



February 09, 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 ended December 31, 2025 – 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 December 31, 2025.

Kindly take the same on records.

Thanking you,

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

Neethu Ajay
Chief Compliance Officer and Company Secretary

Investor Presentation

 Q3 FY'26





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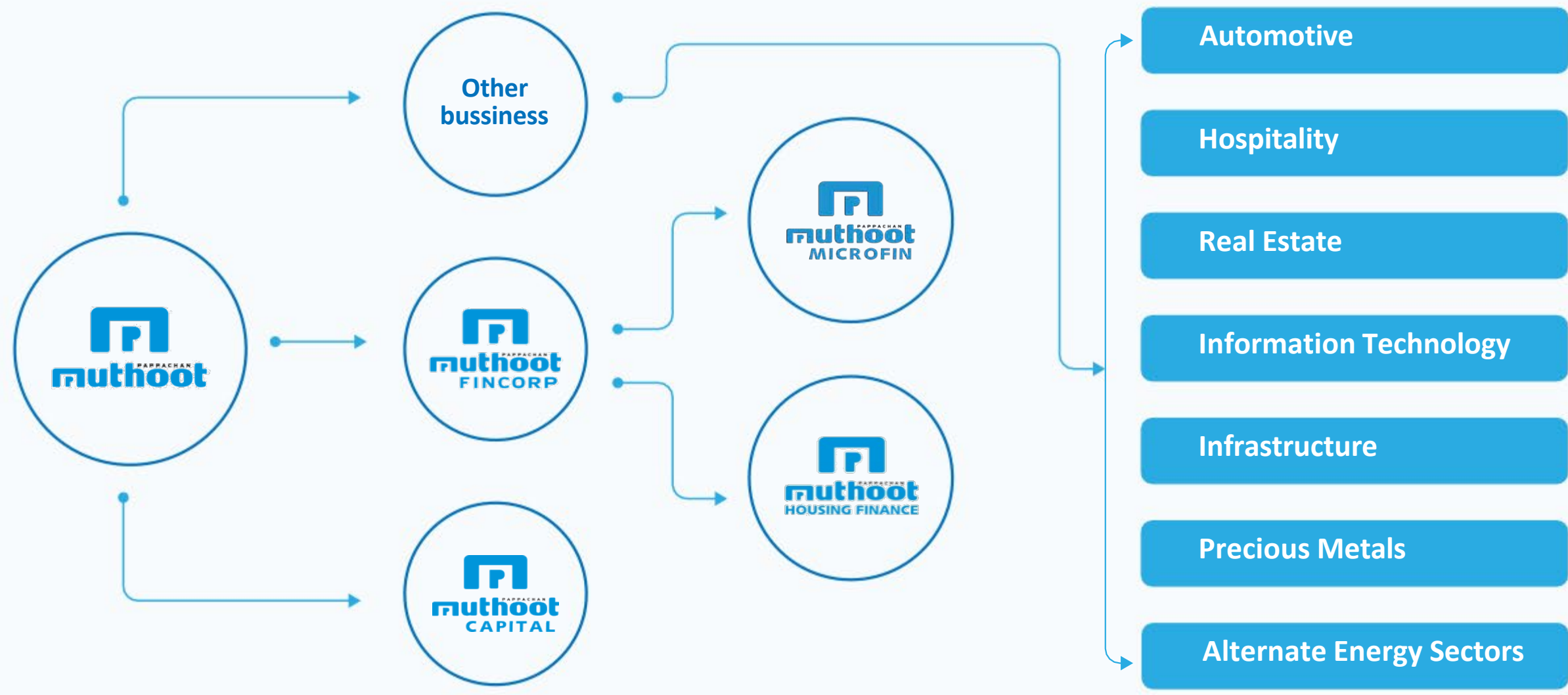
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Muthoot Pappachan Group (MPG) is a Well Diversified Business Conglomerate



Our Promoters

Thomas Muthoot

Chairman & Non-Executive Director, MML



Thomas John Muthoot

Chairman, Muthoot Pappachan Group



Thomas George Muthoot

Non-Executive Director, MML



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

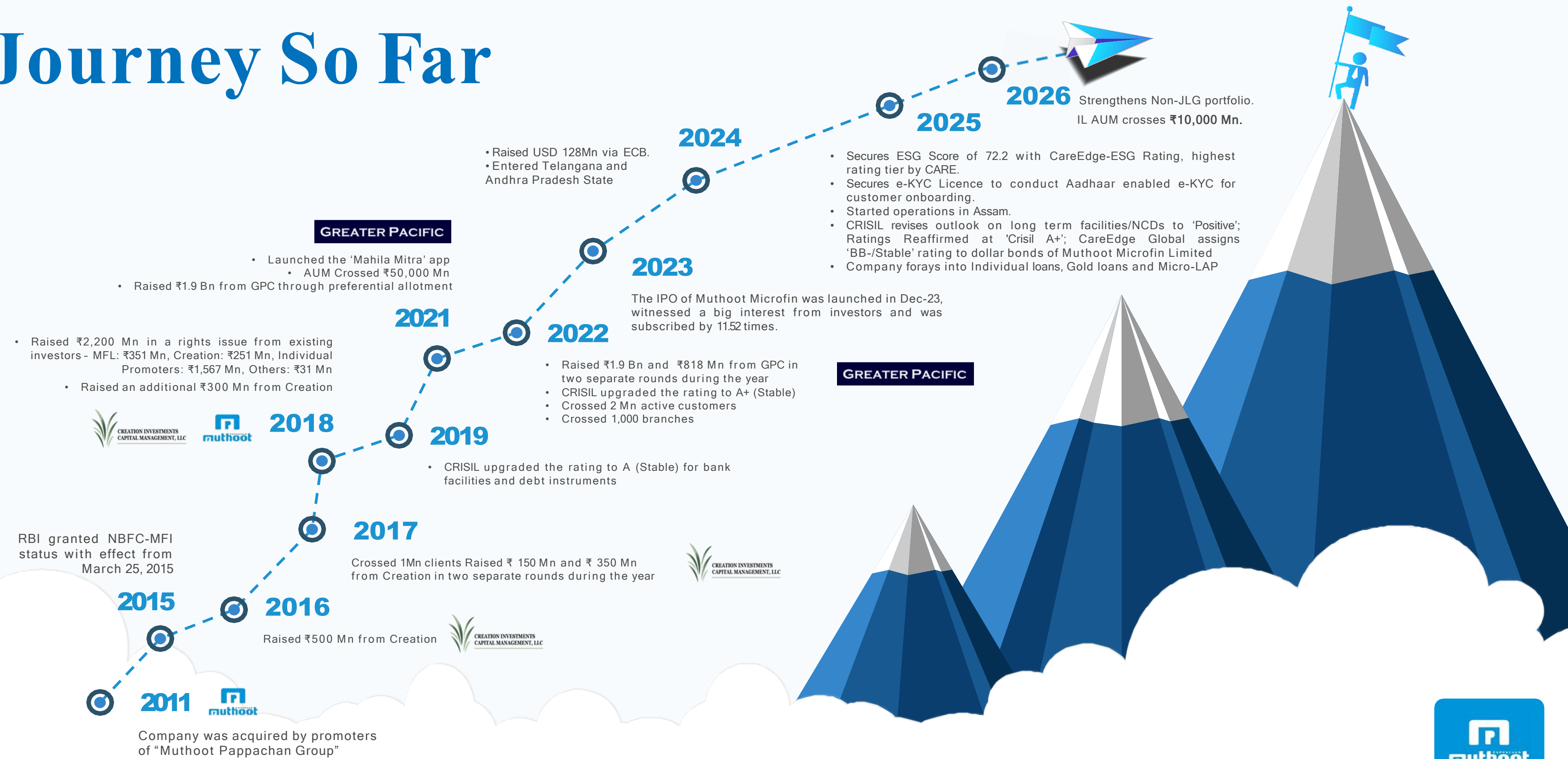
Muthoot Microfin Limited (MML) is the 2nd Largest company by AUM under the Muthoot Pappachan Group.

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 business¹



Journey So Far

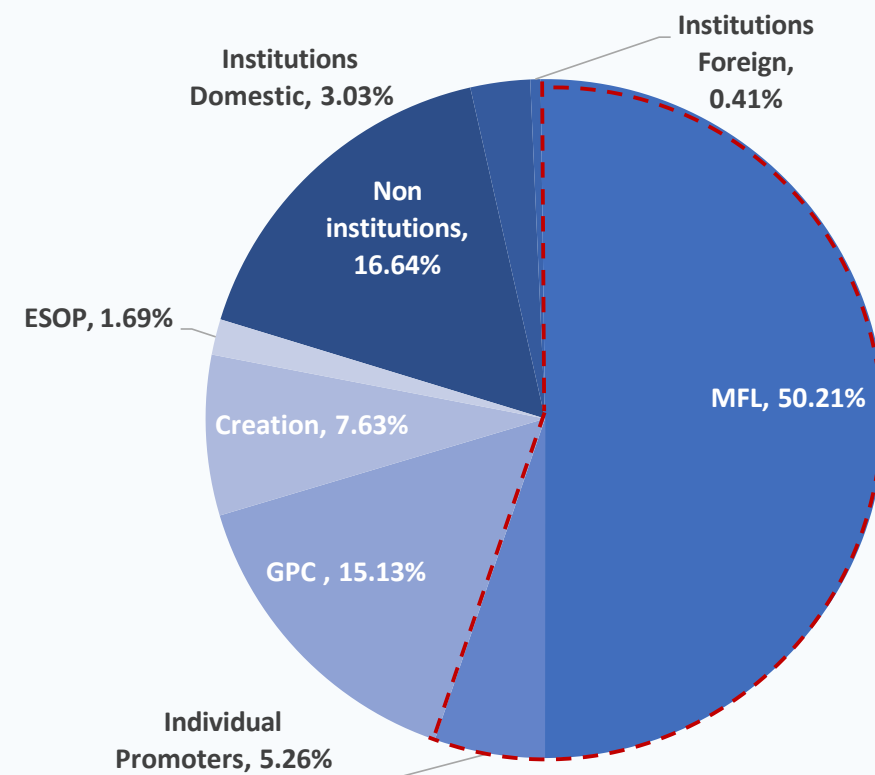


Cumulatively promoters have infused Rs. 3,421 million into MML





Shareholding as of 31st Dec'25



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

Statutory Auditor

Suresh Surana & Associates

Internal Auditor



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

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



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



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

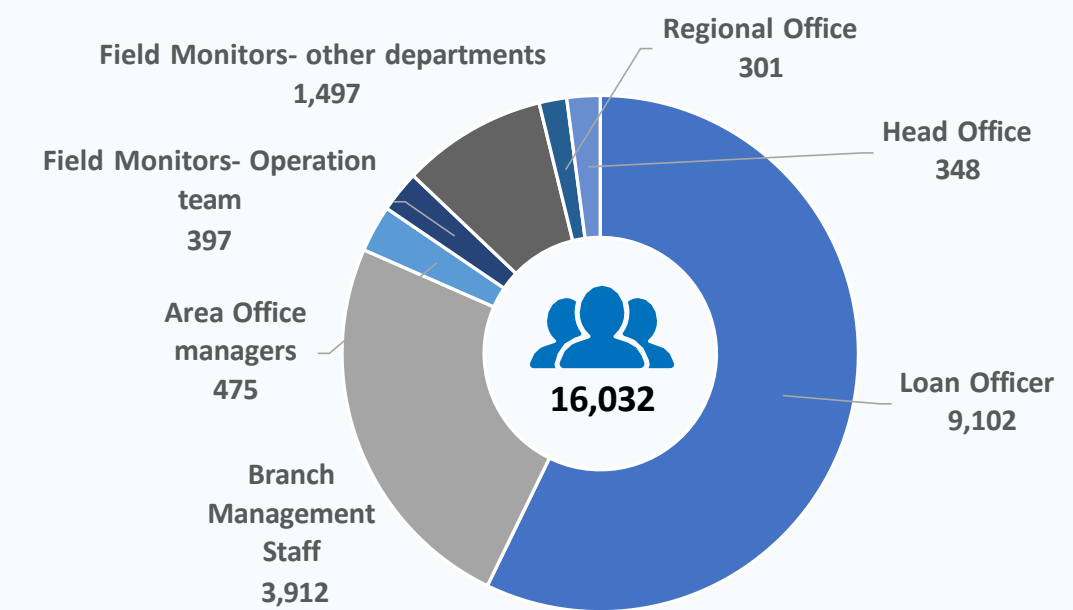
Exp: 18+ years, 2+ years with MPG
Services: Deloitte Touche Tohmatsu India LLP, South Indian Bank

Note:

1. Employee Data as on Dec 31, 2025

The employee composition displayed in the chart excludes 255 loan officers on the Team Lease & Team up payroll.

