



May 06, 2026

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

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: 544055

Scrip Code: MUTHOOTMF

Dear Sir/Madam,

Sub: Investor Presentation for the quarter and year ended March 31, 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 Audited Financial Results of the Company for the quarter and year ended March 31, 2026.

Kindly take the same on records.

Thanking you,

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

Neethu Ajay
Chief Compliance Officer and Company Secretary

MUTHOOT MICROFIN LIMITED

CIN:L65190MH1992PLC066228

Regd. Office: 13th Floor, Parinee Crescenzo, Bandra Kurla Complex, Bandra East, Mumbai, Maharashtra - 400051

Administrative: Office 5th Floor, Muthoot Towers, M G Road, Kochi, Kerala - 682035, Tel: +91 -484-4277500, +91-484-4300127, F: +91-484-4300127 E: info@muthootmicrofin.com

www.muthootmicrofin.com



Investor Presentation

 Q4 FY'26



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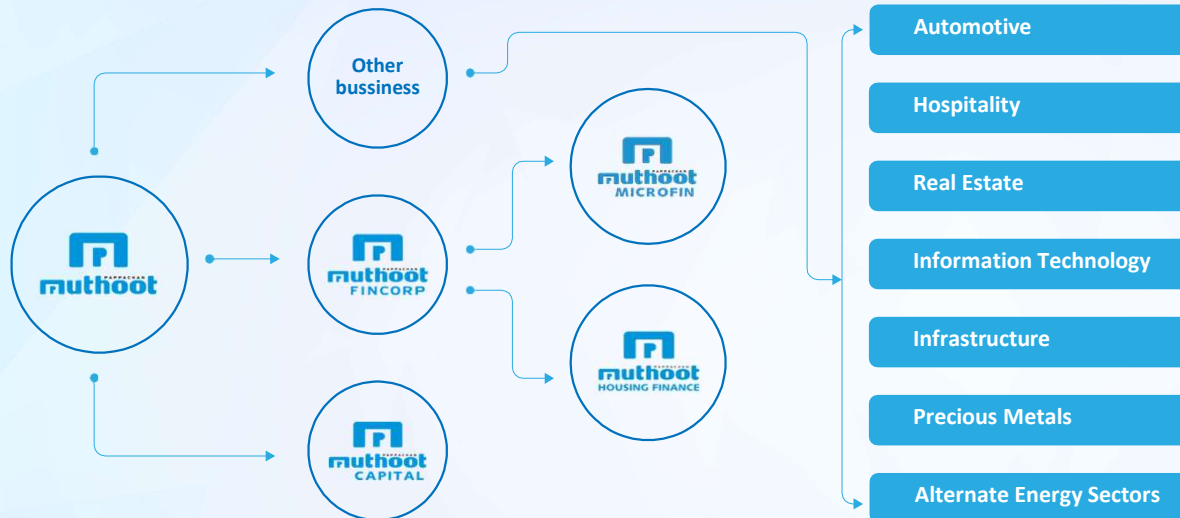
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Muthoot Pappachan Group (MPG) is a Well Diversified Business Conglomerate



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

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

Our Promoters

Thomas Muthoot

Chairman & Non-Executive Director, MML



Thomas John Muthoot

Chairman, Muthoot Pappachan Group

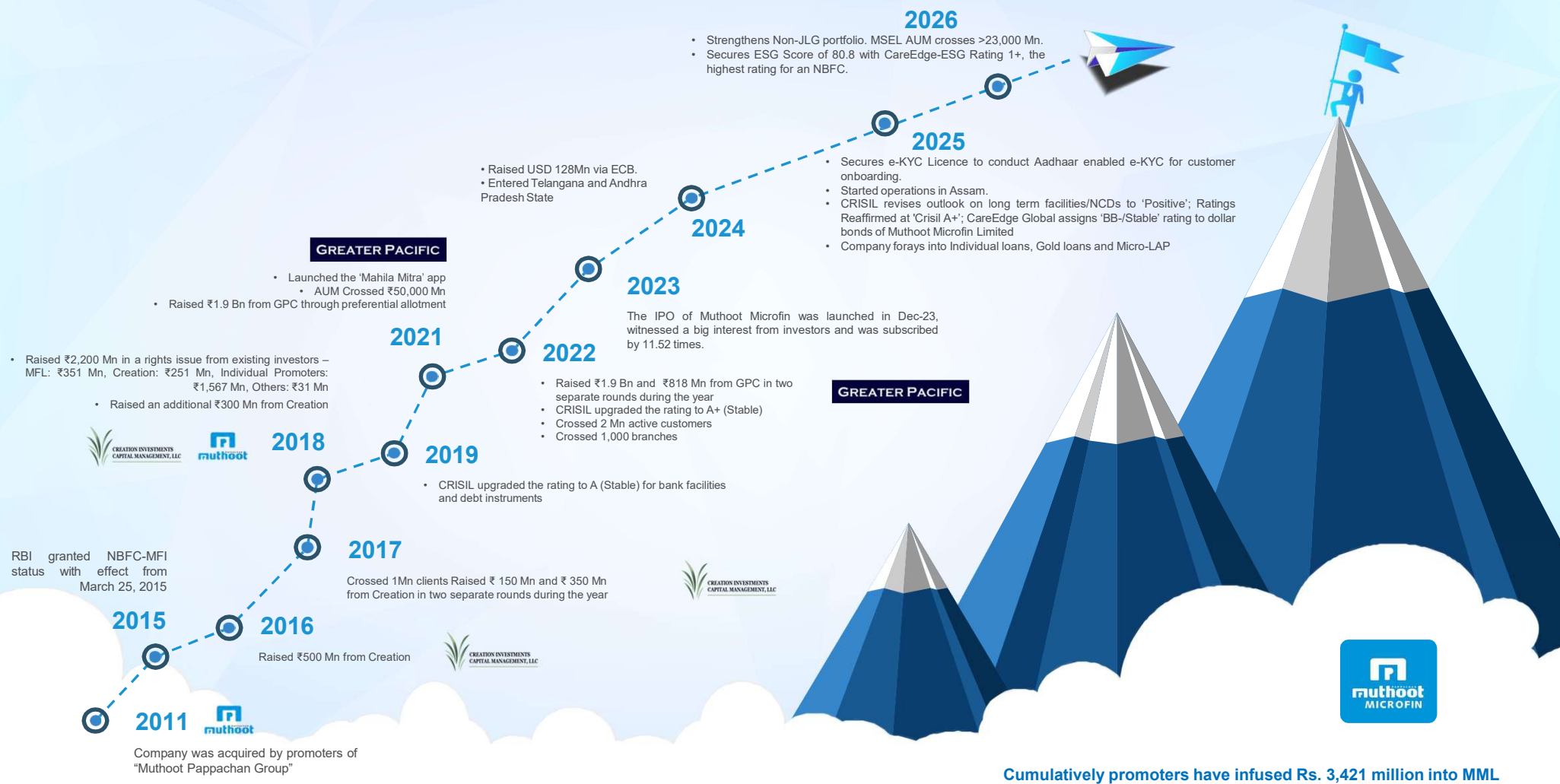


Thomas George Muthoot

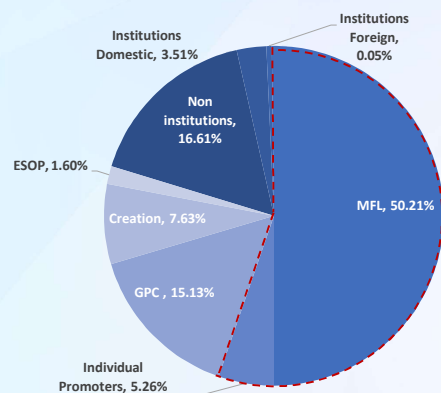
Non-Executive Director, MML



Journey So Far



Shareholding as of 31st Mar'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



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

Non-Independent Directors



Akshaya Prasad
Non-Executive Director
Exp: 24+ years
Greater Pacific Capital, Goldman Sachs



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



Bhamu 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)

Key Managerial Personnel

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: 19+ 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: 21+ 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: 15+ 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

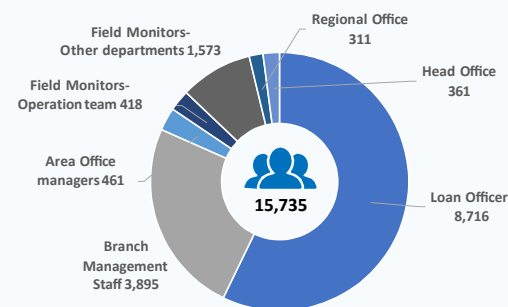
Exp: 18+ years, 2+ years with MPG
Services: Deloitte Touche Tohmatsu India LLP, South Indian Bank

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 Mix¹

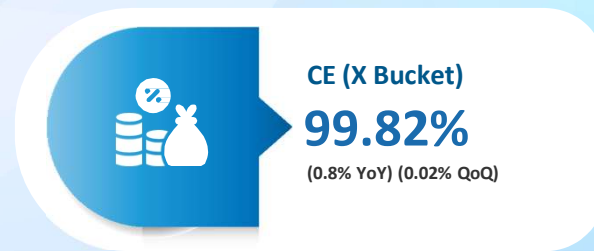
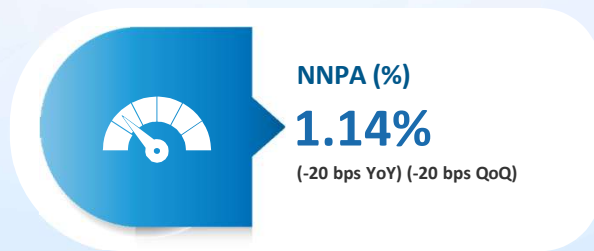
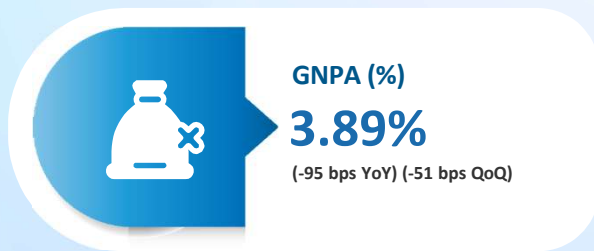
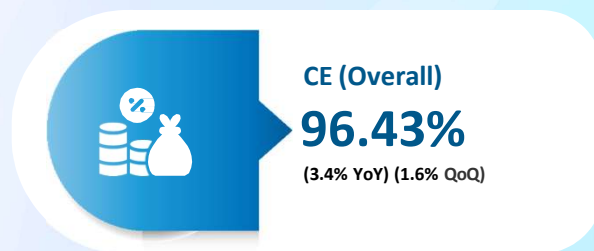
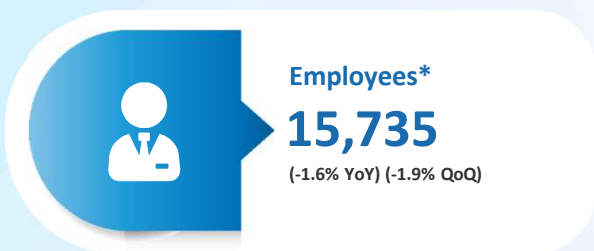
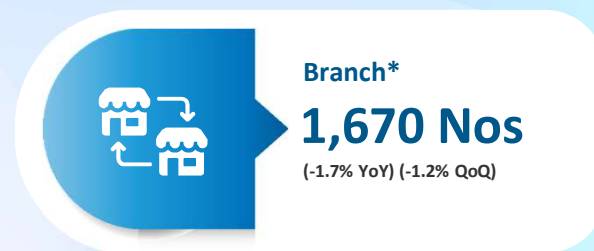
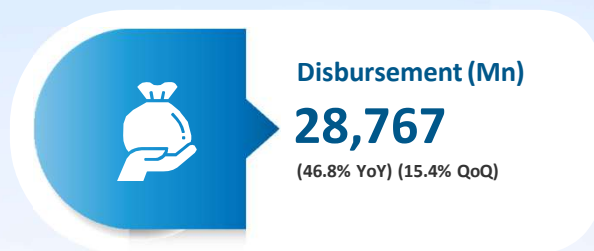
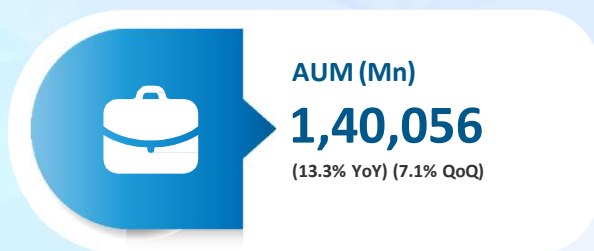


Awards & Recognition

- ET NOW - Best Organisations for Women 2025
- 3-Time Winner! - India's Best Workplaces in Health & Wellness 2024
- Secured ESG Score of 72.2 & Highest CareEdge ESG-1 rating from CARE ESG Ratings
- Muthoot Microfin Enters Assam - A new chapter for Financial Inclusion in the North East
- 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
- At ACCESS Assist Conference 2026 - Organised in association with Ministry of Finance and HSBC
- Received Great Place to Work Certification for the 7th time

Operational Highlights – Q4 FY'26

7



* Branch consolidation: Branch reduction reflects strategic consolidation, with 25 branches closed in Q4 FY 26 and an overall 91 branches closed during FY'26

* Employee rationalization: Employee count declined by 297 during the quarter, primarily due to branch merger-led rationalization; and ~60 ROs in Karnataka were successfully transitioned to FO roles, demonstrating effective resource optimization.

