countinued to retain ownership & Control over the business1

Statutory Auditor Suresh Surana & Associates

Internal Auditor Deloitte.

Promoter Group Directors

Thomas Muthoot
Chairman & Non-Executive Director
Exp: 39+ years
Muthoot Pappachan Group

Thomas George Muthoot
Non Executive Director
Exp: 39+ years
Muthoot Pappachan Group

Thomas Muthoot John
Executive Director
Exp: 15+ years
Muthoot Pappachan Group

Hannah Muthoot
Non Executive Director
Exp: 5+ Years
Muthoot Pappachan Group

Non-Independent Directors

John Tyler Day
Non Executive Director
Exp: 14+ years
Creation Investments

Independent Directors

Thai Salas Vijayan
Non-Executive Independent Director
Exp: 45+ years
LIC, IRDAI, Shriram Properties

Bhama Krishnamurthy
Non-Executive Independent Director
Exp: 42+ years
SIDBI, Catholic Syrian Bank

Pushpy Babu Muricken
Non-Executive Independent Director
Exp: 18+ years
Joyalukkas, NASSCOM

Alok Prasad
Non-Executive Independent Director
Exp: 36+ years
RBI, NHB, Citicorp

Anil Sreedhar
Non-Executive Independent Director
Exp: 25+ years
GBS Plus, Adra Biotechnologies

Note: 1. Among the top 10 NBFC-MFIs in india (Source : CRISIL Report)

Strong Corporate Governance and Support from Promoters & Investors

Key Management Personnel and Senior Management Personnel

Sadaf Sayeed
Chief Executive Officer
Exp: 25+ years, 15+ years with MPG
Services: Muthoot Fincorp, HDFC Bank, Indiabulls Credit Services, GE Countrywide Consumer Financial Services, Satin, SpandanaSphoorty

Praveen T
Chief Financial Officer
Exp: 20 years, 13+ years with MPG
Services: Muthoot Fincorp, Ark Power Controls

Neethu Ajay
Company Secretary and Chief Compliance Officer
Exp: 12+ years, 12+ years with MPG

Udeesh Ullas
Chief Operating Officer
Exp: 22 years, 18+ years with MPG
Services: Muthoot Fincorp, Cochin Bridge Infra. Company, ICICI Bank and Fullerton India Credit Company

Subhransu Pattnayak
Chief Human Resource Officer
Exp: 25+ years, 13+ years with MPG
Services: Muthoot Fincorp, ICICI Bank

Jinsu Joseph
Chief Risk Officer
Exp: 16 years, 9+ years with MPG
Services: Maben Nidhi, Tamil nadu Mercantile Bank

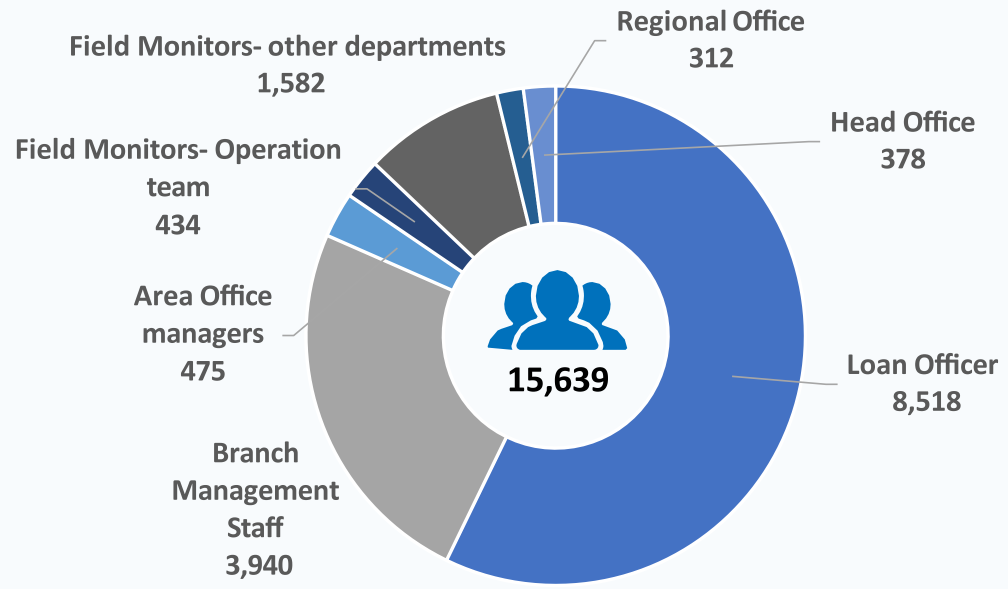
Linson Chelamattathil Paul
Chief Technology Officer
Exp: 25+ years, 3+ years with MPG
Services: V-Guard Industries,Joy Alukkas India

Dileep Kumar Pathak
Chief Internal Auditor
Exp: 16+ years, 14+ years with MPG
Services: Satin Credit Care Network Ltd

Deepu S
Chief Information Security Officer
Exp: 18+ years, 3+ years with MPG
Services: Deloitte Touche Tohmatsu India LLP, South Indian Bank

Note:
1. Employee Data as on Mar 31, 2026
The employee composition displayed in the chart excludes 184 loan officers on the Team Lease & Team up payroll.

Employee Mix
Jun'26



Awards & Recognition

- Muthoot Microfin Wins Sustainability excellence - Responsible Finance and ESG Leadership Award at India 2030 Leadership Conclave.
- Muthoot Microfin achieved highest ESG Rating for an NBFC at 80.8 (CareEdge ESG + 1)
- Muthoot Microfin ranked among top 50 India's Best Workplaces in BFSI 2026
- Muthoot Microfin recognised among India's Best Workplaces in Microfinance 2026
- At ACCESS Assist Conference 2026 - Organised in association with Ministry of Finance and HSBC
- ET NOW - Best Organisations for Women 2025
- Won TransUnion CIBIL Best Data Quality Award - Microfinance Institutions Segment
- Individual Loan Live - With quick and easy loans for income generating activities
- Crossed 1000 Female Ros - A landmark achievement
- Won Best Financial Inclusion Initiative at NBFCs Tomorrow Conclave and DNA Awards 2025
- Honoured with SKOCH Gold for ESG Excellence - Recognising outstanding commitment to ESG Goals
- Won Top Performing Microfinance Institutions Award at Water.org and SaDhan Awards 2025
- Won Financial Inclusion Institution of the Year Award
- 3-Time Winner! - India's Best Workplaces in Health & Wellness 2024

Operational Highlights – Q1 FY’27

AUM
1,44,572
(18.0% YoY)(3.2% QoQ)

Disbursement
26,445
(48.9% YoY)(-8.1% QoQ)

Branch
1,671 Nos
(-3.2% YoY)(0.1% QoQ)

Employee
15,639
(-4.6% YoY)(-0.6% QoQ)

Active Clients (Mn)
3.25
(-4.7% YoY)
(-0.6% QoQ)

NTM (in Q1 FY’27)
0.06

CE (Overall)
97.97%
(4.97% YoY) (1.54% QoQ)

GNPA
3.70%
(-115 bps YoY)(-19 bps QoQ)

NNPA
1.05%
(-53bps YoY)(-10 bps QoQ)

CE (X Bucket %)
99.89%
(0.93% YoY) (0.07% QoQ)

Financial Highlights – Q1 FY'27

Income
INR 6,706
(20.0% YoY) (5.0% QoQ)

PPOP (Mn)
INR 1,985
(43.3% YoY) (2.9% QoQ)

PAT (Mn)
INR 813
(12x YoY) (14.4% QoQ)

NIM (%)
12.0%
(50 bps YoY) (-1 bps QoQ)

Opex Ratio (%)
6.3%
(-52 bps YoY) (-03 bps QoQ)

Cost to Income Ratio (%)
53.7%
(-721 bps YoY) (48 bps QoQ)

Credit Cost (%)
2.6%
(-173 bps YoY) (-26 bps QoQ)

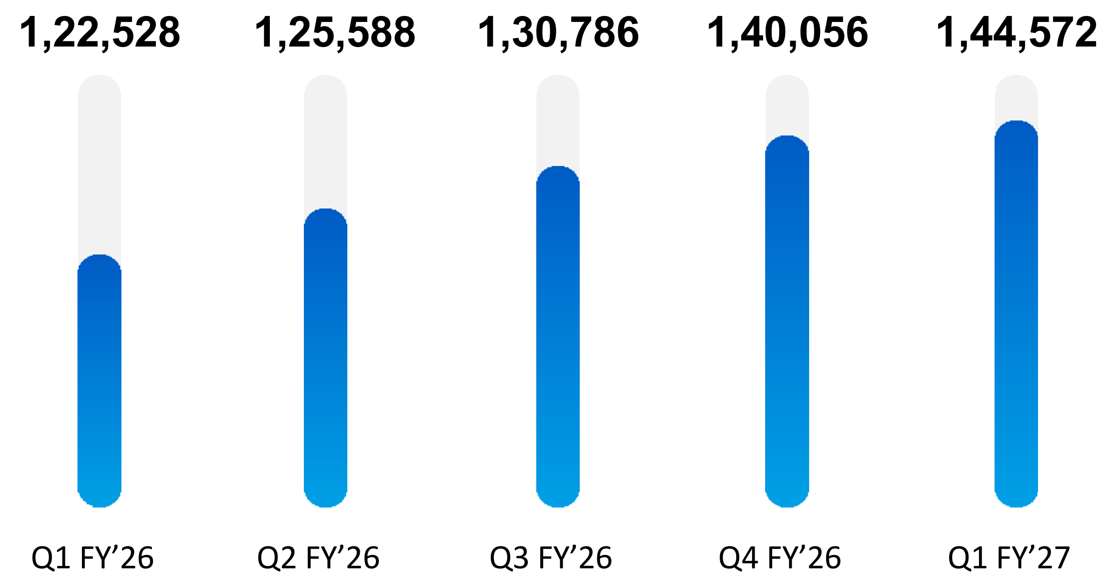
ROA (%)
2.3%
(209 bps YoY) (18 bps QoQ)

ROE (%)
11.2%
(1,029 bps YoY) (111 bps QoQ)

Quality-Led Growth with Strengthened Portfolio Resilience & Stability

AUM (Mn)

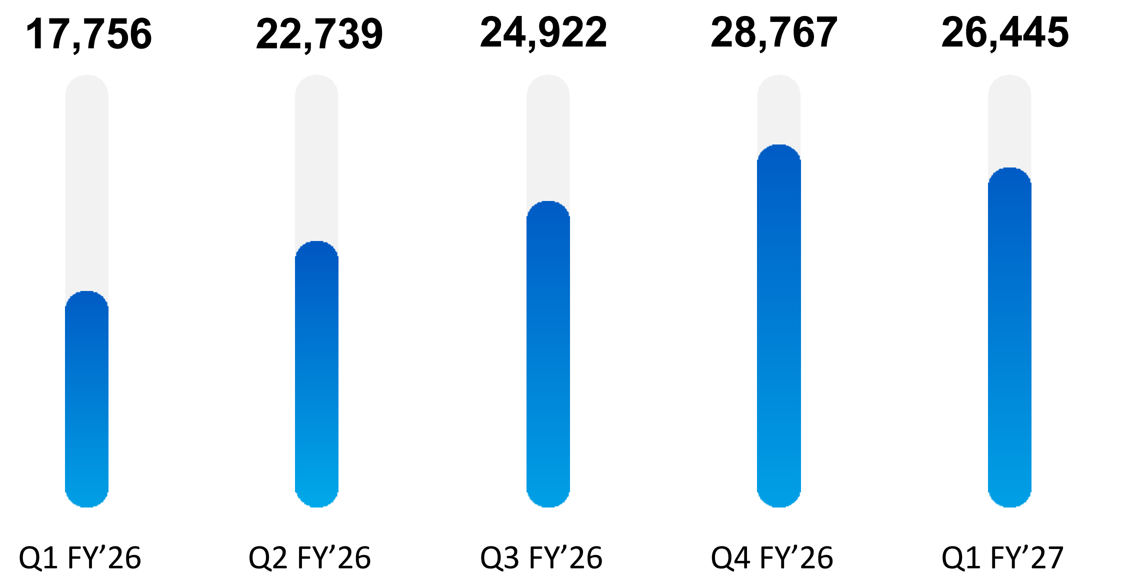
18.0% YoY



AUM grew steadily by 3.2% QoQ and 18.0% YoY to ₹144,572 Mn. Growth continues to be quality-led, underpinned by portfolio diversification and robust traction in the MSEL loan portfolio, which expanded 35% QoQ.

Disbursement (Mn)

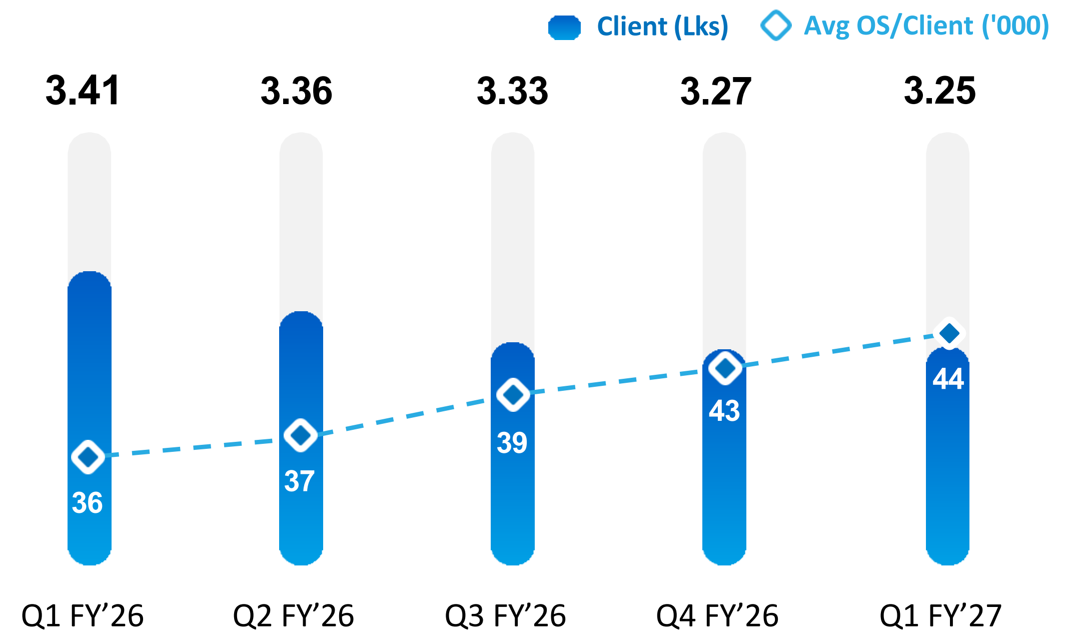
48.9% YoY



Q1 FY'27 recorded 48.9% YoY growth in disbursements despite flat sourcing, demonstrating the success of strategic initiatives focused on enhancing conversion efficiency and optimizing average ticket sizes.

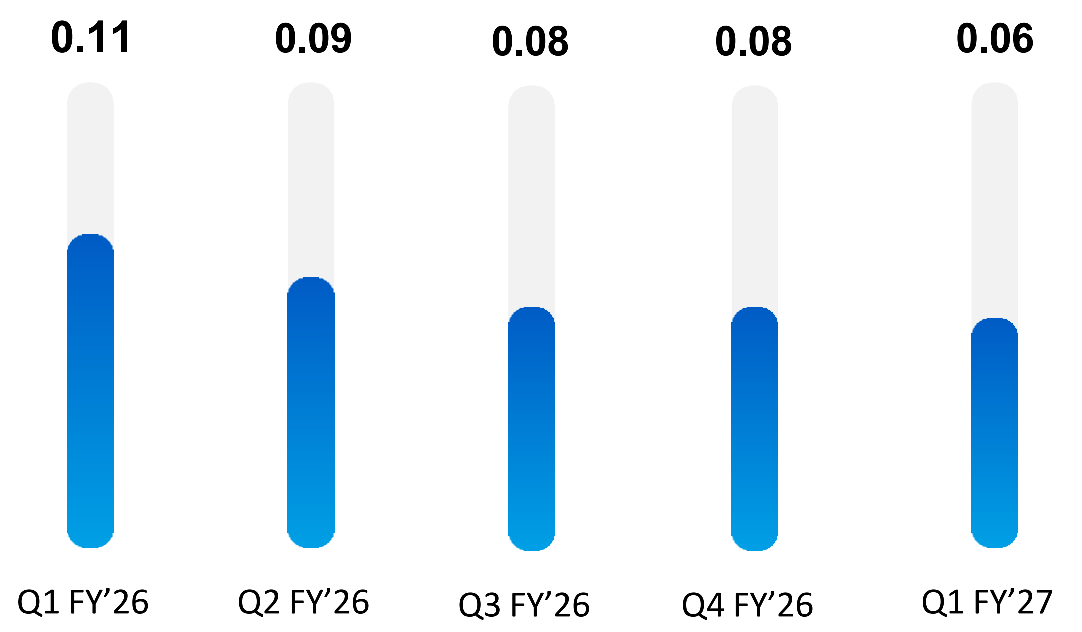
Clients (Mn)

4.7% YoY



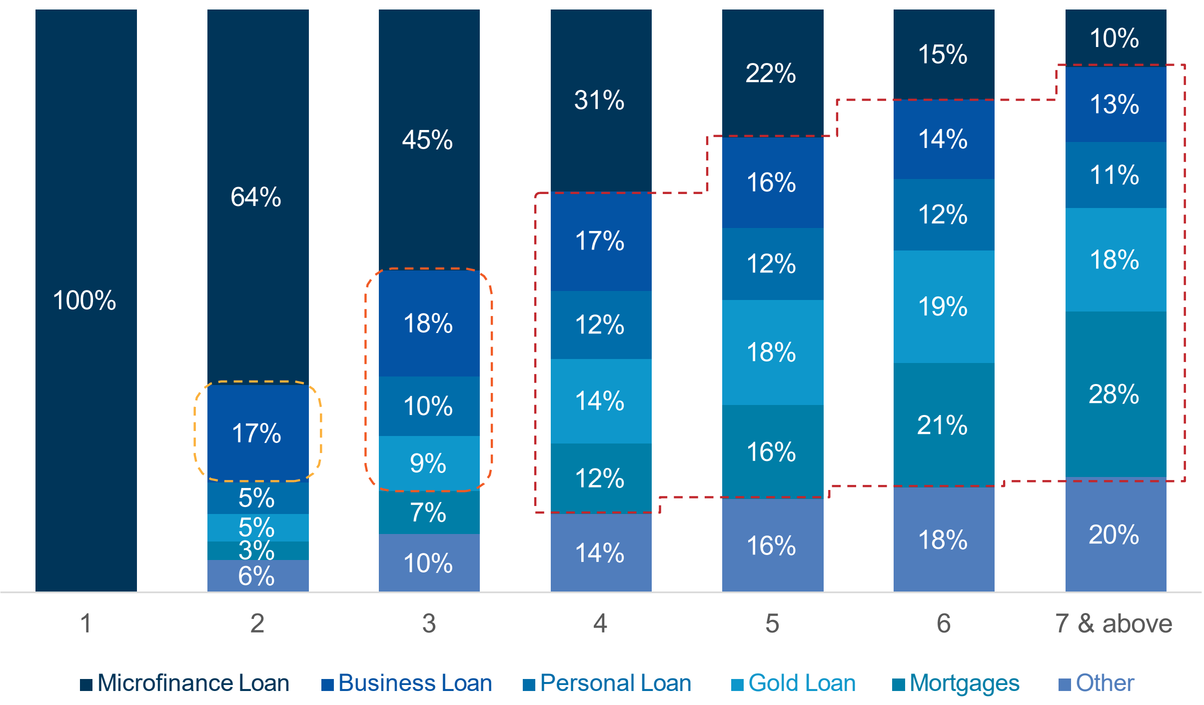
The decline in the client base (-0.6% QoQ; -4.7% YoY) reflects a strategic pivot toward quality-led growth, driven by stronger borrower selection and portfolio diversification across MSEL and MSME.

NTM Client Count (Mn)



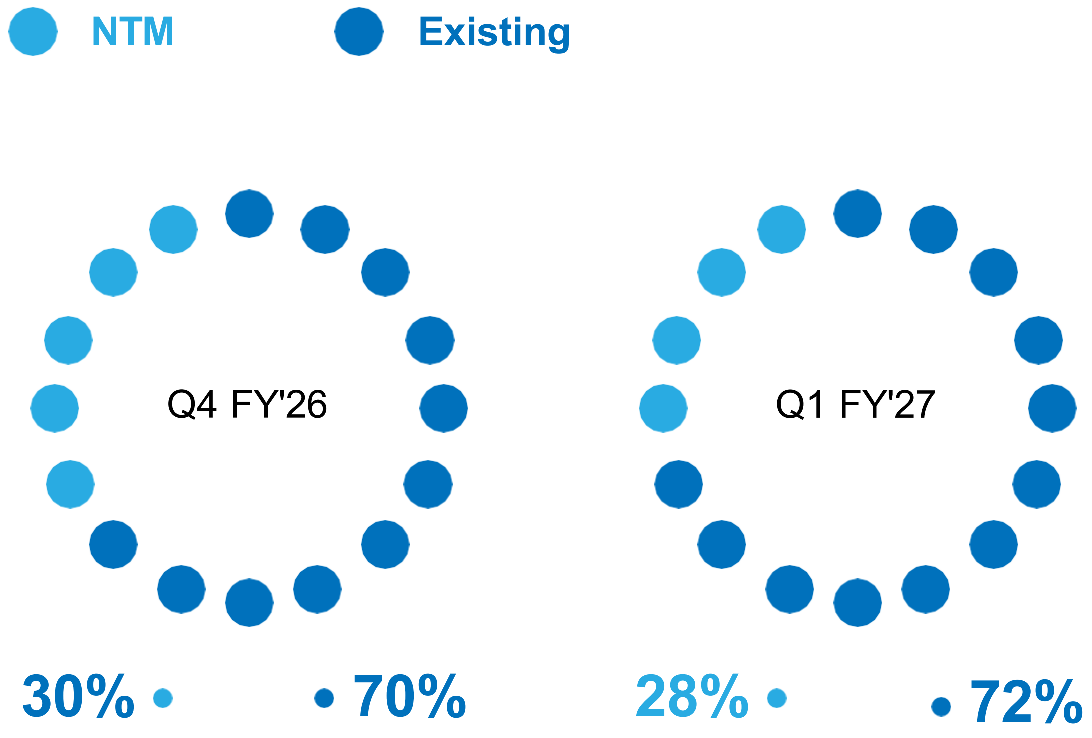
Product Mix Evolution

(MML Customer Segment by no. of unique products)



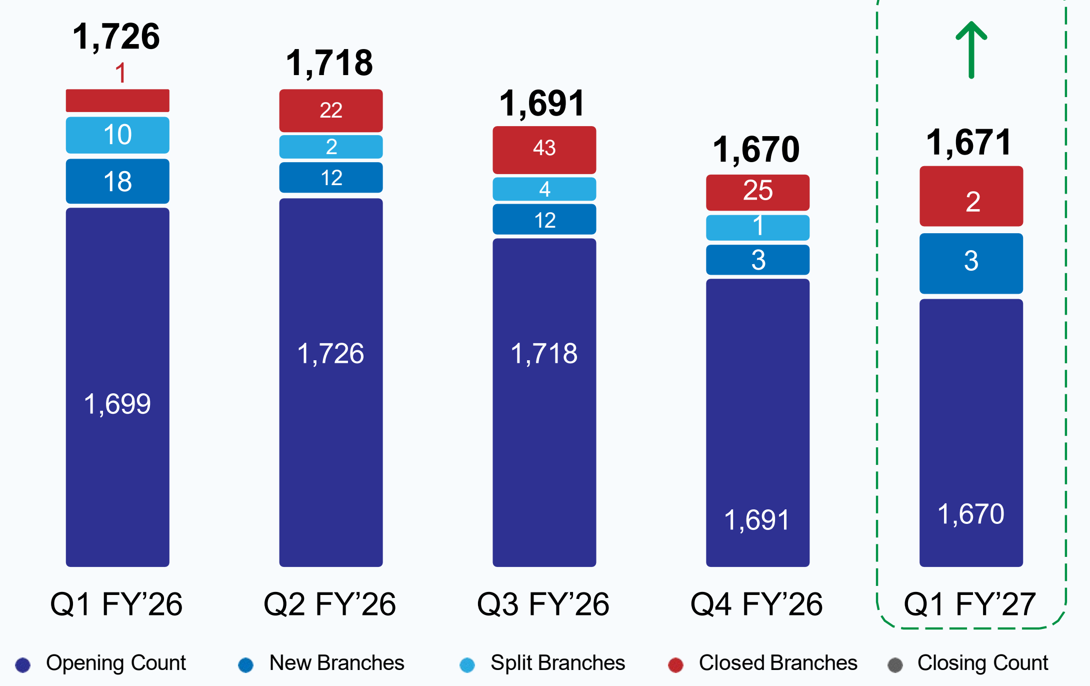
The above segregation is based on the Active loan of the customers and how their preference evolves with vintage in terms of product preferences.