Employee Mix¹



Awards & Recognition

- Muthoot Microfin Won Twin Gold at SKOCH AWARDS 2025
- Muthoot Microfin wins TransUnion CIBIL Best Data Quality Award
- Muthoot Microfin Limited certified Great Place to Work for the sixth time.
- CRISIL revises Muthoot Microfin outlook to "Positive". Reaffirms the rating at A+
- Muthoot Microfin honoured for Best Financial Inclusion Initiative at NBFC's tomorrow and Conclave - DNA Awards
- Quantic Business Media CX Excellence Award for "Best Use of Mobile App to deliver customer service"
- Awarded the Gold Level Certification for Client Protection by M-CRIL.
- Mr Sadaf Sayeed, CEO has been recognized among India's Top 10 CEOs by Tradeflock.
- Received Corporate Agency License.
- Secures ESG Score of 72.2 with CareEdge-ESG 1 Rating, highest rating tier by CARE
- Secures e-KYC Licence to conduct Aadhaar enabled e-KYC for customer onboarding.
- Muthoot Microfin wins the Tusker Awards 2025 in the "Girl Empowerment Mission" category for its Outstanding Empowerment Initiative.



Jesse Martin



State - KERALA



Branch - CHERAI MML

Entrepreneurial Journey

- Started with a **small kitchen**
- Expanded into a **thriving hotel business**
- Quality as her signature – seafood cuisine renowned for taste & pride

Impact & Recognition

- Menu grew alongside her ambitions
- Loved by regular customers & tourists
- **Her monthly sales grew from approx. ₹1 lakh to ₹3 lakhs in last 3 years.**

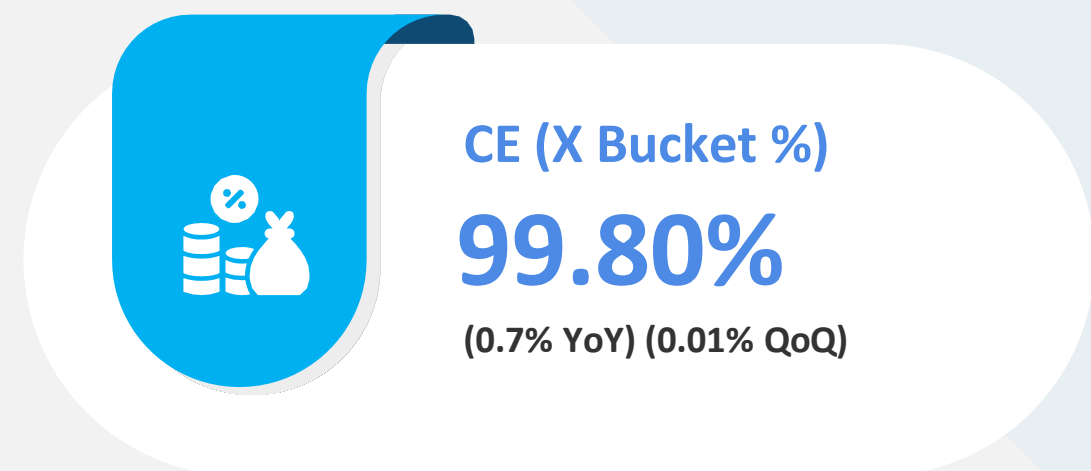
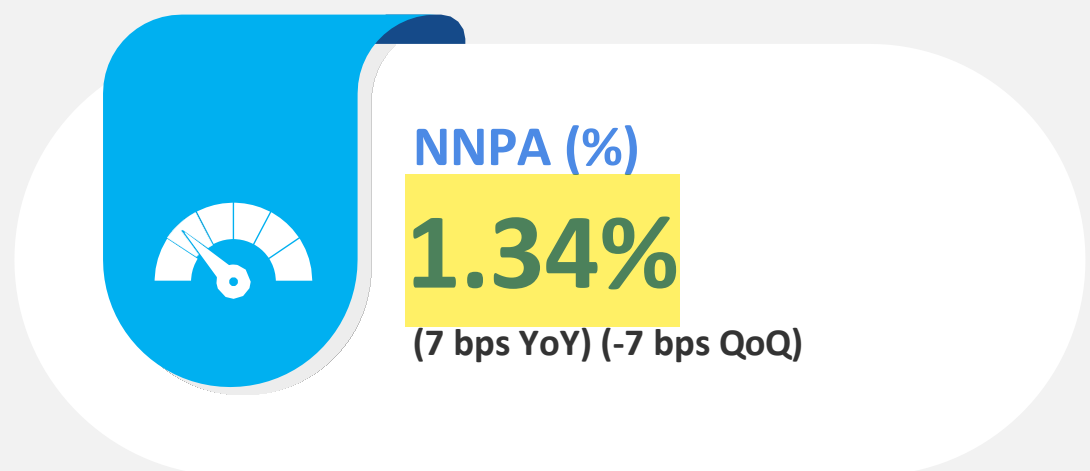
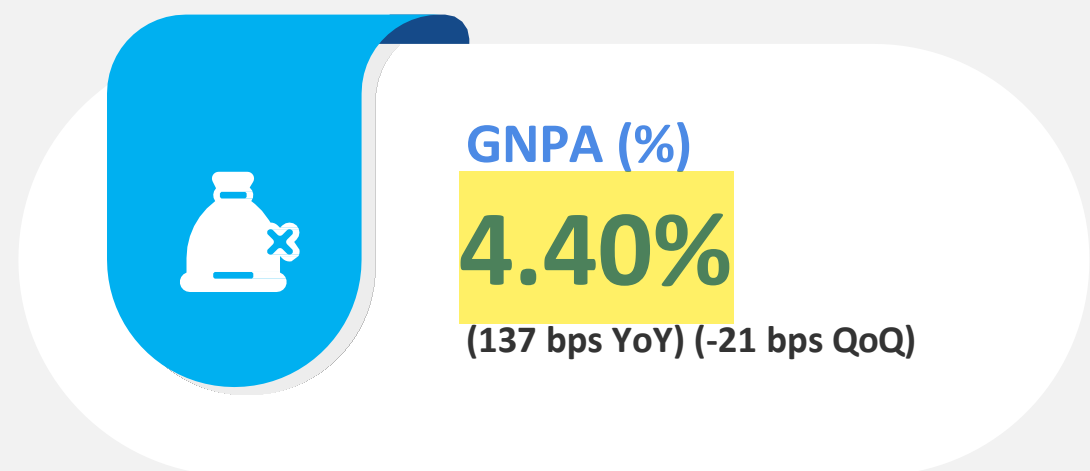
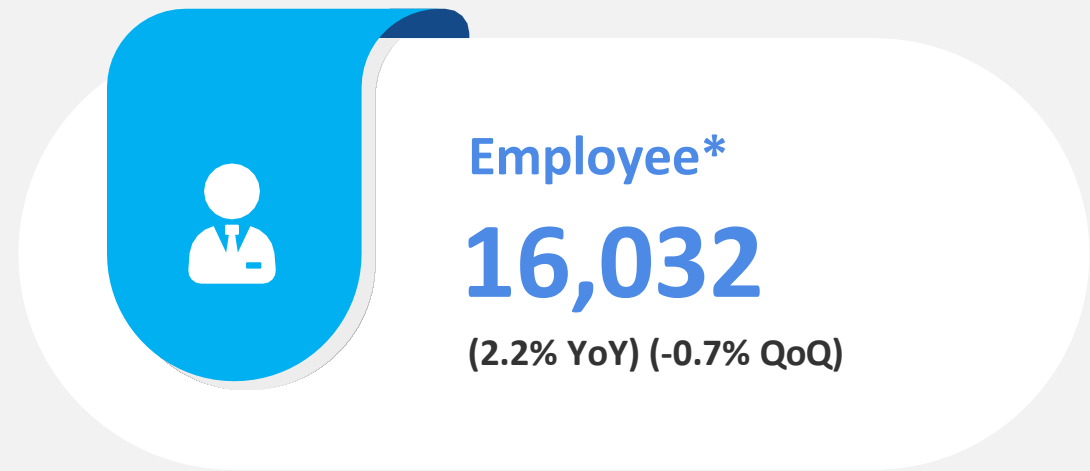
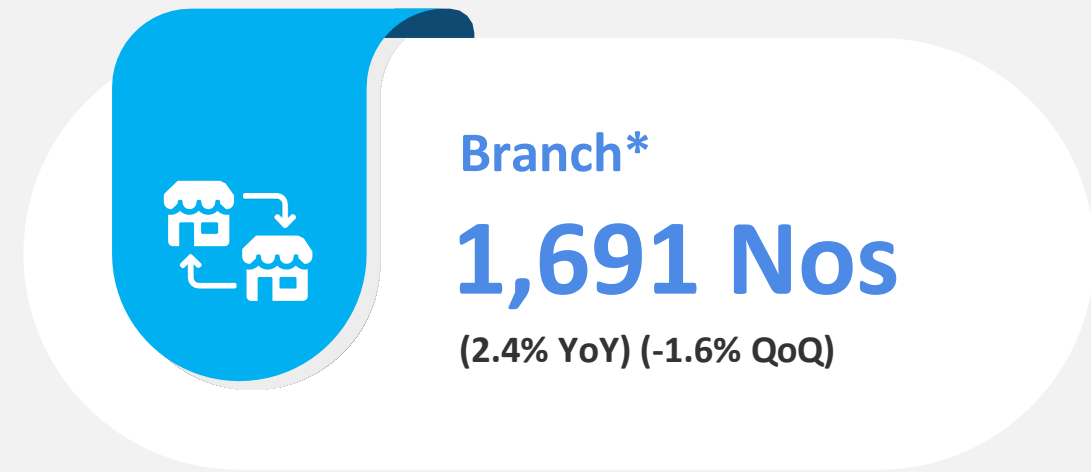
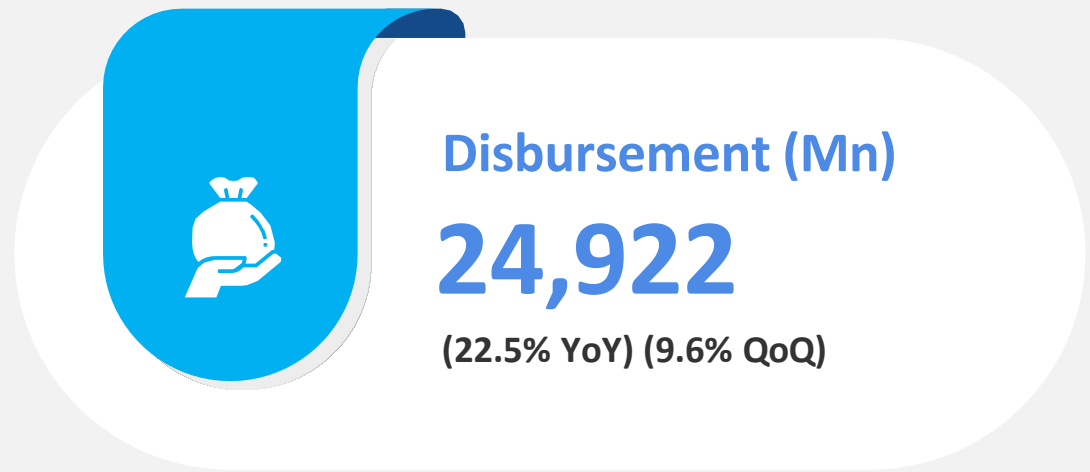
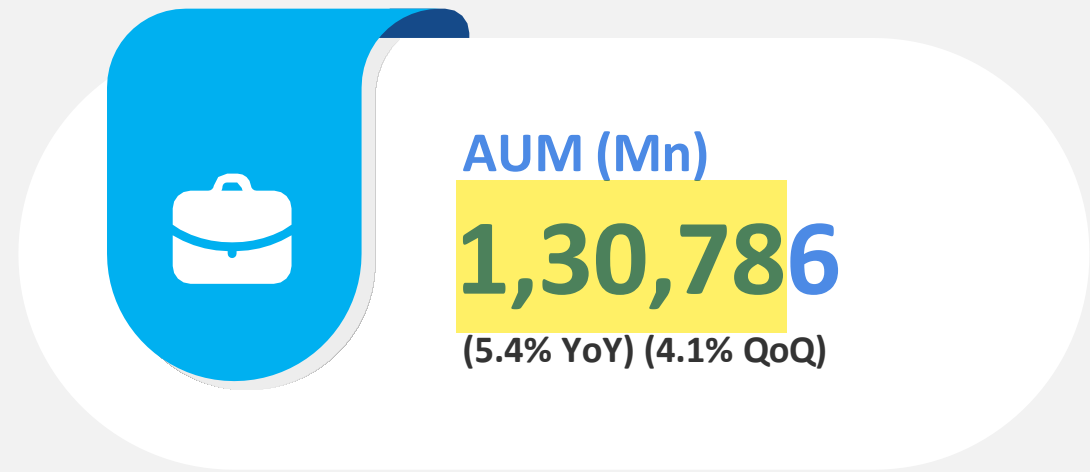
Our Partnership