Financial Highlights – Q4 FY'26



Income (Mn)
INR 6,389
(14.9% YoY) (5.5% QoQ)



PPOP (Mn)
INR 1,928
(48.0% YoY) (10.0% QoQ)



PAT (Mn)
INR 711
(117.7% YoY) (13.9% QoQ)



NIM (%)
12.0%
(104 bps YoY) (-04 bps QoQ)



Opex Ratio (%)
6.4%
(-25 bps YoY) (-14 bps QoQ)



Cost to Income Ratio (%)
53.2%
(-842 bps YoY) (-163 bps QoQ)



Credit Cost (%)
2.8%
(-1828 bps YoY) (-47 bps QoQ)



ROA (%)
2.1%
(1510 bps YoY) (16 bps QoQ)



ROE (%)
10.1%
(6702 bps YoY) (99 bps QoQ)

Financial Highlights – FY'26

9



Income (Mn)

INR 23,807

(-7.2% YoY)



PPOP (Mn)

INR 6,556

(-24.4% YoY)



PAT (Mn)

INR 1,703

(176.5% YoY)



Equity (Mn)

INR 28,543

(8.4% YoY)



CAR (%)

23.9%

(-394 bps YoY)



Debit-Equity

3.34

(11.1% YoY)



COF (%)

10.27% (-75 bps YoY)

Inc COF

9.90% (-40 bps YoY)



PCR (%)

71.5%

(-179 bps YoY)



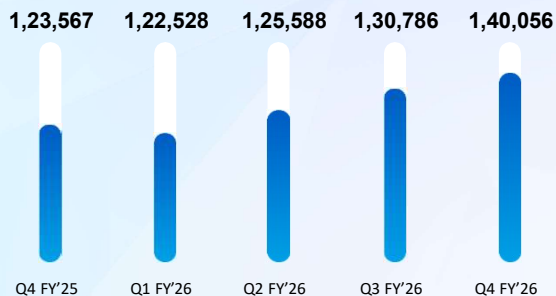
Non-JLG Share on AUM

17.5%

(1460 bps YoY)

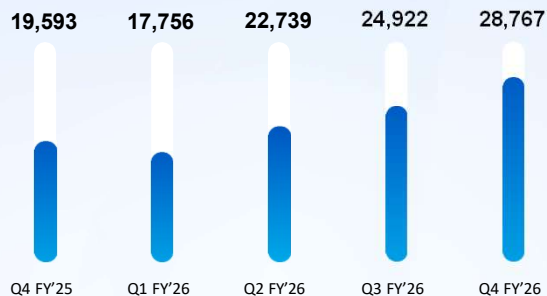
Quality-Led Growth with Strengthened Portfolio Resilience & Stability

AUM (Mn) 13.3% YoY



AUM continues to demonstrate steady expansion with **+7.1% QoQ** and **+13.3% YoY** growth, reaching 1,40,056 Mn. Growth is increasingly quality led, supported by higher ticket sizes and improved borrower selection rather than aggressive sourcing. Contribution from emerging markets like AP, MP, MH and RJ has strengthened **portfolio diversification**, while stable growth alongside declining delinquency reflects **improving asset quality and portfolio seasoning**.

Disbursement (Mn) 46.8% YoY



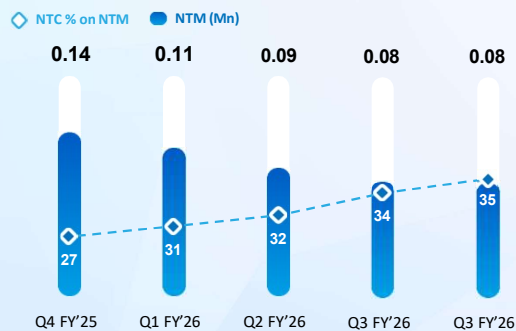
Disbursements witnessed a **strong uptick of +15.4% QoQ**, indicating improving credit demand and execution momentum. FY'26 growth of **+6.2% YoY** despite **flat sourcing** highlights a strategic shift towards **better conversion efficiency and ticket size optimization**. High growth in markets such as AP, Punjab and MP underscores **scalable expansion in underpenetrated geographies**, while maintaining a **disciplined, risk-calibrated lending approach**.

Clients (Mn) 4.7% YoY



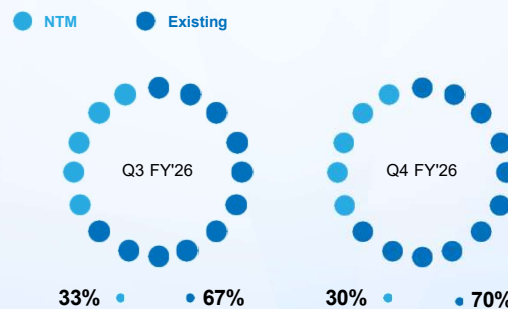
Client base moderated by **-1.8% QoQ** and **-4.7% YoY**, reflecting a **conscious pivot towards quality over volume** in line with evolving MFI dynamics. The decline is driven by **stricter underwriting and exit of high-risk borrowers**, alongside a focus on higher ticket lending. Despite this, **AUM growth remains strong**, indicating **improved borrower quality and deeper engagement per customer**, aligning with industry-wide portfolio normalization.

NTM & NTC Client Count (Mn)



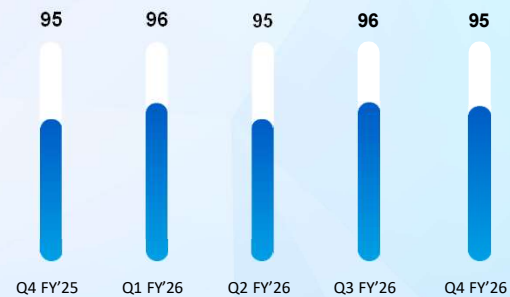
~45% of group loans sourced from NTM customers, with **NTM clients contributing meaningfully to portfolio expansion**. Notably, **98.4% of this segment falls within 'Very Low' and 'Low' risk categories**, underscoring a **quality-led growth trajectory**, disciplined underwriting, and strengthening long-term portfolio resilience.

AUM Split ETM & NTM Clients



Customer retention remained strong at **95% in Q4 FY'26**, largely stable vs **96% in Q3 FY'26** and **95% in Q4 FY'25**, reflecting consistent customer engagement. This stability highlights the effectiveness of our focused strategy on acquiring high-quality, low-risk borrowers. The continued discipline in sourcing **reinforces portfolio resilience and supports long-term sustainable growth**.

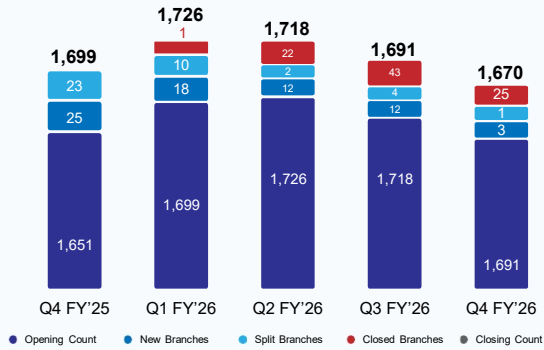
Clients Retention (%)



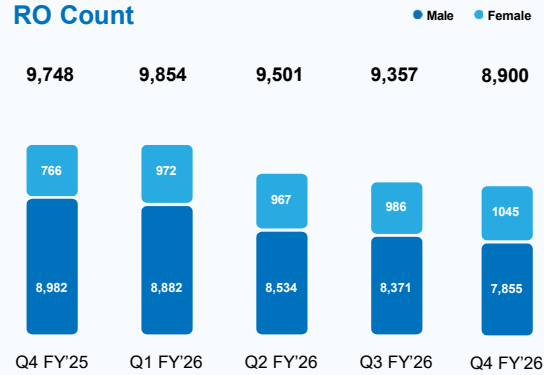
Strong customer retention at **95% in Q4 FY'26**, coupled with **selective onboarding of low-risk borrowers**, reflects the effectiveness of our targeted sourcing strategy, directly strengthening **portfolio resilience and long-term sustainability**.

Key Metrics

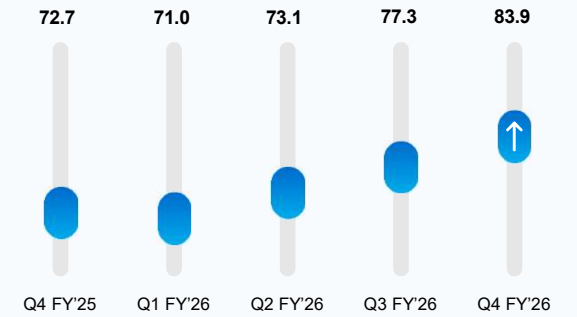
Branch Count



RO Count



AUM per Branch (Mn)



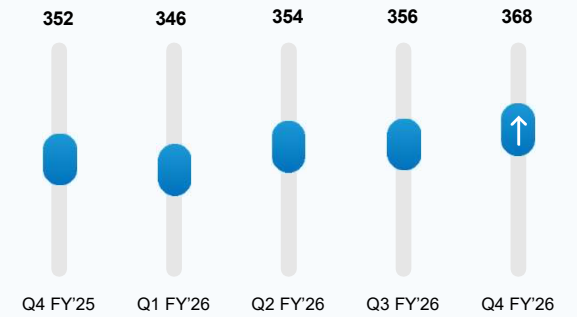
AUM per RO (Mn)



Client per Branch

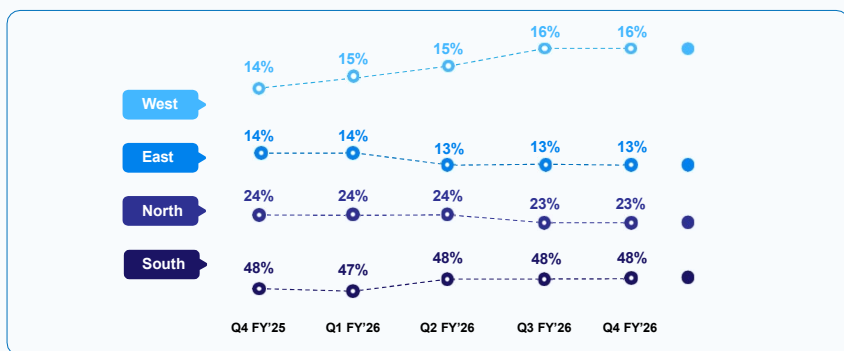


Client per RO

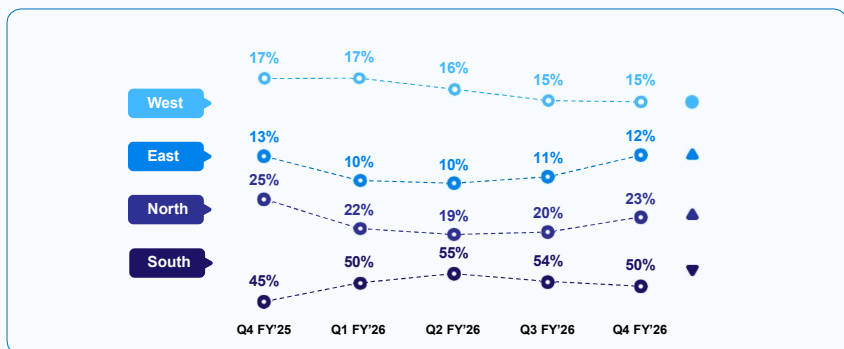


Note : Productivity ratios per RO for Q4 FY'26 includes 184 contractual staff in the payroll of team lease.