AUM Split ETM & NTM Clients

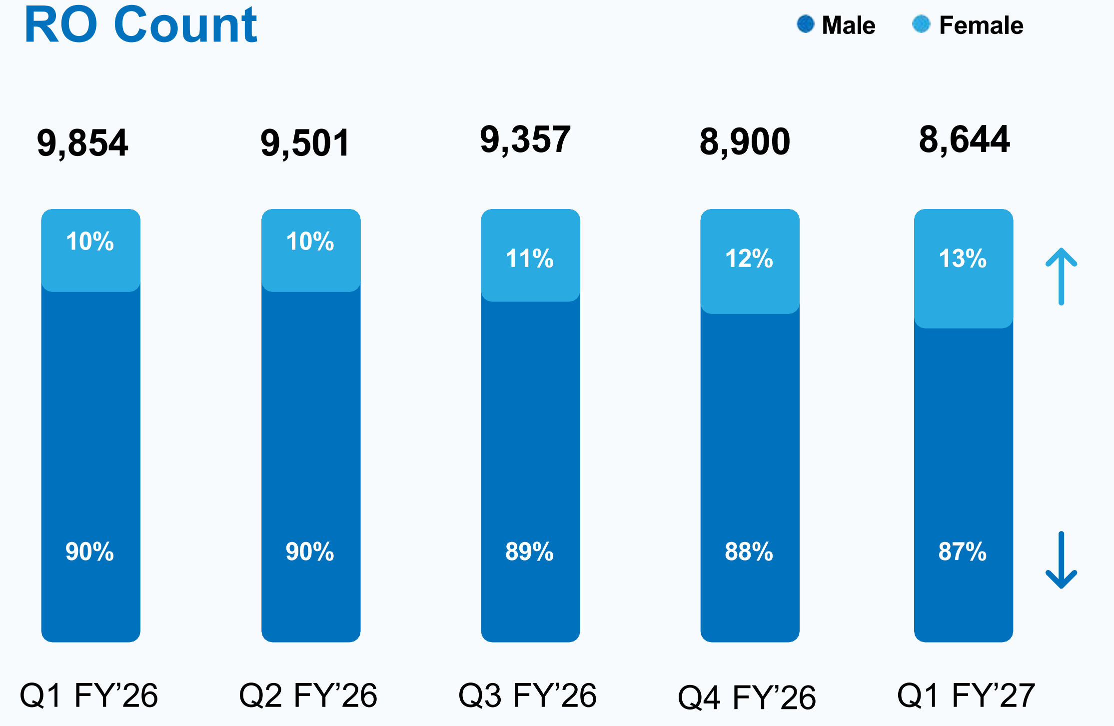


Key Metrics

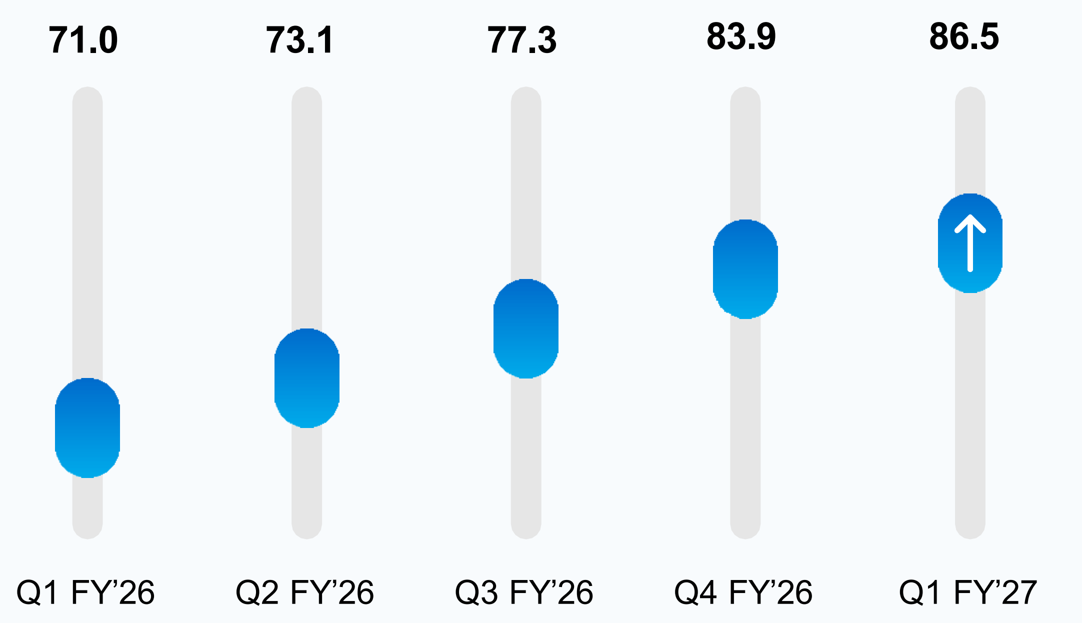
Branch Count



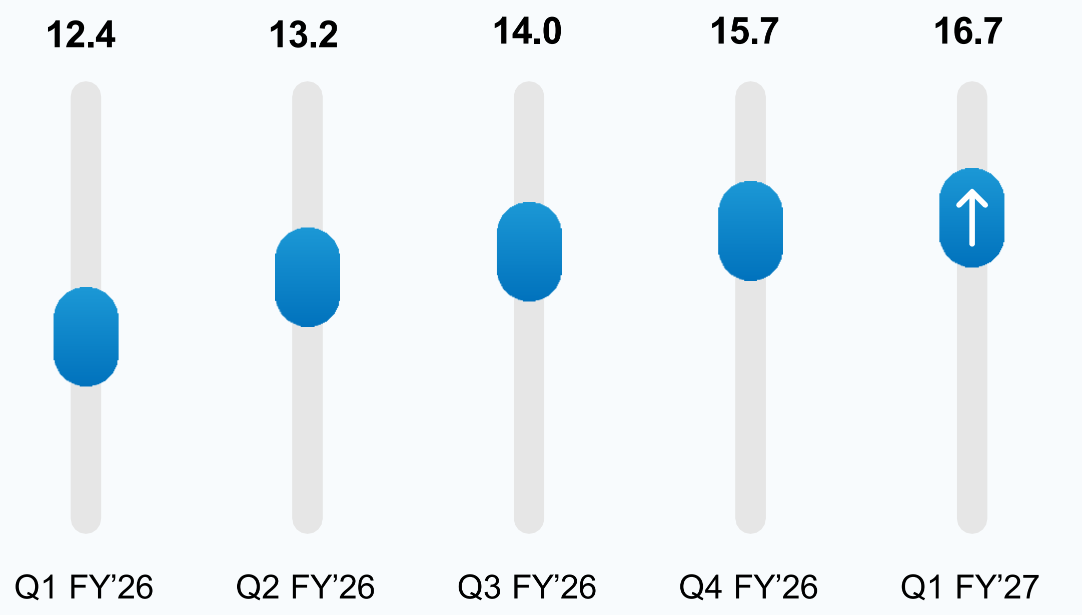
RO Count



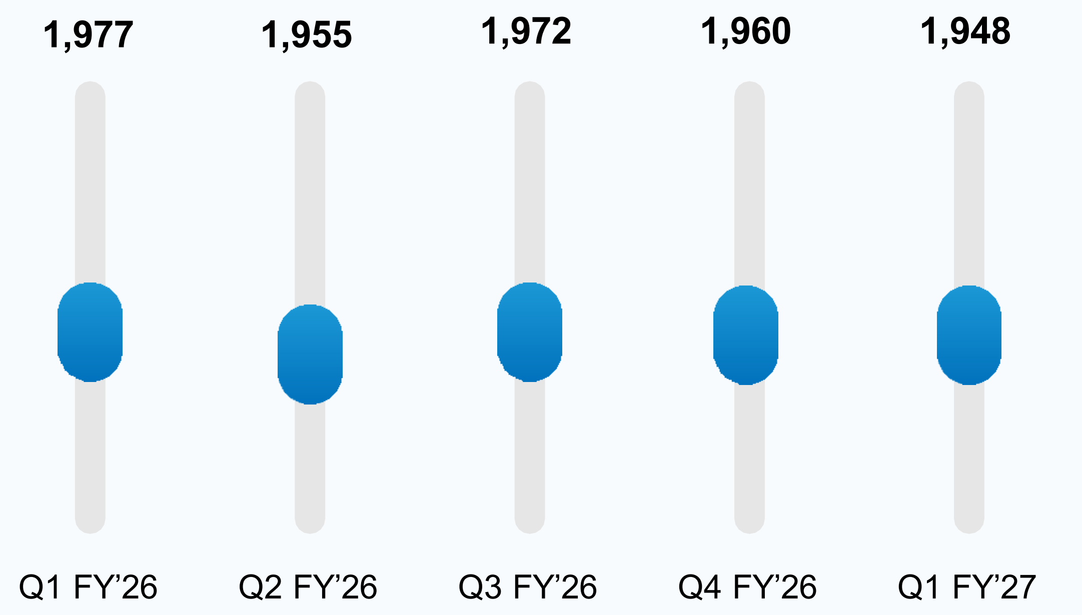
AUM per Branch (Mn)



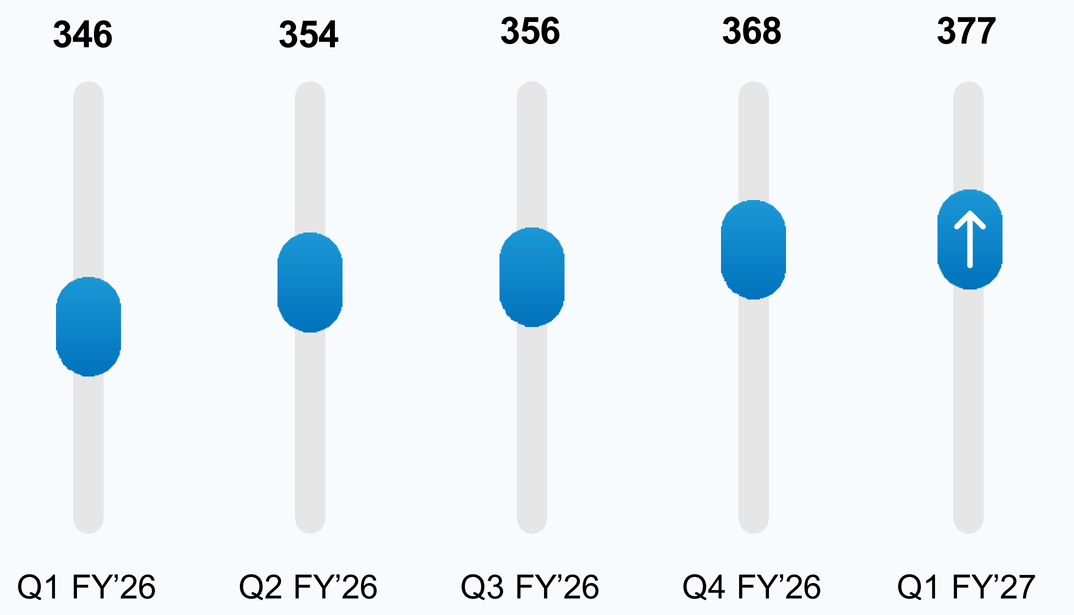
AUM per RO (Mn)



Client per Branch

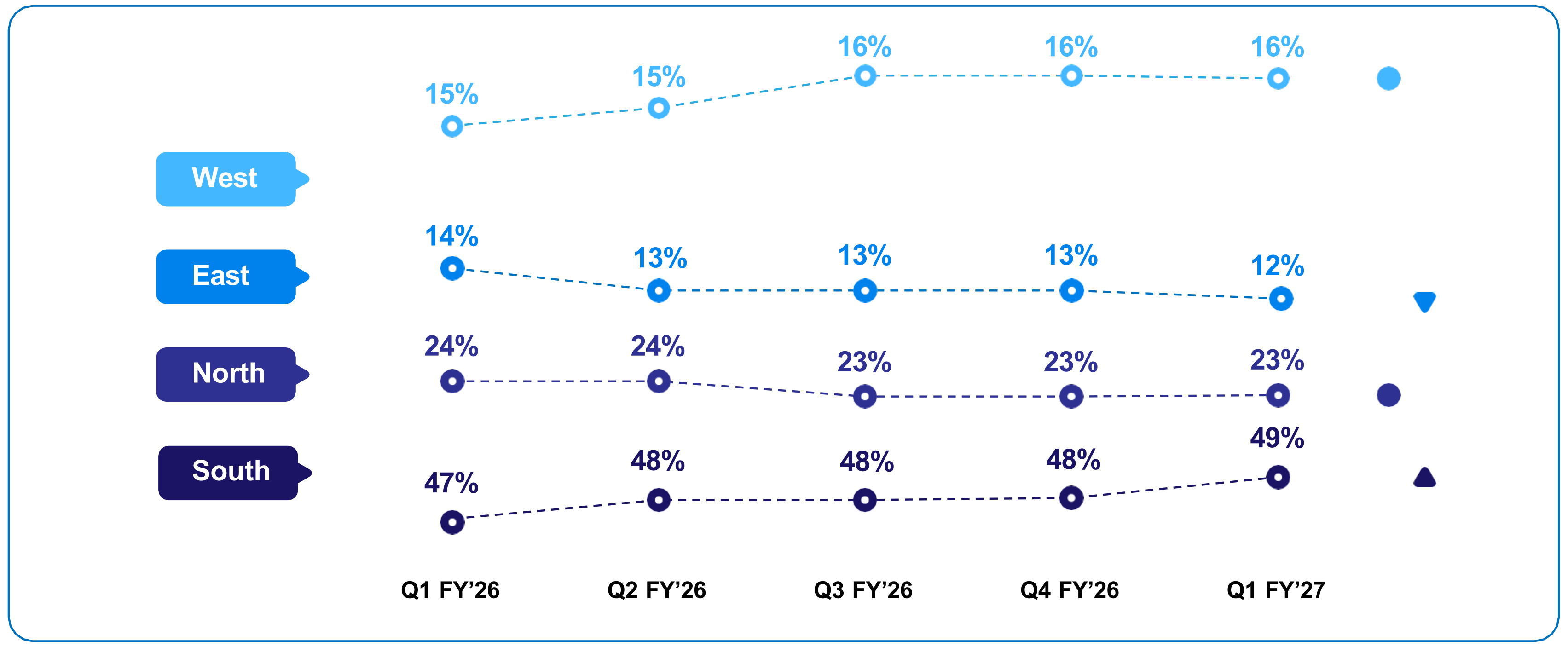


Client per RO

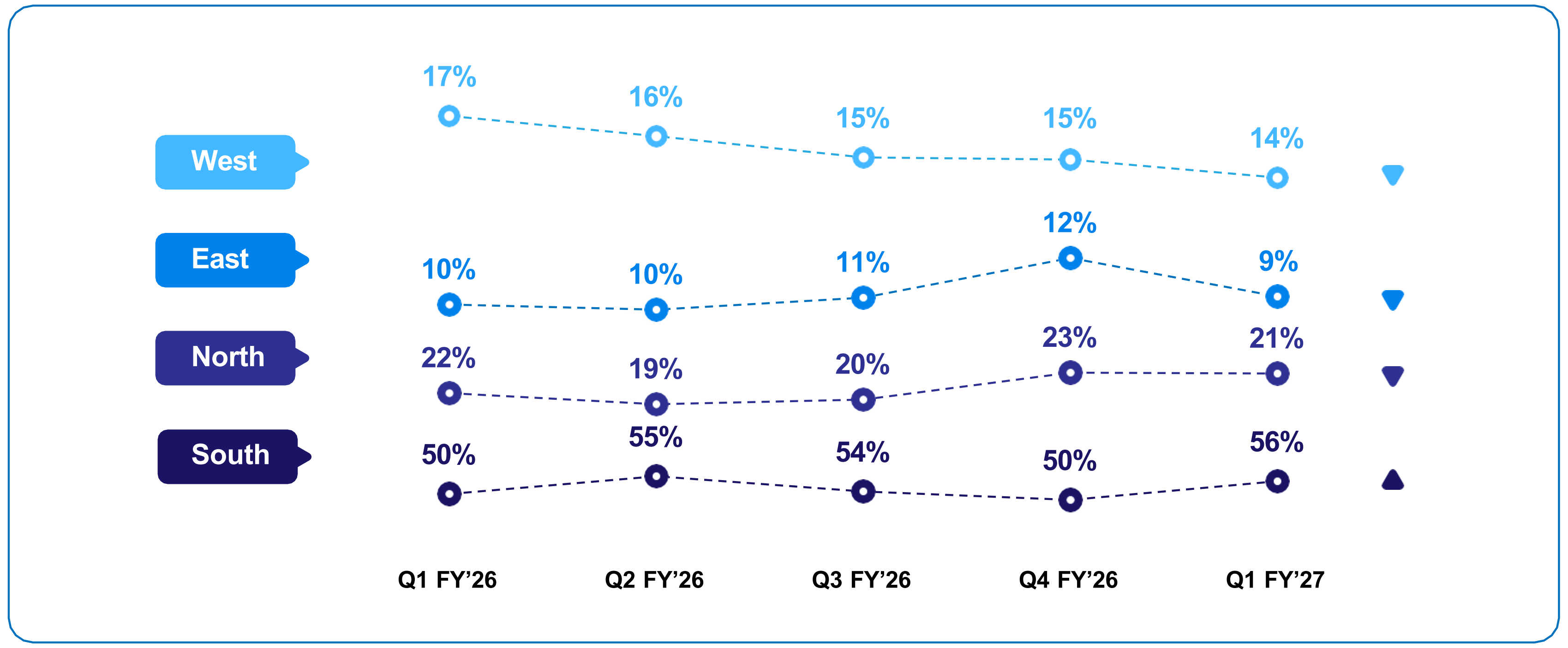


◇◆◇◆◇ Strategic re-alignment through Diversification 1/2

Portfolio Concentration (Region-wise Trend)



Disbursement Spread (Region-wise Trend)

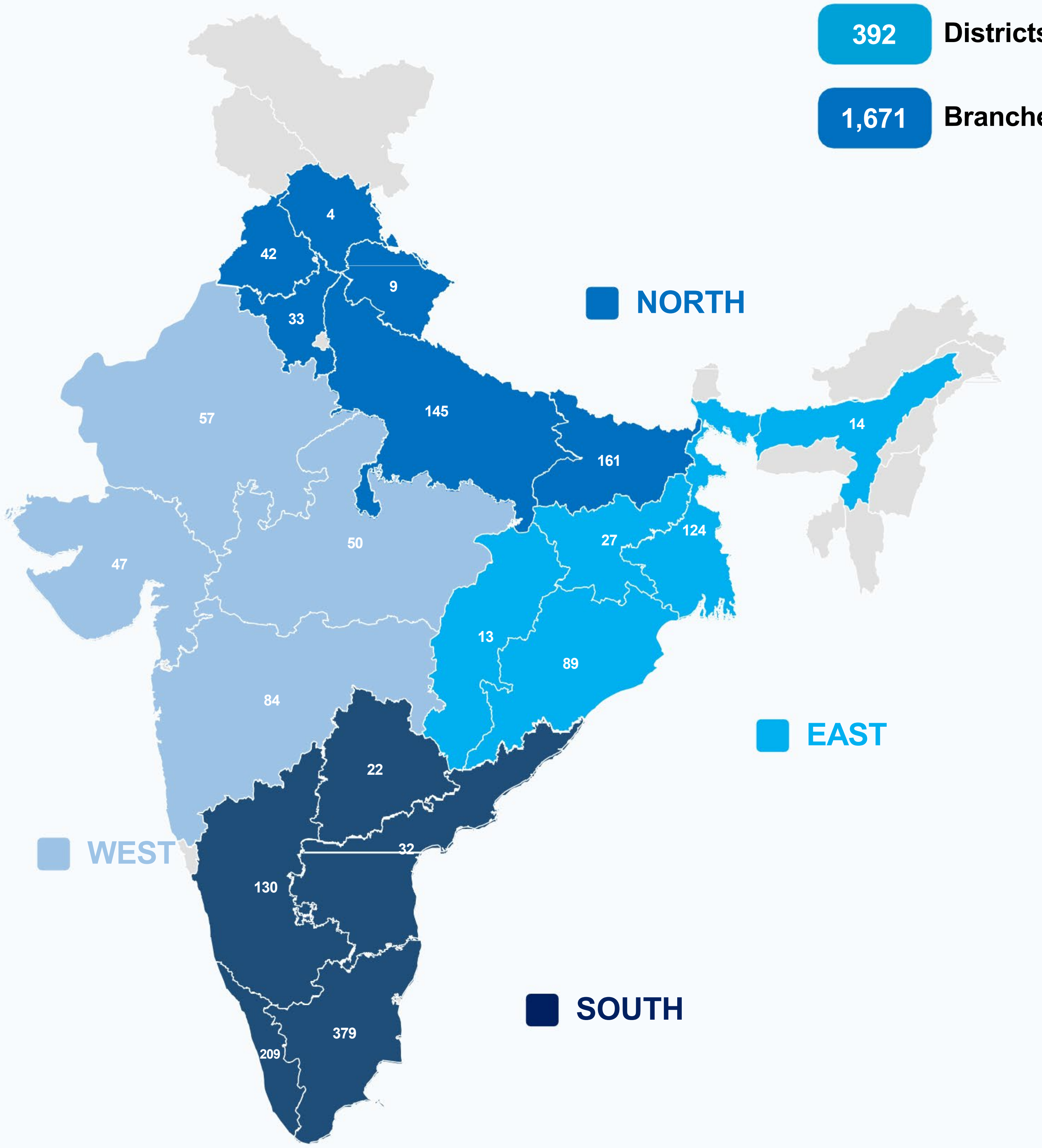


The portfolio remains well diversified across regions, with the South maintaining its position as the anchor market. The region contributes 63% of the individual loan portfolio and 49% of overall AUM, reflecting deeper market penetration and a mature portfolio profile driven by strong traction in individual loans.

Number of Branches Per State

392 Districts

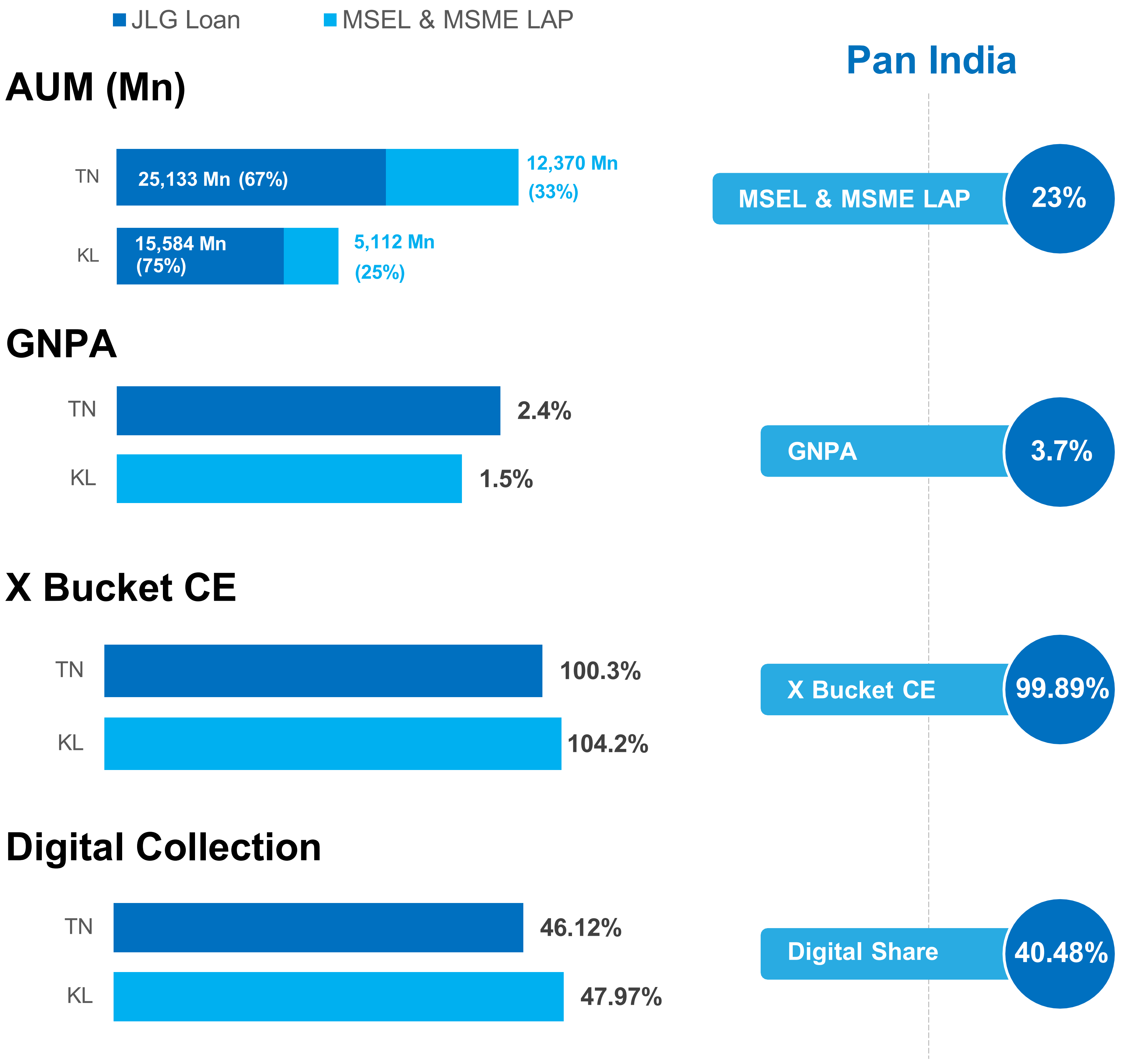
1,671 Branches



Rural AUM penetration remained stable at 97.3% in Q1 FY'27, reflecting the MML's continued focus on rural lending and the strength of its well-established rural presence.