- **9.6 years relationship**
- **11 loans disbursed totaling ₹5.52 Lakhs**
- Financial support enabled transition from kitchen to hotel business

Muthoot Microfin Contribution

- Trusted financial partner in her growth
- Helping life flourish in full bloom kitchen to hotel business





* Branch consolidation: Branch reduction reflects strategic consolidation, with 43 branches closed in Q3 FY 26 & overall 66 branches closed during 9M FY'26.

* Employee rationalization: Employee count declined by 110 during the quarter, primarily due to branch merger-led rationalization; and ~55 ROs in Karnataka were successfully transitioned to FO roles, demonstrating effective resource optimization.




Income (Mn)
INR 6,054
(-11.2% YoY) (4.8% QoQ)



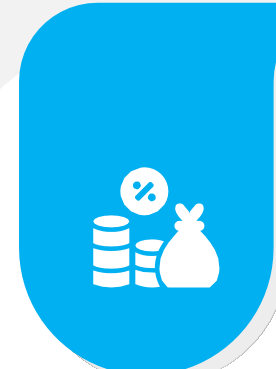
PPOP (Mn)
INR 1,753
(-30.5% YoY) (17.7% QoQ)



PAT (Mn)
INR 624
(1544.0% YoY) (104.6% QoQ)




NIM (%)
12.0%
(-125 bps YoY) (11 bps QoQ)




Opex Ratio (%)
6.5%
(+38 bps YoY) (-51 bps QoQ)




Cost to Income Ratio (%)
54.8%
(+1101 bps YoY) (-501 bps QoQ)



Credit Cost (%)
3.3%
(-457 bps YoY) (-29 bps QoQ)



ROA (%)
1.9%
(183 bps YoY) (96 bps QoQ)



ROE (%)
9.1%
(863 bps YoY) (456 bps QoQ)



Income (Mn)

INR 17,418

(-13.3% YoY)



PPOP (Mn)

INR 4,628

(-37.2% YoY)



PAT (Mn)

INR 991

(-44.5% YoY)



Equity (Mn)

INR 27,683

(-8.0% YoY)



CAR (%)

26.4%

(-407 bps YoY)



Debit-Equity

3.26

(17.5% YoY)



COF (%)

10.4%

(-64 bps YoY)

Inc COF **9.8%**

(-48 bps YoY)



PCR (%)

70.5%

(1173 bps YoY) (1 bps QoQ)



Non – JLG Share on AUM

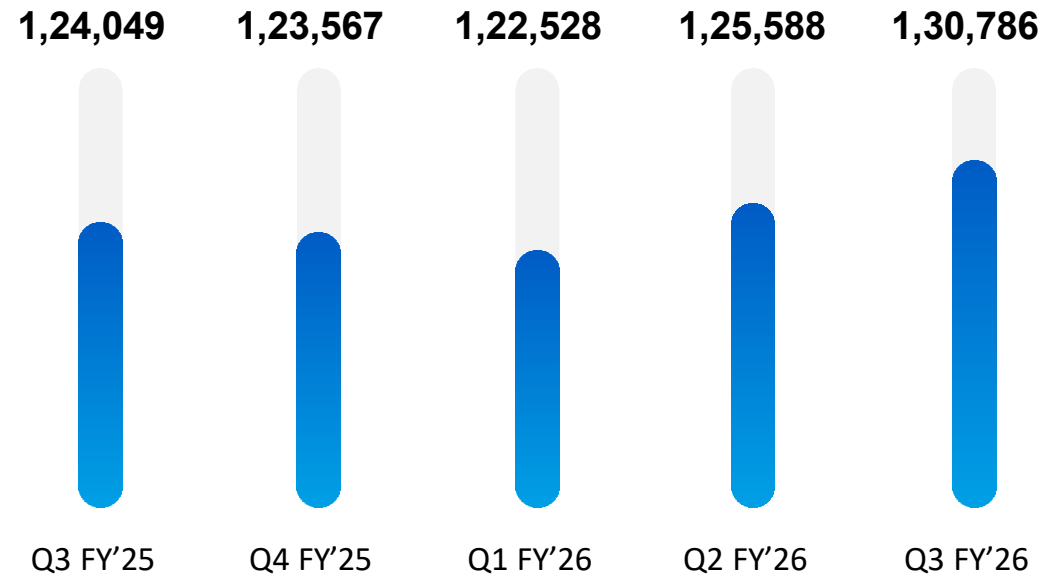
11.9%

(900 bps YTD)



AUM (Mn)

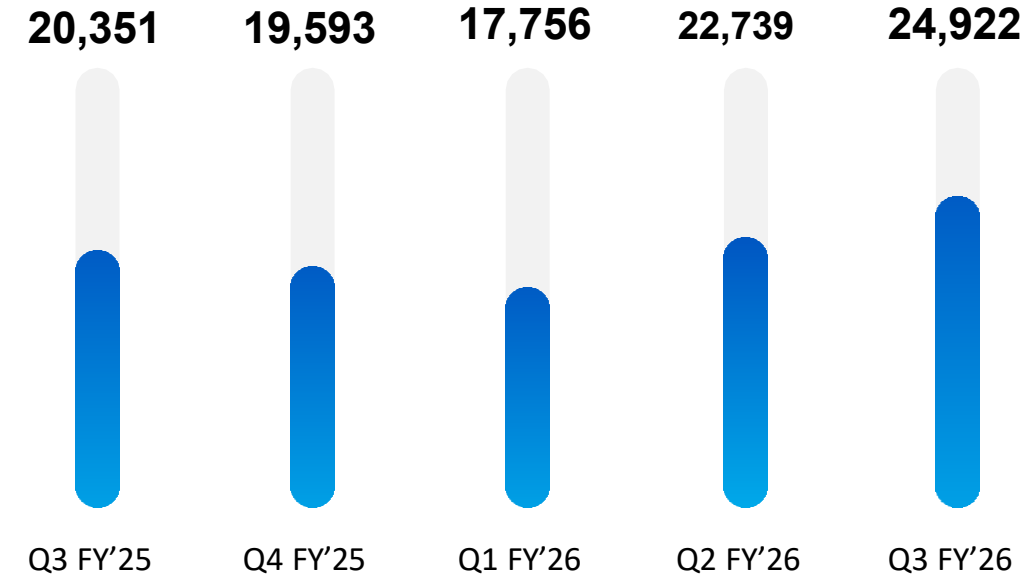
5.4% YoY



AUM grew 5.4% YoY and 4.1% QoQ, reinforcing our competitive positioning and brand strength across key geographies. Growth was led by a sharp expansion in the individual loan portfolio, which rose to 10,976 Mn in Q3 FY26 from 2,572 Mn in Q2.

Disbursement (Mn)

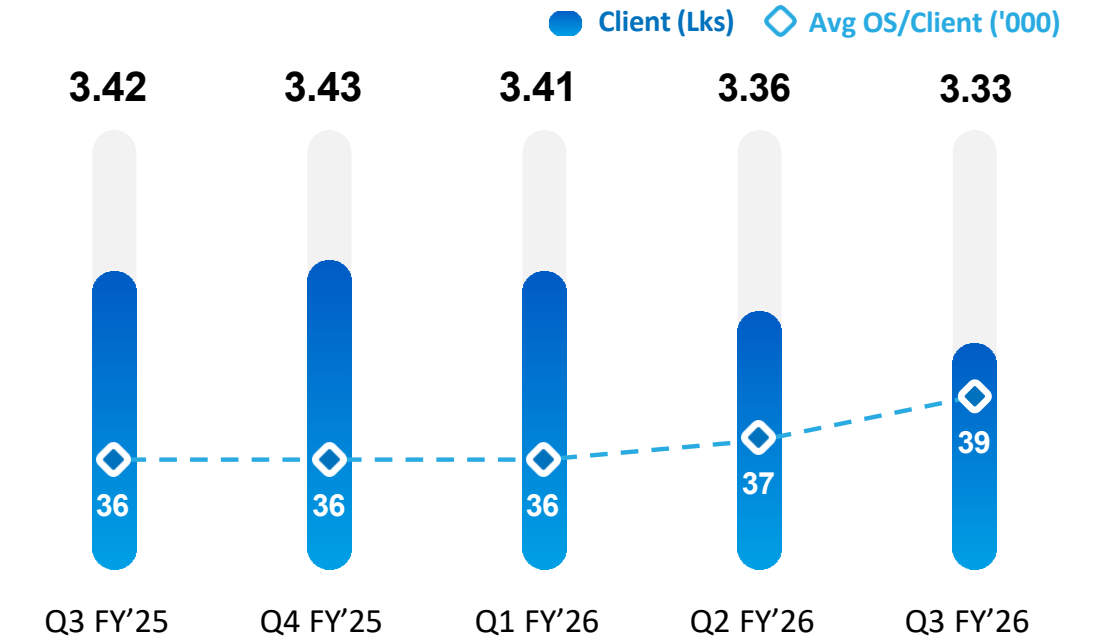
22.5% YoY



Overall disbursements grew by ~10% QoQ in Q3 FY26, rising to 24,922 Mn from 22,739 Mn in Q2, with market share holding broadly stable at 8.72% versus 8.74% in the prior quarter, reflecting normal competitive dynamics. This growth was fuelled by a sharp acceleration in individual loan disbursements, which surged to 8,742 Mn from 2,529 Mn, driven by robust demand and the continued expansion of our retail footprint, underscoring the strength of our sourcing strategy and retail scalability.