Portfolio Concentration (Region-wise Trend)

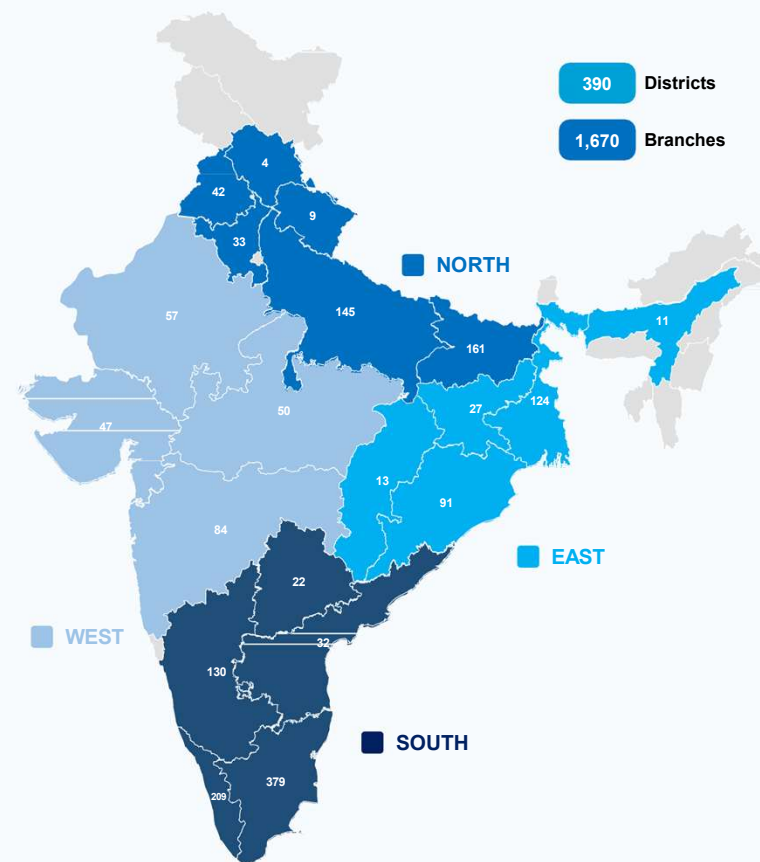


Disbursement Spread (Region-wise Trend)



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 48% of overall AUM, reflecting deeper market penetration and a mature portfolio profile driven by strong traction in individual loans.

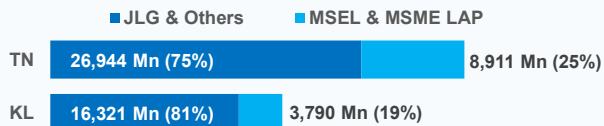
Number of Branches Per State



RuralAUM penetration improved to 97.8% in Q4 FY26 from 97.7% in Q3 FY26, reflecting continued focus on rural outreach and portfolio stability.

Core Market and New Products

AUM (Mn)



GNPA



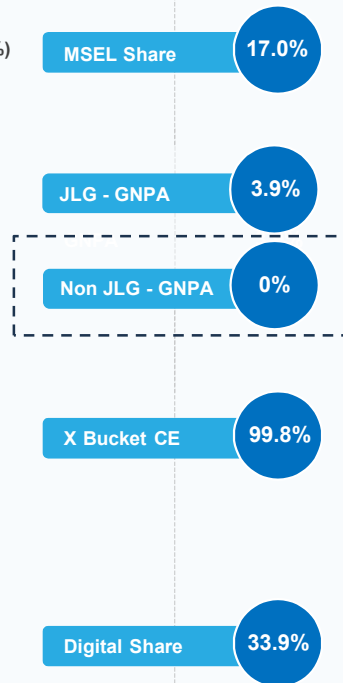
X Bucket CE



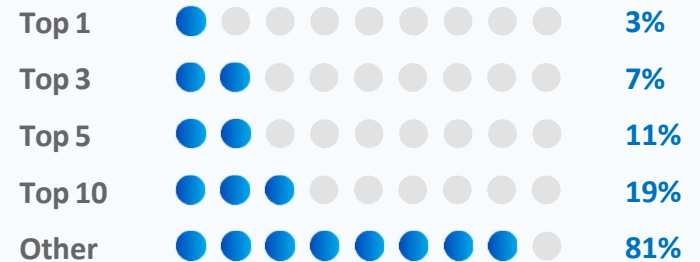
Digital Collection



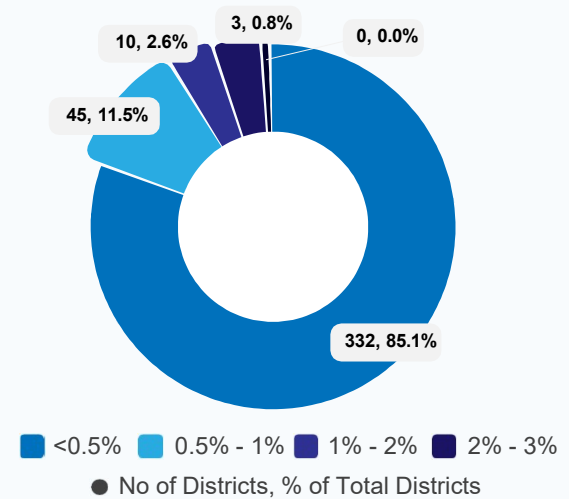
Pan India



Exposure of Districts (% of GLP)



Exposure of Districts (% of GLP)



Muthoot Small Enterprise Loan - Snapshot



FY'26
Disbursement

25,367 Mn



Portfolio -
Muthoot Small
Enterprise Loan

23,832 Mn



E-Nach & UPI
Mandate Enrollment
| CE

E-Nach : 100%
CE : 100%

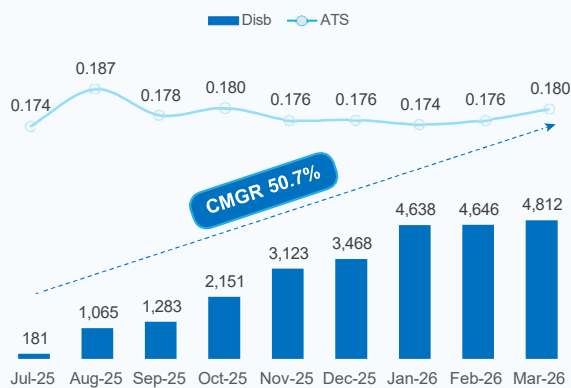


Mandate Success
rate with on-time
payment Q4 FY'26

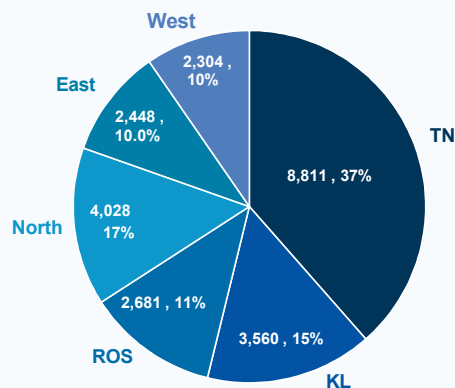
90%

10% NACH bounce recoveries were largely completed by T+3 and fully by T+8, ensuring 100% collection efficiency with Nil delinquency.

Month wise Disbursement & ATS (Mn)

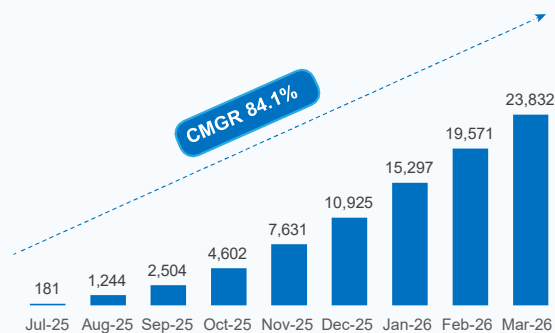


Region-wise Portfolio share (Mn, %)

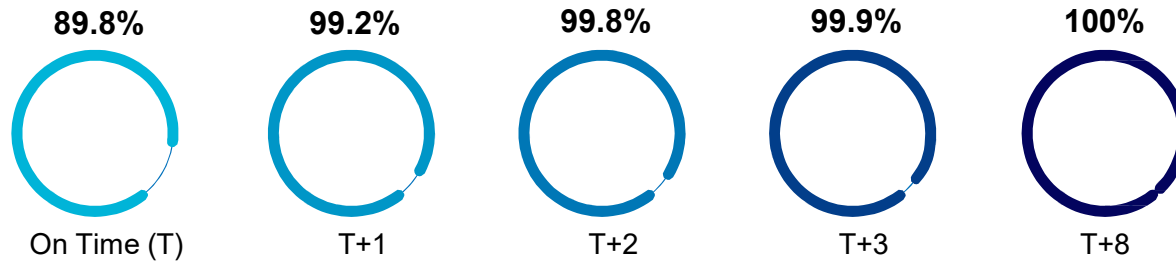


*ROS(Rest of South) includes KA, TG & AP, with KA holds the share of 10.9%.

Month wise Growth - Portfolio

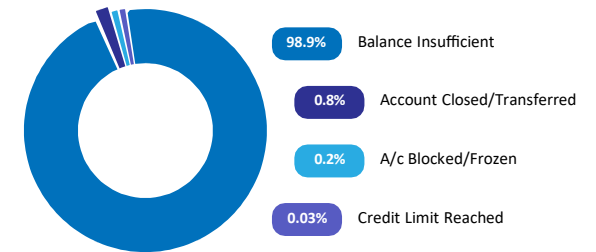


NACH Collection Payment Status

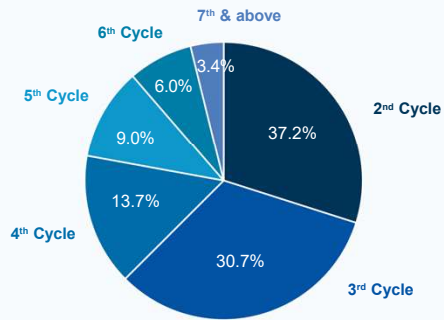


90% of NACH payments were made on time, while bounce recoveries were largely completed by T+3 and fully by T+8, ensuring 100% collection efficiency with Nil delinquency.

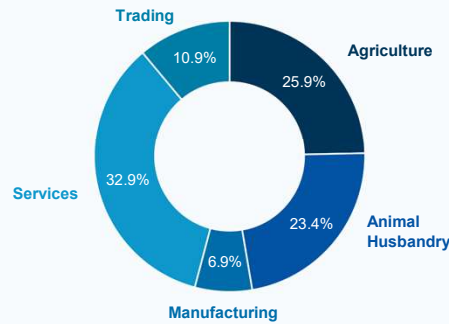
NACH Return reasons:



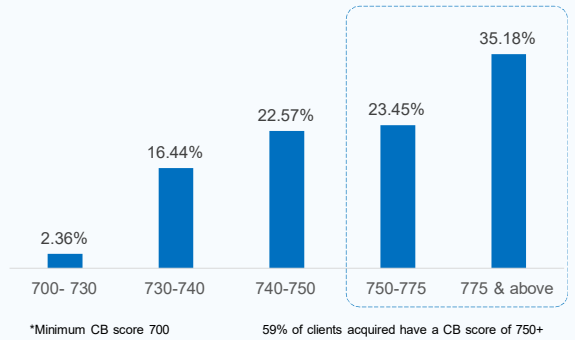
Cycle-wise Muthoot Small Enterprise Loan Disbursement share