Strategic re-alignment through Diversification 2/2

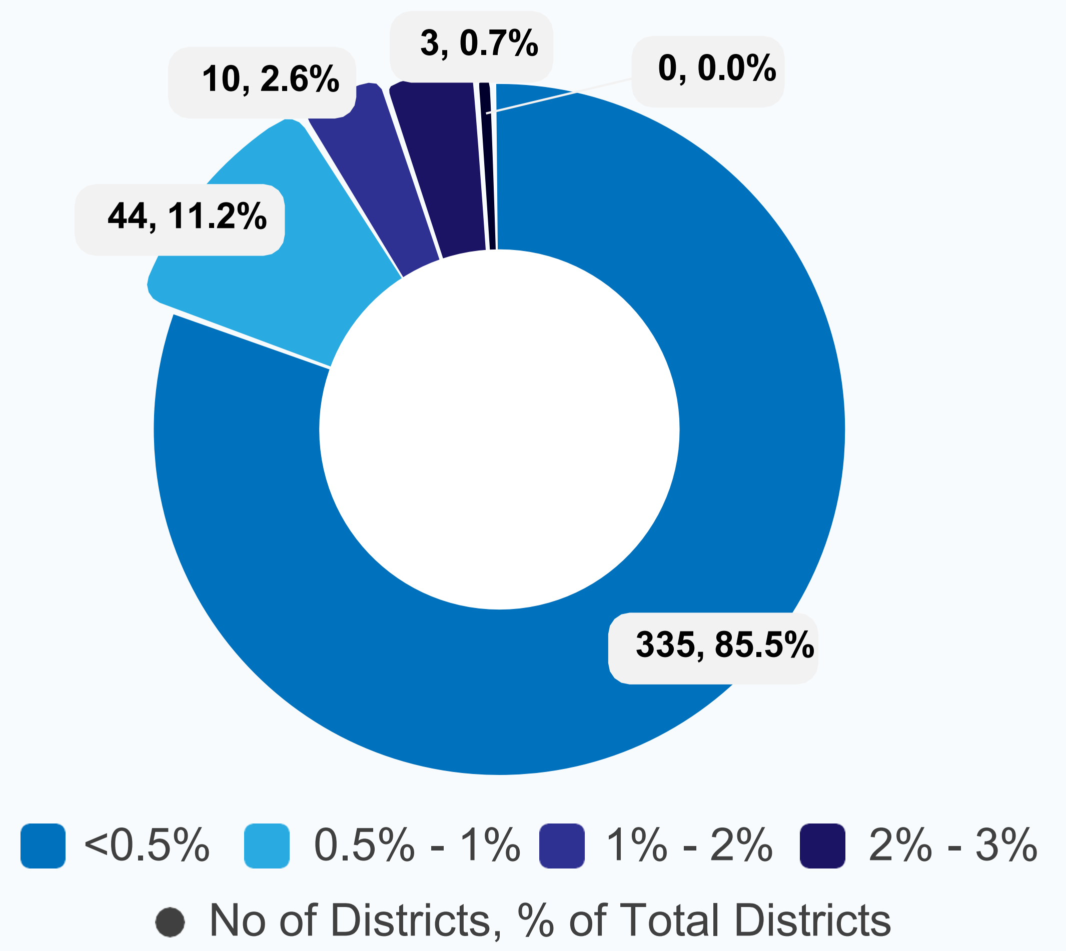
Consistent strength across key metrics in KL & TN



Exposure of Districts (% of GLP)

Top 1	3%
Top 3	8%
Top 5	11%
Top 10	19%
Other	81%

Exposure of Districts (% of GLP)



Muthoot Small Enterprise Loan - Snapshot

Q1 FY'27 Disbursement

10,510 Mn

Portfolio - Muthoot Small Enterprise Loan

32,110 Mn

E-Nach & UPI Mandate Enrollment | CE

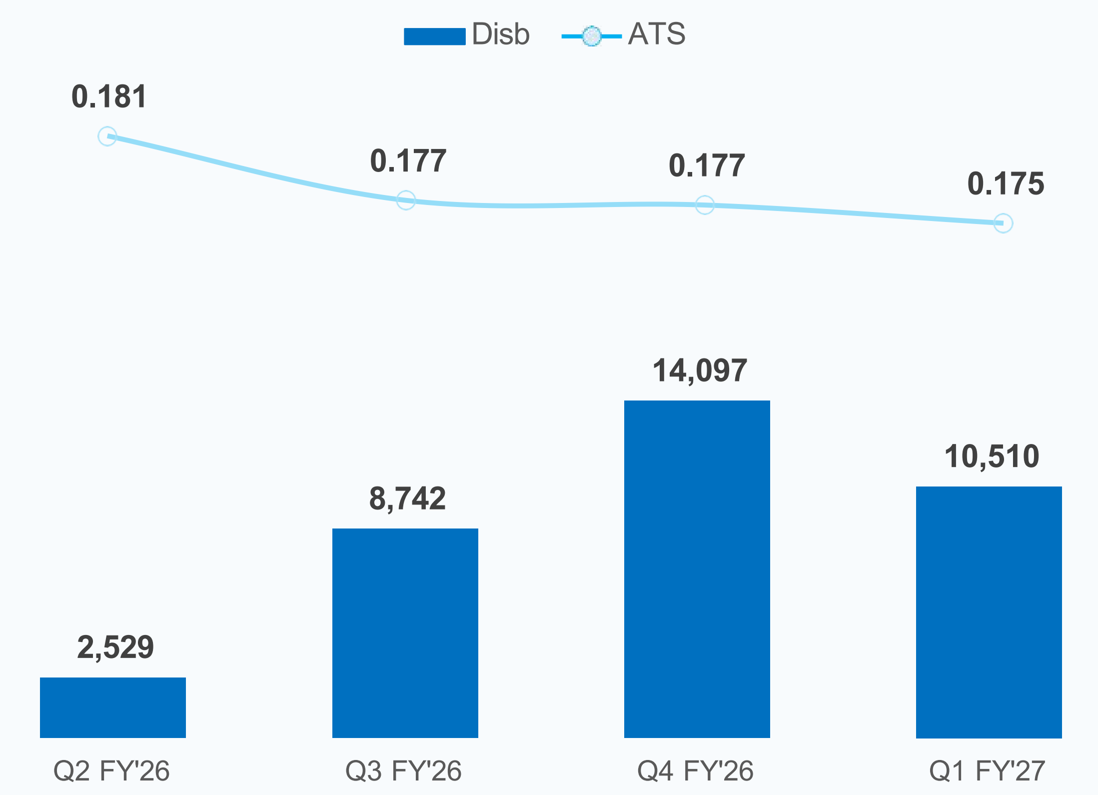
E-Nach : 100%
CE : 99.97%

Mandate Success rate with on-time payment Q1 FY'27

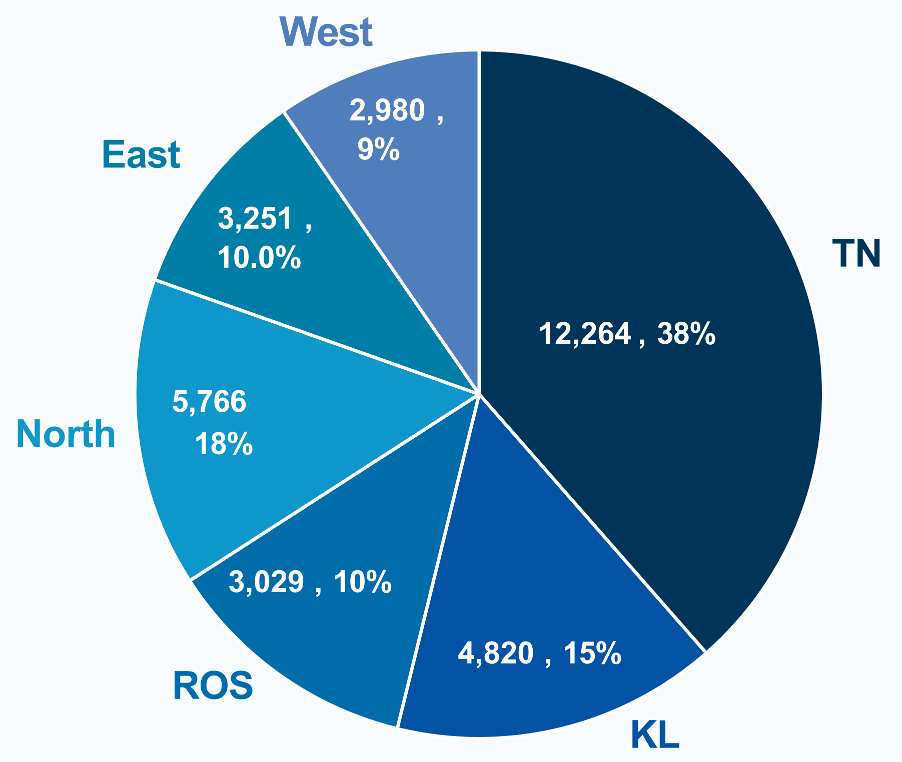
87%

13% NACH bounce recoveries were largely completed by T+3 and fully by T+8, ensuring ~100% collection efficiency with negligible delinquency of 0.1%.

Quarter wise Disbursement (Mn)

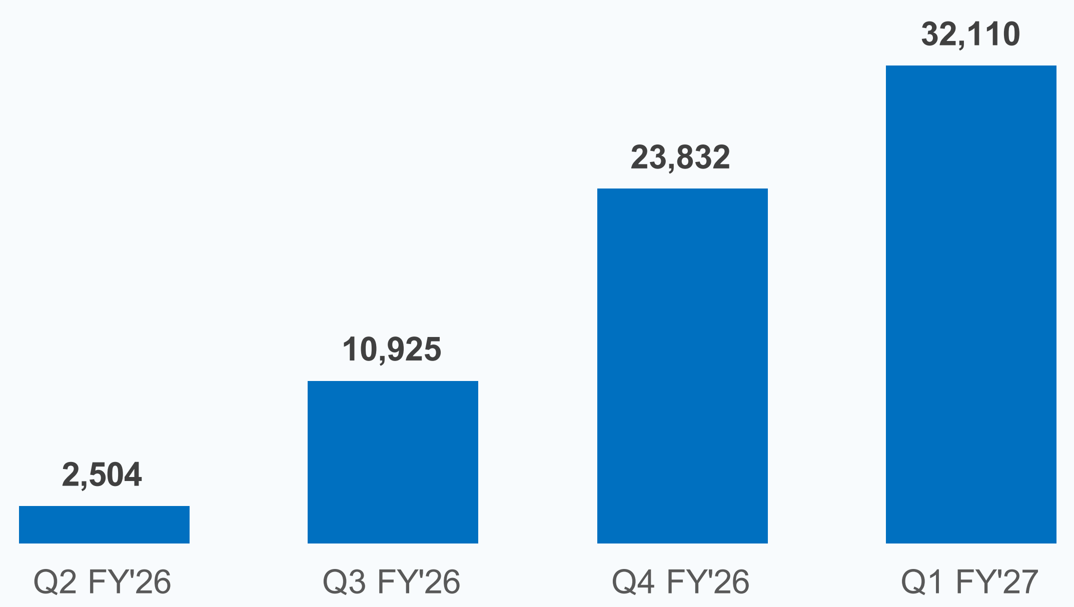


Region-wise Portfolio share (Mn, %)



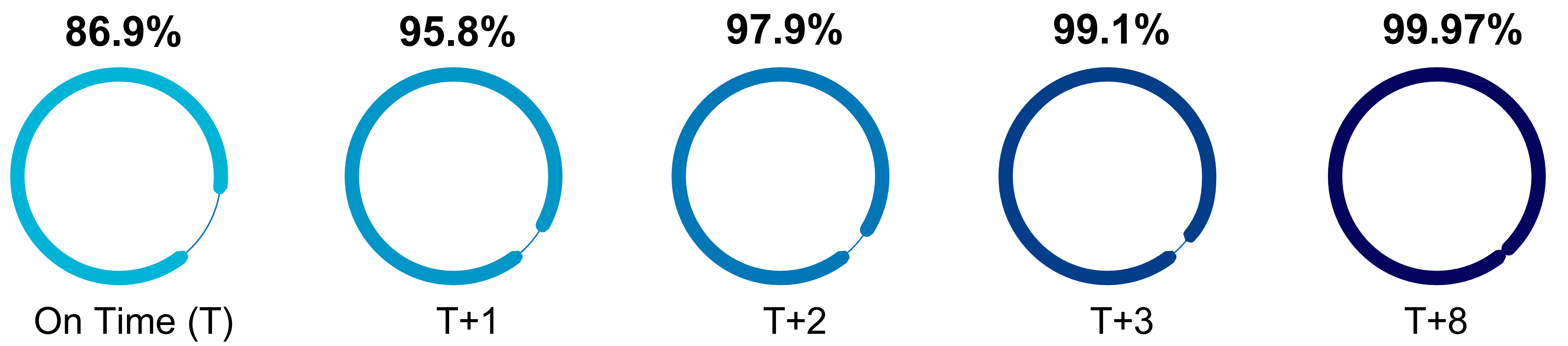
*ROS(Rest of South) includes KA, TG & AP, with KA holds the share of 9.1%.

Month wise Growth - Portfolio (Mn)



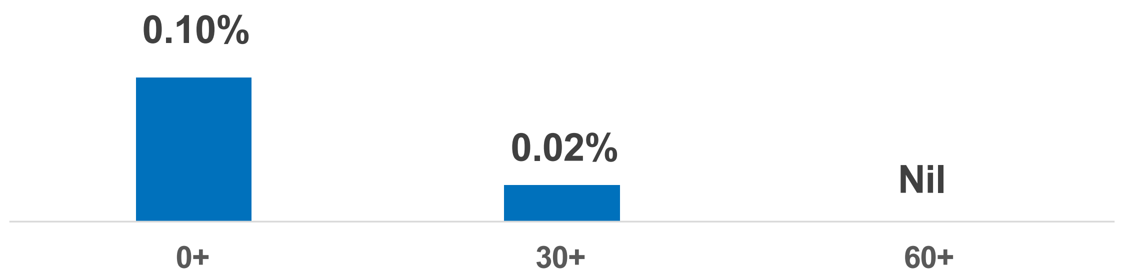
Muthoot Small Enterprise Loan - Performance Summary Q1 FY'27

NACH Collection Payment Status



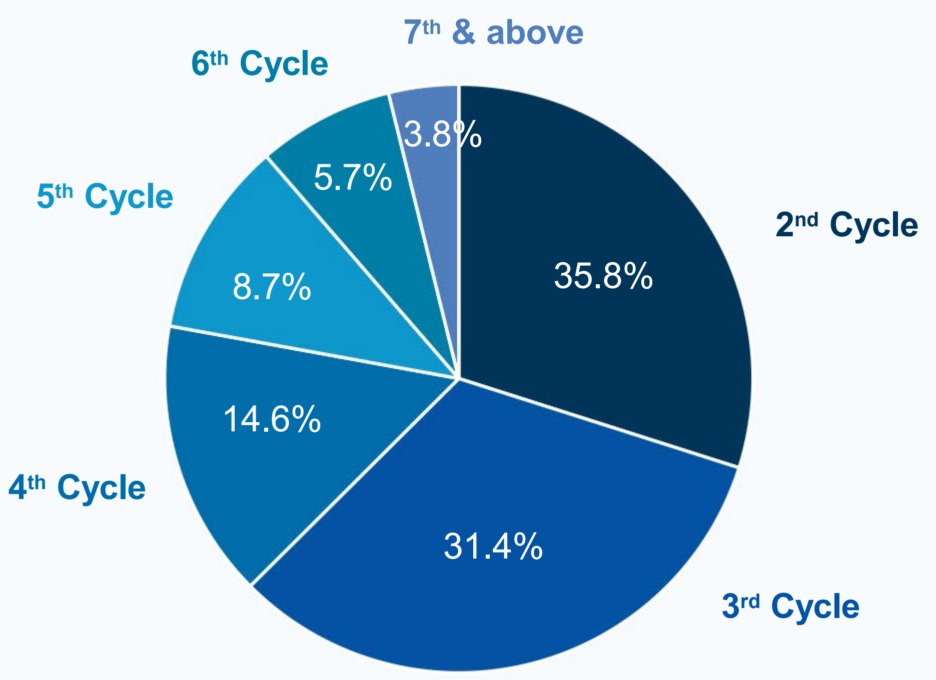
90% of NACH payments were made on time, while bounce recoveries were largely completed by T+3 and fully by T+8, ensuring ~100% collection efficiency with almost Nil delinquency.

Delinquency

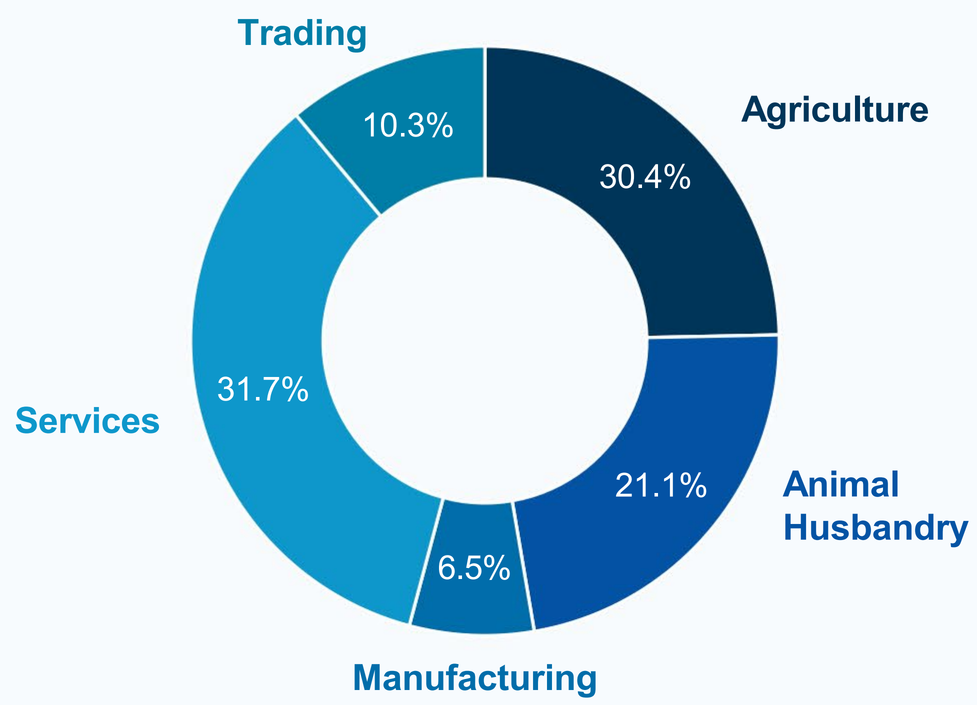


DLQ is based on the New Book portfolio originated since FY'26 and includes a ₹20 million death-related exposure.

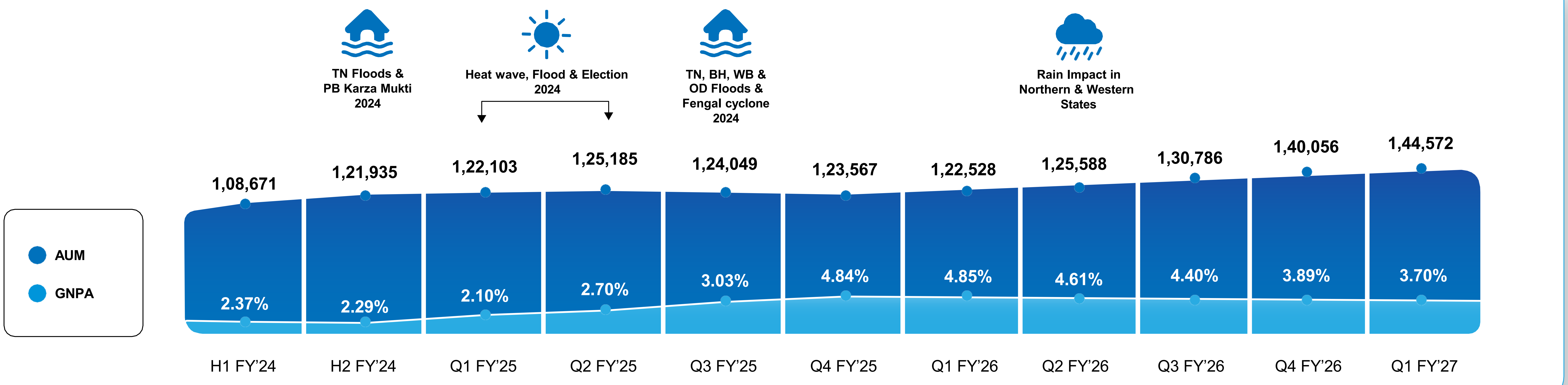
Cycle-wise Muthoot Small Enterprise Loan Disbursement share



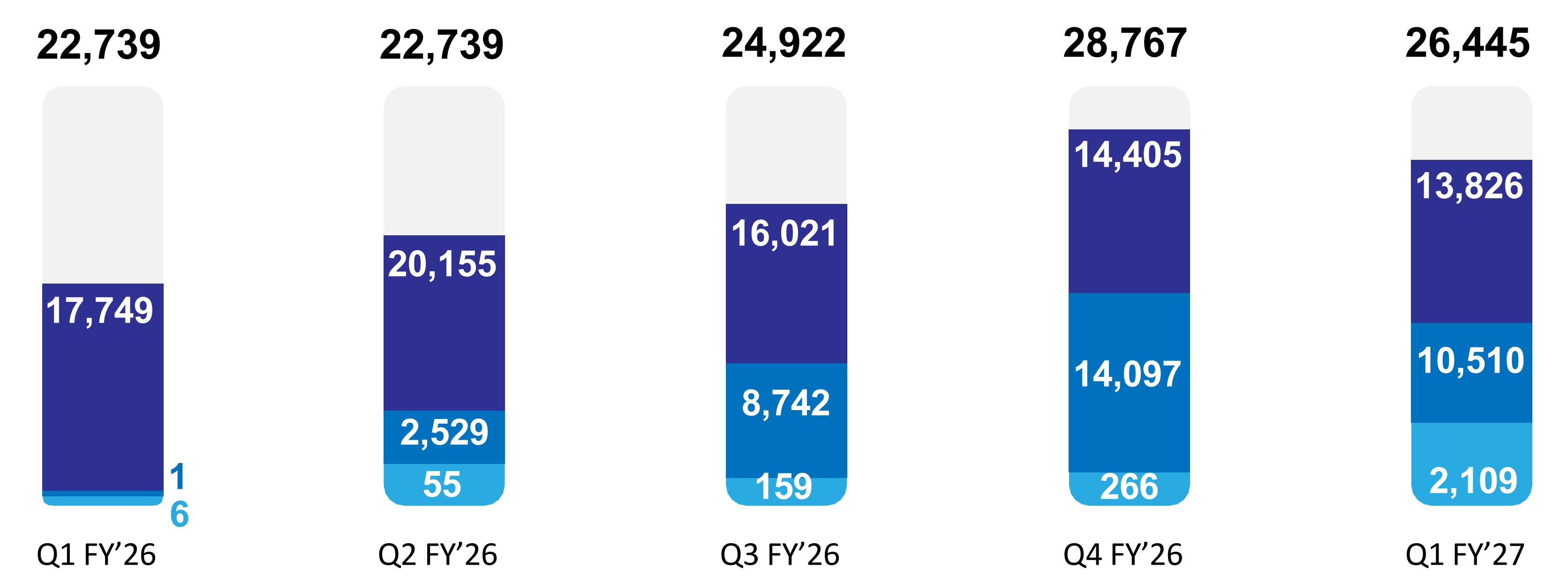
Purpose-wise Concentration



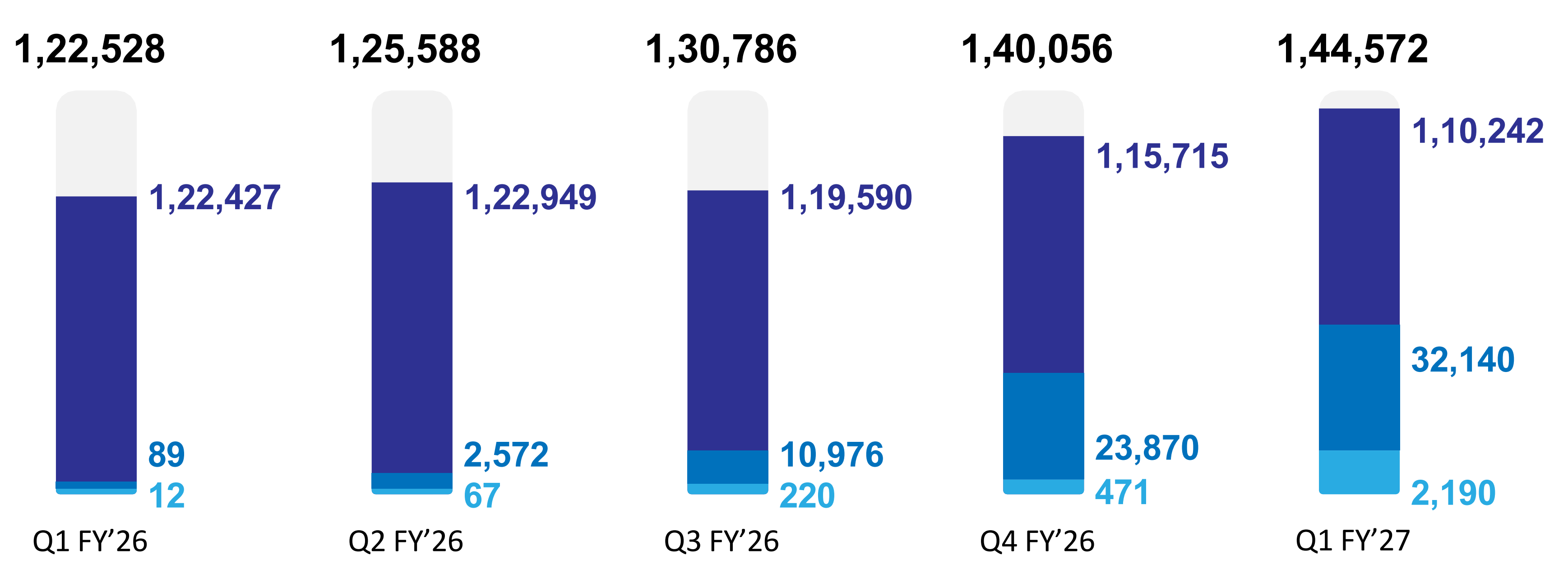
Resilient Business Model – Proven over time



Disbursement (Mn)

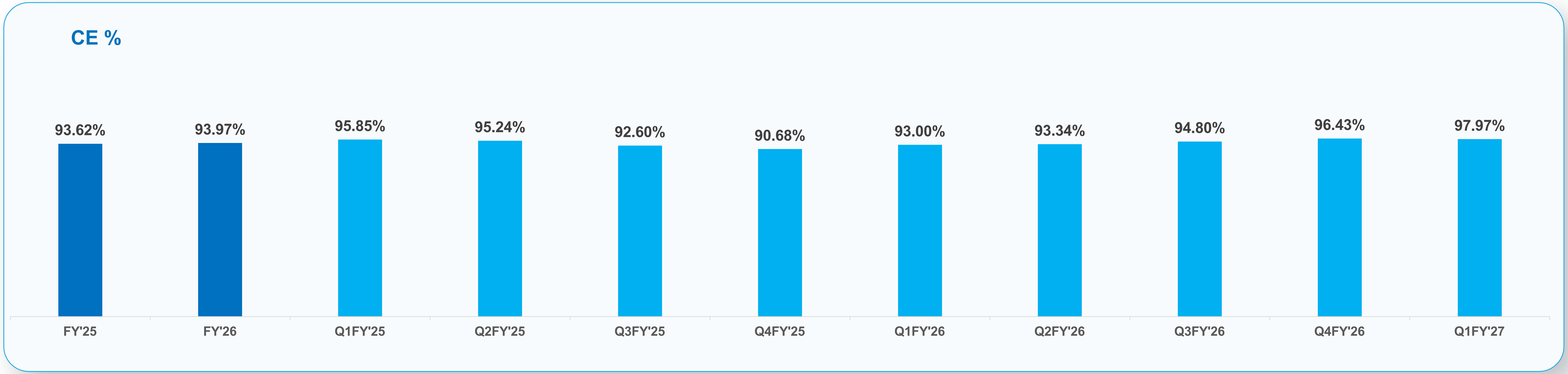


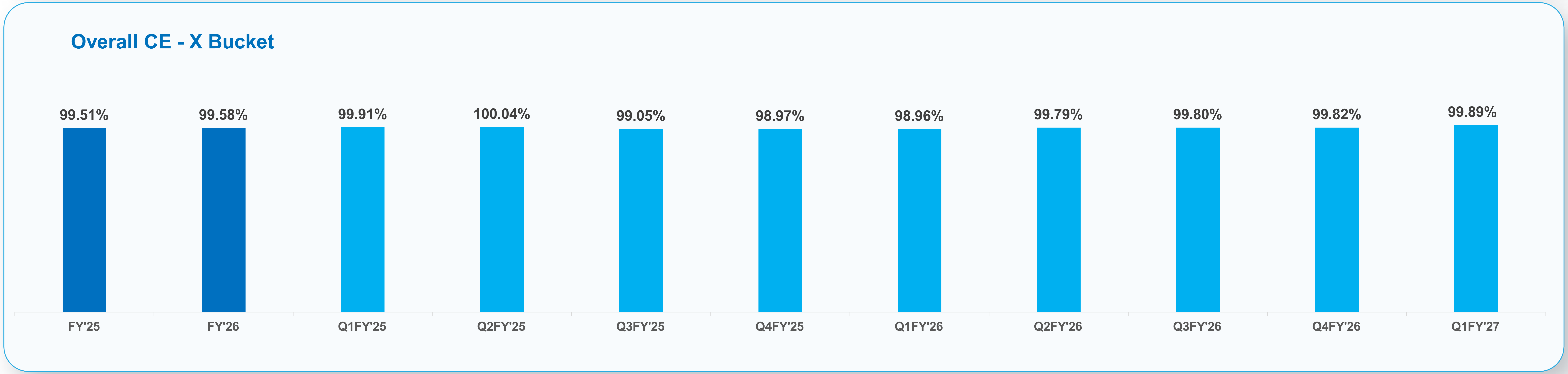
AUM (Mn)