Clients (Mn)

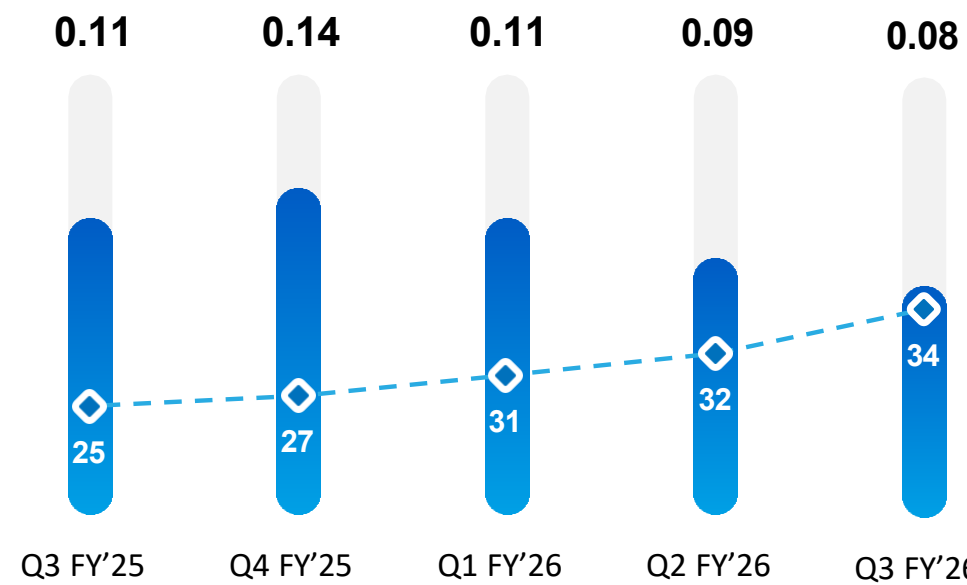
2.6% YoY



The client base recorded a modest 0.9% QoQ decline, reflecting our disciplined focus on acquiring new customers and retaining high quality existing borrowers with limited exposure to other lenders, in line with regulatory norms. Despite a marginal YoY dip, client retention remained strong at 96%, underscoring portfolio stability. Importantly, 98% of new customers were sourced from the 'Very Low' and 'Low' risk segments, contributing 5,128 Mn in disbursements, reinforcing our risk disciplined framework and commitment to sustainable, quality led growth.

NTM & NTC Client Count (Mn)

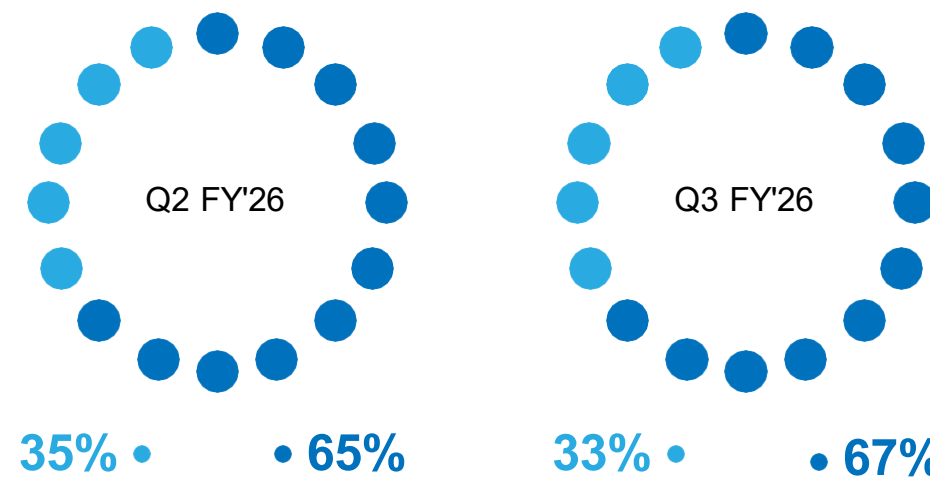
◇ NTC % on NTM ● NTM (Mn)



42% of group loans were sourced from NTM and NTC clients, contributing meaningfully to portfolio expansion. With 98.4% of this exposure concentrated in the 'Very Low' and 'Low' risk categories, the portfolio continues to demonstrate a sustainable, quality-driven growth trajectory, reinforcing disciplined risk management and long-term resilience.

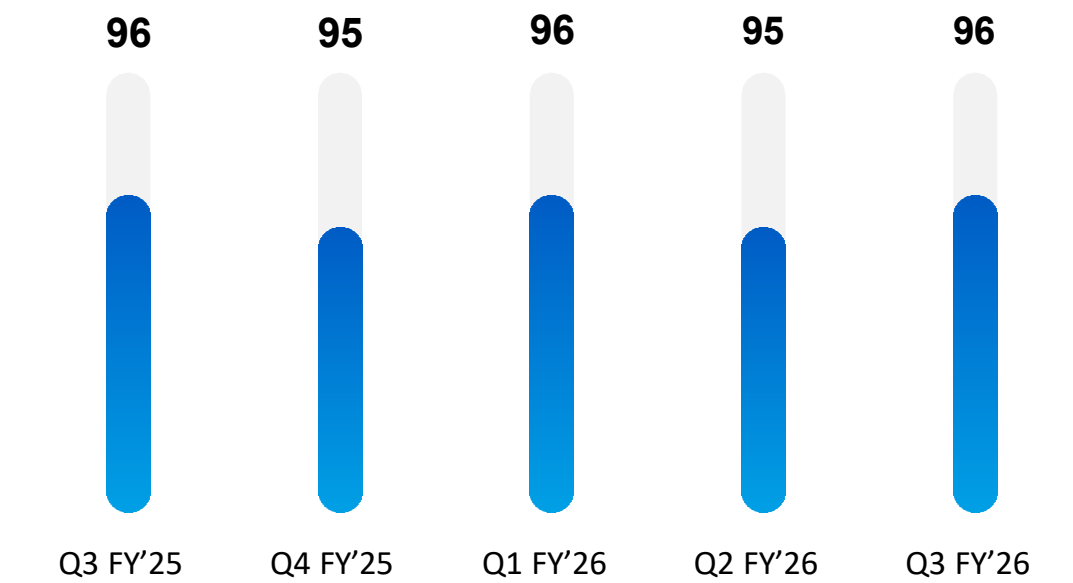
AUM Split ETM & NTM Clients

● NTM (Lks) ● Existing



Customer retention improved marginally to 96% from 95% in Q2, reflecting the continued success of our strategy to acquire high quality, low risk borrowers. This disciplined approach reinforces portfolio resilience and strengthens long term sustainability.

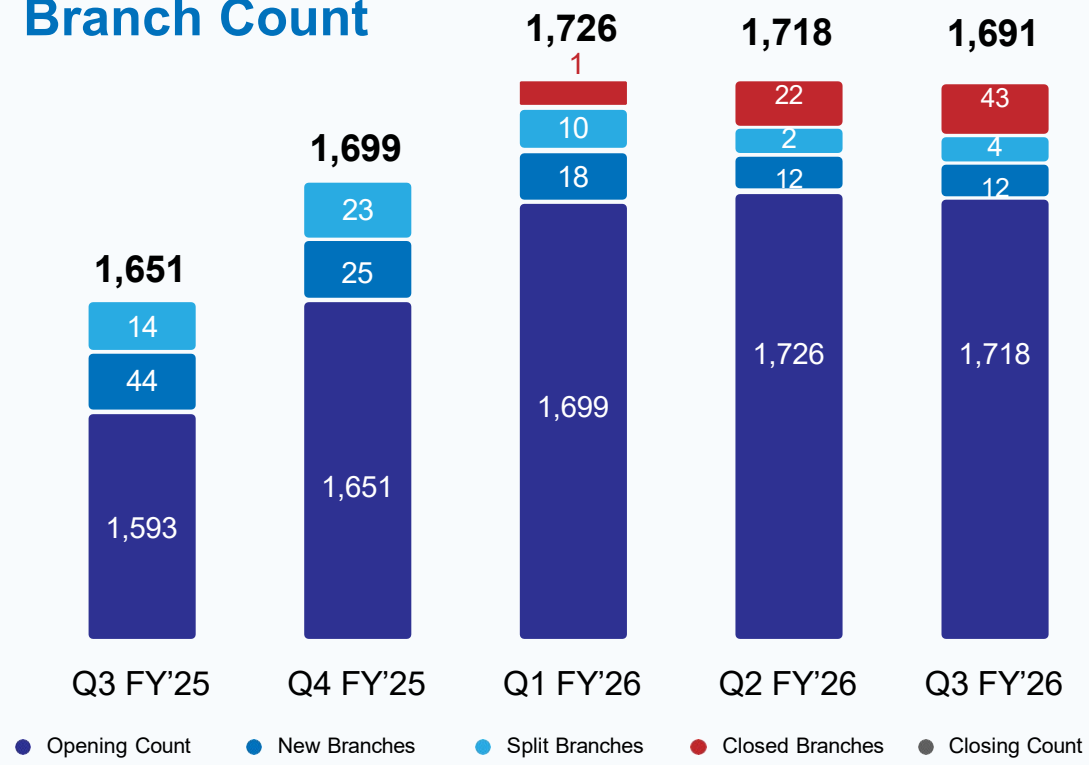
Clients Retention (%)



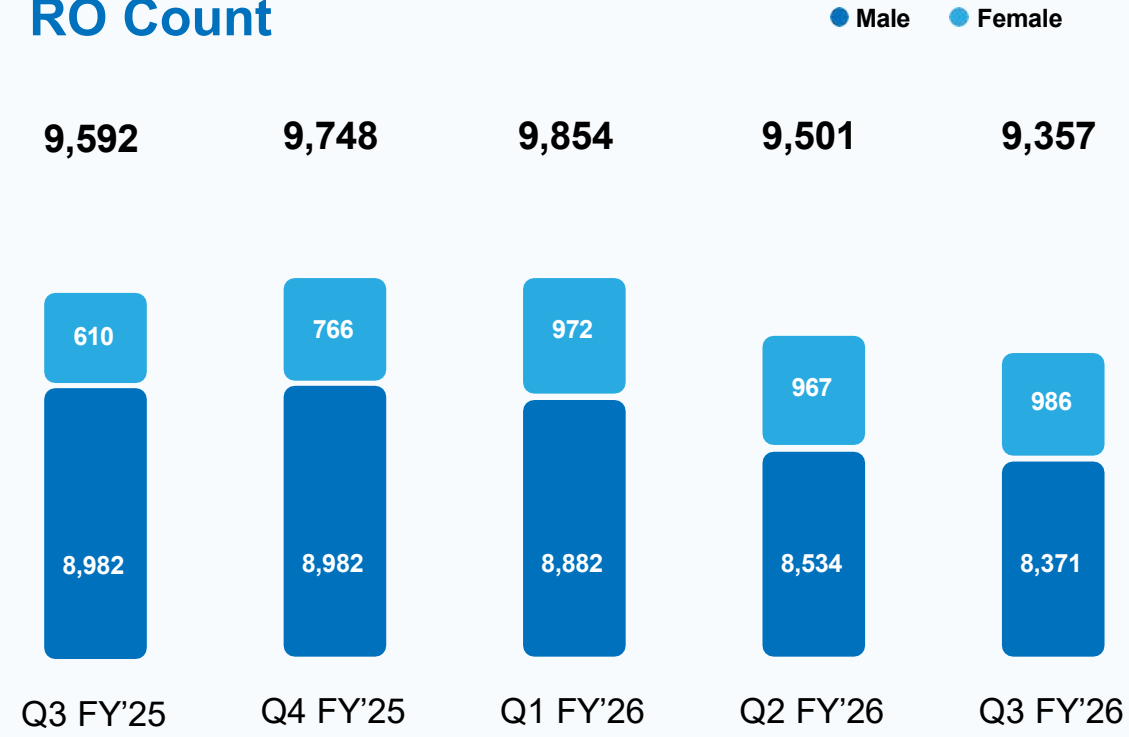
Strong customer retention of 96%, coupled with the selective acquisition of low-risk clients, underscores the effectiveness of our targeted sourcing strategy and its direct contribution to portfolio resilience and sustainability.