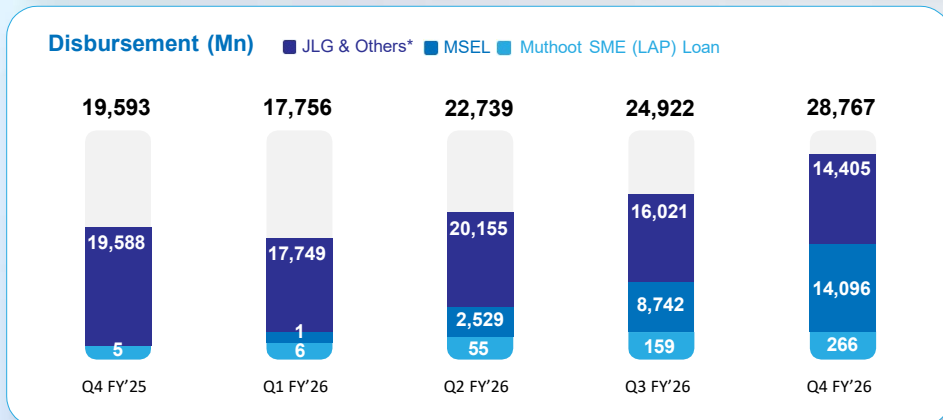
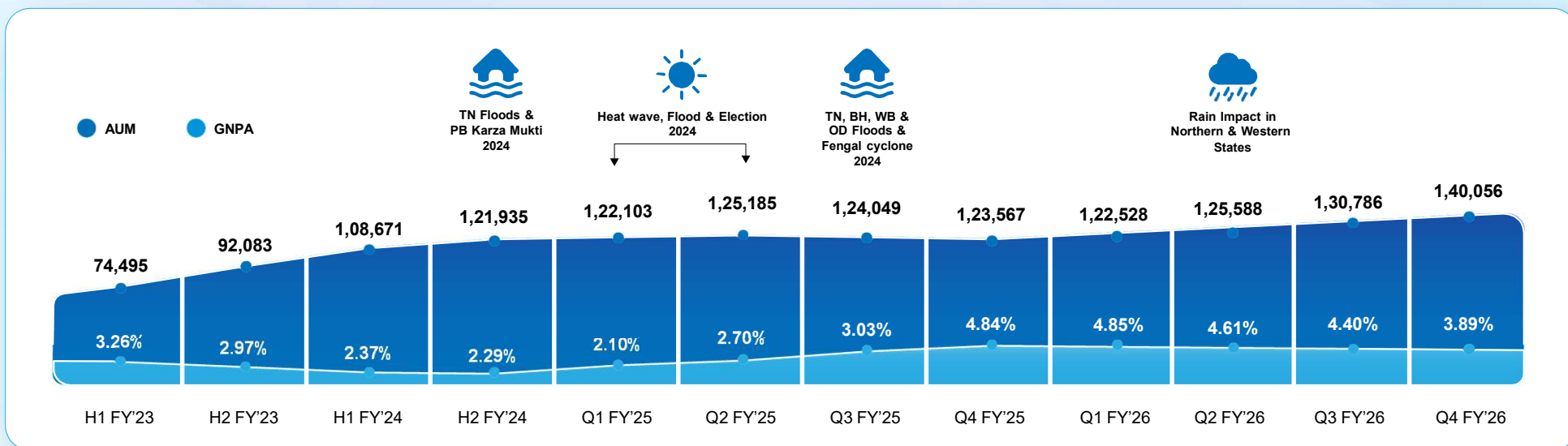
Purpose-wise Concentration



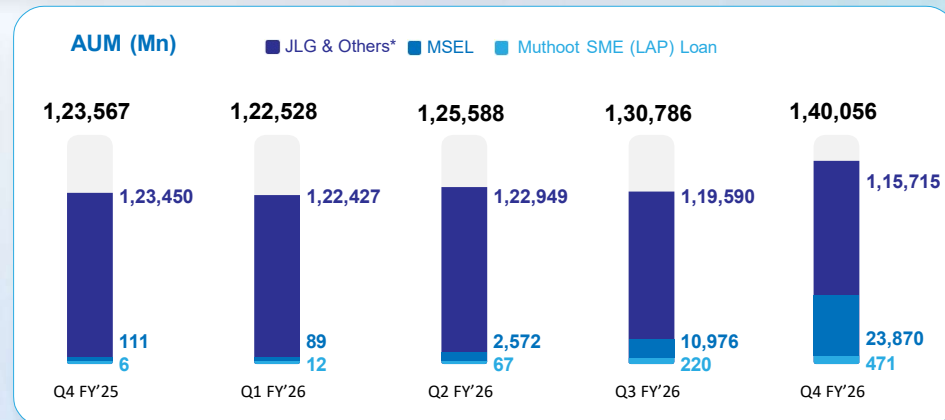
***CB Score band - Customer Distribution**



Resilient Business Model – Proven over time



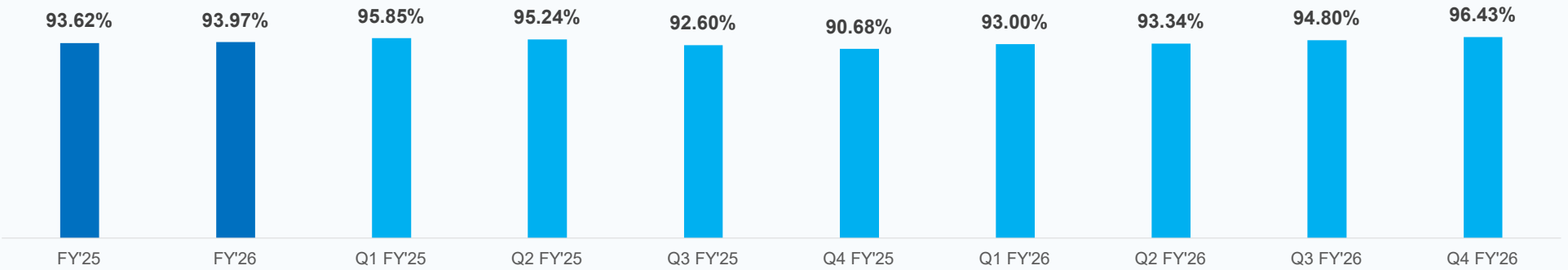
*JLG loans comprises of IGL & Vyapar loans



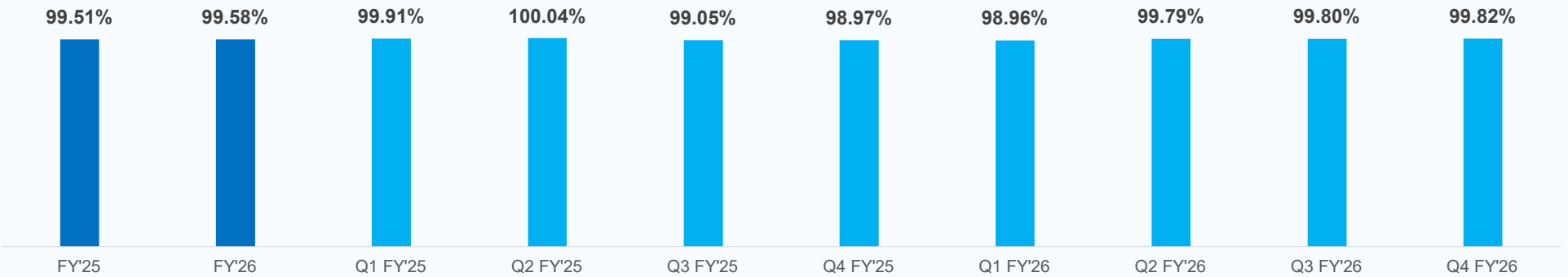
Muthoot Small Enterprise Loan AUM including old book

Collection Efficiency

CE %

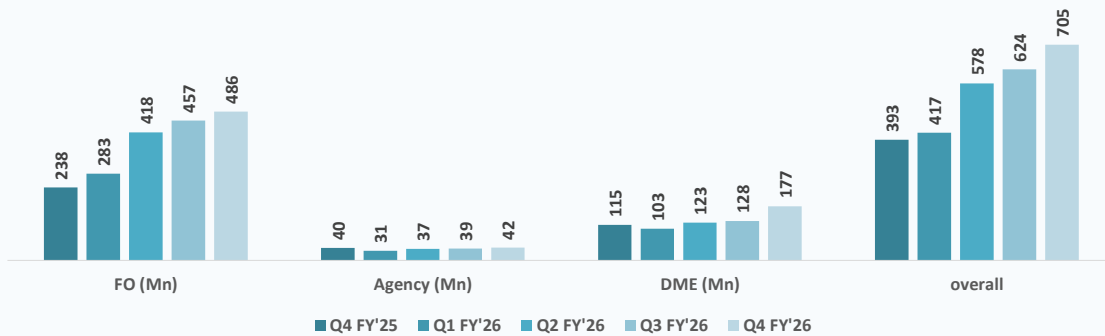


Overall CE - X Bucket

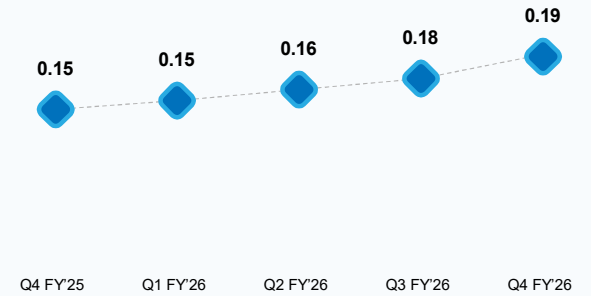


Collection Performance – Overdue

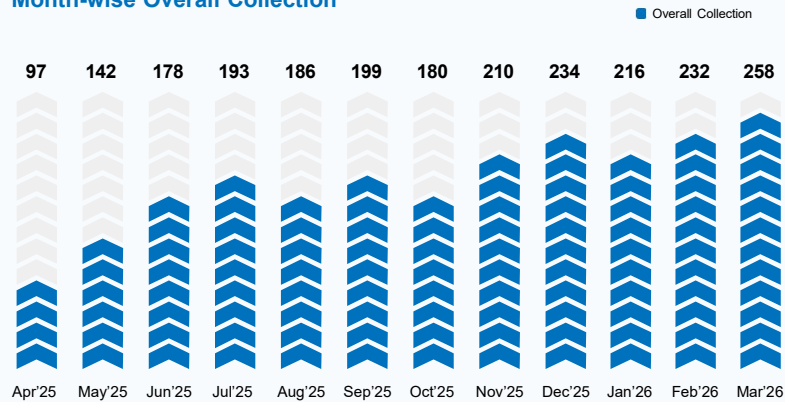
DMS Performance (Collection incl. closures)



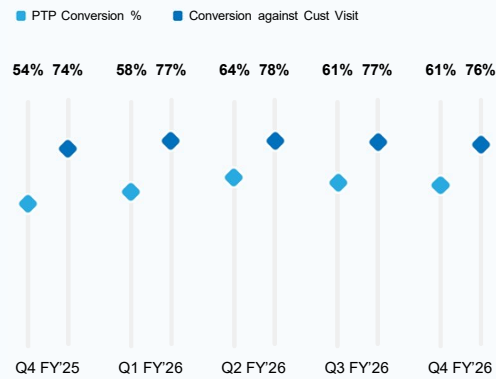
FO Productivity (Mn)



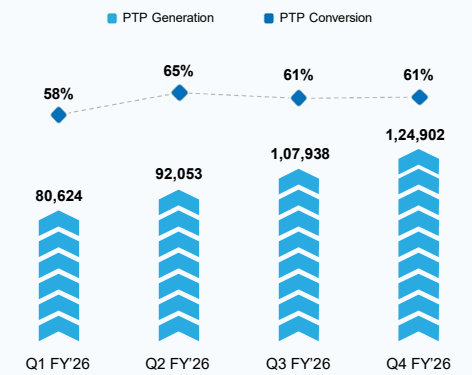
Month-wise Overall Collection



Overdue PTP Conversion



PTP Generation Vs Conversion FY-25-26



Slab	Loan Assets (Gross)	ECL	Loan Assets (Gross) (%)	ECL (%) (Q4 FY 26)	ECL (%) (Q3 FY 26)
Stage 1	1,01,039.3	953.6	93.40%	0.94%	1.18%
Stage 2	2,936.3	255.4	2.71%	8.70%	9.01%
Stage 3	4,209.2	3,011.1	3.89%	71.53%	70.45%
Total	1,08,184.8	4,220.1	100.00%	3.90%	4.52%
GNPA				3.89%	4.40%
NNPA				1.14%	1.34%

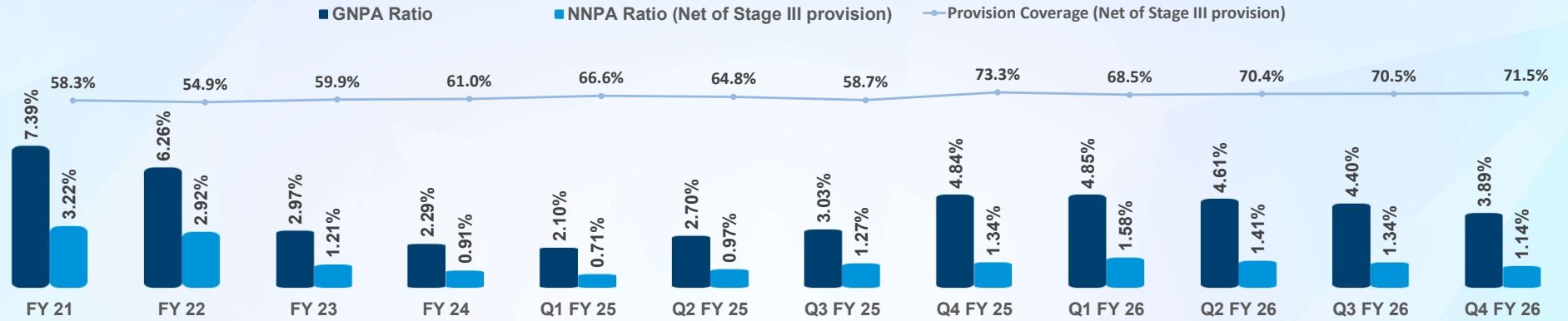
(in mns)