- Muthoot Small Enterprise Loan AUM including old book
- Secured Loan including MSME LAP & Gold

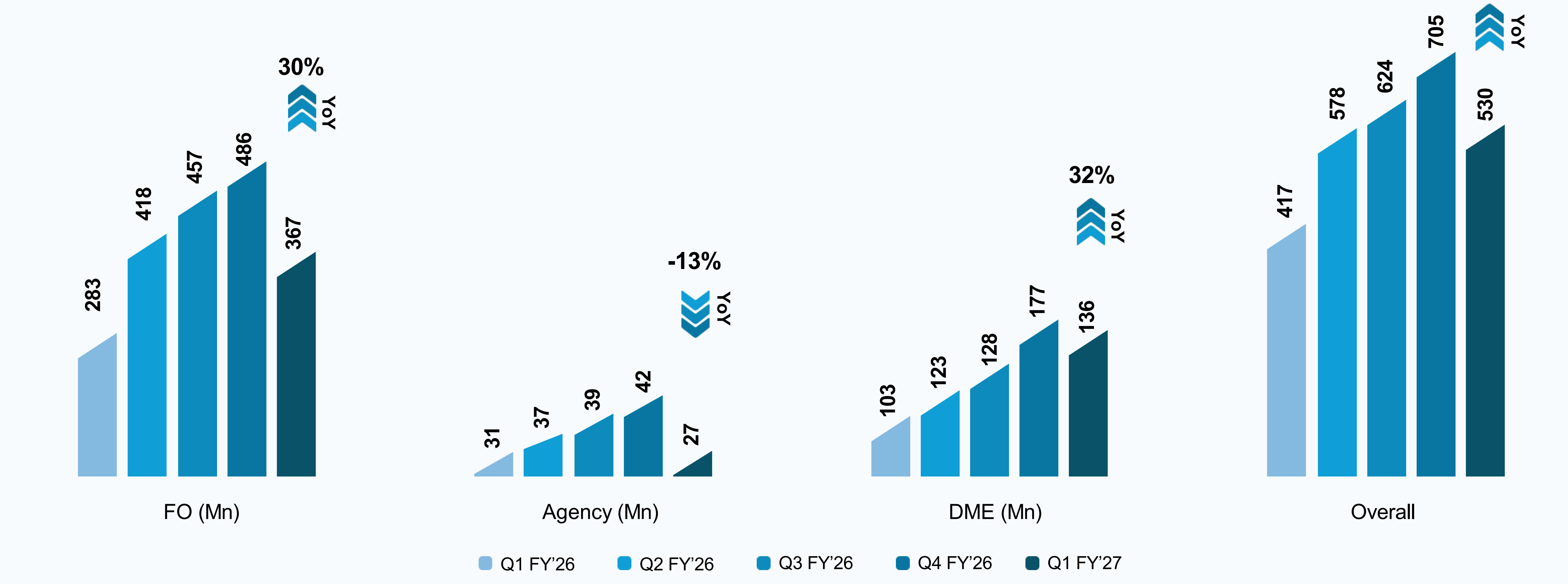
Collection Efficiency



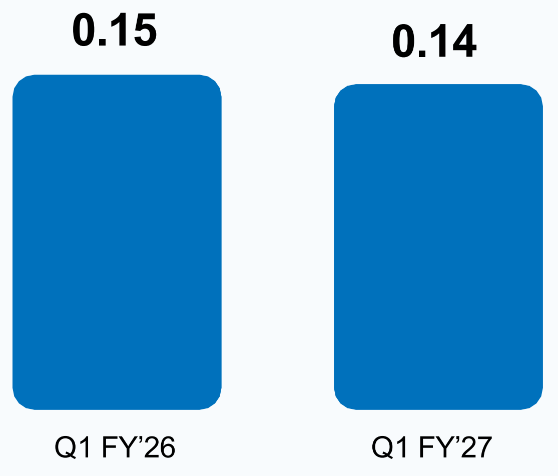


Collection Performance – Overdue

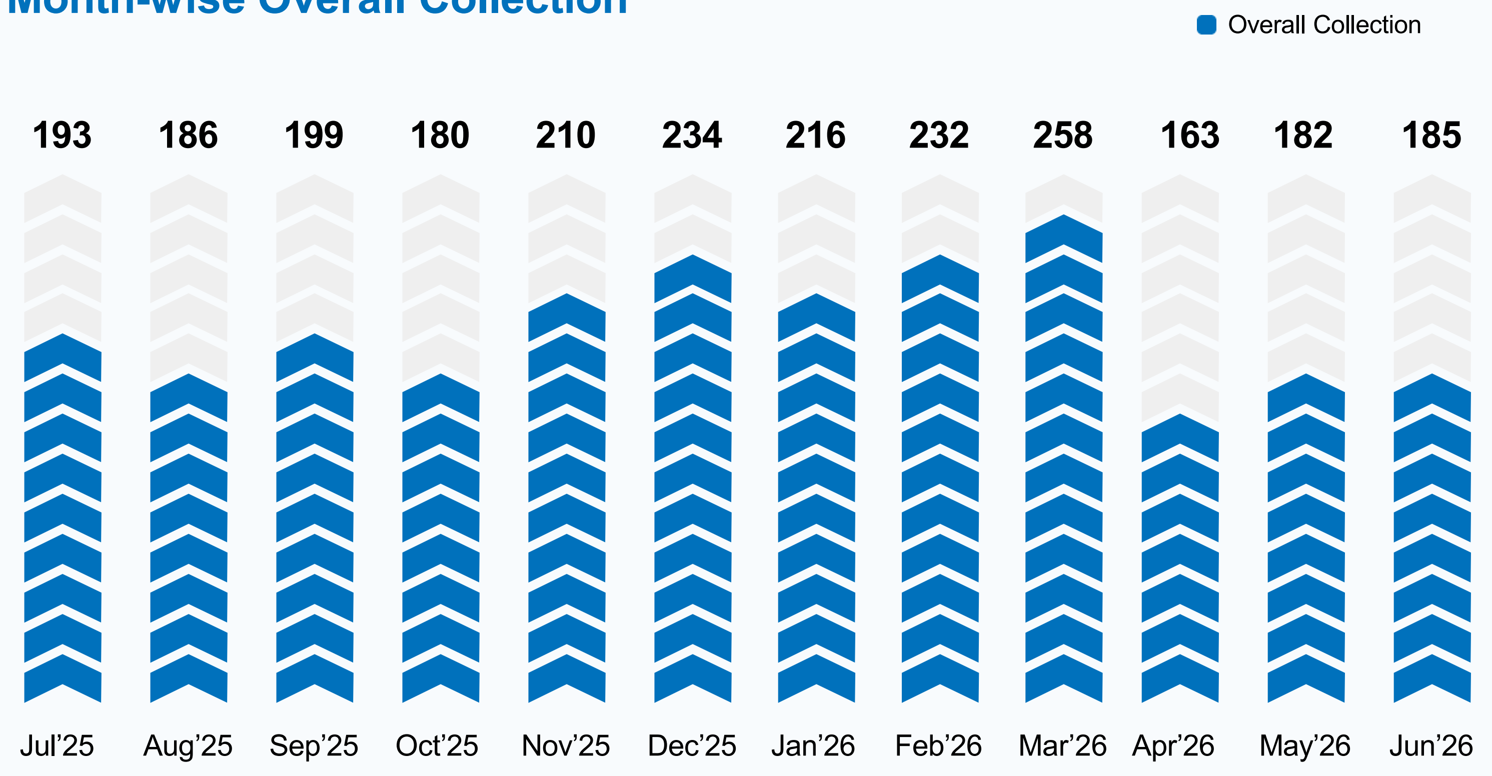
DMS Performance (Collection incld. closures)



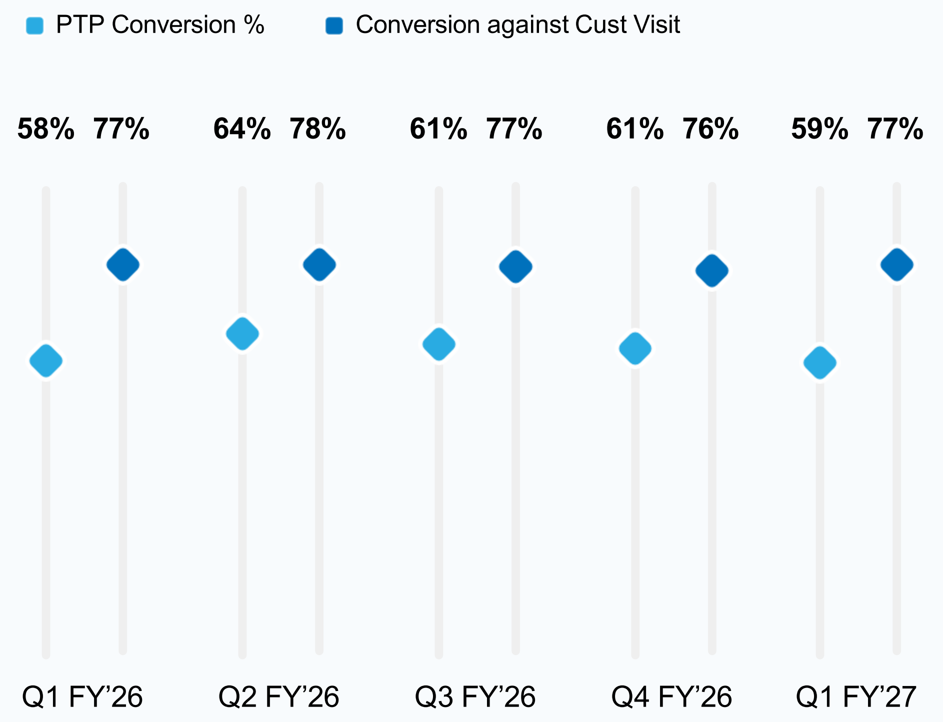
FO Productivity (Mn)



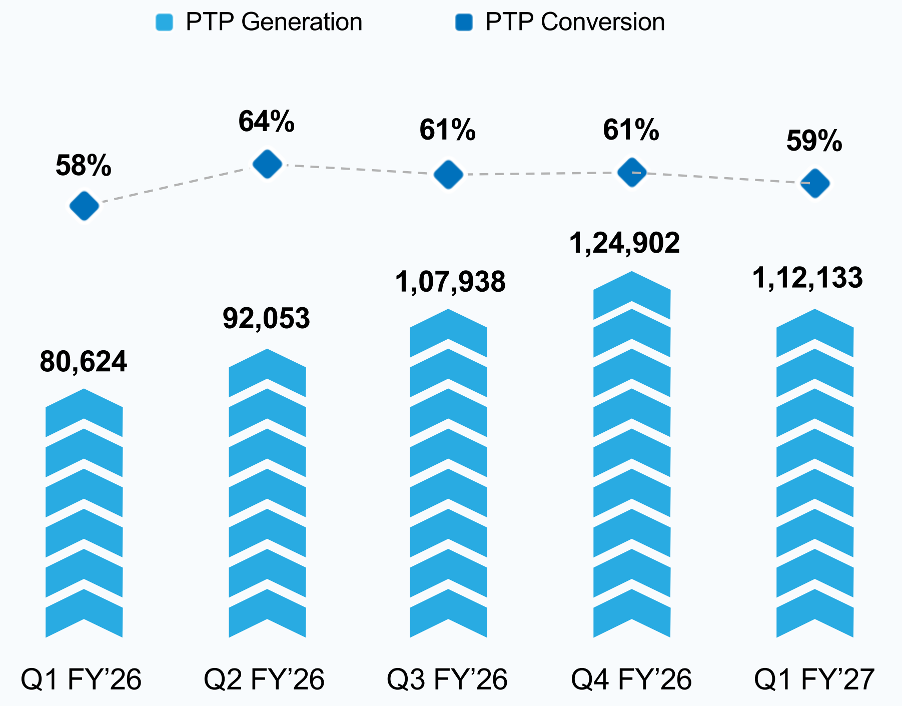
Month-wise Overall Collection



Overdue PTP Conversion



PTP Generation Vs Conversion FY-26-27



Asset Quality 1/3

Slab	Loan Assets (Gross)	ECL	Loan Assets (Gross)(%)	ECL (%) (Q1 FY 27)	ECL (%) (Q4 FY 26)
Stage 1	1,03,948.67	965.31	94.57%	0.93%	0.94%
Stage 2	1,897.32	173.46	1.73%	9.14%	8.70%
Stage 3	4,069.90	2,945.54	3.70%	72.37%	71.53%
Total	**1,09,915.89**	**4,084.31**	**100.00%**	**3.72%**	**3.90%**
GNPA				**3.70%**	**3.89%**
NNPA				**1.05%**	**1.14%**

(in Mn)

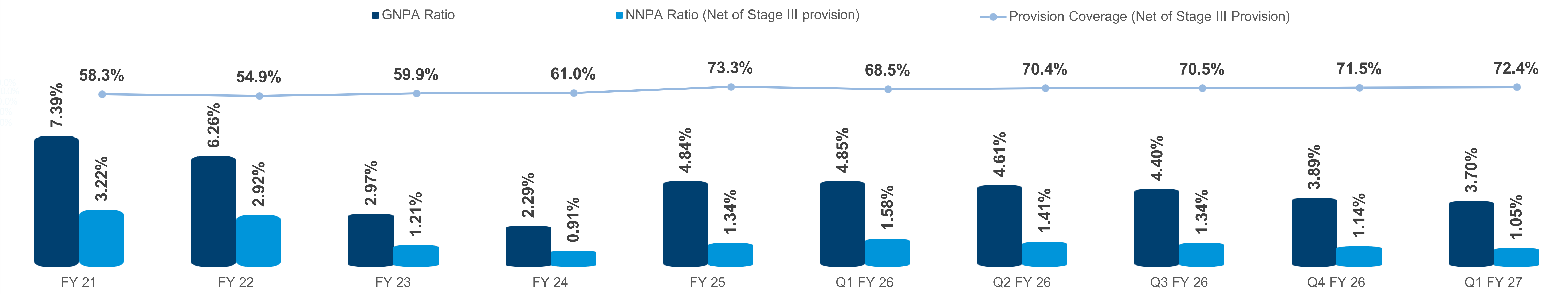
Total Provision as per IND AS	4,084.3
IRAAC Provision	1,975.3
Difference in ECL vs IRAAC	2,109.0

Particulars	Q1FY27
Opening ECL (A)	4,220.06
Additions (B)	
- Provisions as per ECL Model	-135.75
- Additional Management Overlay	-
Reversals on account of derecognition of financial instrument (ARC transaction) (C)	-
Closing ECL (D = A+B-C)	**4,084.31**
Writeoff including waivers (E)	1,091.44
Provision for impairment on loan assets (F)	-135.75
Other Provisions (G)	11.42
Baddebts Recovered (H)	48.60
Net Credit Cost (I = E+F+G-H)	**918.51**
Net Loss on derecognition of financial instrument (ARC transaction) (J)	-
Total Impairment Cost, including Loss on Derecognition of Financial Asset (ARC Transaction) (K = I+J)	**918.51**

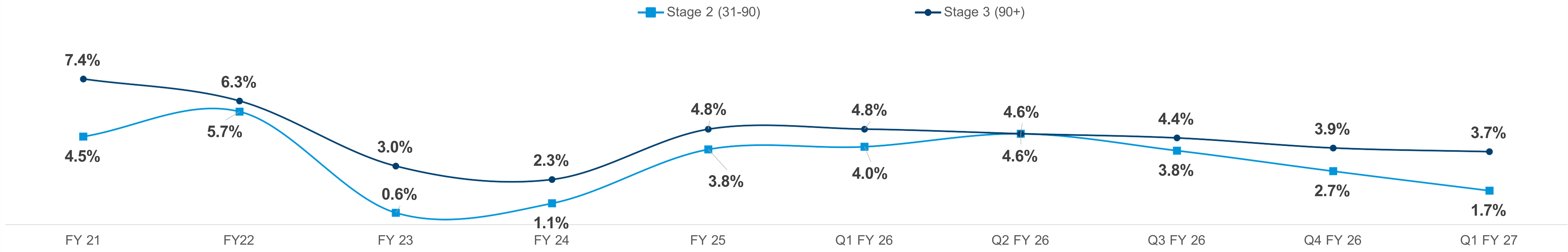
- The overall provision coverage on total assets stands at 3.7%. The Provision coverage on stage 3 assets is at 72.4%. The IRAAC provision is much lower than the ECL with a gap of 210 Cr, the overall provision is at Rs. 408 Cr. There is no management overlay in the provision.
- The NPA is on reducing trend at 3.70% and NNPA at 1.05%, lowest in 6 quarters. The Credit cost at 2.6% is lowest in 8 quarters.

Asset Quality 2/3

GNPA, NNPA & Provision Coverage



Stage 2 & 3 Comparison



Asset Quality 3/3

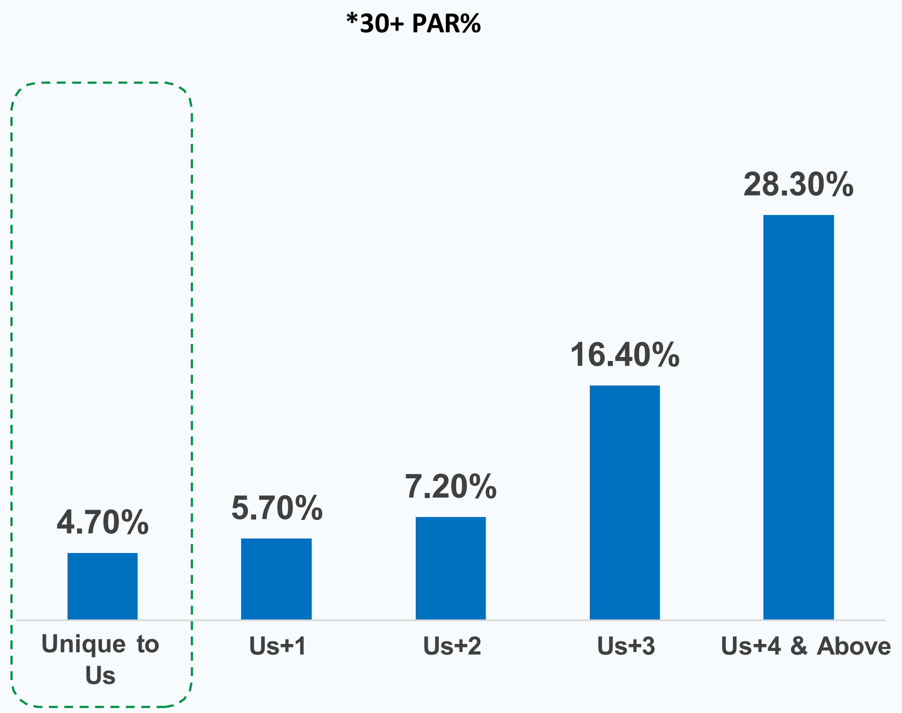
Lender Group	Borrowers %					Portfolio %				
	Q1 FY-27	Q4 FY-26	Q3 FY-26	Q2 FY-26	Q1 FY-26	Q1 FY-27	Q4 FY-26	Q3 FY-26	Q2 FY-26	Q1 FY-26
Unique	46.2%	43.4%	41.7%	39.4%	36.8%	44.1%	42.1%	39.2%	37.3%	34.9%
Own+1	32.0%	32.0%	31.6%	30.7%	29.2%	35.6%	35.2%	35.1%	34.3%	32.6%
Own+2	16.4%	18.1%	19.0%	19.8%	20.4%	17.9%	19.4%	20.8%	21.8%	22.6%
Own+3	3.7%	4.5%	5.4%	6.9%	8.8%	2.1%	2.8%	4.0%	5.2%	7.5%
Own+4 & Above	1.7%	2.0%	2.3%	3.2%	4.7%	0.3%	0.5%	0.9%	1.4%	2.5%
Total %	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

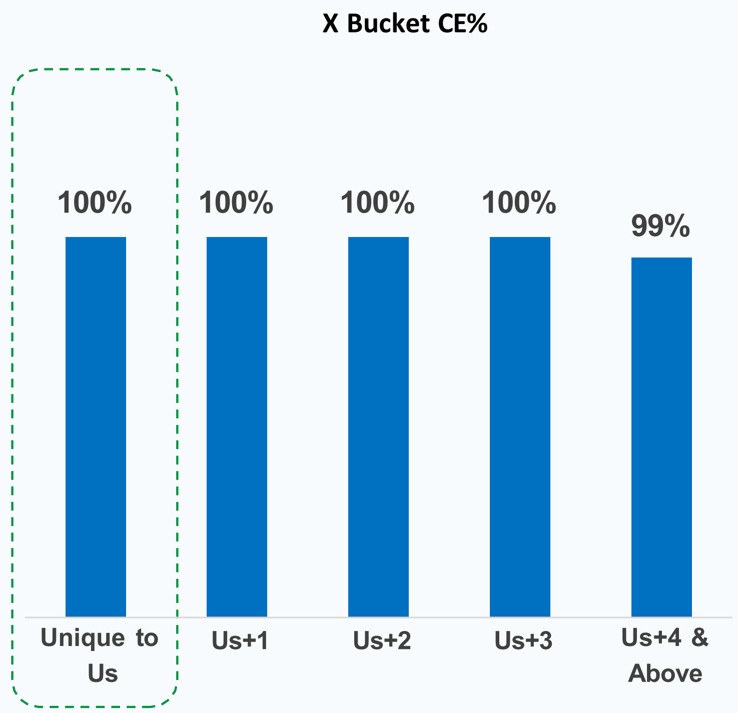
Client Distribution : MML maintains a controlled exposure in the 'Own + 3 or more lenders' segment at 5.4%, demonstrating a continued strategic reduction of 1.2% over the previous quarter and a significant 8.% reduction since Q1 FY'26.
Additionally, Portfolio quality continues to trend positively, as 30+ PAR declined marginally from 4.70% to 4.67%, reinforcing the stability of the lending portfolio.

Over-Indebtedness Reduction: The share of MML customers with total indebtedness above 2 lakhs remains well-controlled at 0.8%, reflecting stable risk management.The portfolio continues to strengthen toward a lower-risk profile.

Lender Group	Borrowers %					Portfolio %				
	Q1 FY-27	Q4 FY-26	Q3 FY-26	Q2 FY-26	Q1 FY-26	Q1 FY-27	Q4 FY-26	Q3 FY-26	Q2 FY-26	Q1 FY-26
Upto 50K	51.2%	48.4%	47.6%	45.3%	42.6%	17.5%	17.2%	18.2%	17.3%	16.2%
50k - 1Lk	28.0%	29.4%	30.4%	31.2%	31.6%	40.7%	40.1%	40.4%	41.2%	40.9%
1Lk - 1.5Lk	14.9%	15.9%	16.3%	17.4%	18.9%	29.3%	29.8%	29.8%	30.2%	31.0%
1.5Lk - 2Lk	5.1%	5.6%	5.1%	5.3%	5.9%	11.1%	11.4%	10.4%	10.0%	10.5%
2Lk Above	0.8%	0.8%	**0.7%**	**0.8%**	**1.0%**	1.4%	1.5%	1.3%	1.2%	1.4%
Total %	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

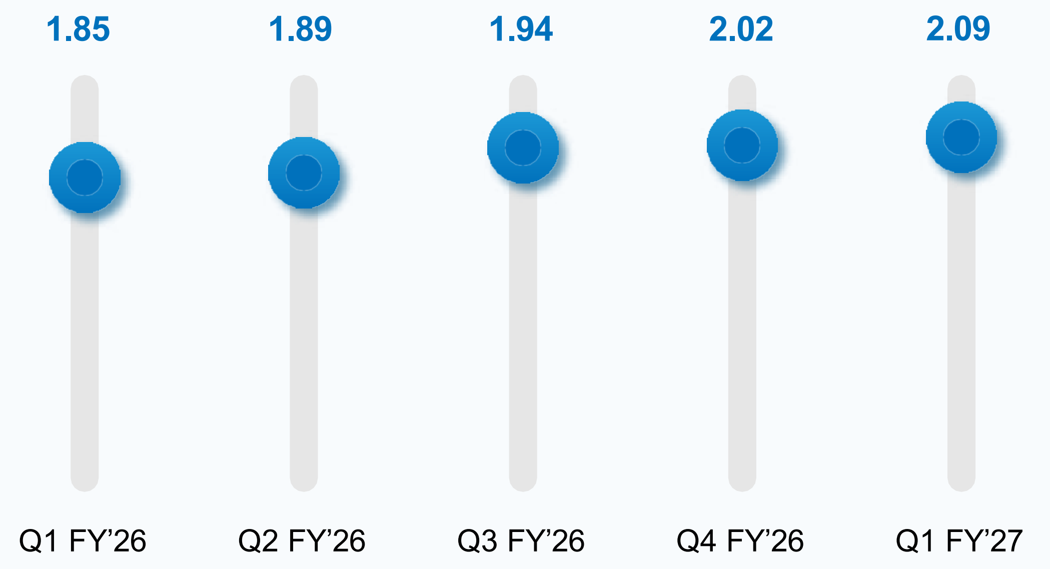
Performance of Unique Borrowers to Muthoot