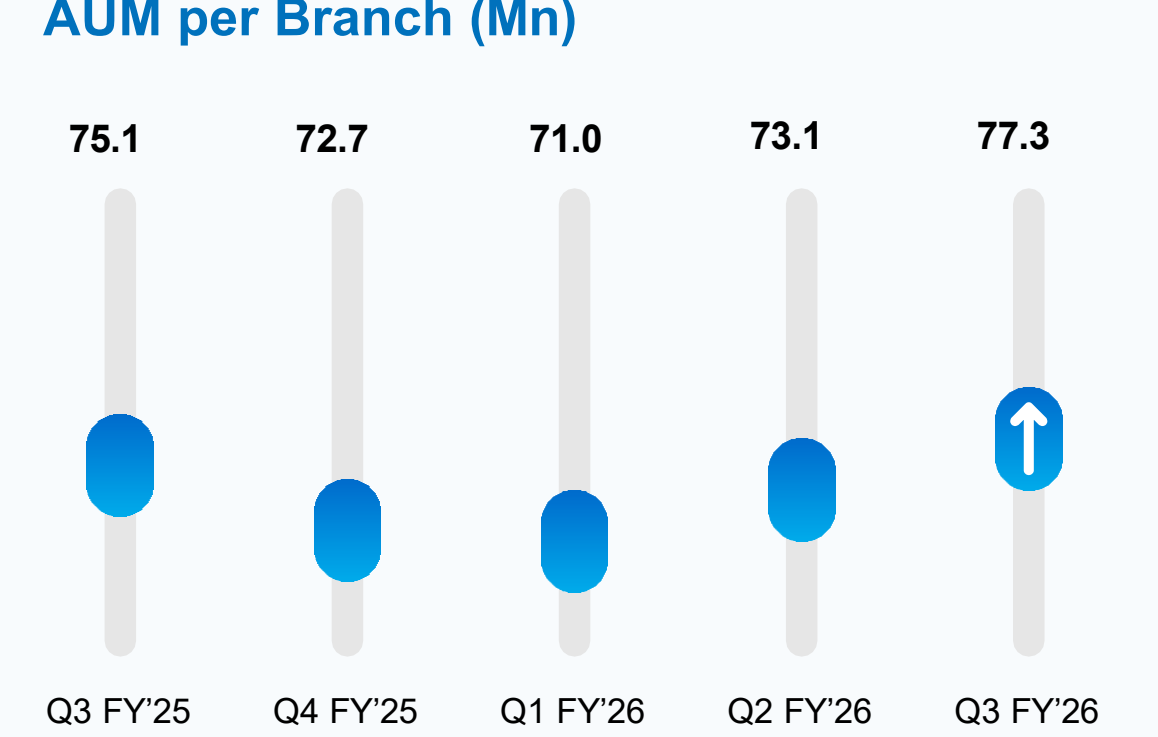
Branch Count



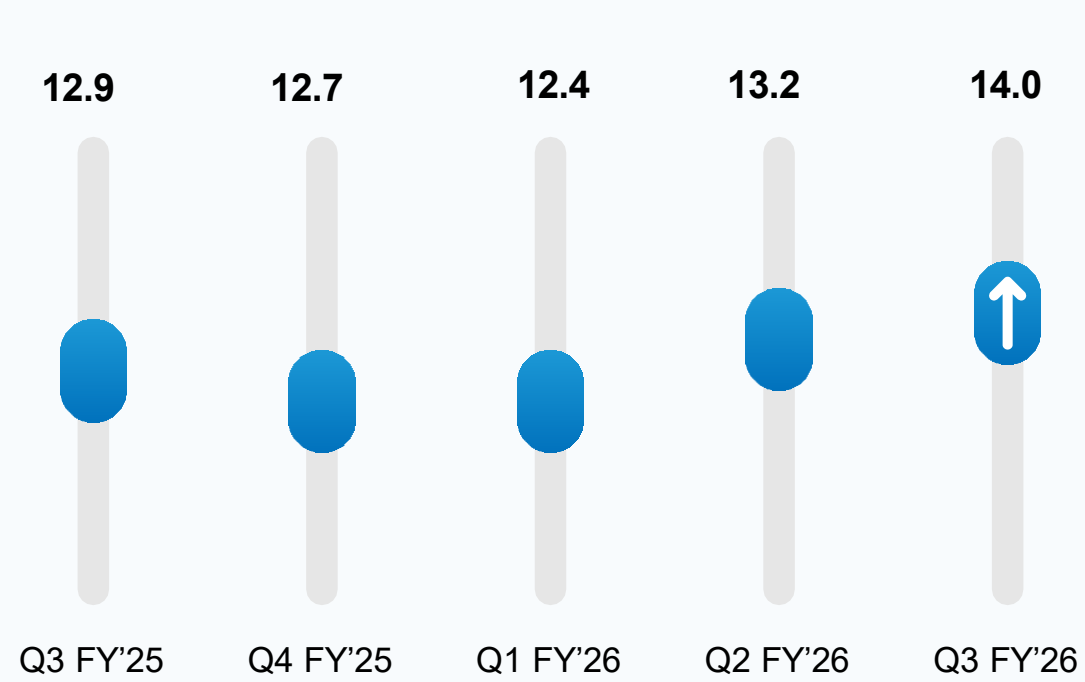
RO Count



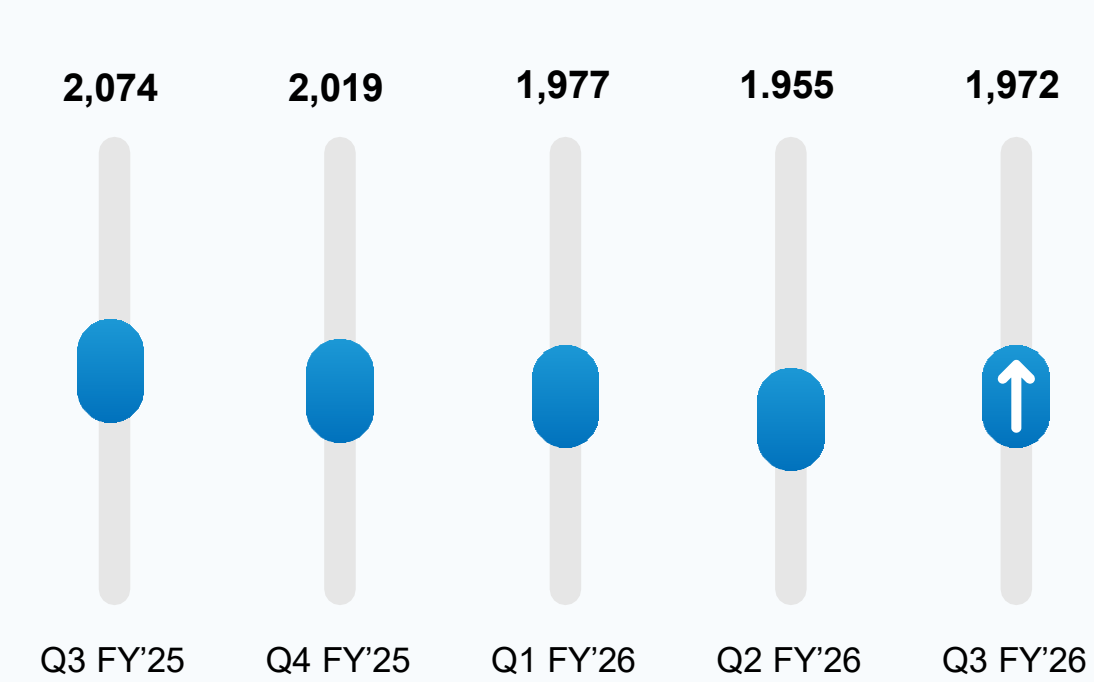
AUM per Branch (Mn)



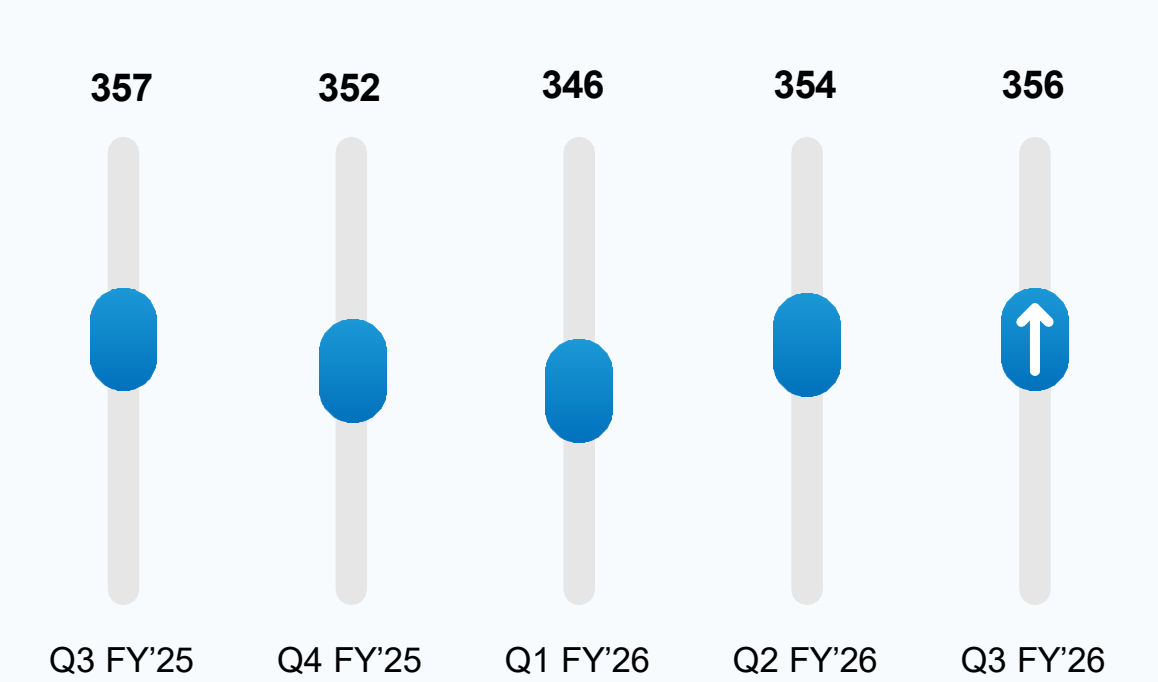
AUM per RO (Mn)