Total Provision as per IND AS	4,220.1
IRAAC Provision	1,888.2
Difference in ECL vs IRAAC	2,331.9

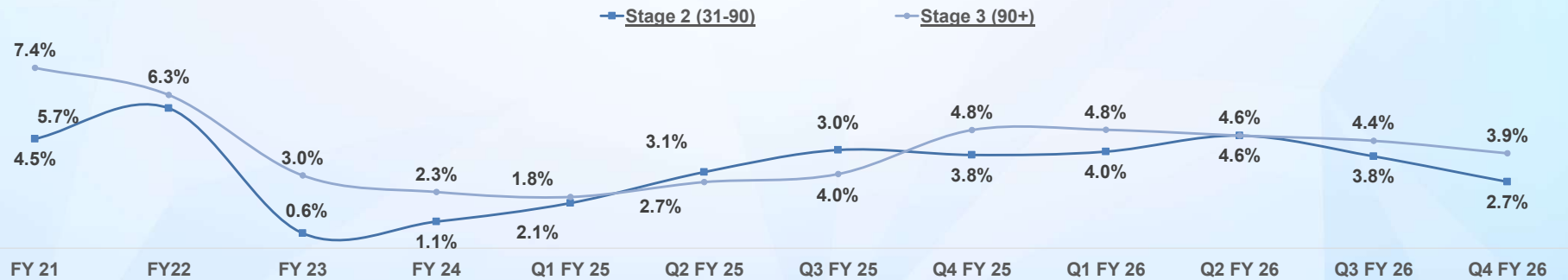
Particulars	Q1FY26	Q2FY26	Q3FY26	Q4FY26	FY26
Opening ECL (A)	5,769.40	4,218.30	4,565.76	4,429.88	5,769.40
Additions (B)					
- Provisions as per ECL Model	1,007.97	347.46	(135.88)	(209.82)	1,009.72
- Additional Management Overlay	-	-	-	-	-
Reversals on account of derecognition of financial instrument (ARC transaction) (C)	2,559.07	-	-	-	2,559.07
Closing ECL (D = A+B-C)	4,218.30	4,565.76	4,429.88	4,220.06	4,220.06
Writeoff including waivers (E)	257.80	778.24	1,210.06	1,224.75	3,470.85
Provision for impairment on loan assets (F)	1,007.97	347.46	(135.88)	(209.82)	1,009.72
Other Provisions (G)	10.14	12.32	7.62	9.80	39.88
Baddebts Recovered (H)	22.08	19.49	19.69	66.08	127.35
Net Credit Cost (I = E+F+G-H)	1,253.83	1,118.53	1,062.10	958.64	4,393.10
Net Loss on derecognition of financial instrument (ARC transaction) (J)	73.59	-	-	-	73.59
Total Impairment Cost, including Loss on Derecognition of Financial Asset (ARC Transaction) (K = I+J)	1,327.42	1,118.53	1,062.10	958.64	4,466.69

- In FY25, MML created a management overlay of ₹2,296.53 million, to prudently account for potential risks arising from the Karnataka crisis and broader macroeconomic uncertainties. The management overlay include ₹971.21 million as general overlay and ₹1,325.32 million for Karnataka impact. The Company has consumed Karnataka overlay in Q1 FY 26 to write off and to derecognize through ARC sale, for the pools impacted in Q4 in the state of Karnataka. The general overlay is included in the updated ECL model approved by the Board and implemented by the company from Q1 FY 26.
- The overall provision coverage stands at 3.9% of total assets, with Stage 3 asset coverage at 71.5%. The IRAAC provision is ₹189 crore, while provisions under the ECL model are higher by ₹233 crore.

GNPA, NNPA & Provision Coverage



Stage 2 & 3 Comparison



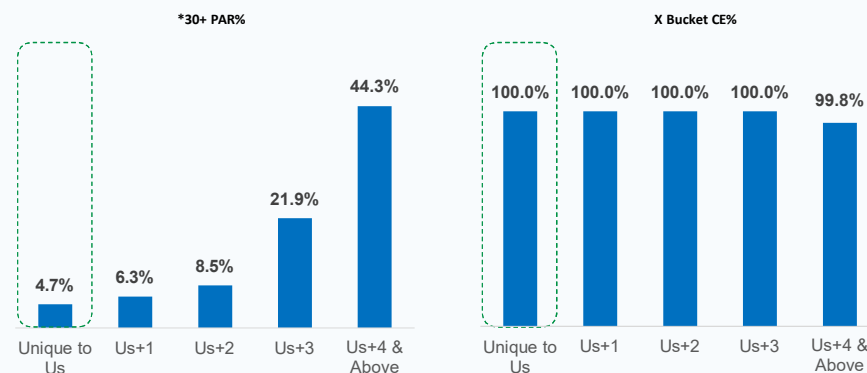
Lender Group	Borrowers %				Portfolio %			
	Q4 FY-26	Q3 FY-26	Q2 FY-26	Q1 FY-26	Q4 FY-26	Q3 FY-26	Q2 FY-26	Q1 FY-26
Unique	43.4%	41.7%	39.4%	36.8%	42.1%	39.2%	37.3%	34.9%
Own+1	32.0%	31.6%	30.7%	29.2%	35.2%	35.1%	34.3%	32.6%
Own+2	18.1%	19.0%	19.8%	20.4%	19.4%	20.8%	21.8%	22.6%
Own+3	4.5%	5.4%	6.9%	8.8%	2.8%	4.0%	5.2%	7.5%
Own+4 & Above	2.0%	2.3%	3.2%	4.7%	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%

Client Distribution: MML maintains a controlled exposure in the 'Own + 3 or more lenders' segment at 6.6%, demonstrating a continued strategic reduction of 1.2% over the previous quarter and a significant 7.0% reduction since Q1 FY'26. Additionally, 30+ PAR has further improved, declining from 4.8% to 4.7%, indicating strengthening portfolio quality.

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.

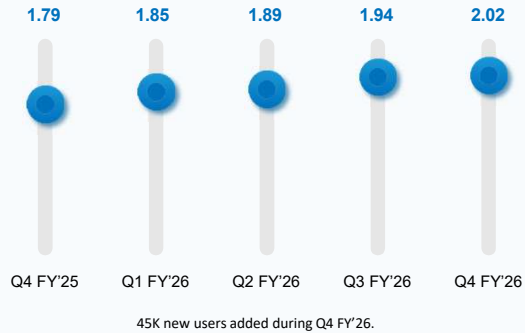
Indebtedness	Borrowers %				Portfolio %			
	Q4 FY-26	Q3 FY-26	Q2 FY-26	Q1 FY-26	Q4 FY-26	Q3 FY-26	Q2 FY-26	Q1 FY-26
Upto 50K	48.4%	47.6%	45.3%	42.6%	17.2%	18.2%	17.3%	16.2%
50k - 1Lk	29.4%	30.4%	31.2%	31.6%	40.1%	40.4%	41.2%	40.9%
1Lk - 1.5Lk	15.9%	16.3%	17.4%	18.9%	29.8%	29.8%	30.2%	31.0%
1.5Lk - 2Lk	5.6%	5.1%	5.3%	5.9%	11.4%	10.4%	10.0%	10.5%
2Lk Above	0.8%	0.7%	0.8%	1.0%	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%

Performance of Unique Borrowers to Muthoot

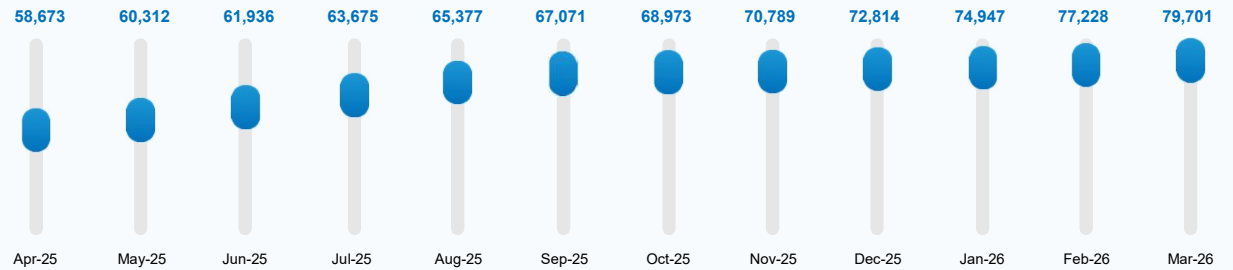


Digitization driving Collections

Customer App Installation (Cum. Mn)¹



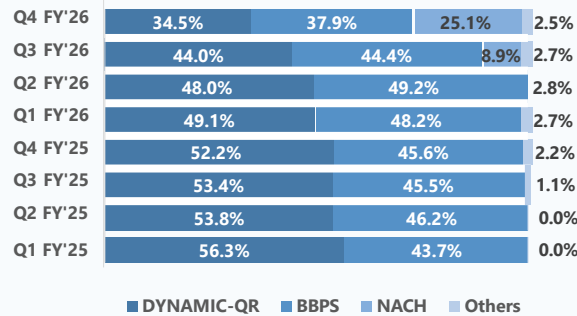
Cumulative Digital Collection (Mn)



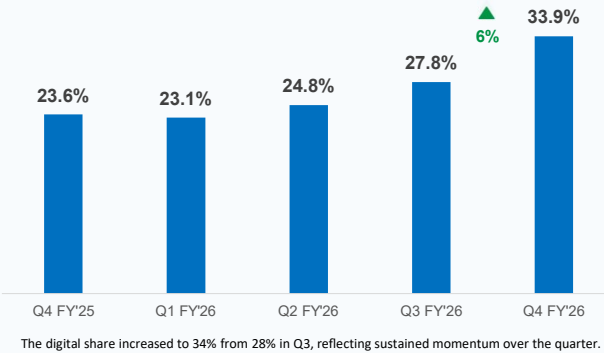
Digital Client Acquisition (Mn)²



Channel-wise digital collection share%



Digital Share %



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 digitally acquired.

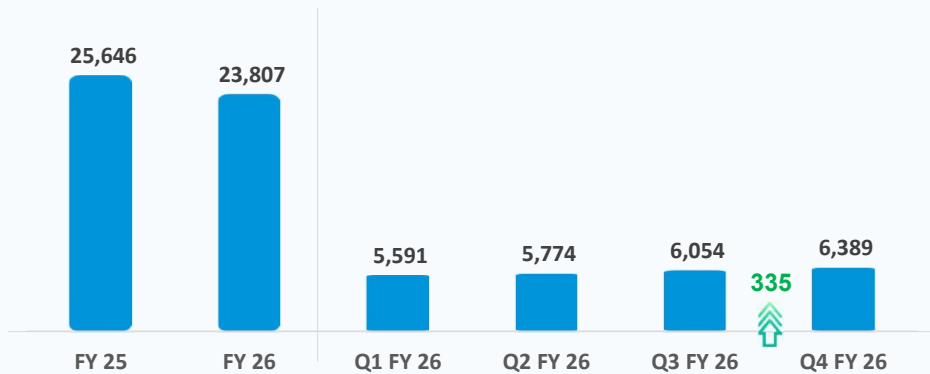
Guidance FY'27

Particulars	Actual		Guidance	Commentary
	FY 26	Q4 FY 26	FY 27	
AUM -Growth	13.3%	28.4%	12%-15%	Growth is expected to started coming. Expected to do improve full year growth for FY 27
NIM	11.9%	12.0%	12.3%-12.5%	The NIM is on improving trend as weighted average yield to improve further.
Operating Cost	6.7%	6.4%	6.2%-6.4%	Q4 Standalone Opex is 6.4%. The Opex to rationalise on improvement on productivity.
Credit Cost	3.5%	2.8%	2.7%-3.0%	The Credit cost is stabilised and expected to improve YoY.
RoA	1.3%	2.1%	2.5%-3.0%	RoA will improve further on the back of portfolio growth and NIM improvement.
RoE	6.2%	10.1%	12%-15%	ROE will improve with overall performance