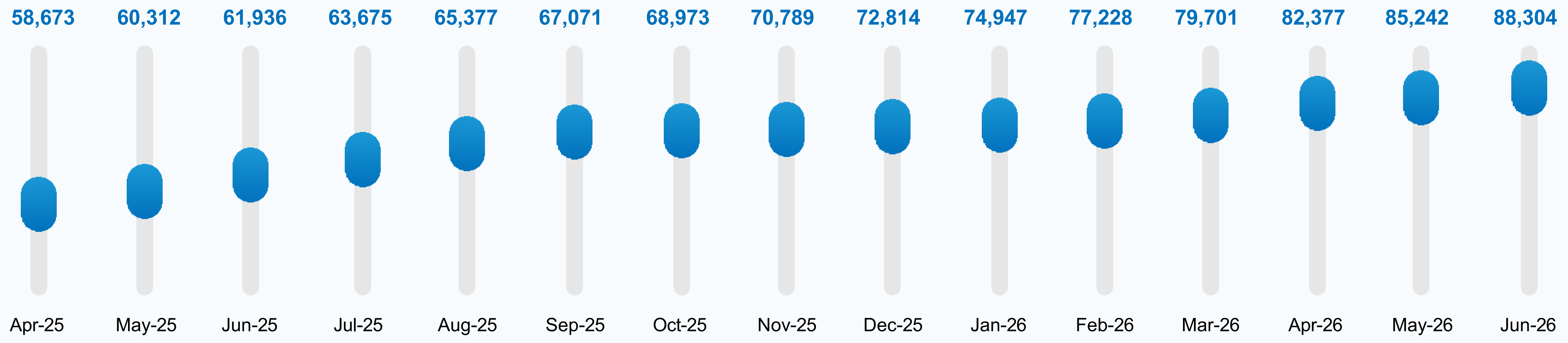


Digitization driving Collections

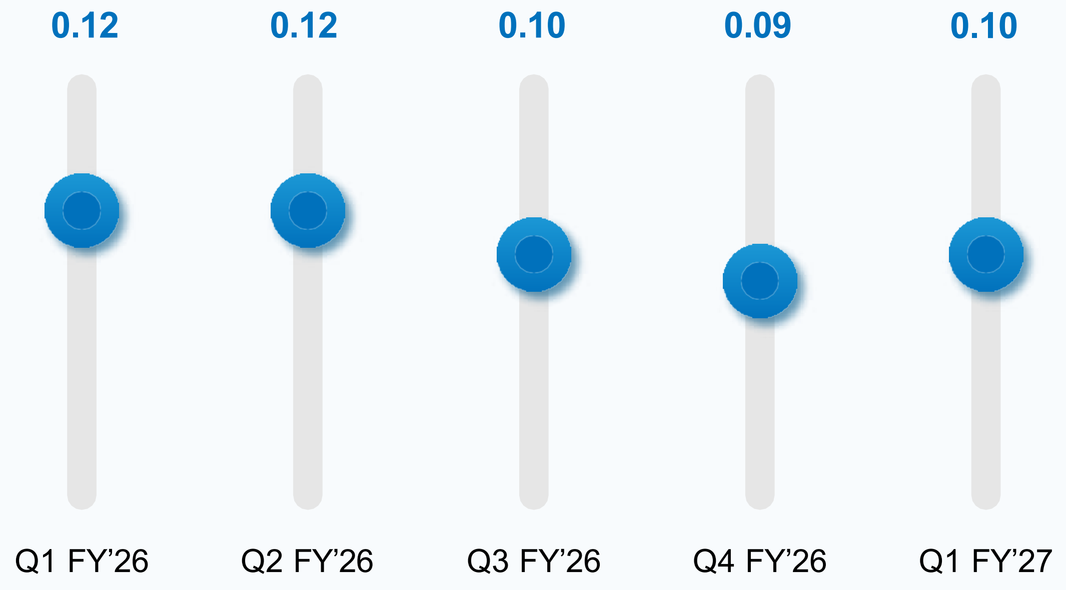
Customer App Installation (Cum. Mn)[1]



Cumulative Digital Collection (Mn)

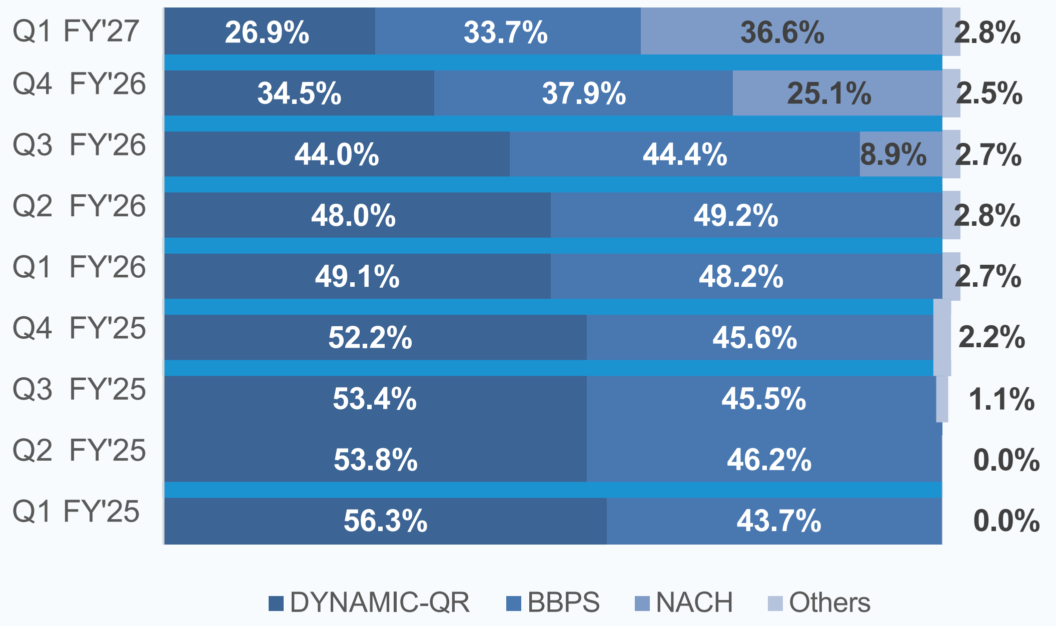


Digital Client Acquisition (Mn)[2]

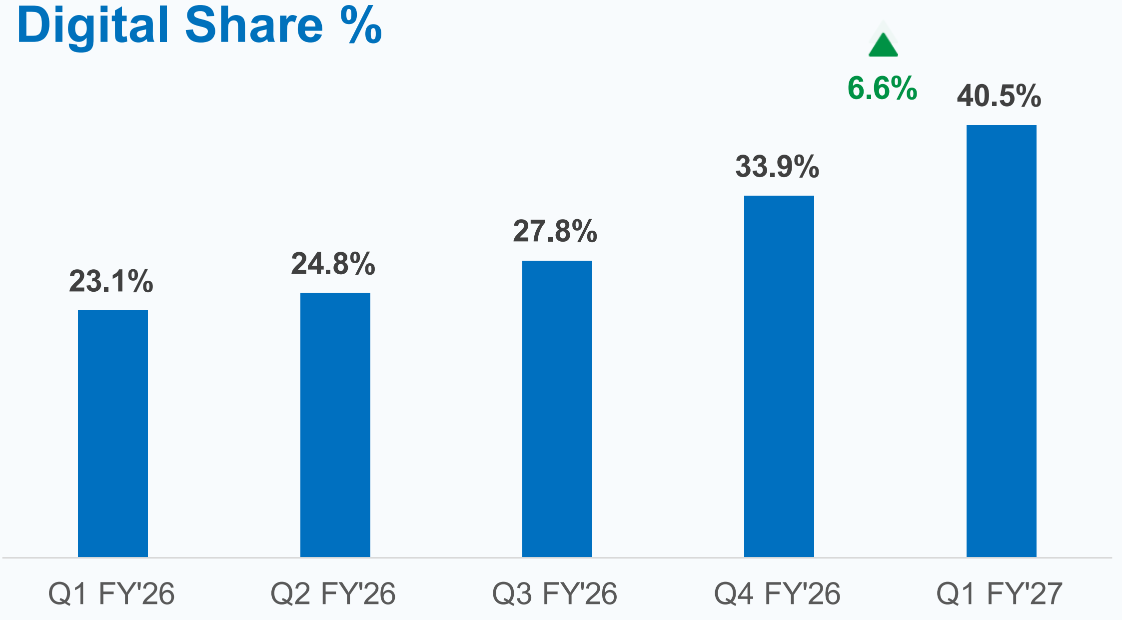


Digital collections delivered a steady performance this quarter, reaching ₹8,603 Mn.

Channel-wise digital collection share%



Digital Share %



MSEL & MSME accelerated digital collections, increasing digital share from 33.9% to 40.5% in Q1 FY'27 Compared to Q4 FY'26 and contributing 42% of total digital collections, with 97%/98% segment-level digital adoption.

Note:

1. App Installation represents the cumulative count of customers who have downloaded and registered "Mahila Mitra" app

2. Digital Collection share in the overall collection is the ratio of digital collection to the overall collection for the relevant Quarters. If a client completes their first-ever digital transaction, we classify them as having being digitaly acquired.

Guidance FY 27

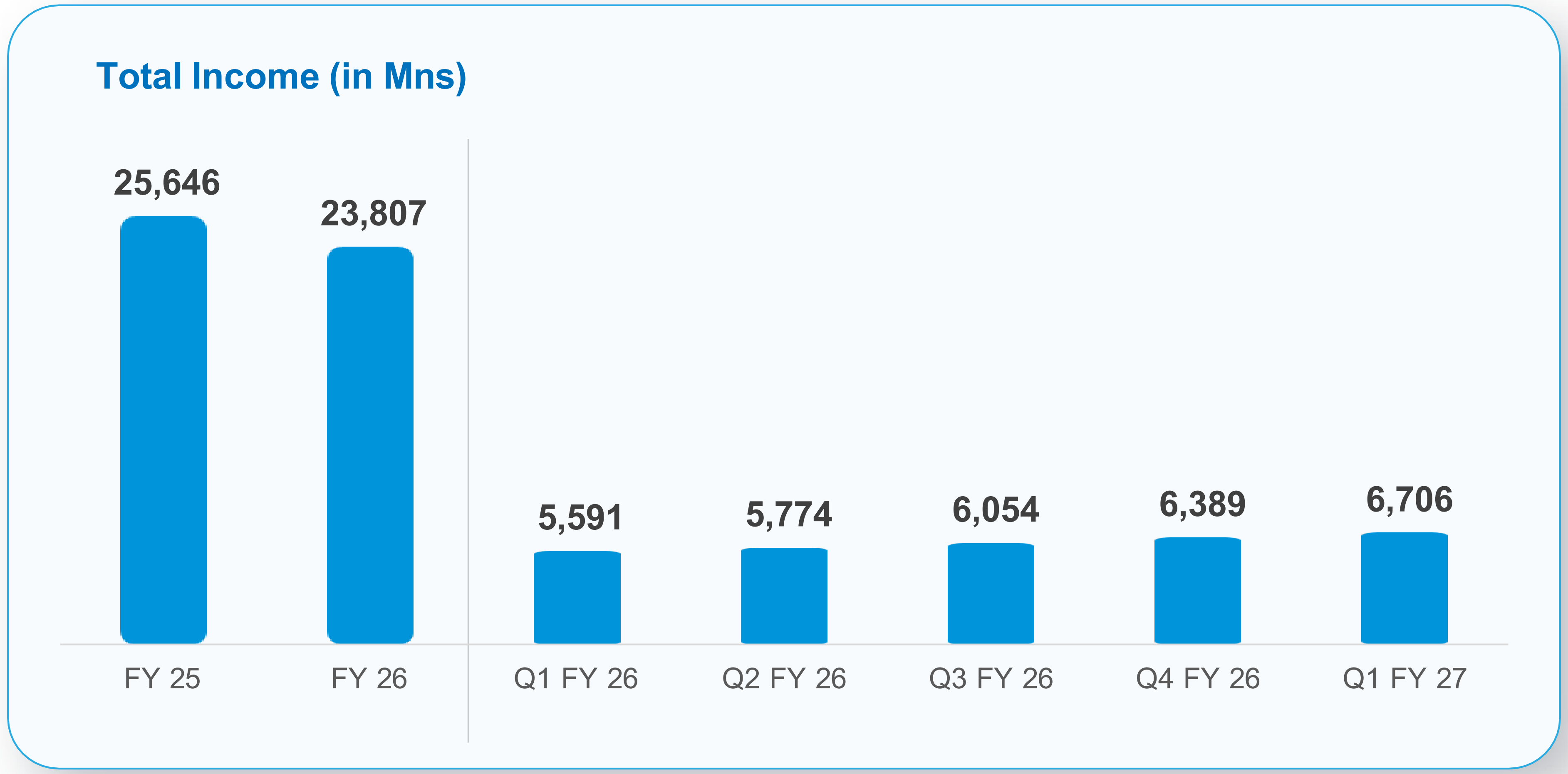
Particulars	Guidance FY 27	Actual Q1 FY 27	Revised Guidance FY 27	Remarks
AUM -Growth	12% - 15%	*12.9%	18% - 20%	Growth is expected to started coming. Expected to do improve full year growth for FY 27
NIM	12.3%-12.5%	12.00%	12.3%-12.5%	The NIM is on improving trend as weighted average yield to improve further.
Operating Cost	6.2%-6.4%	6.30%	6.1%-6.4%	The Opex to rationalise on improvement on productivity.
Credit Cost	2.7%-3.0%	2.60%	2.5%-3.0%	The Credit cost is stabilised and expected to improve YoY.
RoA	2.5%-3.0%	2.30%	2.5%-3.3%	RoA will improve further on the back of portfolio growth and NIM improvement.
RoE	12%-15%	11.30%	12%-18%	ROE will improve with overall performance

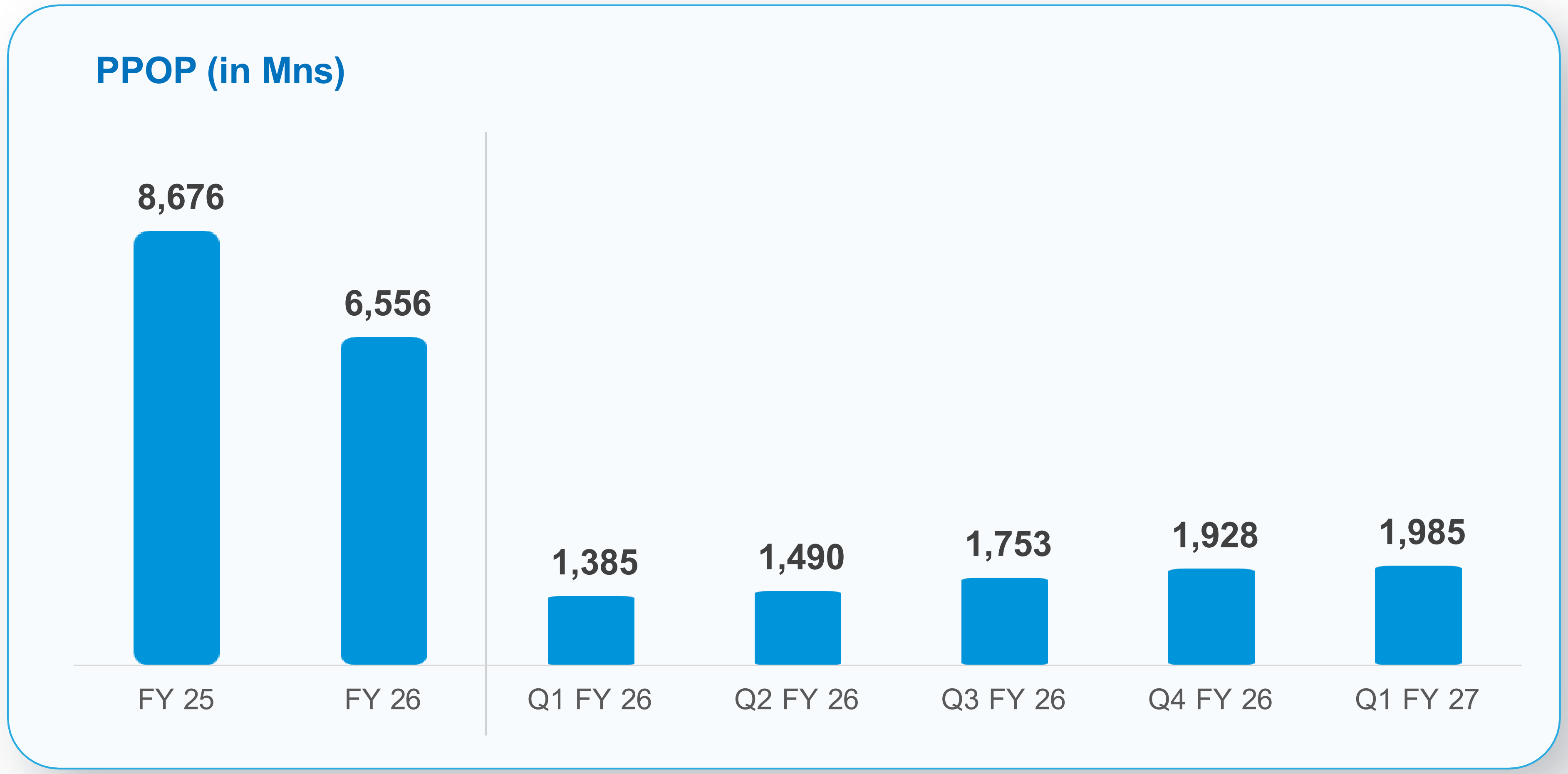
*** Annualised growth rate**

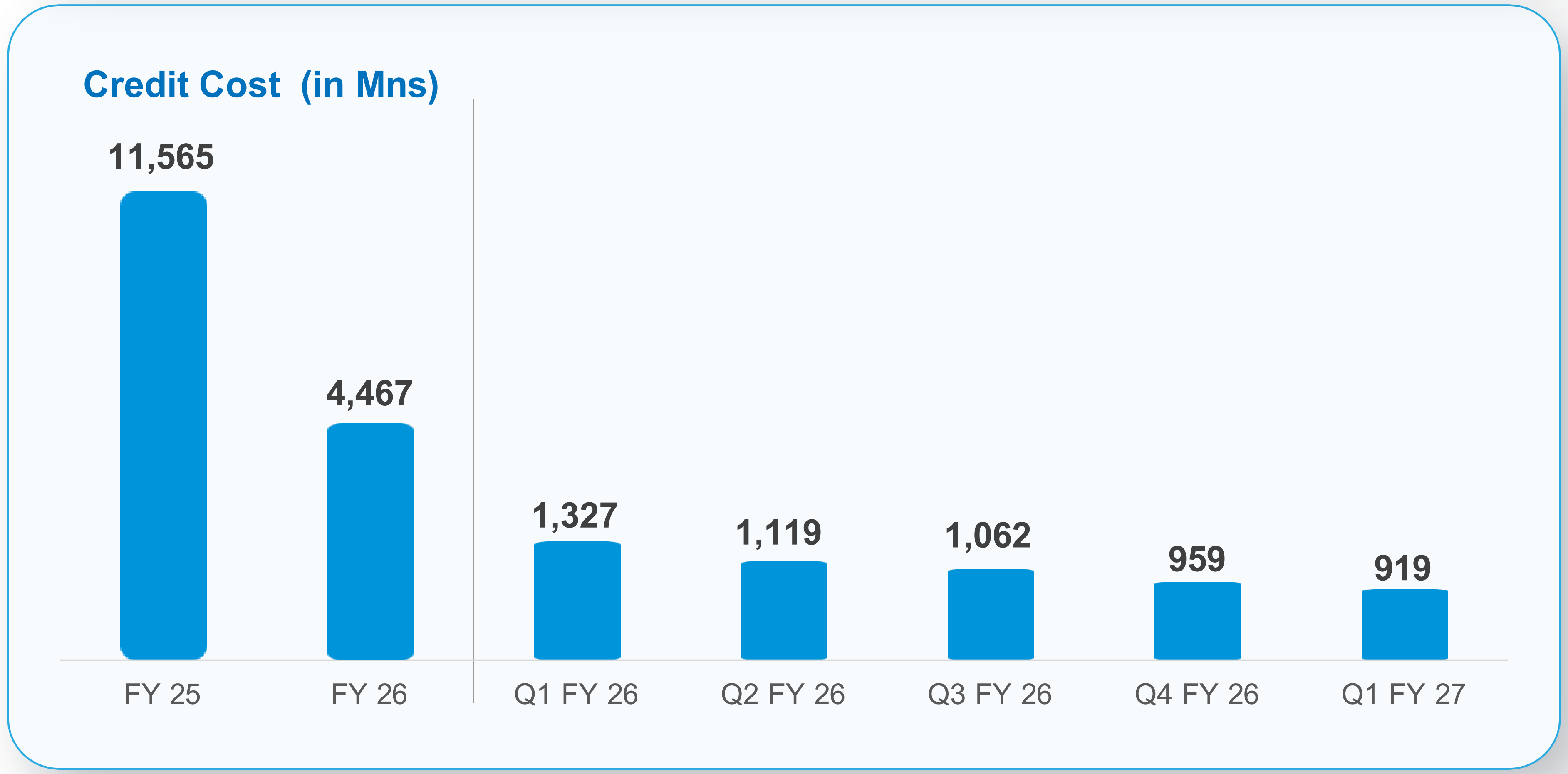
◇◆◇◆◇ P & L Statement

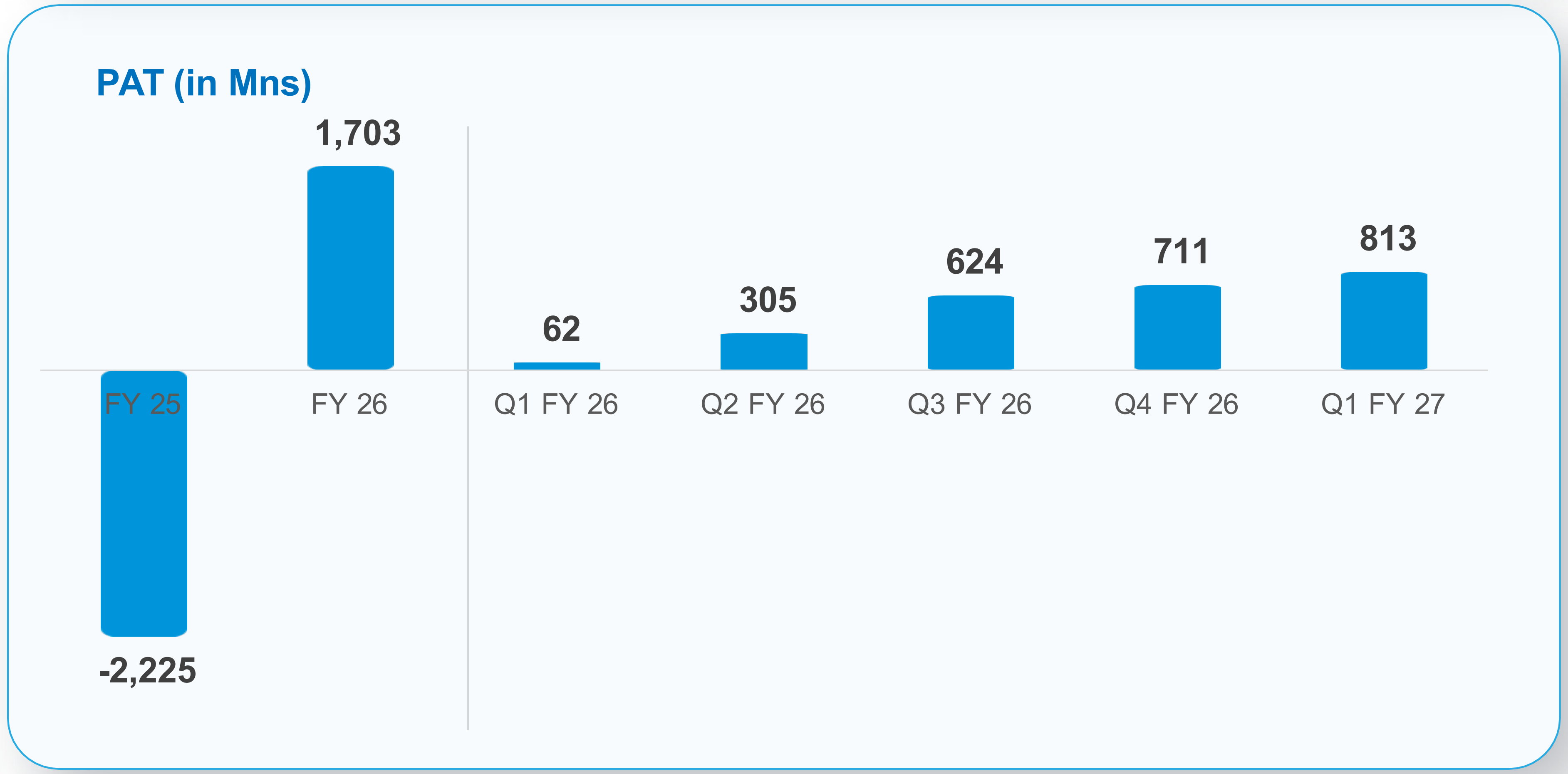
Financial Comparison	Q1 FY 27	Q1 FY 26	YoY (%)	Q4 FY 26	QoQ (%)	FY 26
Income						
Revenue from operations	6,686.4	5,586.2	19.69%	6,318.1	5.83%	23,695.7
Other income	19.7	4.4	351.63%	70.8	-72.14%	111.3
Total income	**6,706.1**	**5,590.6**	**19.95%**	**6,389.0**	**4.96%**	**23,807.0**
Expenses						
Finance costs	2,467.4	2,097.6	17.63%	2,315.8	6.55%	8,744.6
Employee benefit expenses	1,616.6	1,522.3	6.19%	1,487.3	8.69%	6,035.1
Net Loss on derecognition of financial instrument	-	73.6	-100.00%	-	0.00%	73.6
Impairment on financial instruments	918.5	1,253.8	-26.74%	958.6	-4.19%	4,393.1
Depreciation and amortisation expense	108.7	110.0	-1.24%	106.7	1.87%	431.3
Other expenses	528.9	475.6	11.20%	551.2	-4.05%	2,040.1
Profit before tax	**1,066.0**	**57.6**	**17x**	**969.3**	**9.97%**	**2,089.1**
Profit after tax	**813.4**	**61.8**	**12x**	**711.2**	**14.36%**	**1,702.7**
Total comprehensive income	**846.0**	**82.3**	**9x**	**839.9**	**0.73%**	**2,136.1**

Robust Fiscal year performance in terms of Income/Profitability (1/2)