Client per Branch



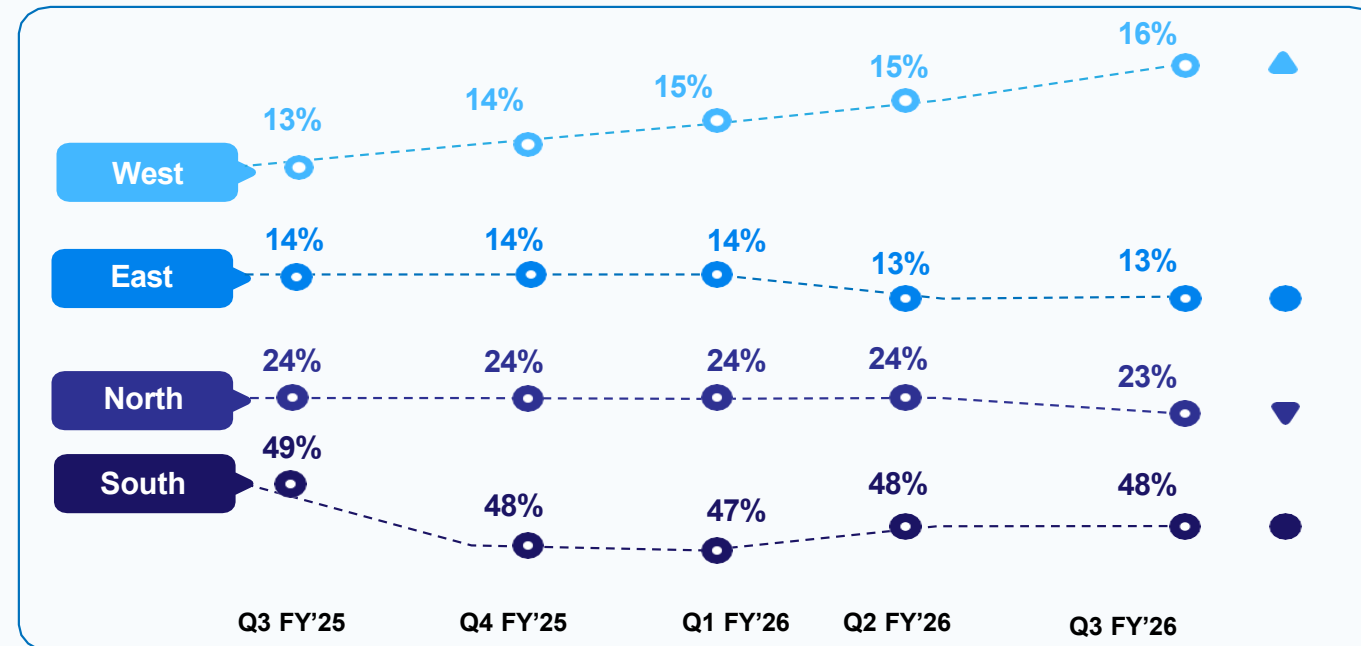
Client per RO



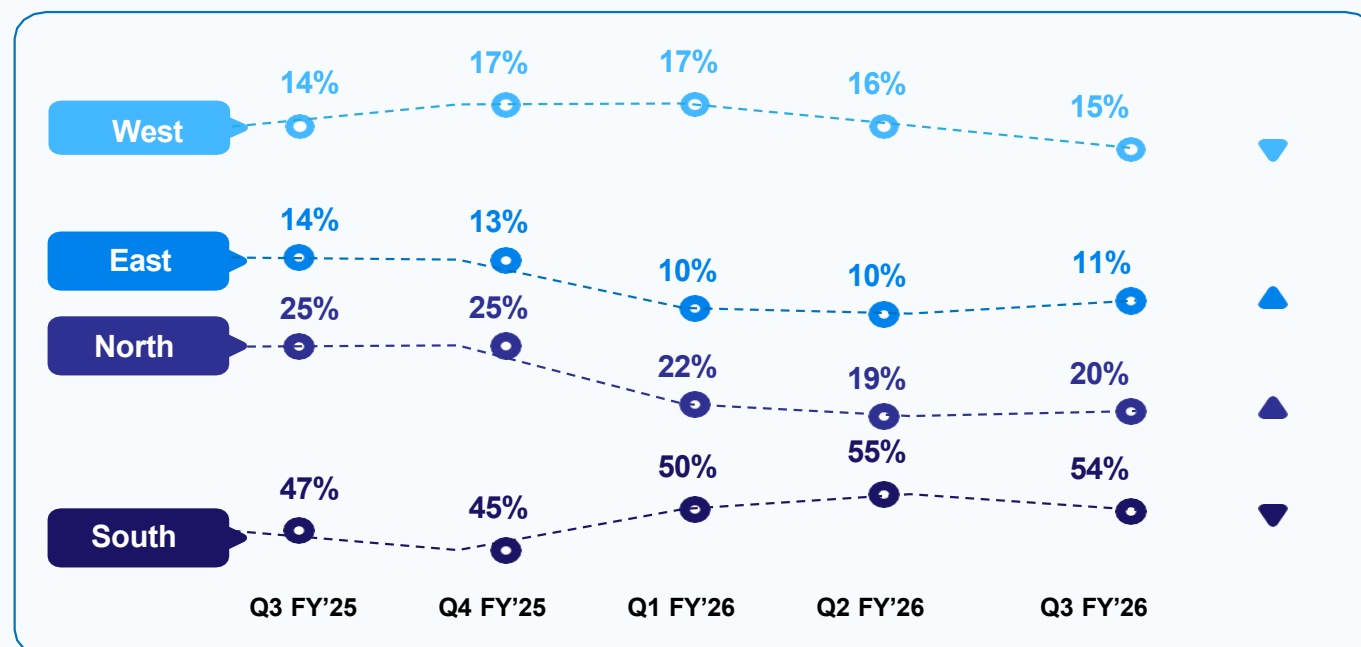
Note : Productivity ratios per RO for Q3 FY'26 includes 255 contractual staff in the payroll of team lease.



Portfolio Concentration (Region-wise Trend)

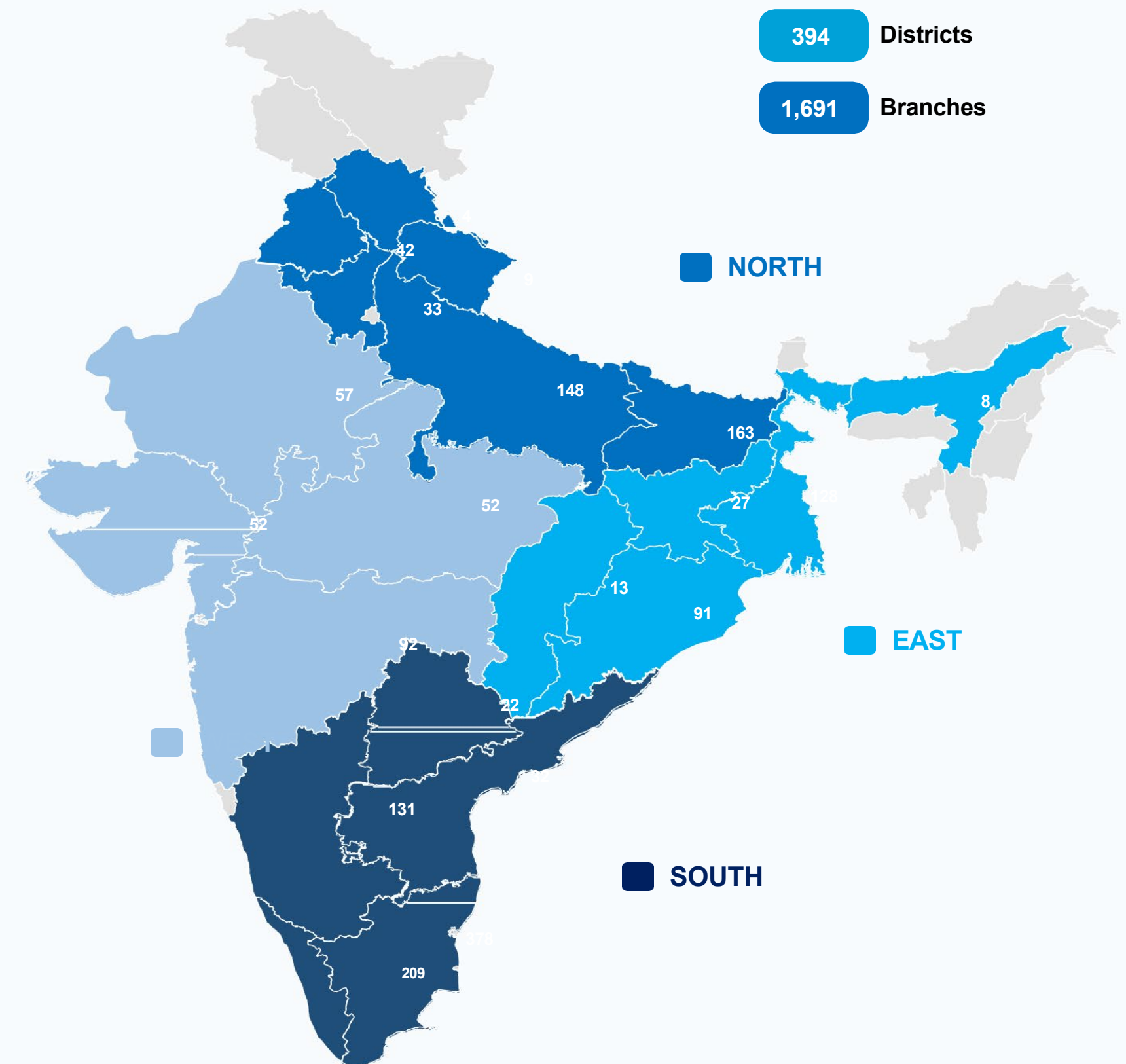


Disbursement Spread (Region-wise Trend)



The portfolio remains well diversified across regions, with the South maintaining its position as the anchor market. The region contributes 66% 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

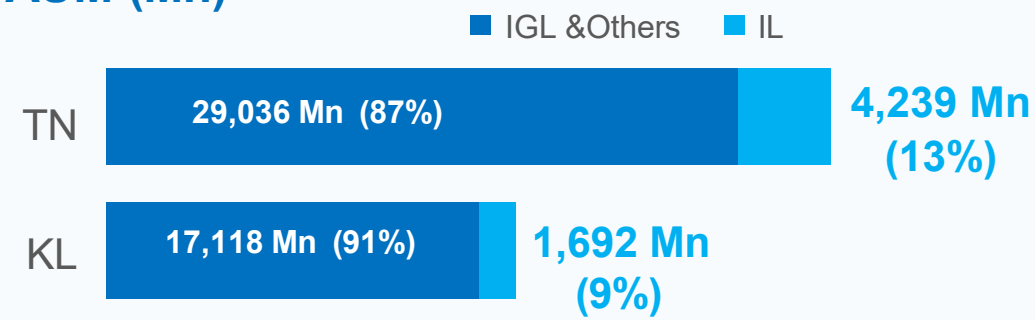


Rural AUM penetration improved to 97.7% in Q3 FY26 from 97.4% in Q2 FY26, reflecting continued focus on rural outreach and portfolio stability.