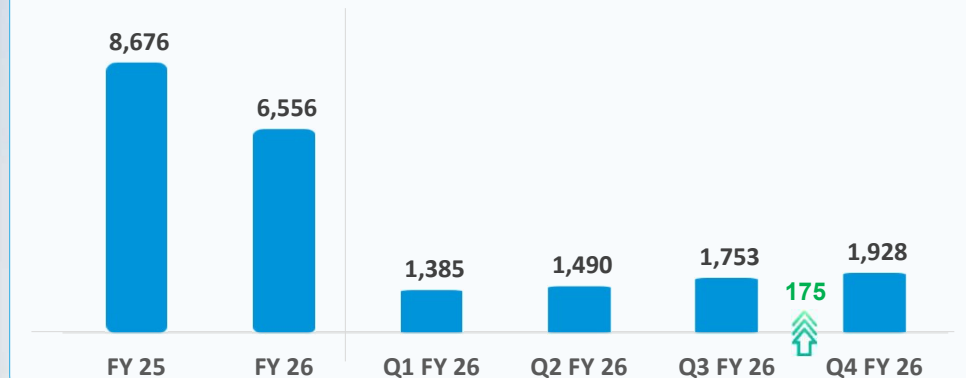
Financial Comparison	Q4 FY 26	Q4 FY 25	YoY (%)	Q3 FY 26	QoQ (%)	FY 26	FY 25	YoY (%)
Income								
Revenue from operations	6,318.1	5,550.3	13.83%	6,028.1	4.81%	23,695.7	25,616.9	-7.50%
Other income	70.8	11.9	496.48%	25.4	178.50%	111.3	28.8	286.57%
Total income	6,389.0	5,562.2	14.86%	6,053.5	5.54%	23,807.0	25,645.7	-7.17%
Expenses								
Finance costs	2,315.8	2,217.1	4.45%	2,218.2	4.40%	8,744.6	9,301.1	-5.98%
Employee benefit expenses	1,487.3	1,421.1	4.66%	1,476.2	0.75%	6,035.1	5,339.1	13.04%
Net Loss on derecognition of financial instrument	-	-	0.00%	-	0.00%	73.6	1,142.2	-93.56%
Impairment on financial instruments	958.6	6,520.1	-85.30%	1,062.1	-9.74%	4,393.1	10,423.2	-57.85%
Depreciation and amortisation expense	106.7	111.8	-4.62%	104.4	2.13%	431.3	428.4	0.69%
Other expenses	551.2	509.3	8.24%	501.5	9.92%	2,040.1	1,900.9	7.33%
Profit before tax	969.3	(5,217.1)	118.58%	691.1	40.27%	2,089.1	(2,889.0)	172.31%
Profit after tax	711.2	(4,011.5)	117.73%	624.4	13.90%	1,702.7	(2,225.2)	176.52%
Total comprehensive income	839.9	(3,782.1)	122.21%	654.9	28.24%	2,136.1	(1,805.8)	218.29%

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

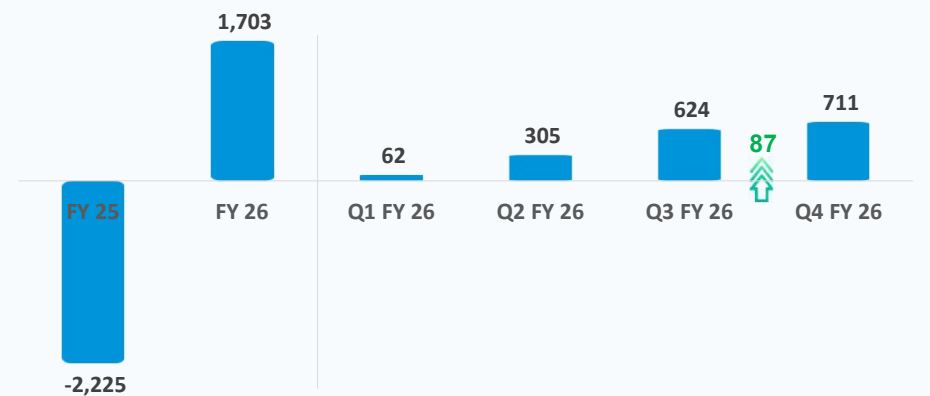
Total Income (in Mns)



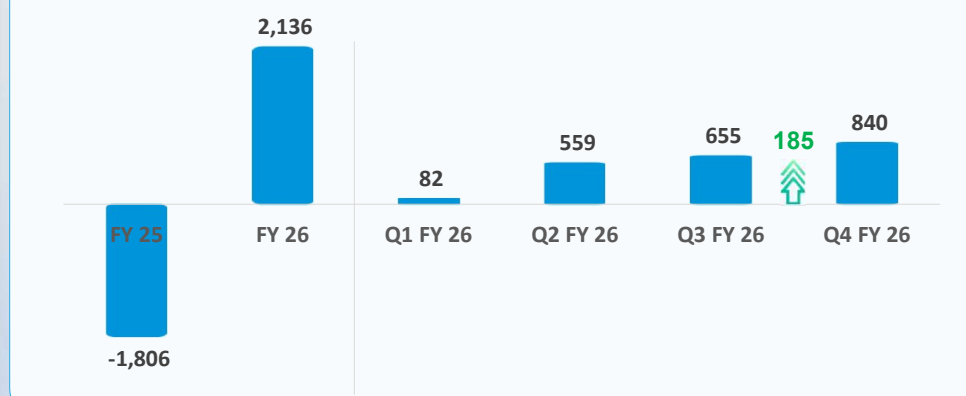
PPOP (in Mns)



PAT (in Mns)

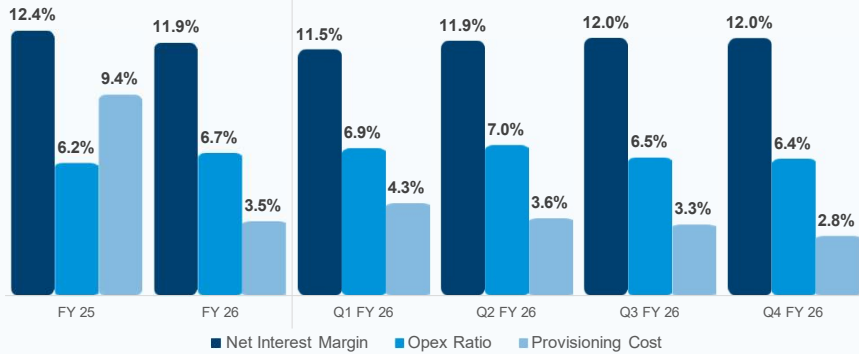


Total comprehensive income (in Mns)

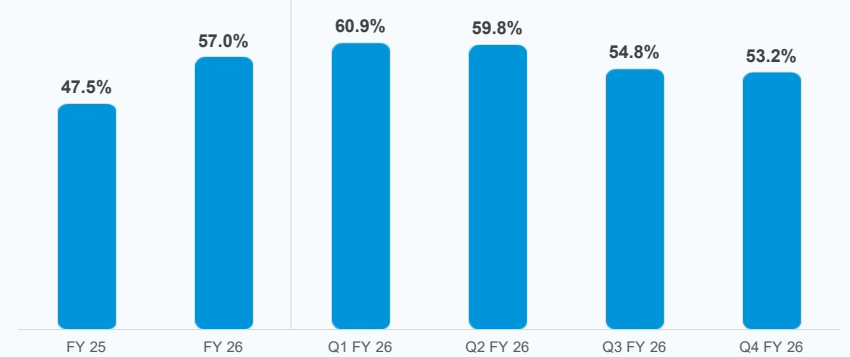


Robust Fiscal year performance in terms of Income/Profitability (2/2)

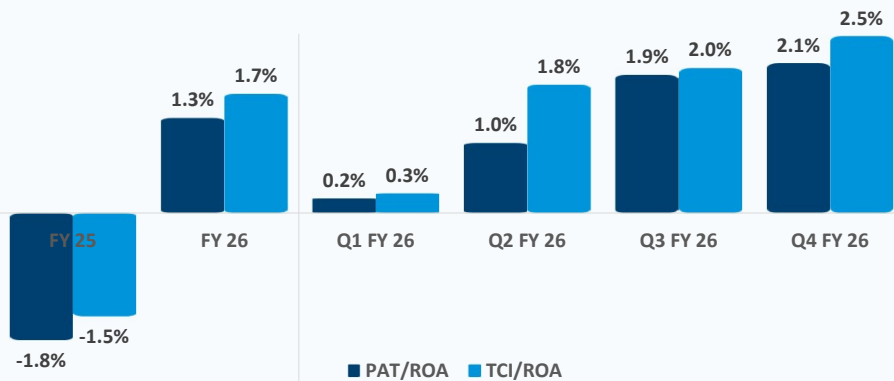
Cost Ratio's



Cost to Income



Profitability Ratio's



ROE



Balance Sheet

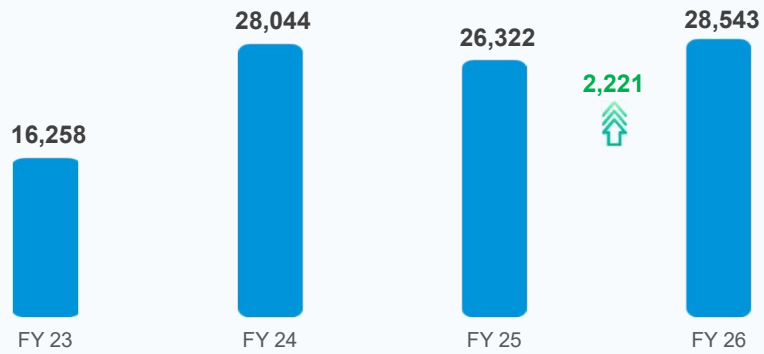
27

(Rs in Millions)

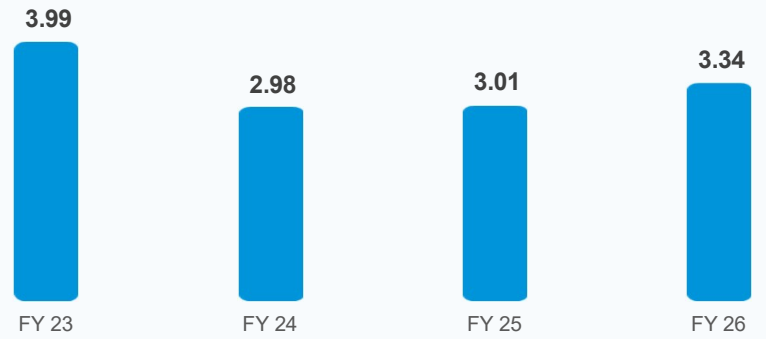
Financial Assets	Mar'26	Mar'25	Financial Liabilities	Mar'26	Mar'25
Cash and cash equivalents	7,011.5	6,972.5	Derivative financial instruments	-	76.9
Bank balances other than cash	4,396.2	4,725.2	Total outstanding dues of creditors	213.7	196.7
Trade receivables	253.6	221.1	Debt securities	10,426.1	5,636.6
Other receivables	356.5	488.2	Borrowings (other than debt securities)	85,046.9	73,627.6
Loans	1,03,964.7	87,401.9	Lease liabilities	1,599.5	1,749.2
Investments	4,058.3	3,543.4	Other financial liabilities	757.5	757.9
Derivative financial assets	1,826.4	-		98,043.7	82,044.9
Other financial assets	1,939.4	1,058.8			
	1,23,806.7	1,04,411.2	Non-financial liabilities		
Non-financial assets			Deferred tax liability (net)	-	-
Current tax assets (net)	355.6	802.1	Provisions	157.8	111.8
Deferred tax asset (net)	480.8	938.2	Other non-financial liabilities	103.4	91.3
Property, plant and equipment	693.1	767.7		261.2	203.0
Right of use assets	1,295.1	1,456.8	Equity		
Other intangible assets	4.4	1.7	Equity share capital	1,677.7	1,676.0
Other non-financial assets	212.3	192.5	Other equity	26,865.4	24,646.3
	3,041.4	4,159.0		28,543.1	26,322.3
Total assets	1,26,848.1	1,08,570.2	Total liabilities and equity	1,26,848.0	1,08,570.2