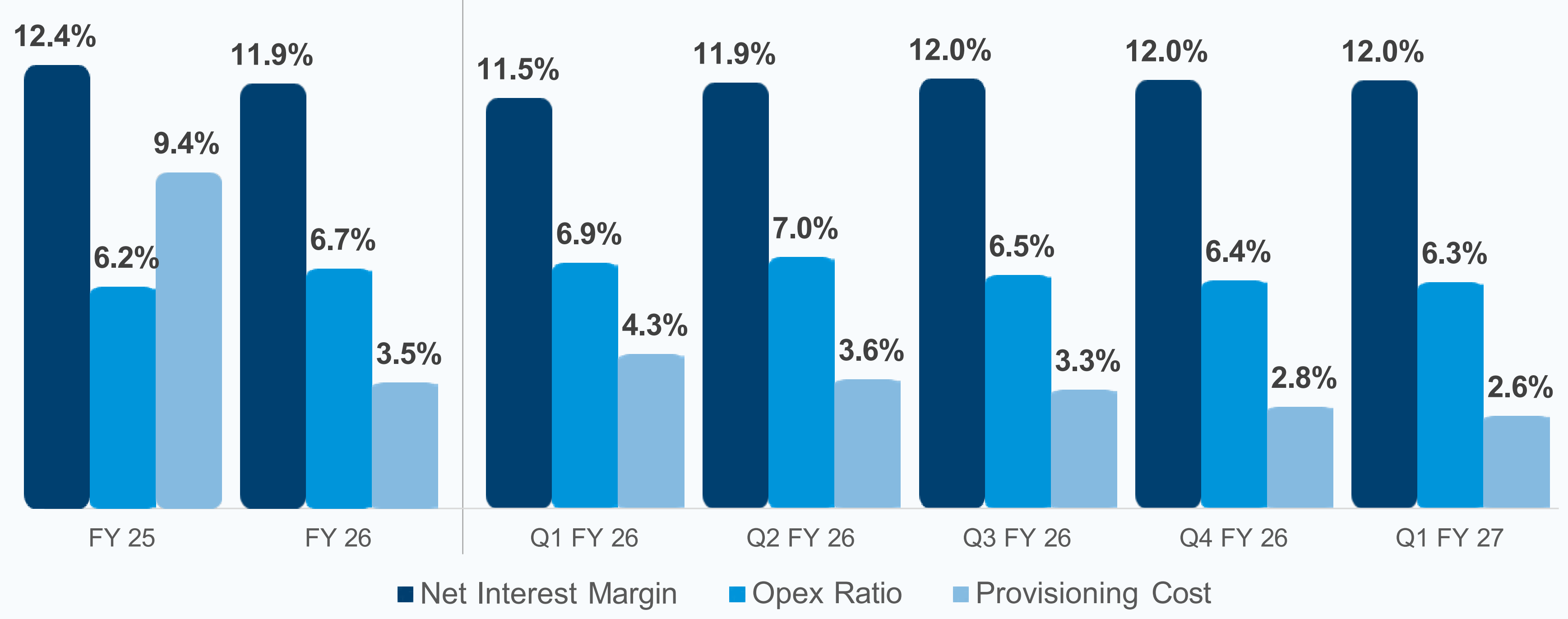




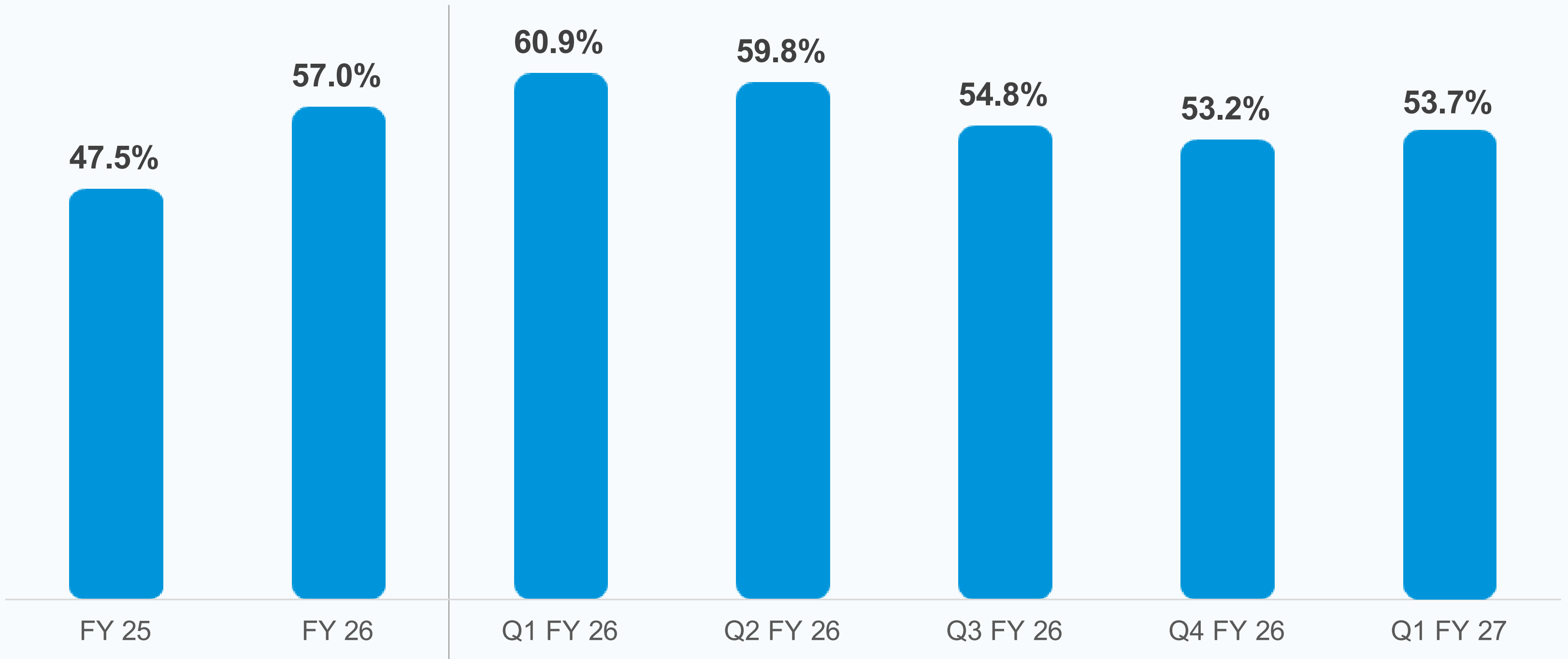


Robust Fiscal year performance in terms of Income/Profitability (2/2)

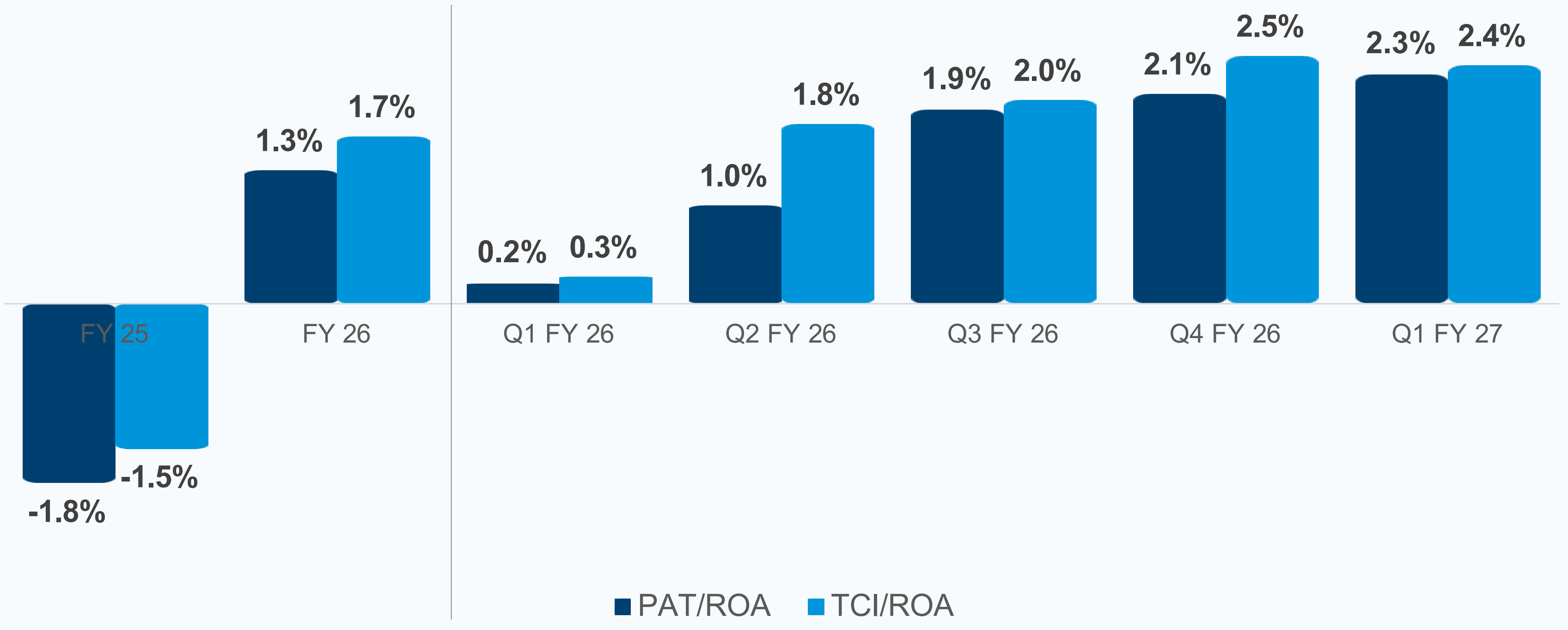
Cost Ratio's



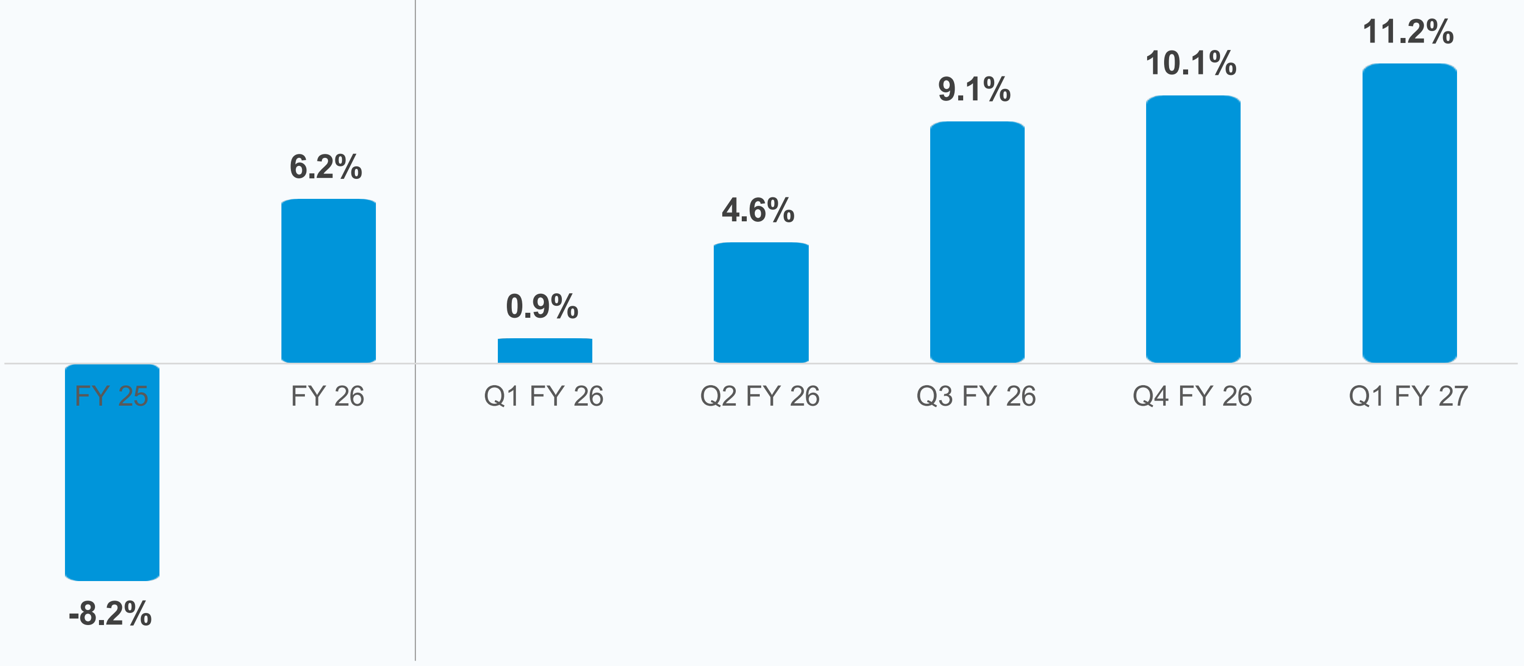
Cost to Income



Profitability Ratio's



ROE



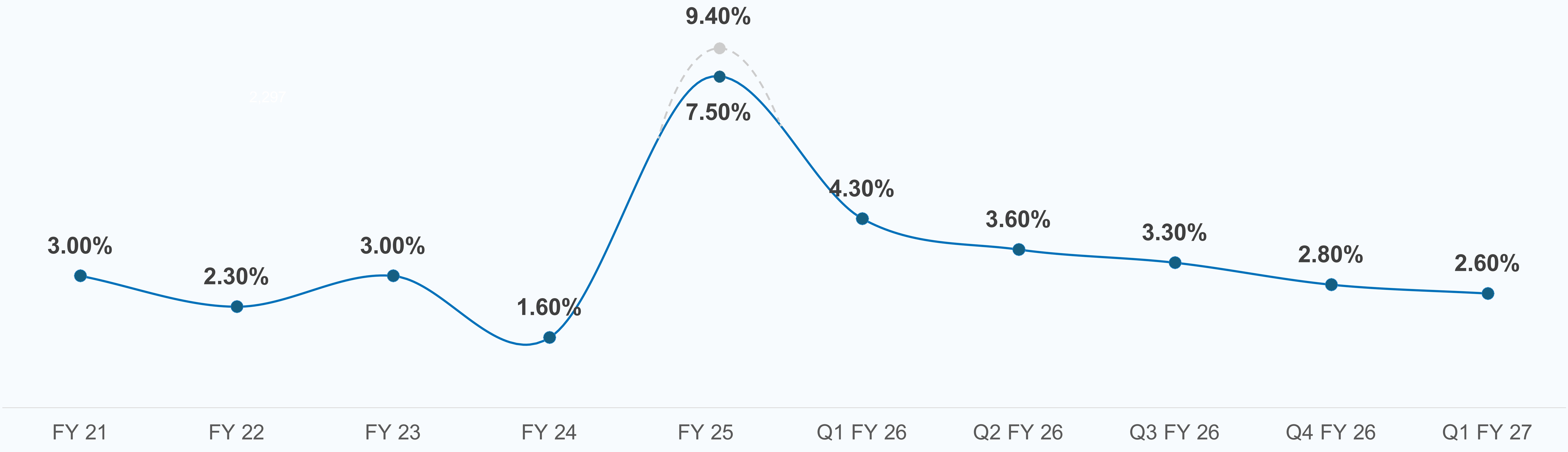
Credit Cost

Consistant Improvement in Credit Cost

6 years Average Credit Cost : **3.8 %**

5 years Average Credit Cost (excluding the impact year) : **2.7 %**

*Credit Cost including management overlay in **FY'25 is 9.4%**



Note - MML ECL policy includes GDP and Inflation as macro factors along with Per Capita Income and Unemployment. The RBI positive revision on GDP forecast and Inflation can have a positive bearing on the Credit cost.

Balance Sheet

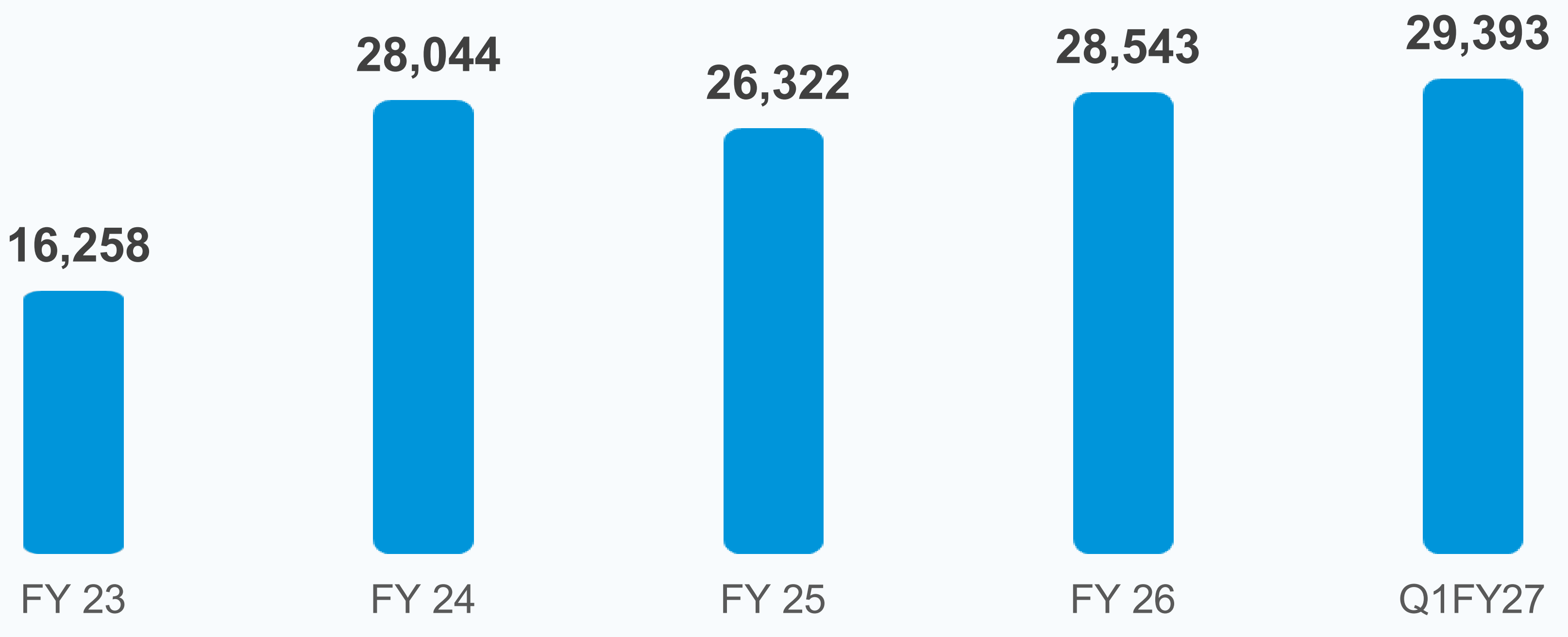
(Rs in Millions)

Financial Assets	Jun'26	Mar'26
Cash and cash equivalents	11,745.0	7,011.5
Bank balances other than cash	4,594.3	4,396.2
Trade receivables	327.2	253.6
Other receivables	379.7	356.5
Loans	1,05,831.6	1,03,964.7
Investments	3,961.5	4,058.3
Derivative financial assets	1,706.0	1,826.4
Other financial assets	1,127.7	1,939.4
	1,29,673.0	**1,23,806.7**
Non-financial assets		
Current tax assets (net)	343.0	355.6
Deferred tax asset (net)	427.1	480.8
Property, plant and equipment	680.5	693.1
Right of use assets	1,266.6	1,295.1
Other intangible assets	8.6	4.4
Other non-financial assets	232.0	212.3
	2,957.9	**3,041.4**
Total assets	**1,32,630.9**	**1,26,848.1**

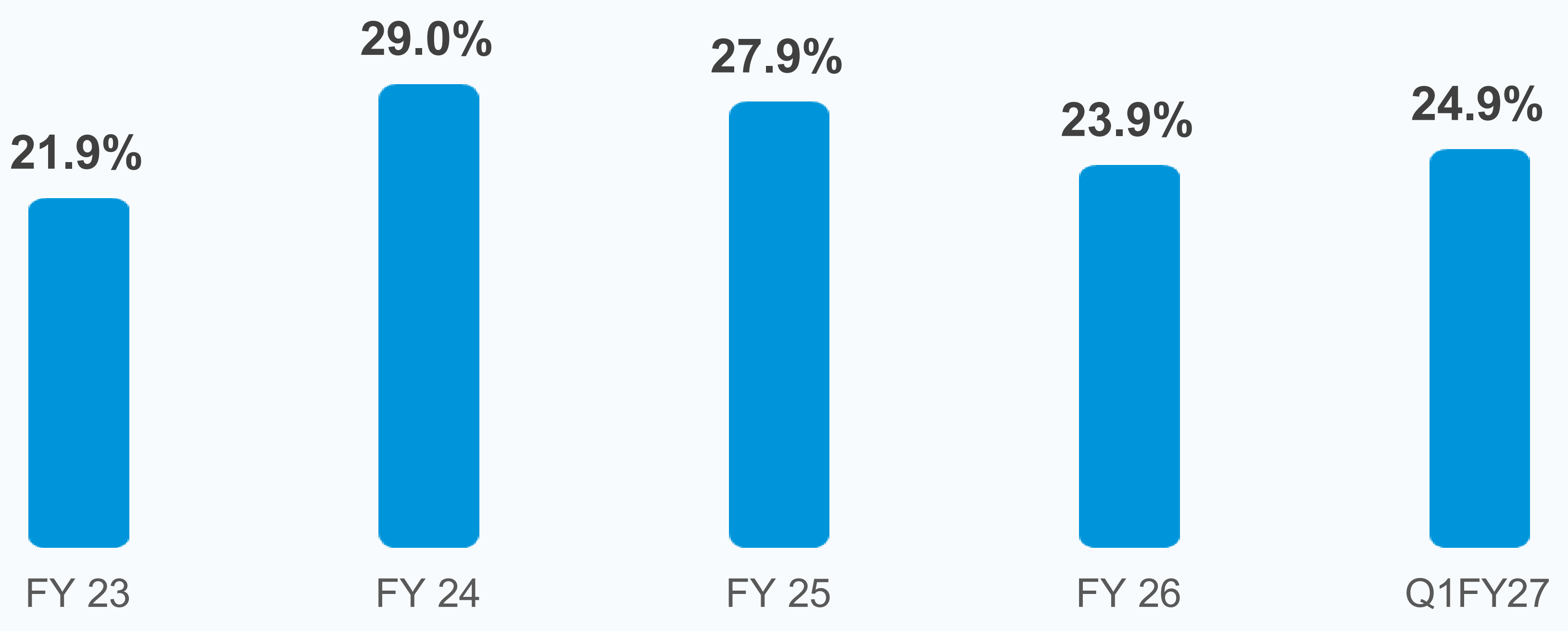
Financial Liabilities	Jun'26	Mar'26
Derivative financial instruments	-	-
Total outstanding dues of creditors	220.0	213.7
Debt securities	10,201.8	10,426.1
Borrowings (other than debt securities)	90,309.2	85,046.9
Lease liabilities	1,578.2	1,599.5
Other financial liabilities	607.8	757.5
	1,02,917.1	**98,043.7**
Non-financial liabilities		
Deferred tax liability (net)	-	-
Provisions	215.1	157.8
Other non-financial liabilities	105.4	103.4
	320.5	**261.2**
Equity		
Equity share capital	1,677.7	1,677.7
Other equity	27,715.6	26,865.5
	29,393.3	**28,543.1**
Total liabilities and equity	**1,32,630.9**	**1,26,848.1**

Balance Sheet Metric

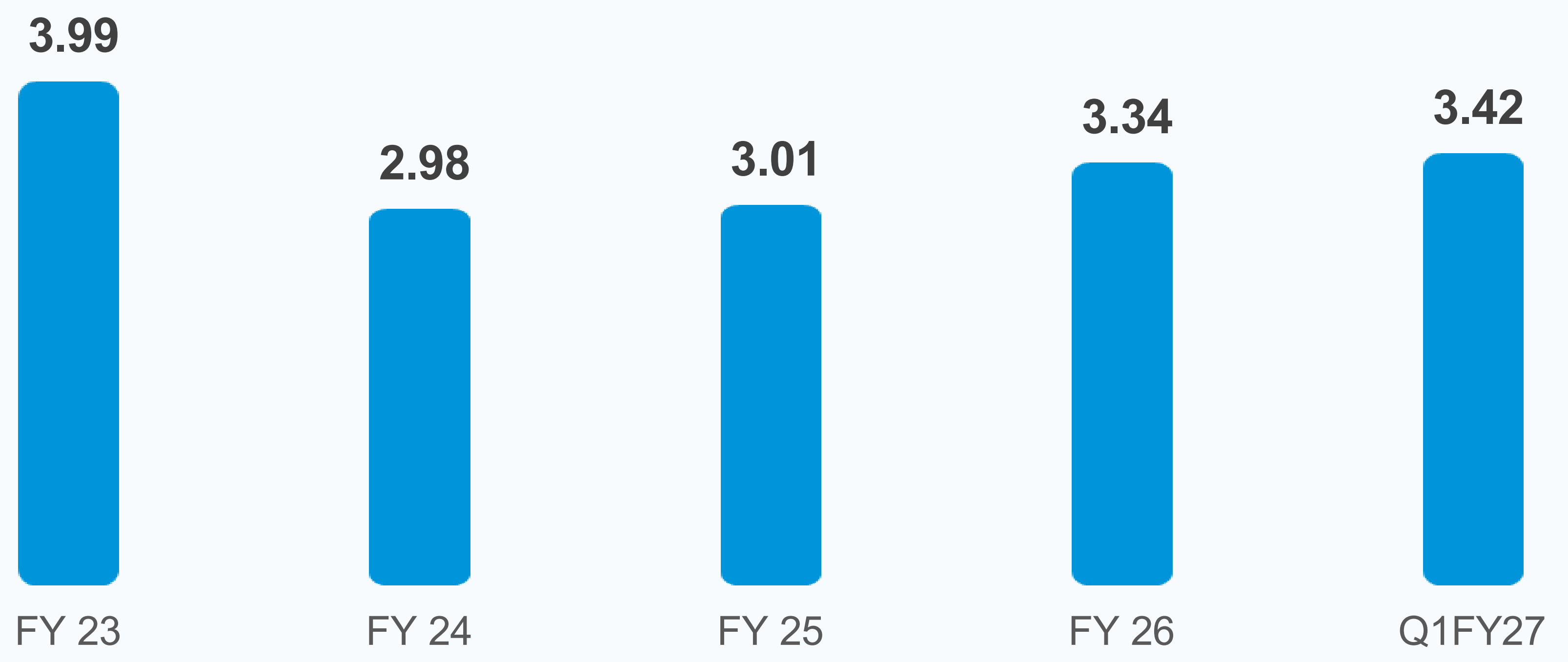
Networth (in Mns)