Consistent strength across key metrics in KL & TN

AUM (Mn)



GNPA



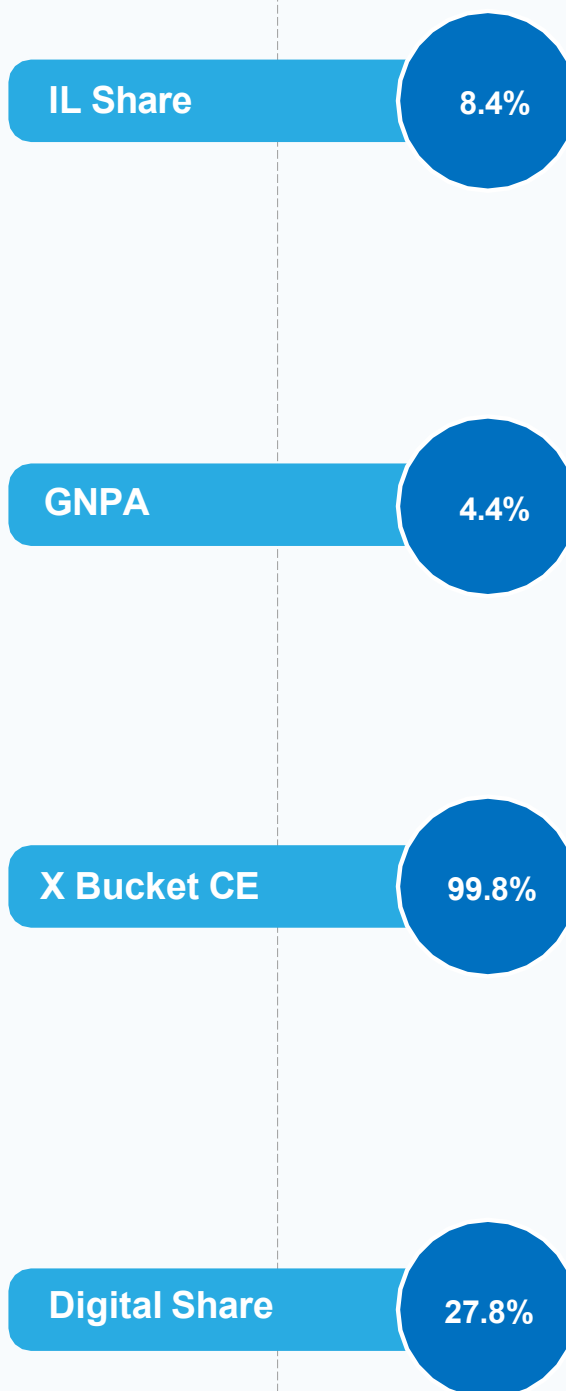
X Bucket CE



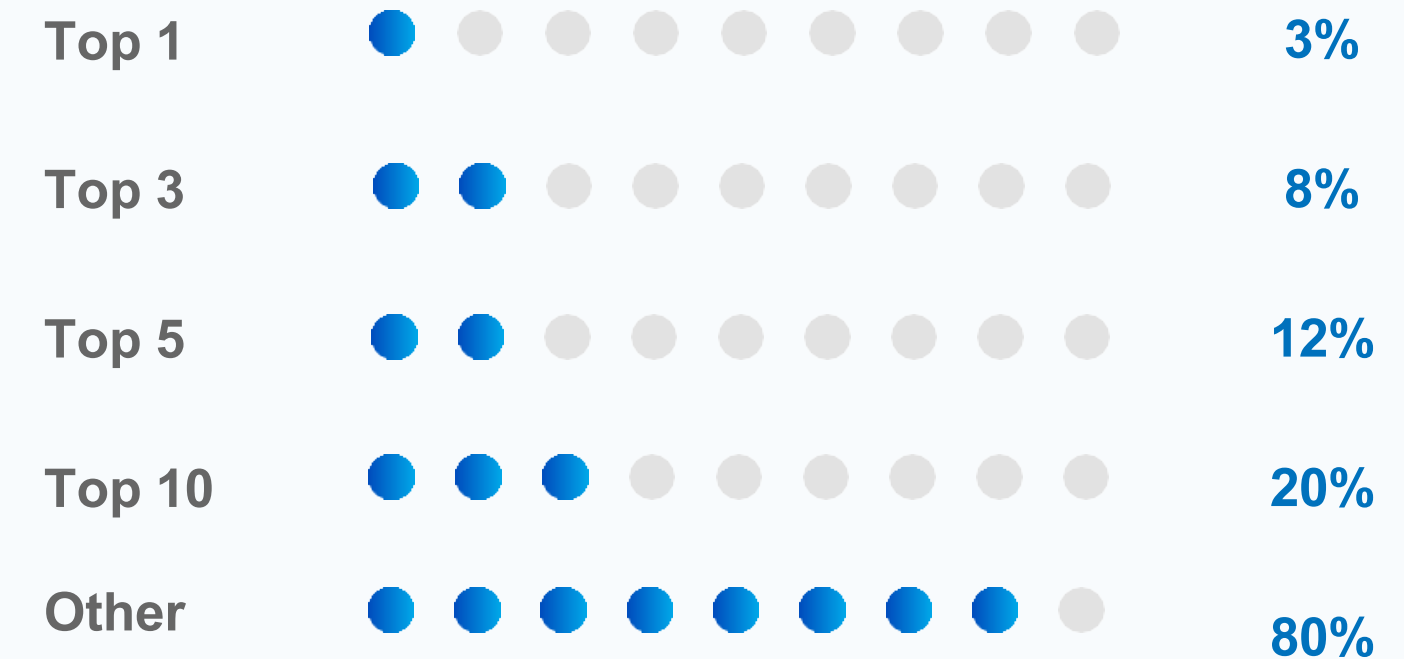
Digital Collection



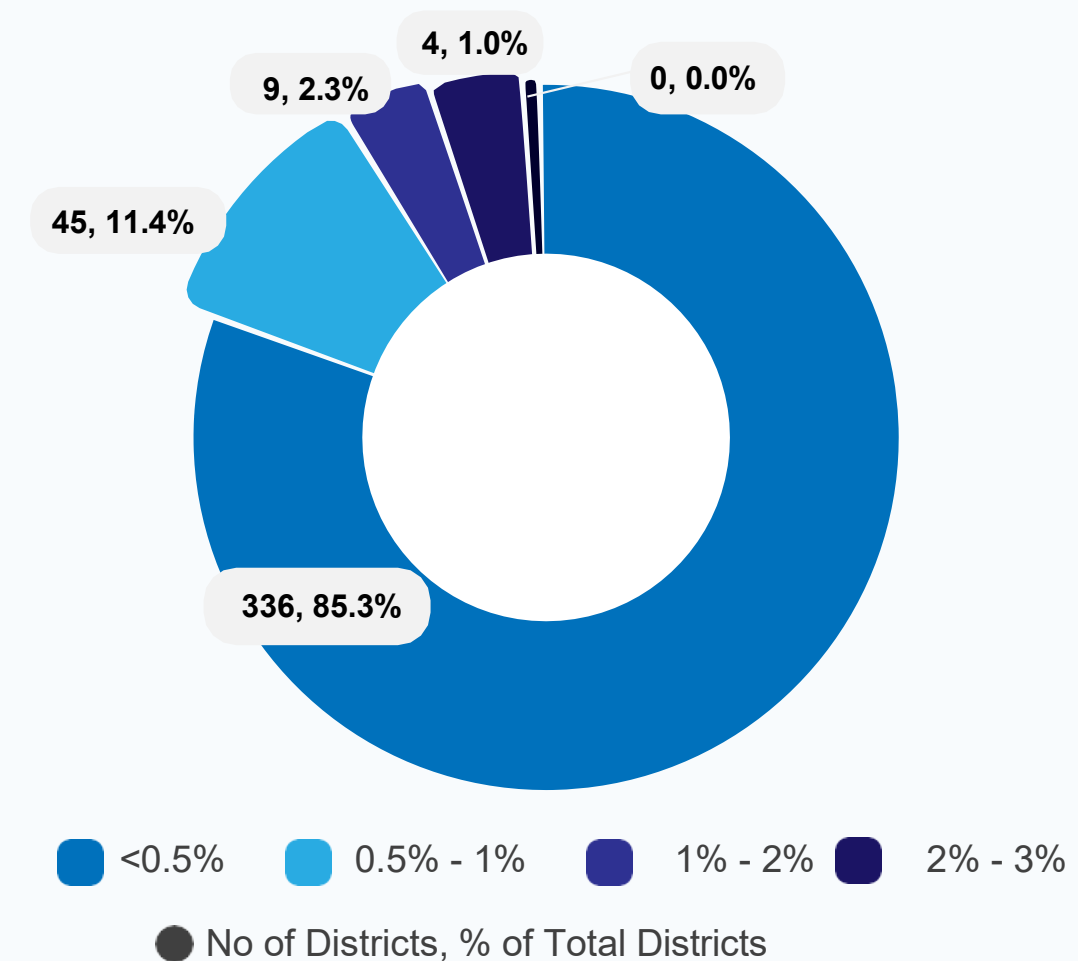
Pan India

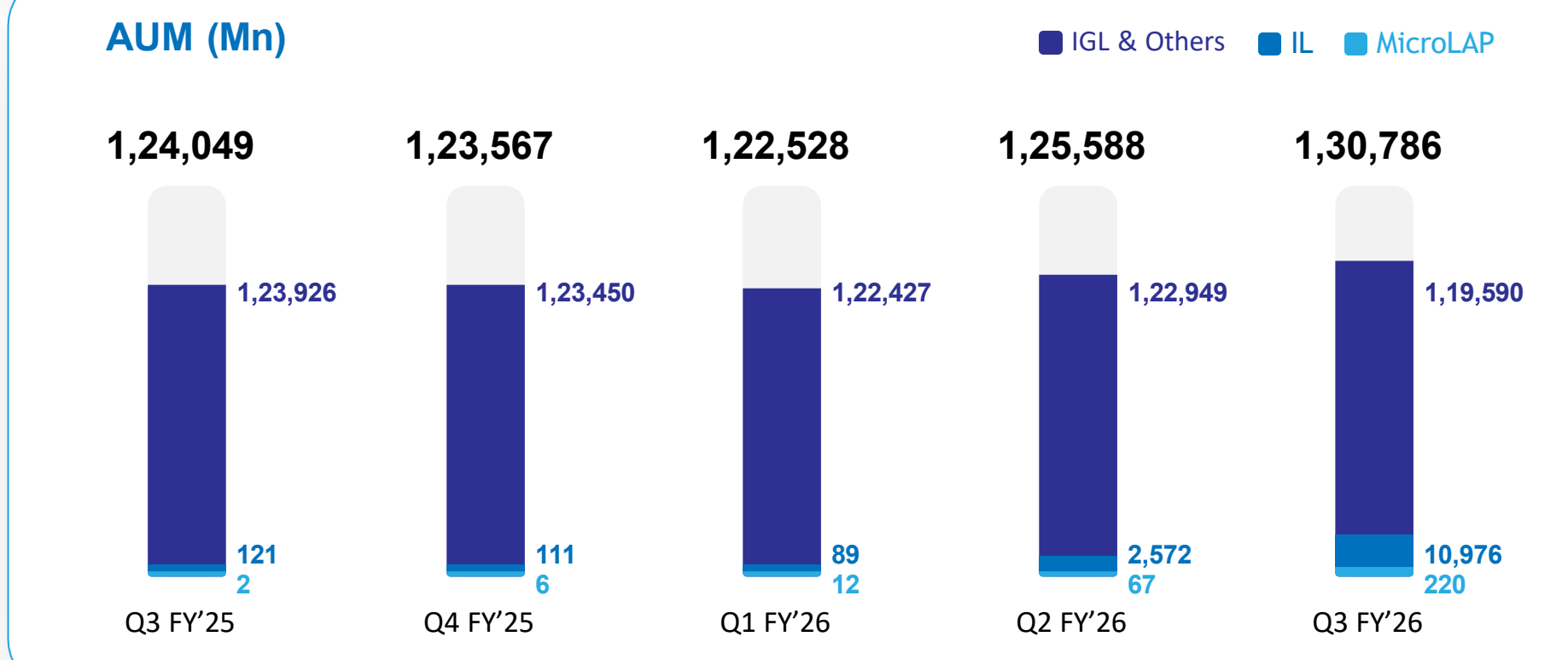
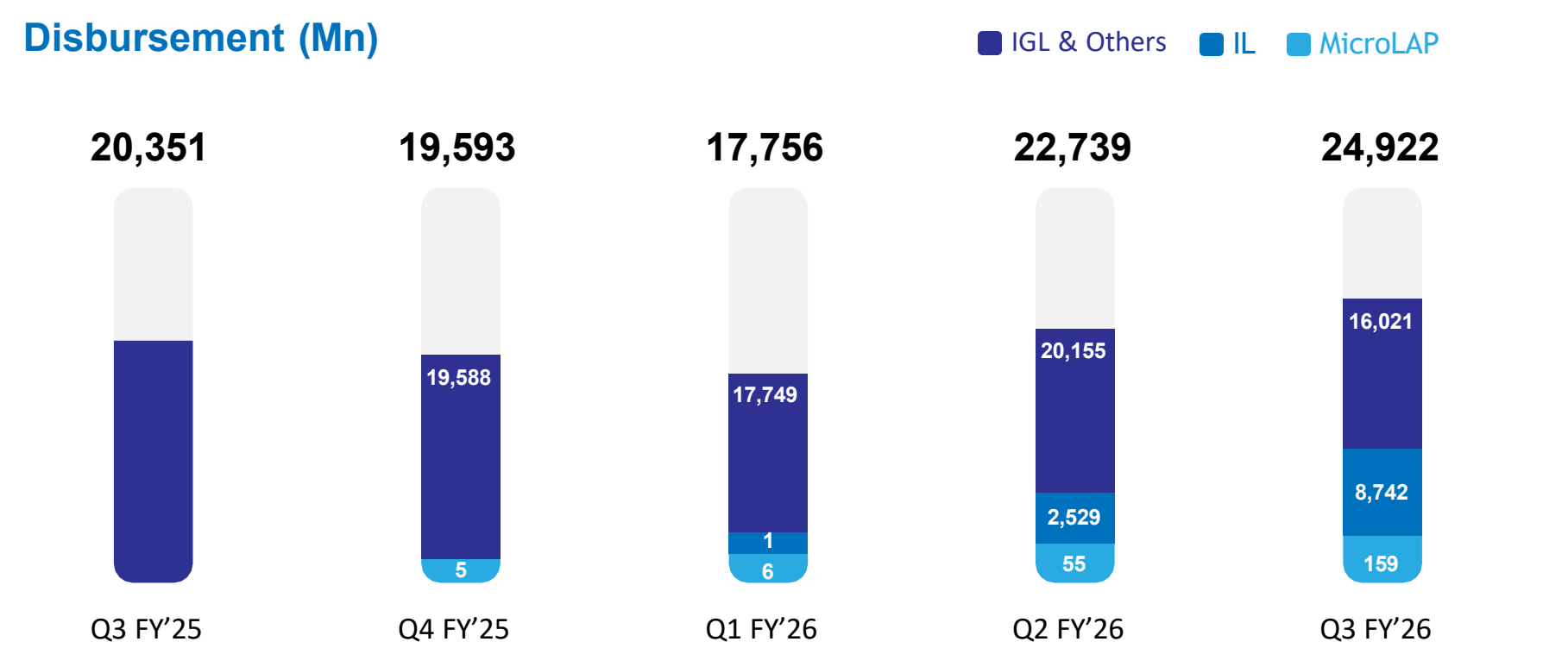