Balance Sheet Metric

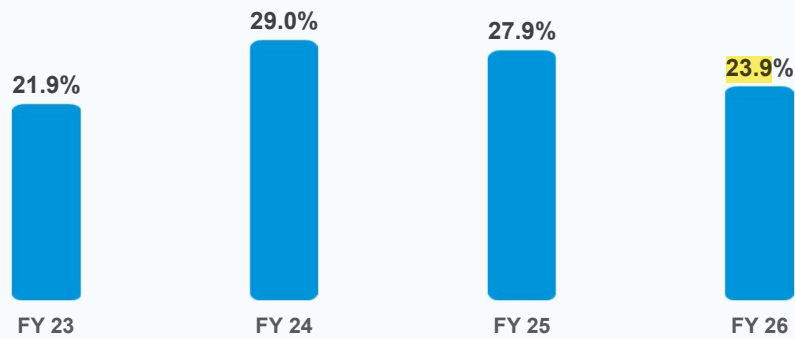
Networth (in Mns)



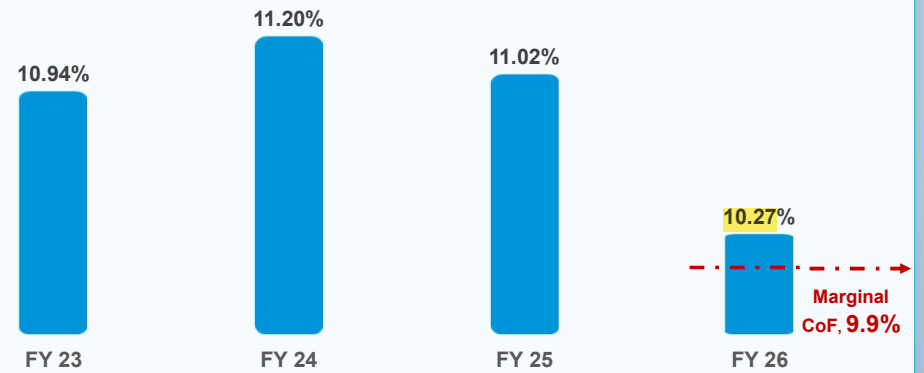
Debt/Equity



CRAR

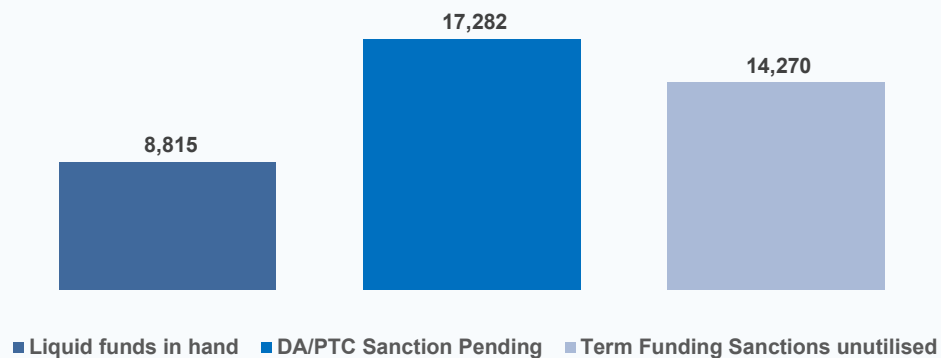


Cost of Borrowing

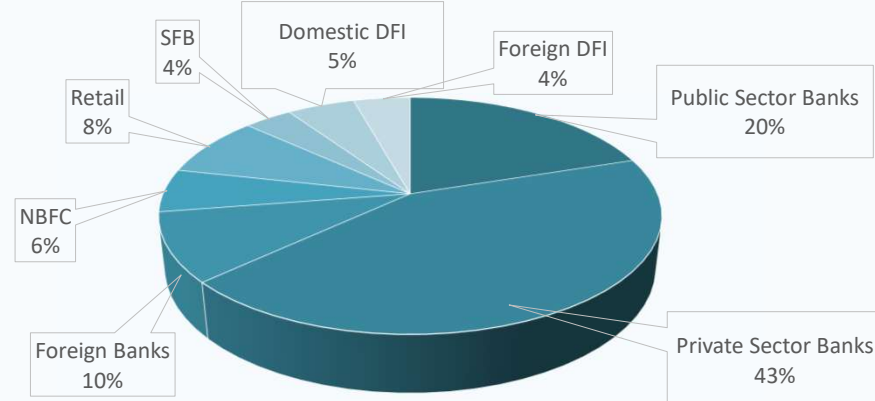


Funding Profile

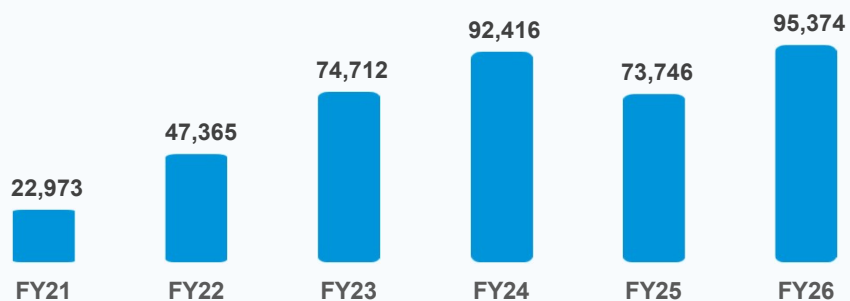
Liquidity-current Position (in Mns)



Lender-wise Outstanding FY'26



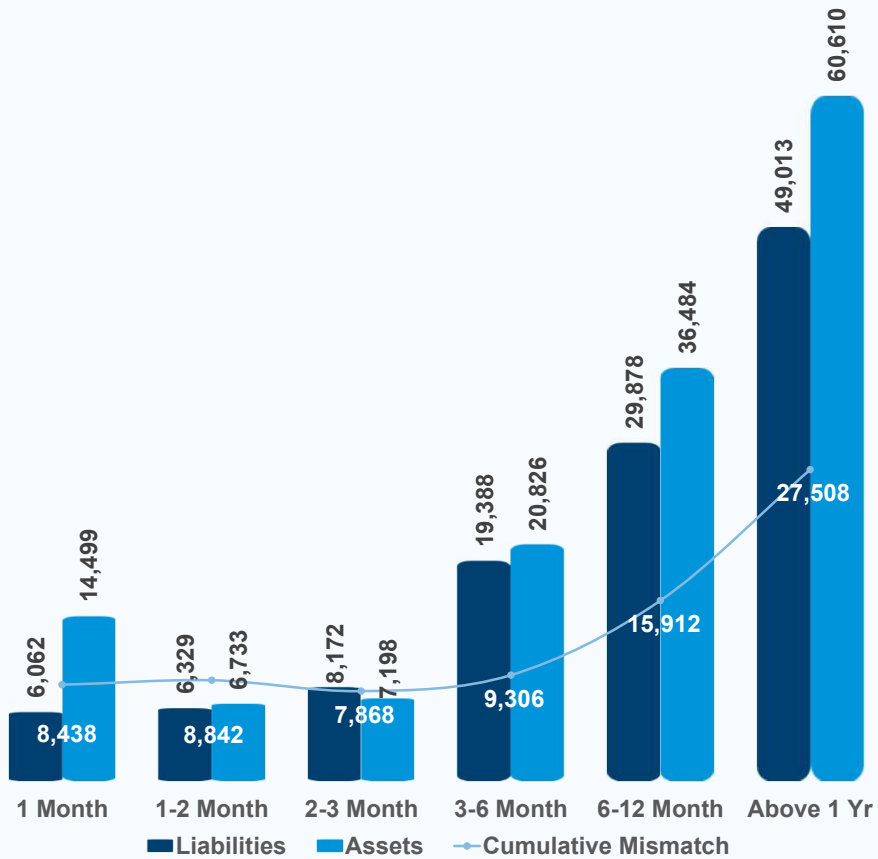
Funding Profile-Mobilisation of funds (in Mns)



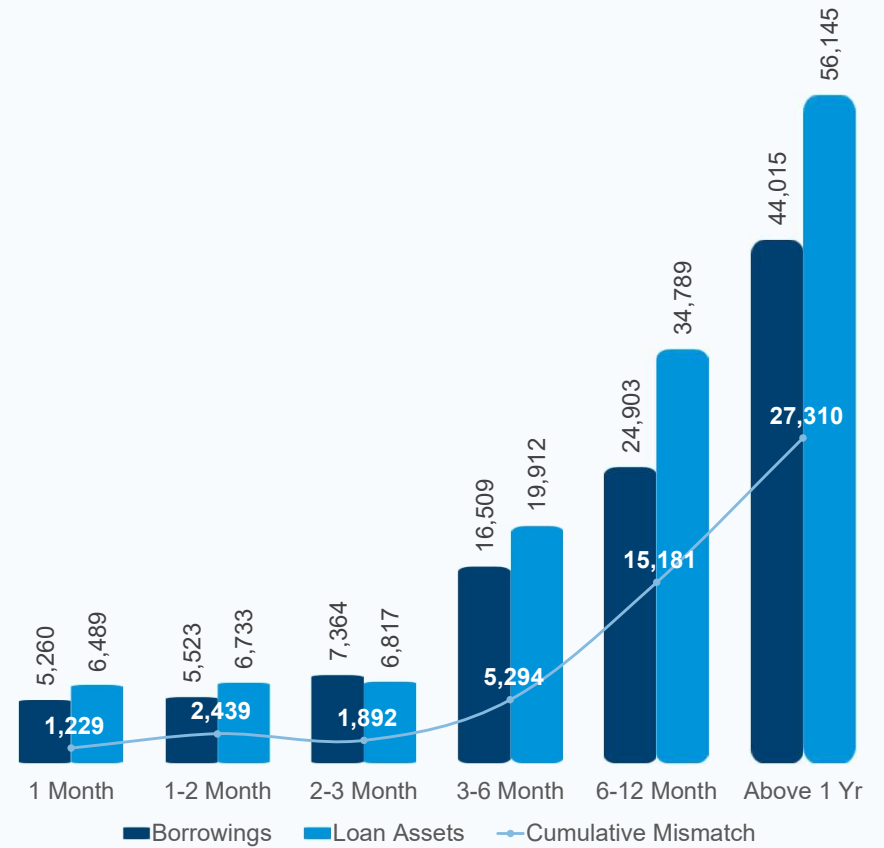
Credit Rating	Agency	Rating
Long Term Rating	CRISIL	A+/Positive
ECB Rating	CRISIL	A+/Positive
NCD Rating	CRISIL	A+/Positive
CP Rating	CRISIL	CRISIL A1+
MFI Grading	CRISIL	M1C1
Global Rating (GIFT City)	CARE Edge	BB-/Stable
ESG Rating	CARE Edge	Care-Edge ESG-1+