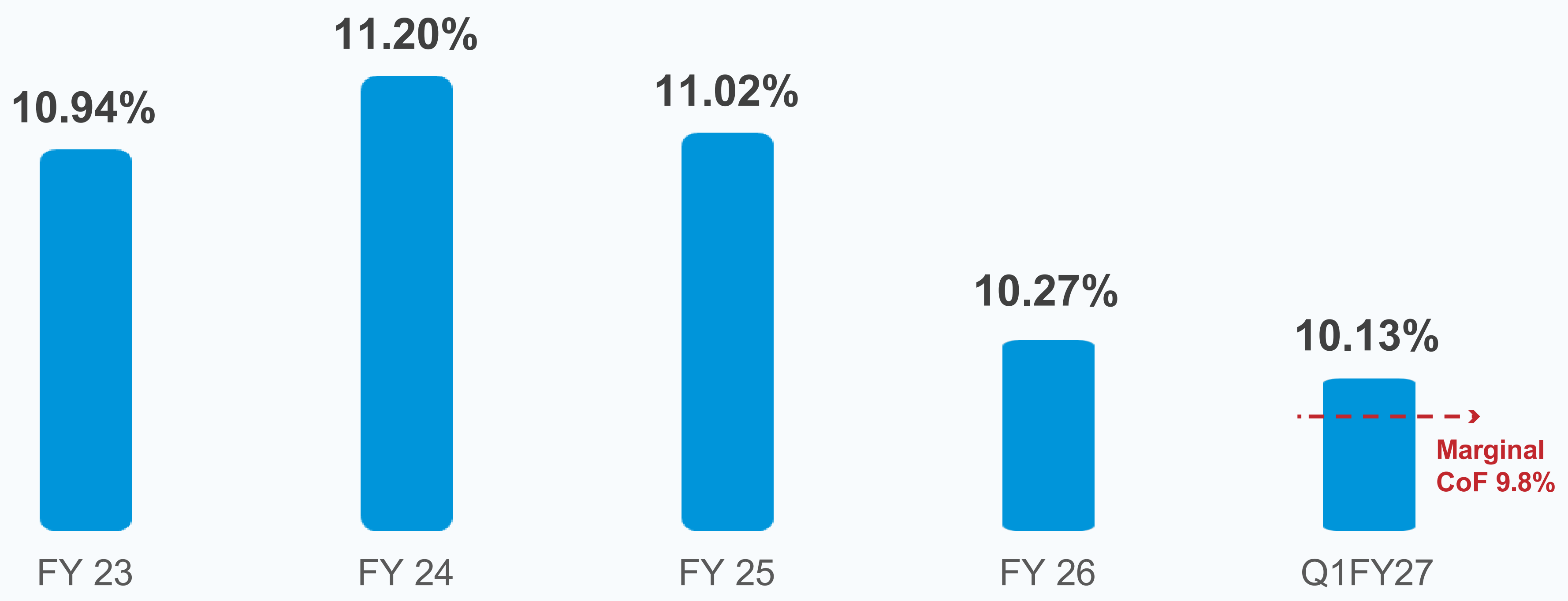
CRAR



Debt/Equity



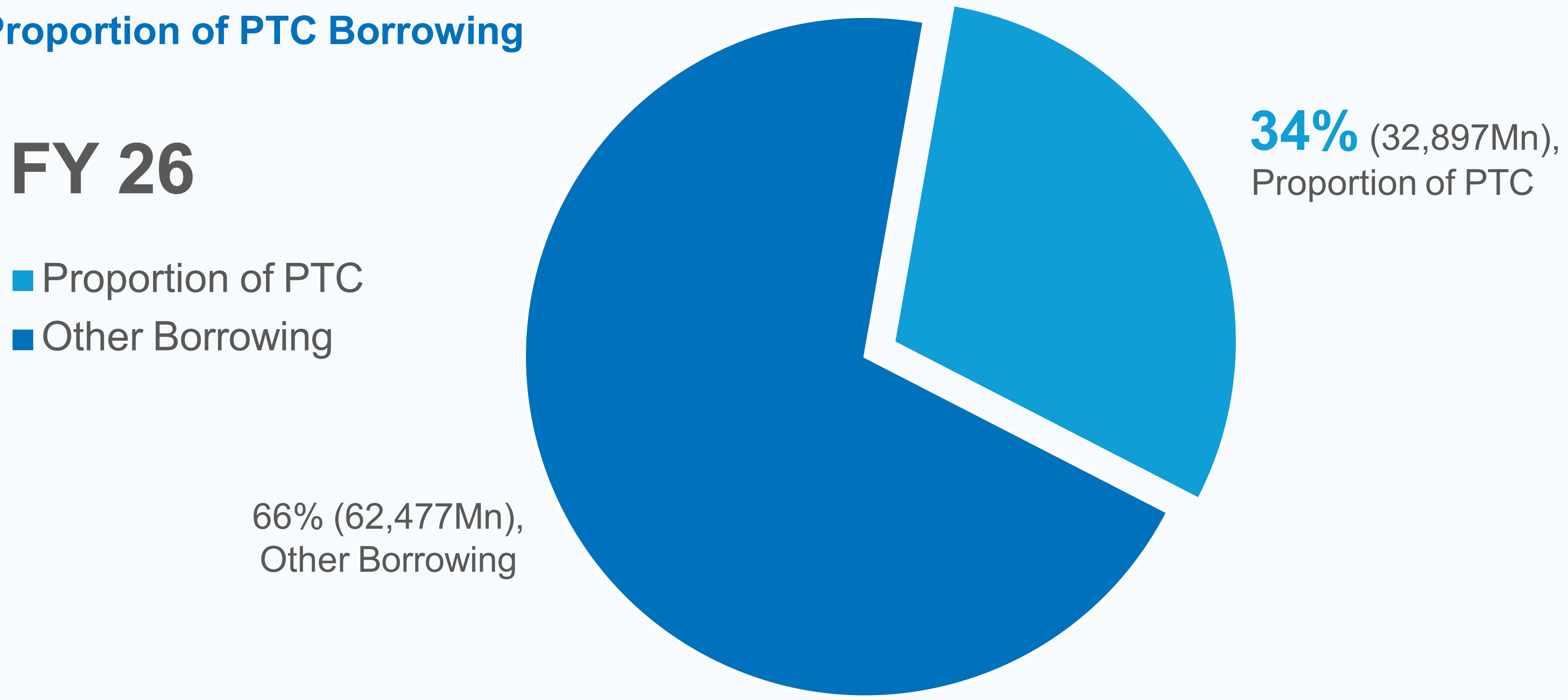
Cost of Borrowing



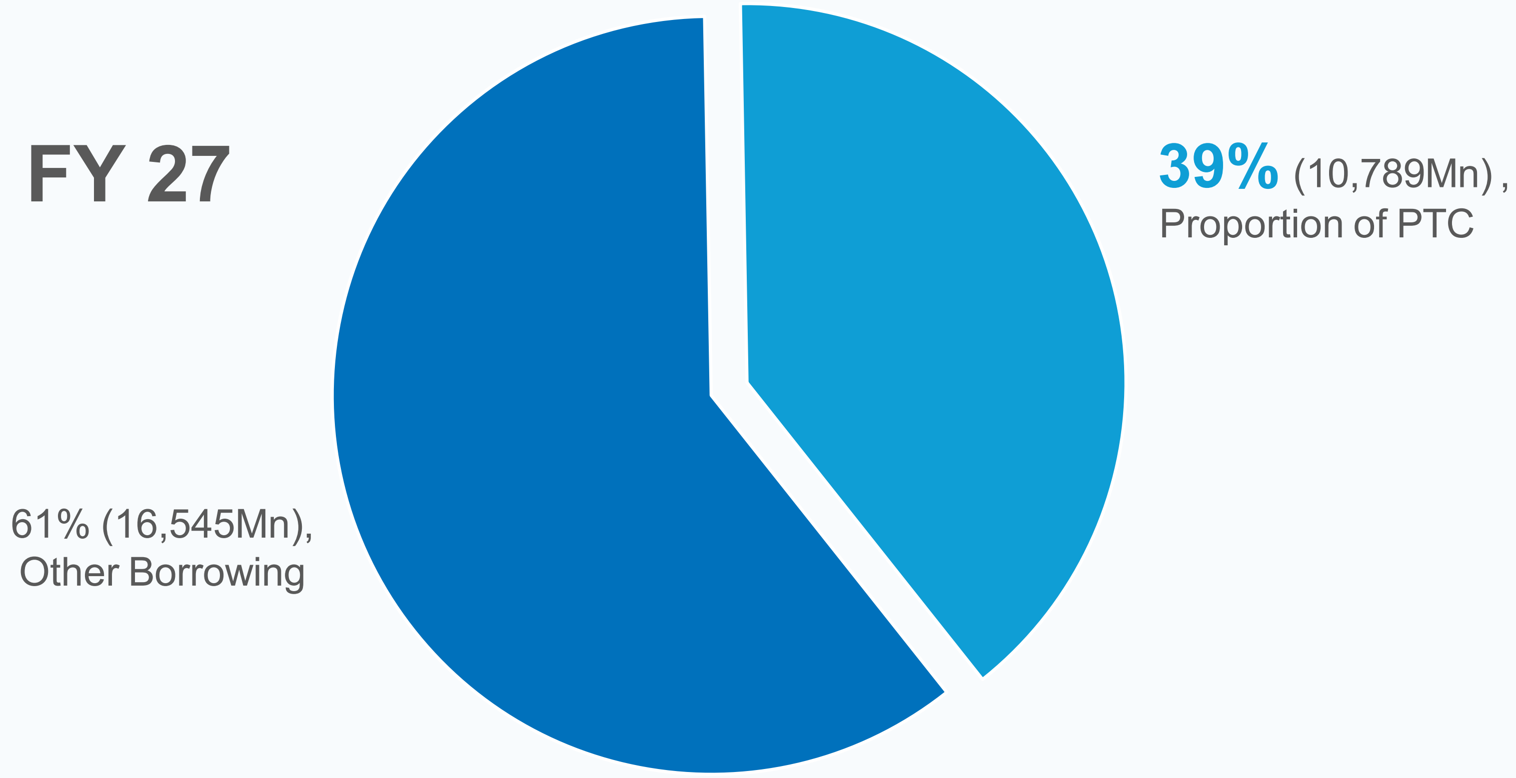
Cost of Fund movement of Structured Transactions

Proportion of PTC Borrowing

FY 26

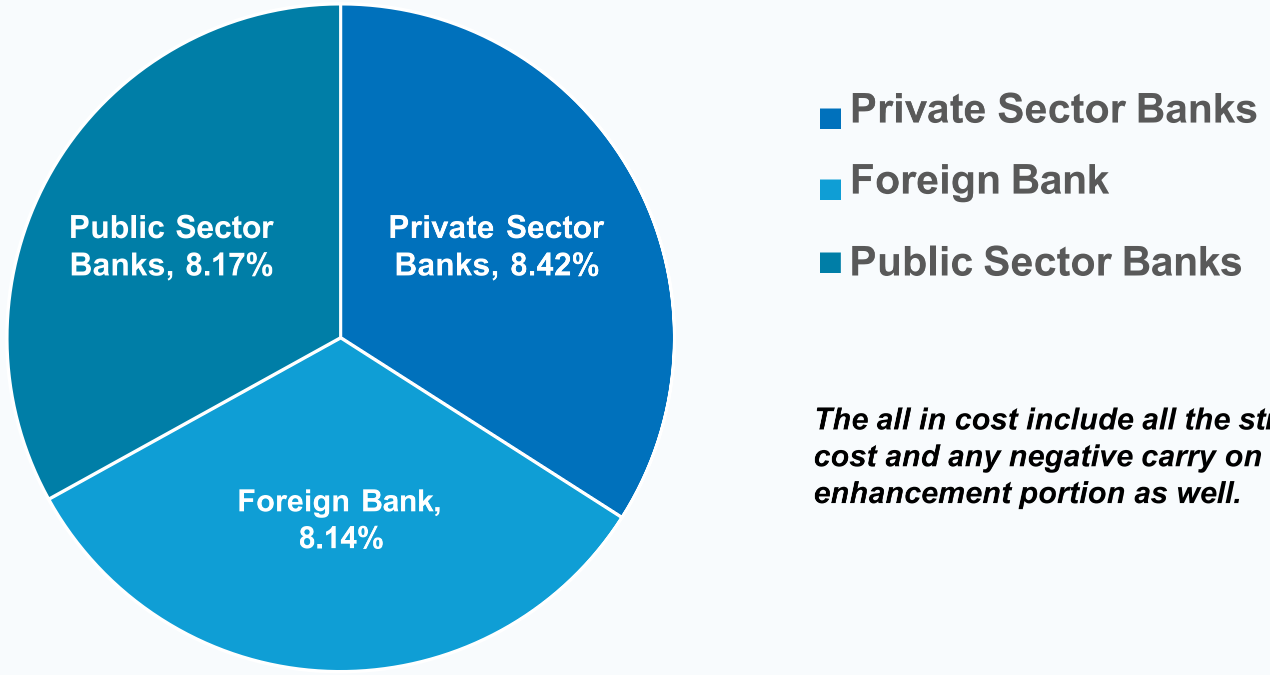


Q1 FY 27



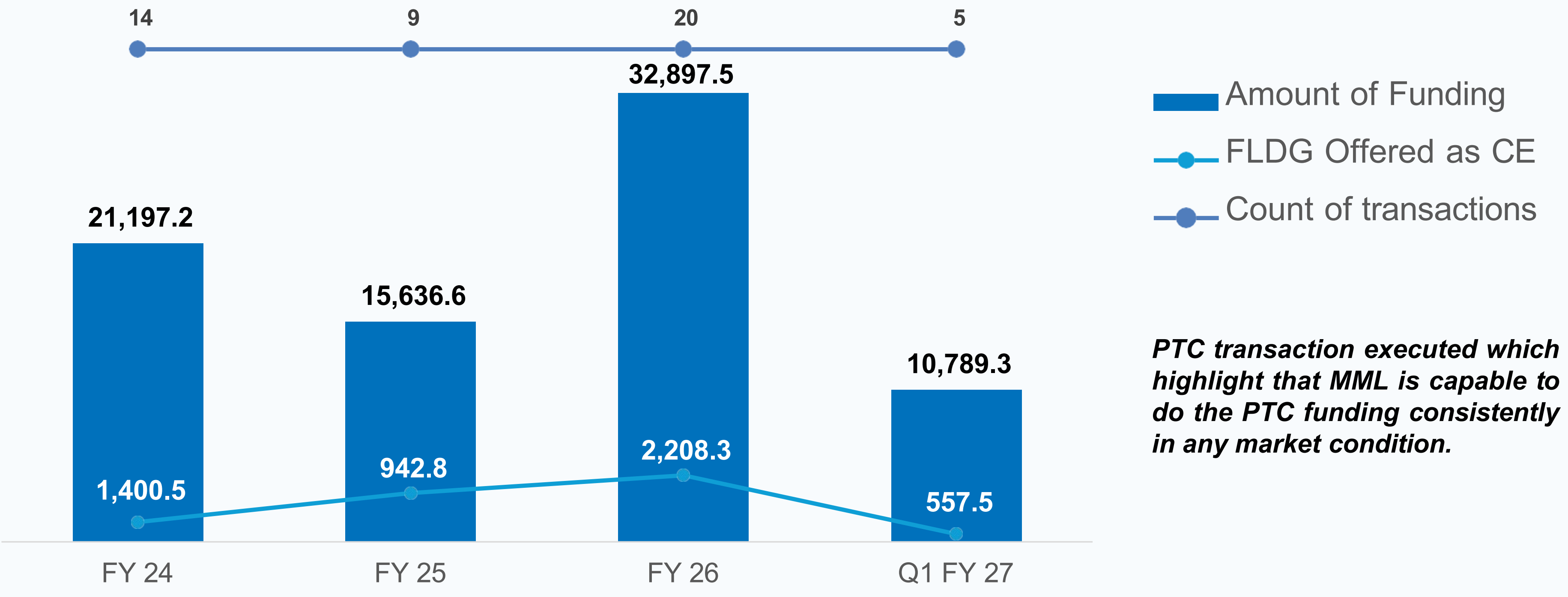
Note – MML Expect to borrow 30% of the incremental borrowing through PTC route.

The Cost of borrowing with various sectors of lenders.



The all in cost include all the structuring cost and any negative carry on the Credit enhancement portion as well.

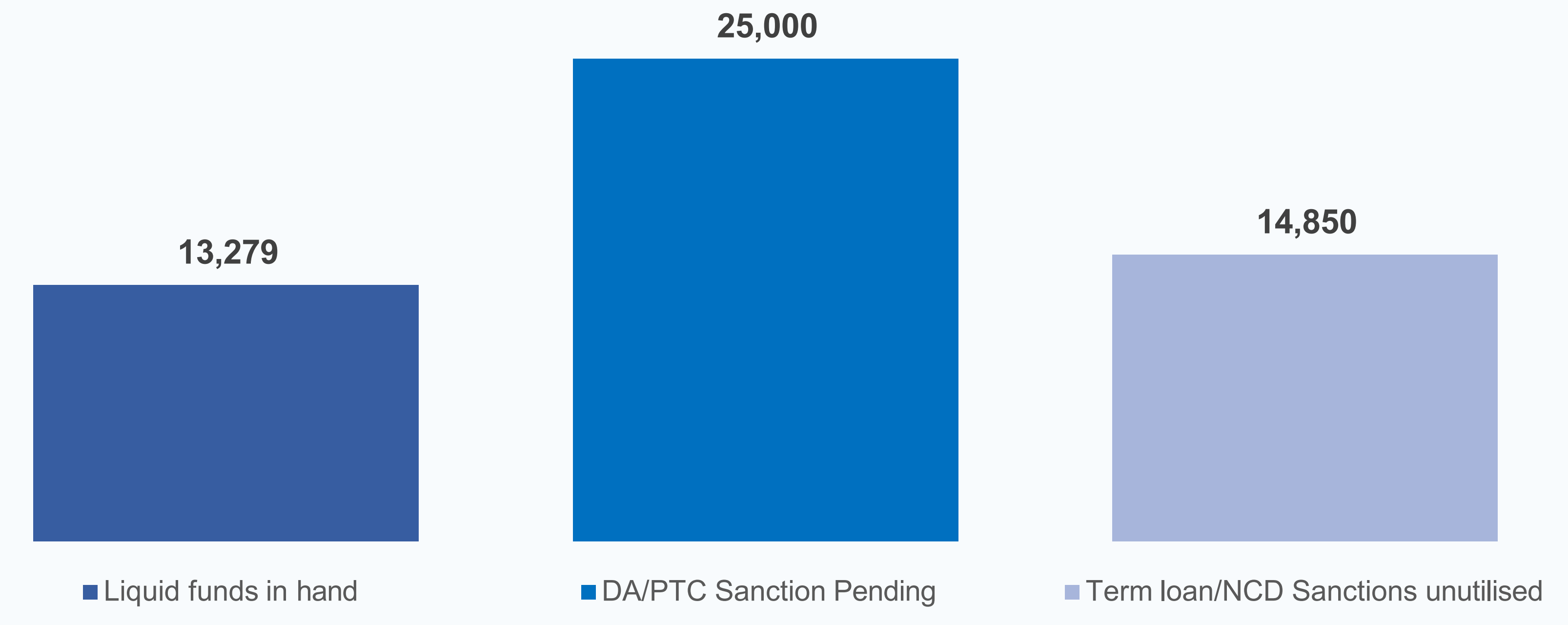
PTC (in Mns)



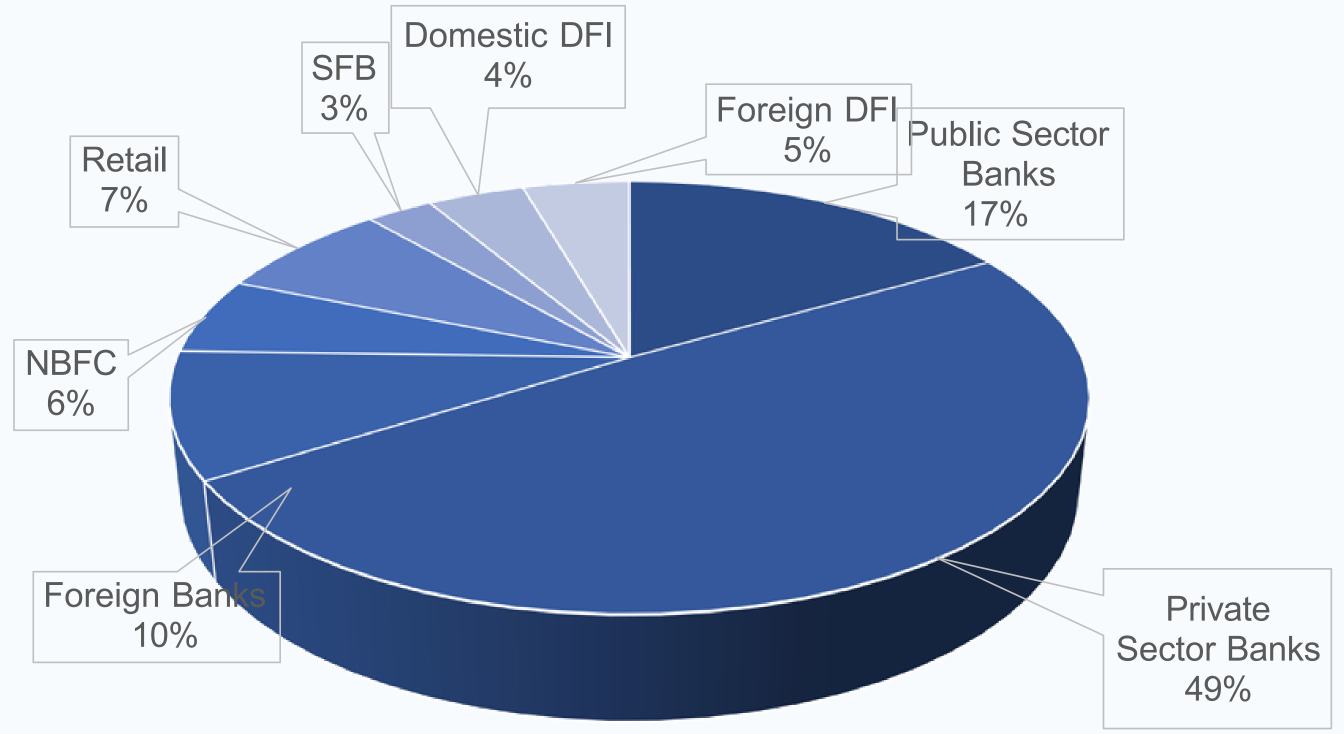
PTC transaction executed which highlight that MML is capable to do the PTC funding consistently in any market condition.

Funding Profile

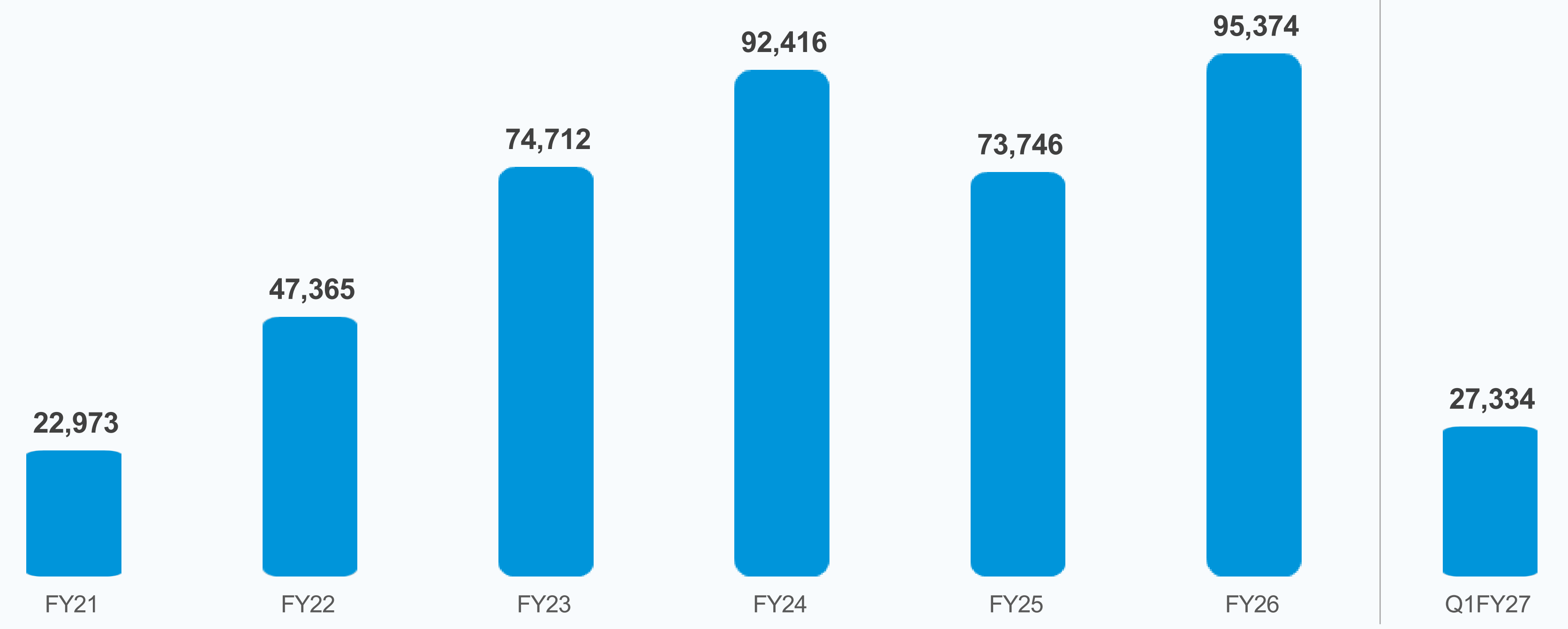
Liquidity-current Position (in Mns)