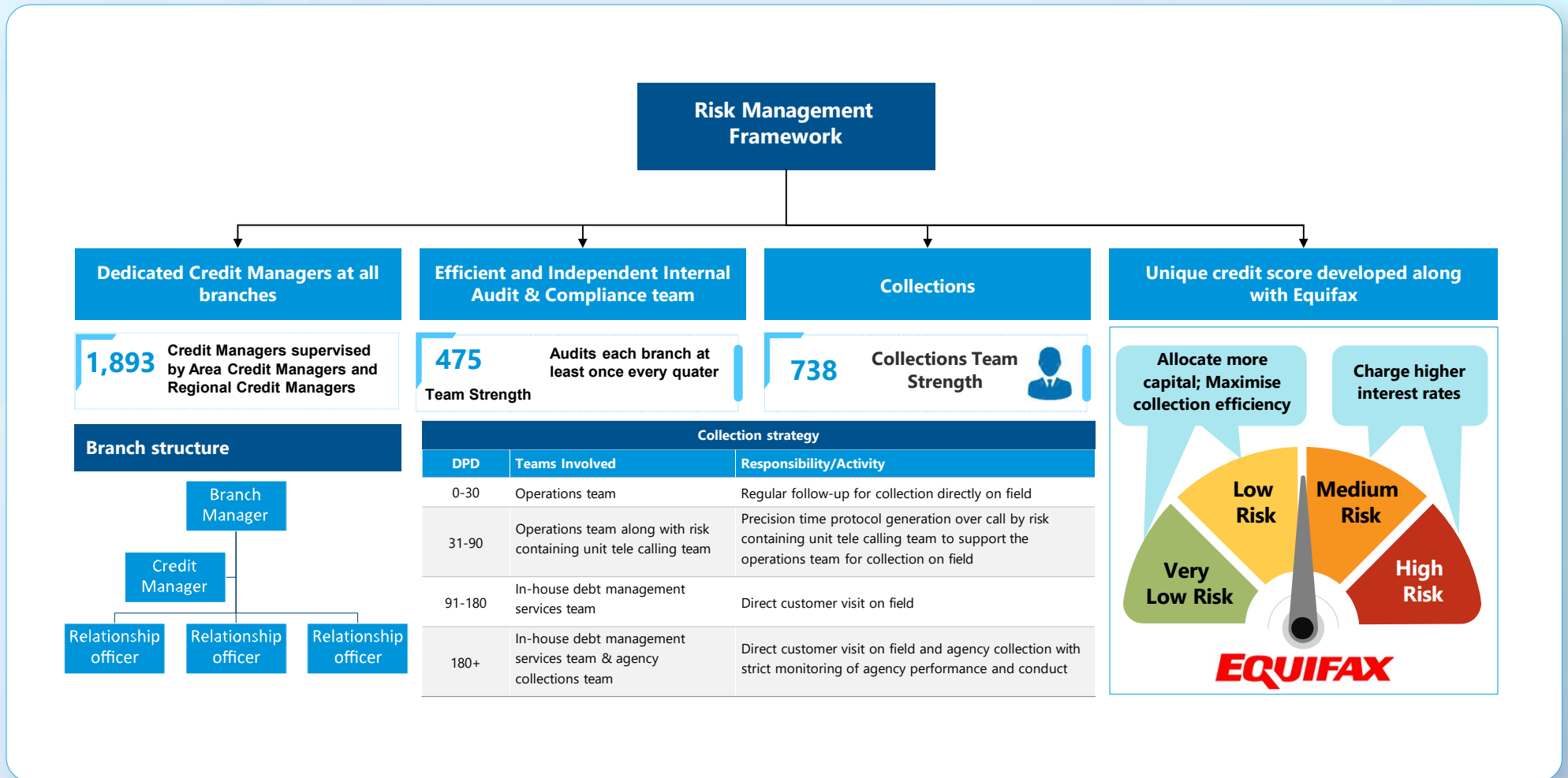
Liquidity – Static Liquidity Position

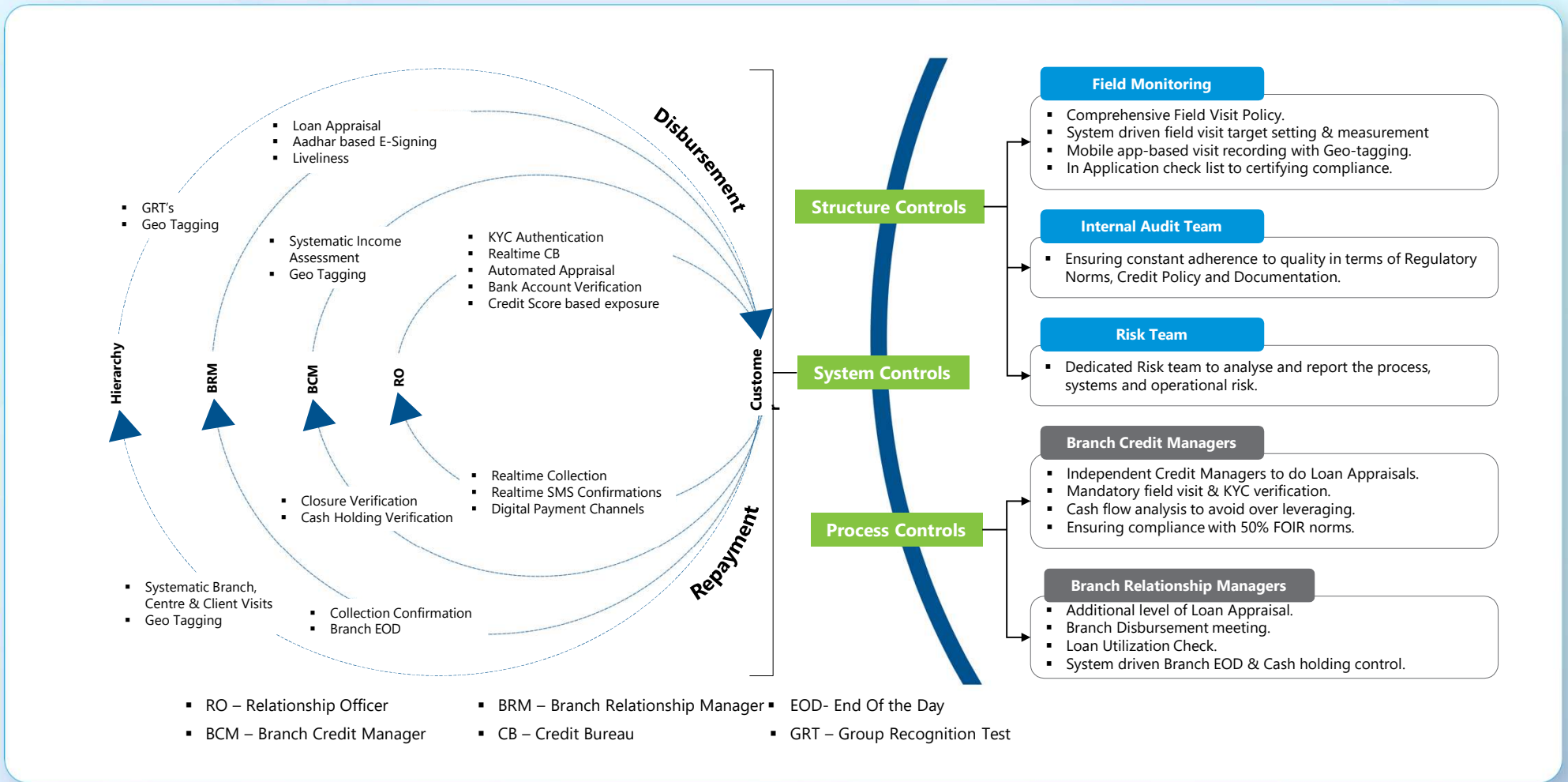
Static ALM (in Mns)



Maturity ALM (in Mns)







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:

5,116.8 Mn

Suvidha Active Clients:

61,478



Whatspp



SMS



Dynamic QR



UPI Payments

Web App



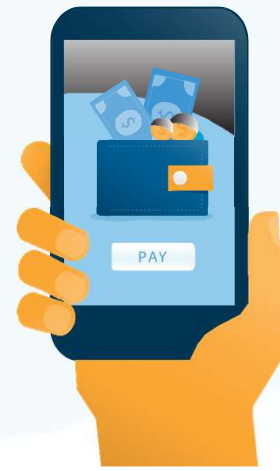
UPI Mandate



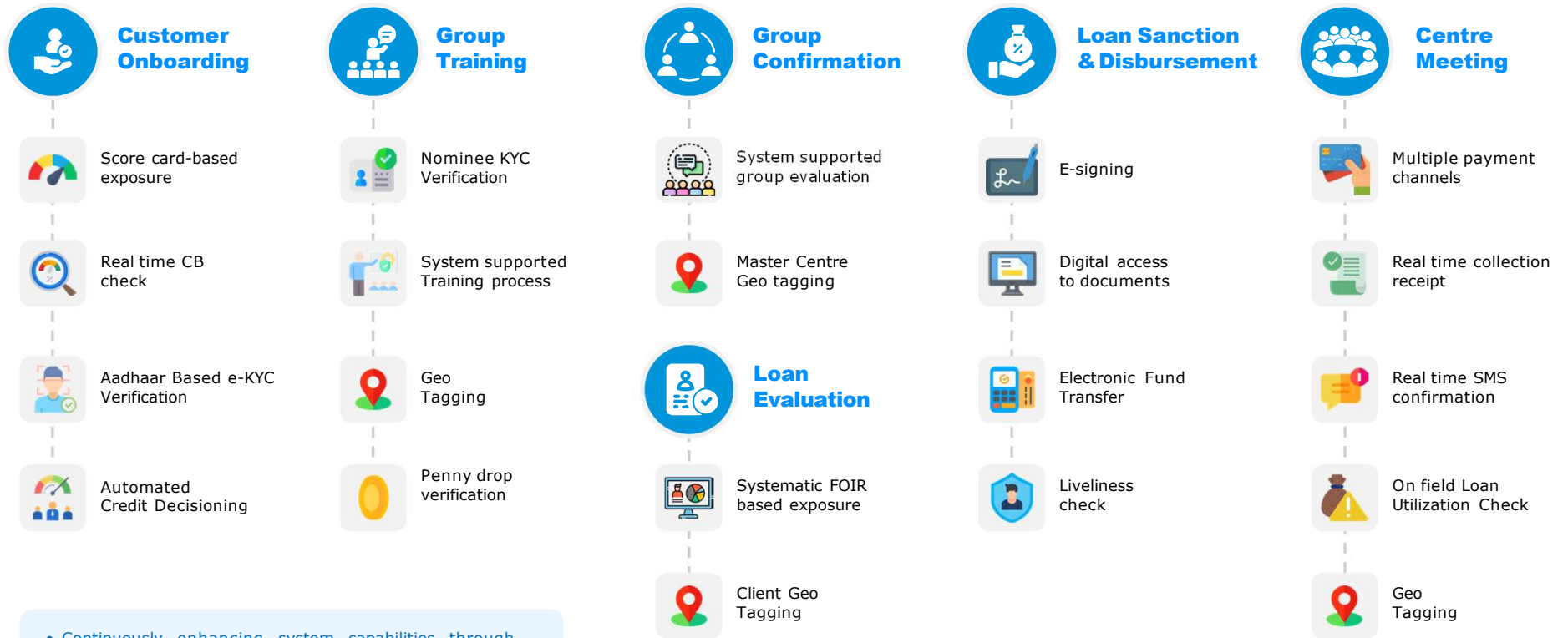
BBPS



BHIM Voice

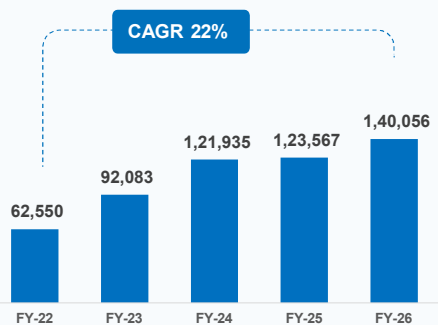


Note : Express loan processed through customer application without branch visit.

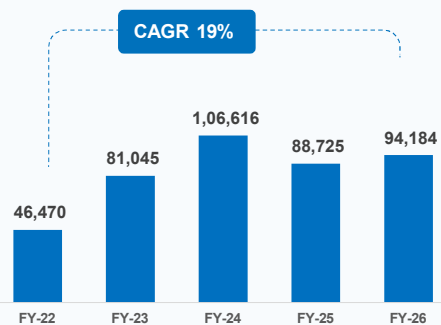


• Continuously enhancing system capabilities through technological integrations to increase efficiency, reduce costs, and mitigate risks.

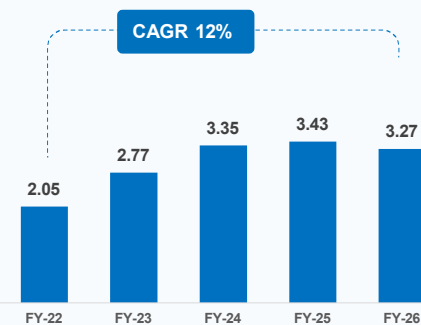
AUM (Mn)



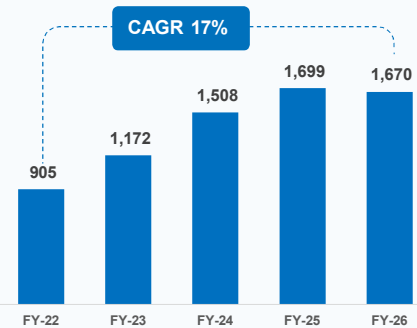
Disbursements (Mn)



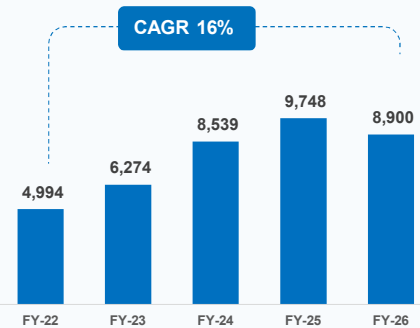
Borrowers (Mn)



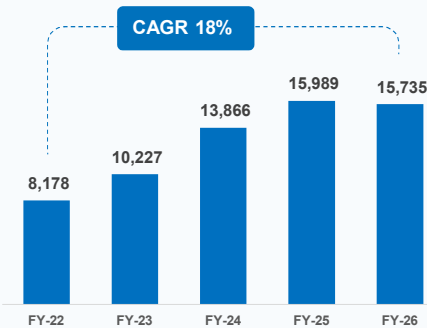
Branches



Loan Officers



Employees



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.



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About Muthoot Microfin Muthoot Pappachan Group Mahila Mitra App

Thank You