Lender-wise Outstanding Q1 FY'27

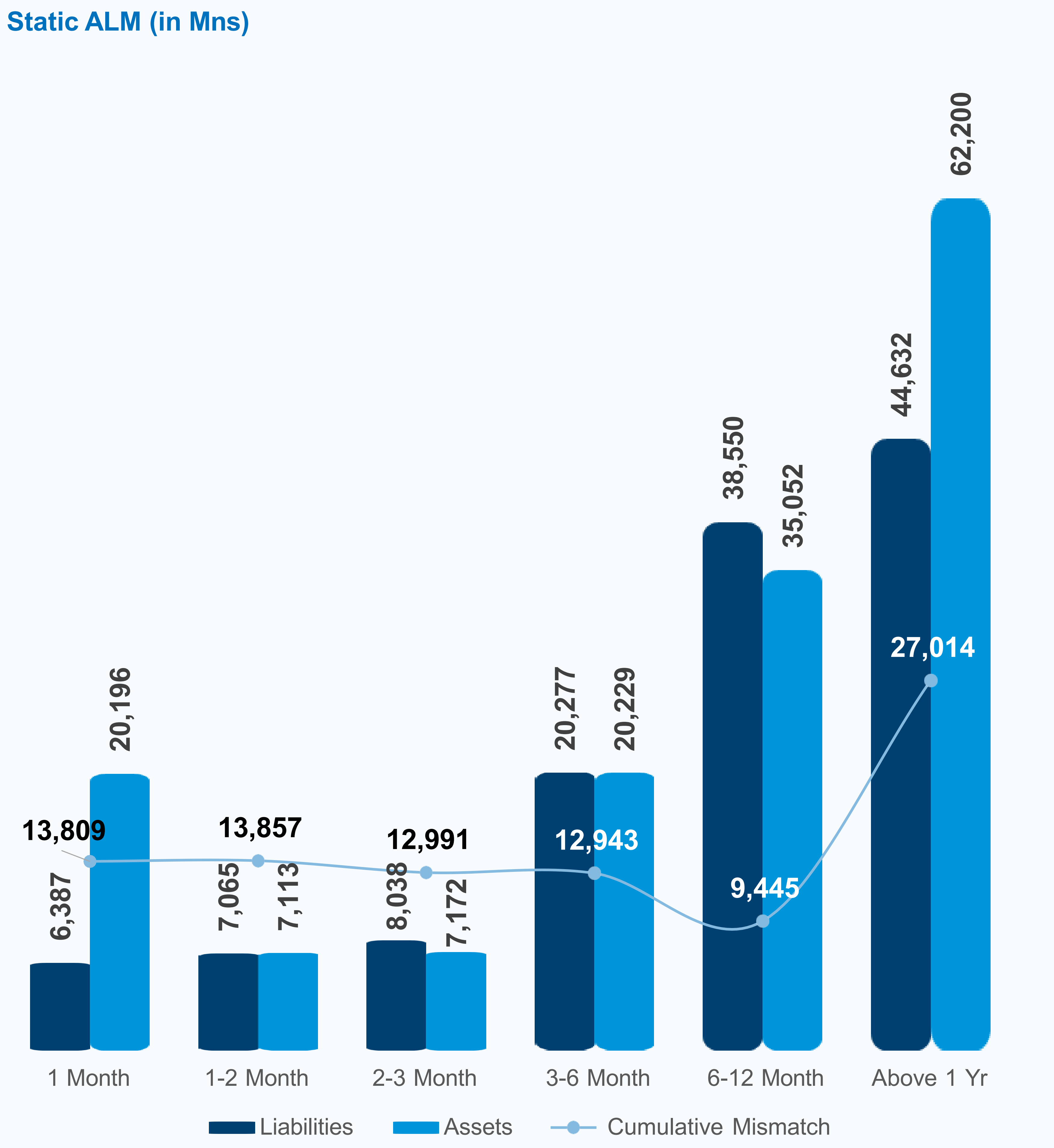


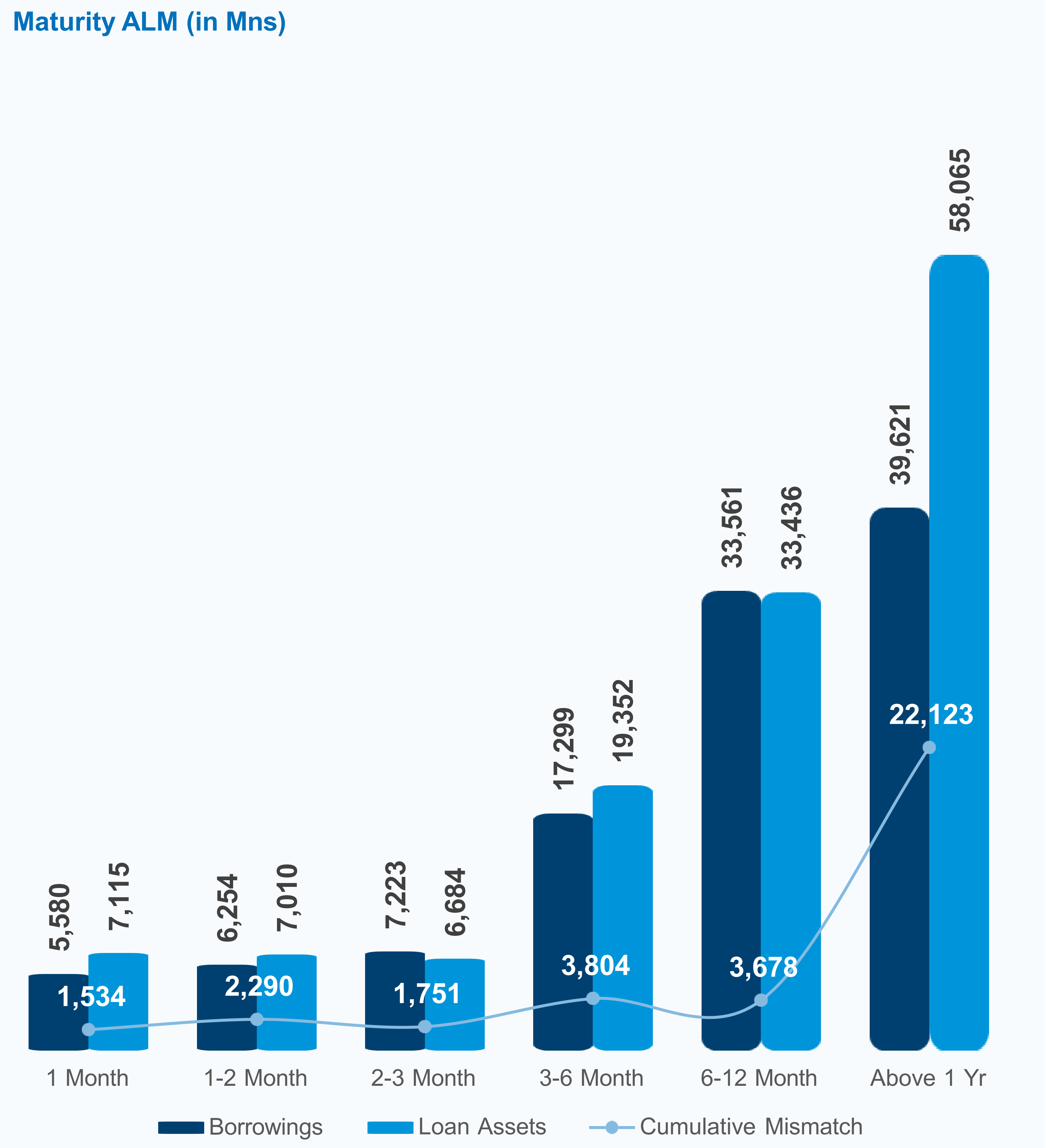
Funding Profile-Mobilisation of funds (in Mns)



Credit Rating	Agency	Rating
Long Term Rating	CRISIL	AA-/Stable
ECB Rating	CRISIL	AA-/Stable
NCD Rating	CRISIL	AA-/Stable
CP Rating	CRISIL	CRISIL A1+
MFI Grading	CRISIL	M1C1
Global Rating (GIFT City)	CARE Edge	BB-/Stable
ESG Rating	CARE Edge	Care-Edge ESG-1+

Liquidity – Static Liquidity Position





◇◆◇◆◇ Robust Risk Management via use of Technology and expert human touch

Risk Management Framework

Dedicated Credit Managers at all branches

1,911 Credit Managers supervised by Area Credit Managers and Regional Credit Managers

Branch structure

Branch Manager

Credit Manager

Relationship officer | Relationship officer | Relationship officer

Efficient and Independent Internal Audit & Compliance team

468 Team Strength

Audits each branch at least once every quater

Collections

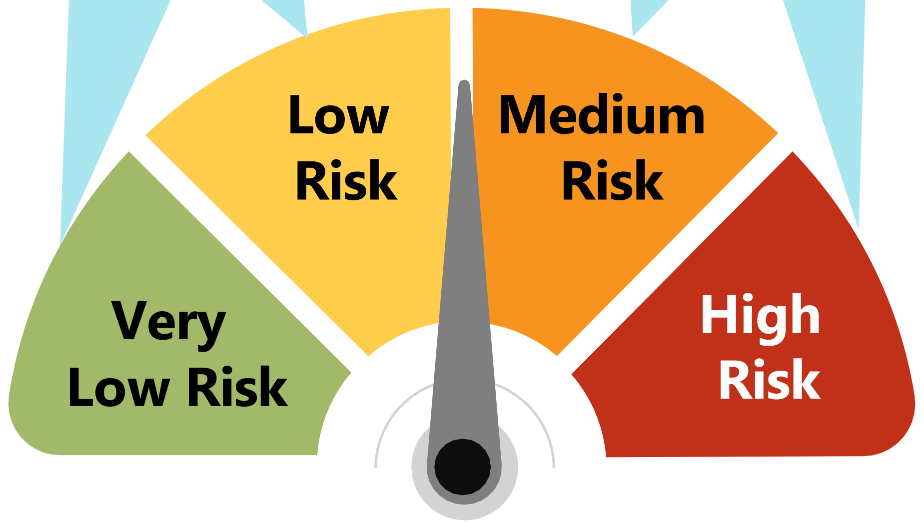
853 Collections Team Strength

Collection strategy		
DPD	**Teams Involved**	**Responsibility/Activity**
0-30	Operations team	Regular follow-up for collection directly on field
31-90	Operations team along with risk containing unit tele calling team	Precision time protocol generation over call by risk containing unit tele calling team to support the operations team for collection on field
91-180	In-house debt management services team	Direct customer visit on field
180+	In-house debt management services team & agency collections team	Direct customer visit on field and agency collection with strict monitoring of agency performance and conduct

Unique credit score developed along with Equifax

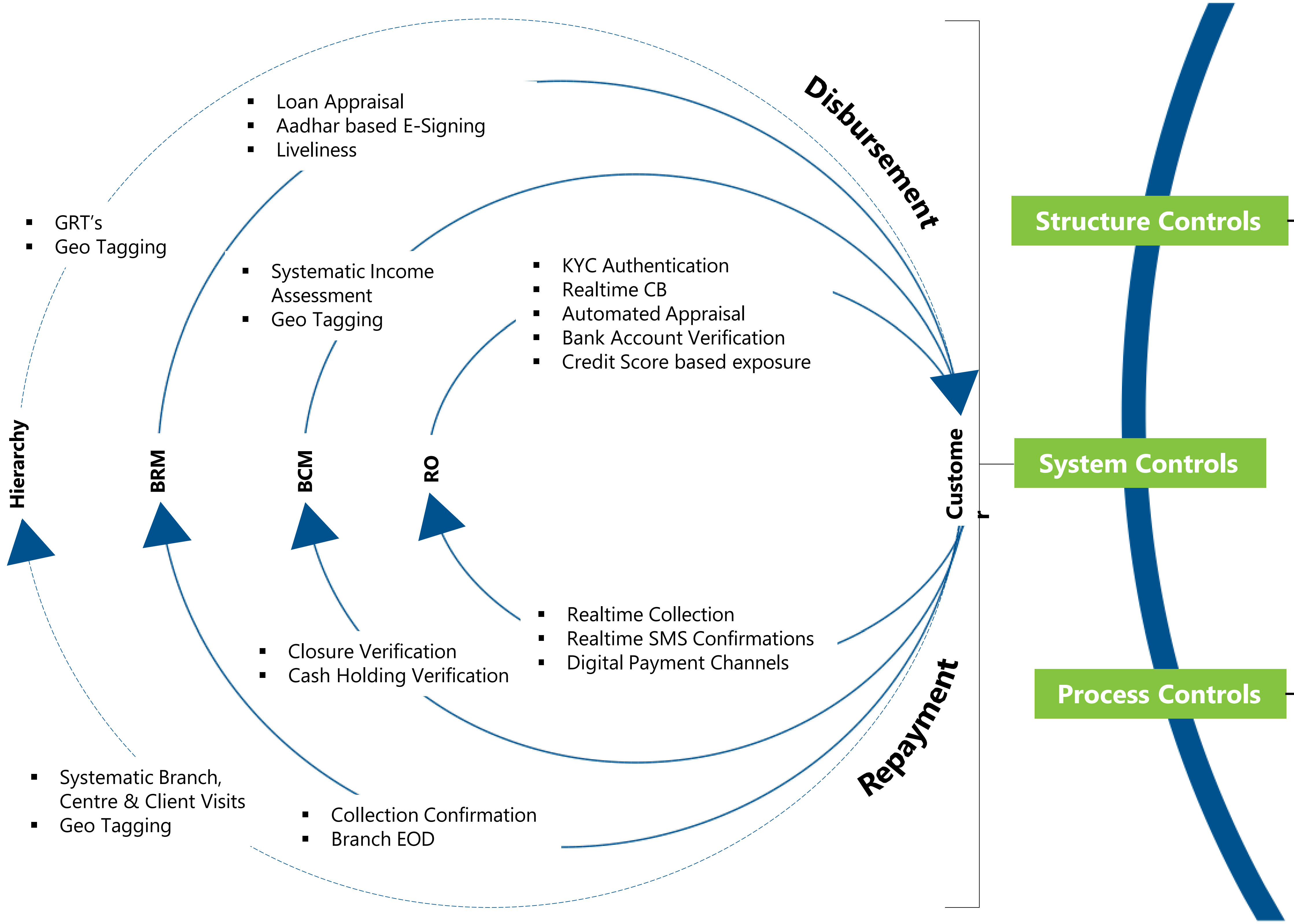
Allocate more capital; Maximise collection efficiency

Charge higher interest rates



EQUIFAX

Internal Controls RO



Field Monitoring

- Comprehensive Field Visit Policy.
- System driven field visit target setting & measurement
- Mobile app-based visit recording with Geo-tagging.
- In Application check list to certifying compliance.

Internal Audit Team

- Ensuring constant adherence to quality in terms of Regulatory Norms, Credit Policy and Documentation.

Risk Team

- Dedicated Risk team to analyse and report the process, systems and operational risk.

Branch Credit Managers

- Independent Credit Managers to do Loan Appraisals.
- Mandatory field visit & KYC verification.
- Cash flow analysis to avoid over leveraging.
- Ensuring compliance with 50% FOIR norms.

Branch Relationship Managers

- Additional level of Loan Appraisal.
- Branch Disbursement meeting.
- Loan Utilization Check.
- System driven Branch EOD & Cash holding control.

- RO – Relationship Officer
- BCM – Branch Credit Manager
- BRM – Branch Relationship Manager
- CB – Credit Bureau
- EOD- End Of the Day
- GRT – Group Recognition Test

Suvidha Loan

- Client App Login
- CB Enquiry
- Credit Score Run
- Penny Drop Verification
- Tele Verification
- Document E-Sign
- Bank AC Credit

Suvidha Disb from Inception: **5,158.5 Mn**

Suvidha Active Clients: **62,498**

- Whatspp
- SMS
- Dynamic QR
- UPI Payments
- Web App
- UPI Mandate
- BBPS
- BHIM Voice

Note : Express loan processed through customer application without branch visit.

Technology Interventions

Customer Onboarding
- Score card-based exposure
- Real time CB check
- Aadhaar Based e-KYC Verification
- Automated Credit Decisioning

Group Training
- Nominee KYC Verification
- System supported Training process
- Geo Tagging
- Penny drop verification

Group Confirmation
- System supported group evaluation
- Master Centre Geo tagging

Loan Evaluation
- Systematic FOIR based exposure
- Client Geo Tagging

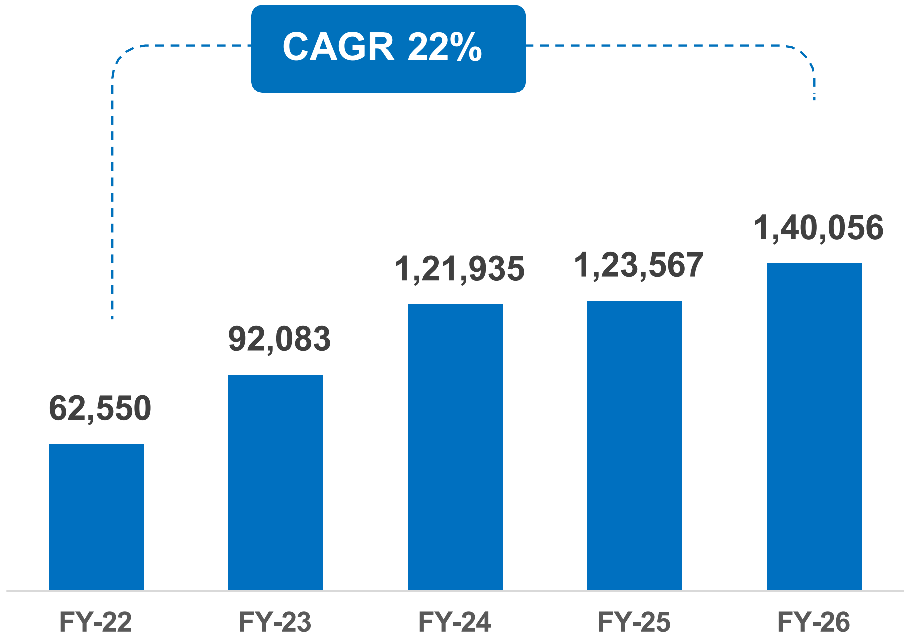
Loan Sanction & Disbursement
- E-signing
- Digital access to documents
- Electronic Fund Transfer
- Liveliness check

Centre Meeting
- Multiple payment channels
- Real time collection receipt
- Real time SMS confirmation
- On field Loan Utilization Check
- Geo Tagging

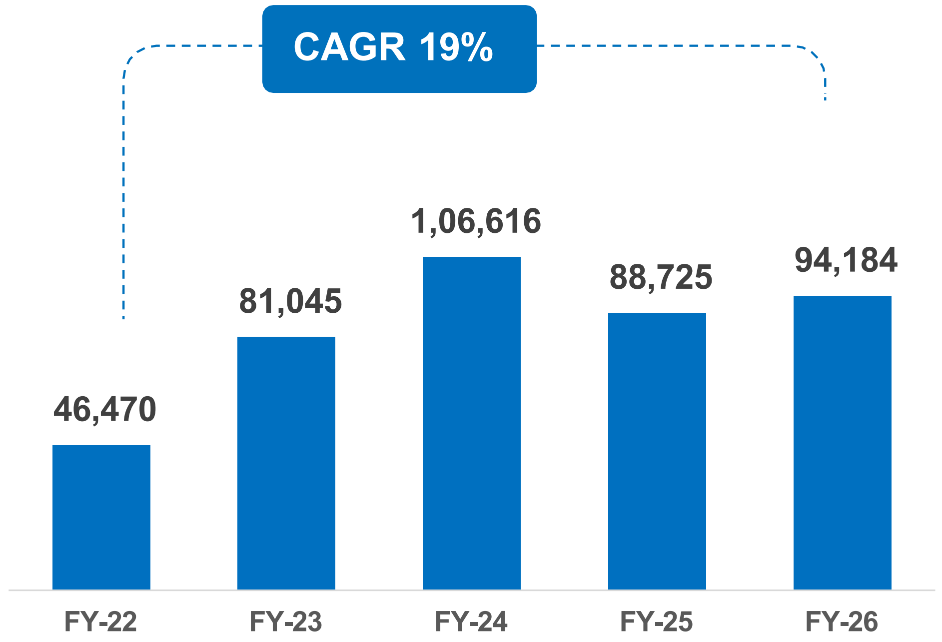
- Continuously enhancing system capabilities through technological integrations to increase efficiency, reduce costs, and mitigate risks.

Past Five Years Track Record

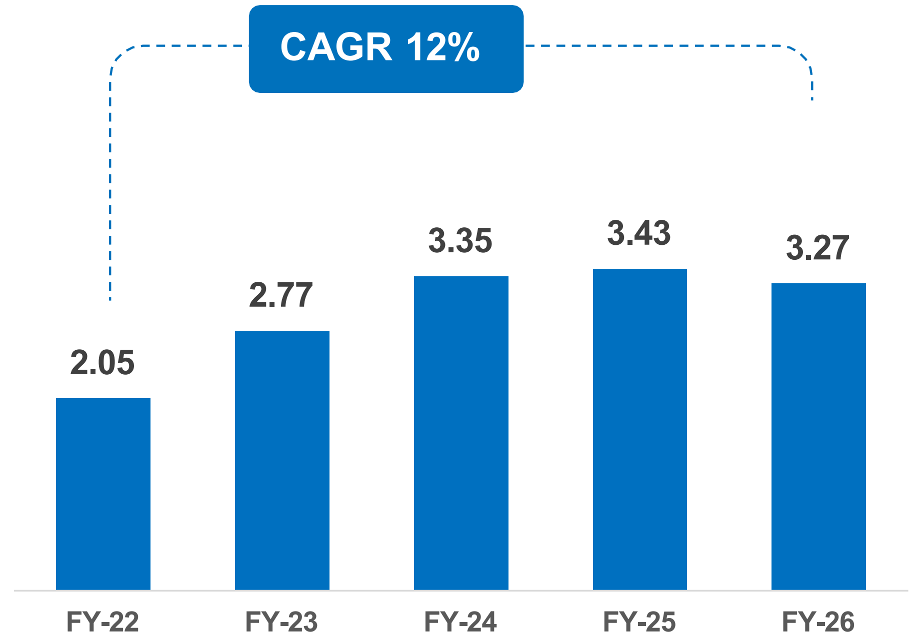
AUM (Mn)



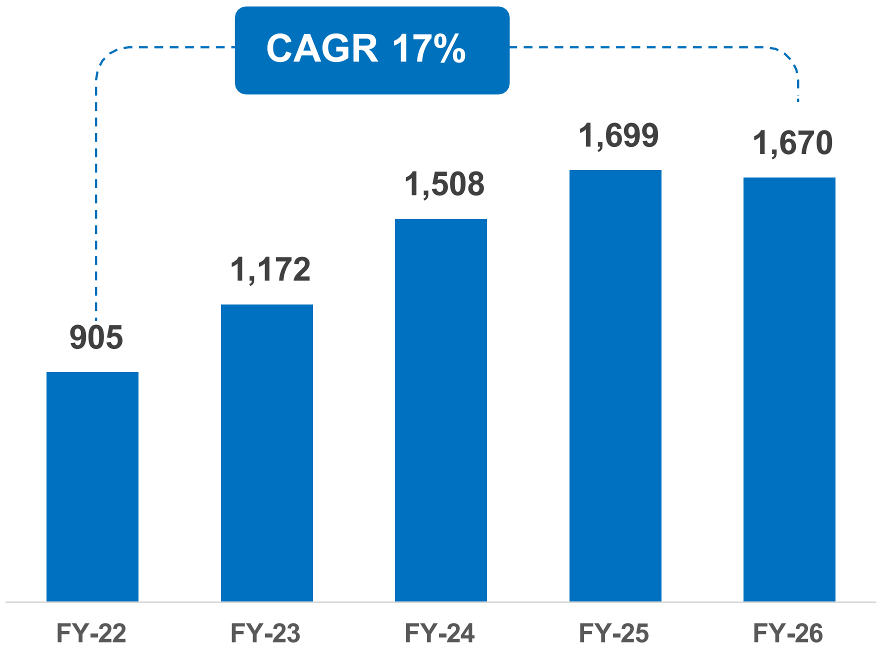
Disbursements (Mn)



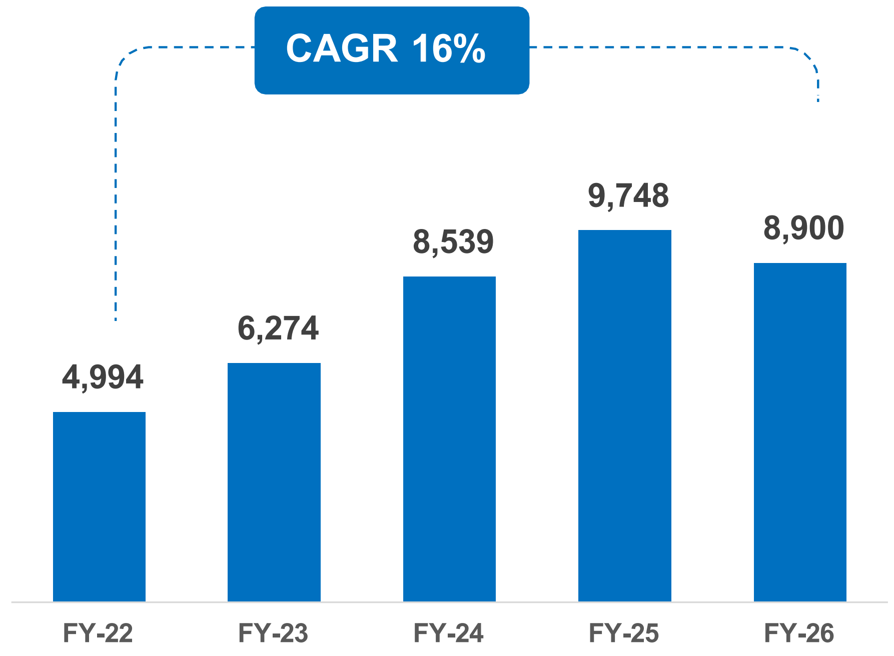
Borrowers (Mn)



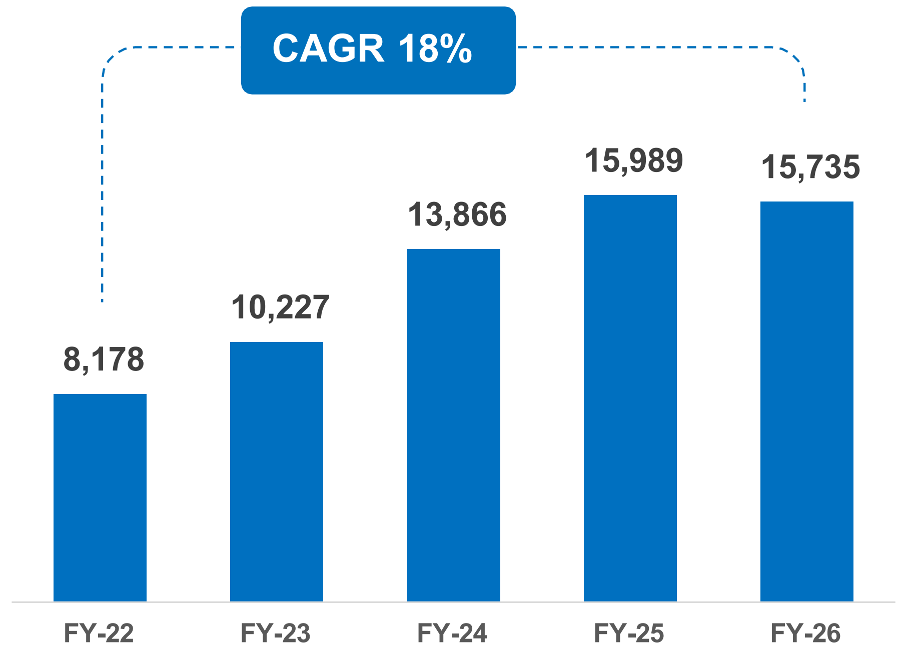
Branches



Loan Officers



Employees



Glossary

Particulars	Definition
Cost of Borrowing(%)	Cost of borrowing represents annually weighted average interest cost on borrowings, weights being annual average borrowings. Borrowings include debt securities, subordinated liabilities, and borrowings (other than debt securities)
Cost to Income Ratio	Cost to Income ratio is the ratio of the aggregate of our fees and commission expenses, employee benefit expenses, operating expenses and depreciation and amortisation expense to total income net of finance cost for the relevant period.
Credit Cost Ratio	Credit cost represents impairment on financial instruments for the relevant period as a percentage of average monthly gross outstanding loan portfolio.
Debt to Equity (D/E)	Debt to equity represents the ratio of our Total Borrowings to our Net Worth.
Gross NPA ratio (GNPA)	Gross NPA ratio represents the ratio of our Stage III assets to total outstanding loan portfolio. Total outstanding loan portfolio represents the aggregate of future principal outstanding and overdue principal outstanding, if any, for all loan assets held by our Company as of the
Net Interest Margins	Net Interest Margin is the ratio of our Net Interest Income to our average monthly gross loan portfolio. Our average monthly gross loan portfolio is the simple monthly average of our gross loan portfolio for the relevant period.
Net NPA ratio (NNPA)	NNPA ratio represents the ratio Stage III loans (NPA as per SMA classification) - Stage III Expected Credit Losses (ECL)/ (Gross loan outstanding Stage III Expected Credit Losses)
Pre-provision operating profit before tax (PPOP)	Pre-provision operating profit before tax represents the sum of profit before tax for the relevant period and impairment on financial instruments for such period.
Provision Coverage Ratio	Provision Coverage Ratio (%) represents the ratio of Stage III impairment allowance on term loans (gross) to Stage III Assets (Gross NPAs) for the relevant period.
Return on annual average equity (ROE)	Return on annual average equity represents the ratio of our Profit After Tax attributable to equity holders to our annual average of net worth.
Return on average gross outstanding loan portfolio (ROA)	Return on average gross loan portfolio represents profit for the relevant period as a percentage of average monthly gross outstanding loan portfolio for such period.
CRAR	The capital to risk assets ratio (CRAR) is calculated as capital funds (Tier I capital plus Tier II capital) divided by risk-weighted assets (the weighted average of funded and non-funded items after applying the risk weights as assigned by the RBI).
Opex	Opex ratio represents the sum of operating expenses as a percentage of average monthly gross outstanding loan portfolio.

Muthoot Microfin Limited

THANK YOU

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About Muthoot Microfin	Muthoot Pappachan Group	Mahila Mitra App