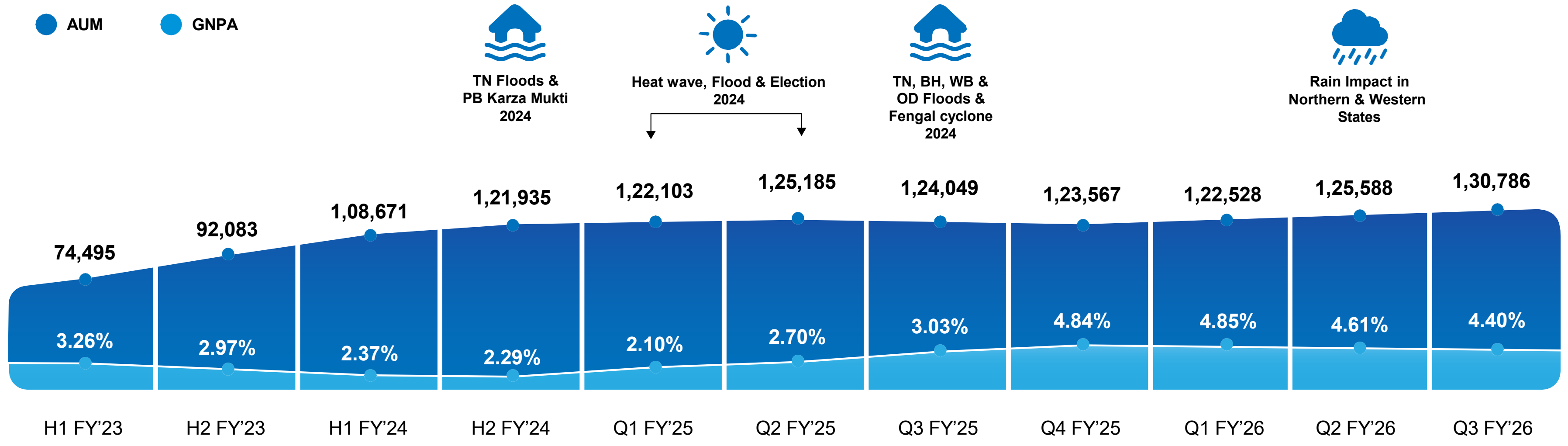


Portfolio Concentration (Districts)



Exposure of Districts (% of GLP)

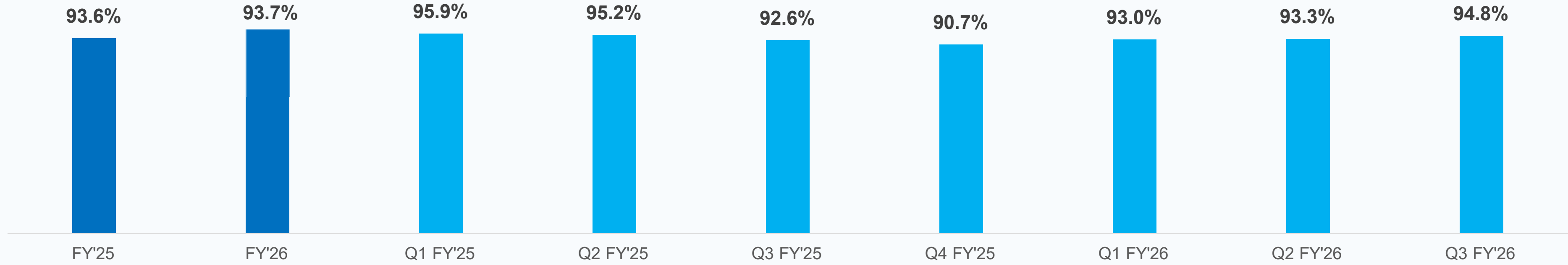




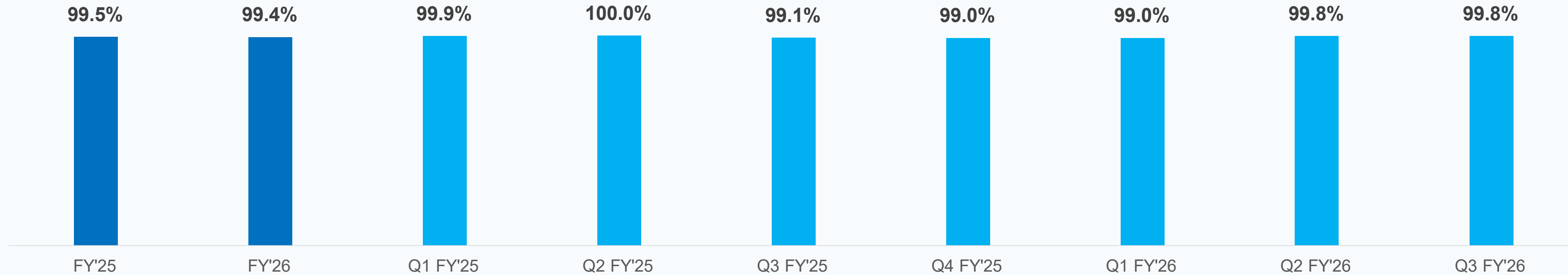
IL AUM including old book



CE %

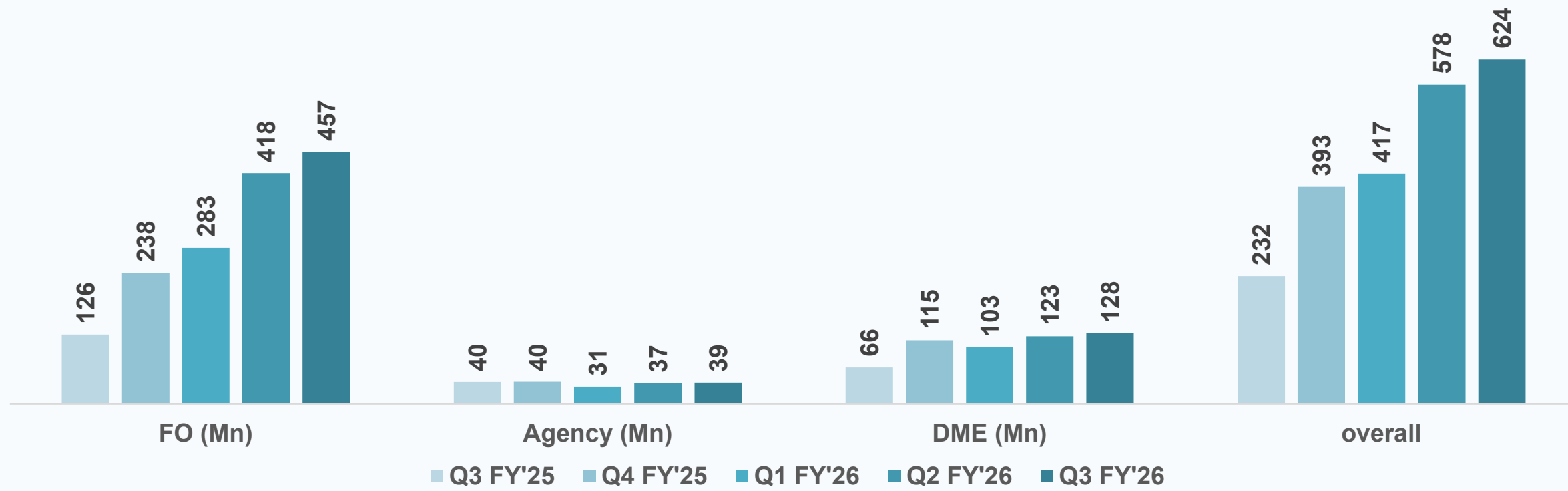


Overall CE - X Bucket

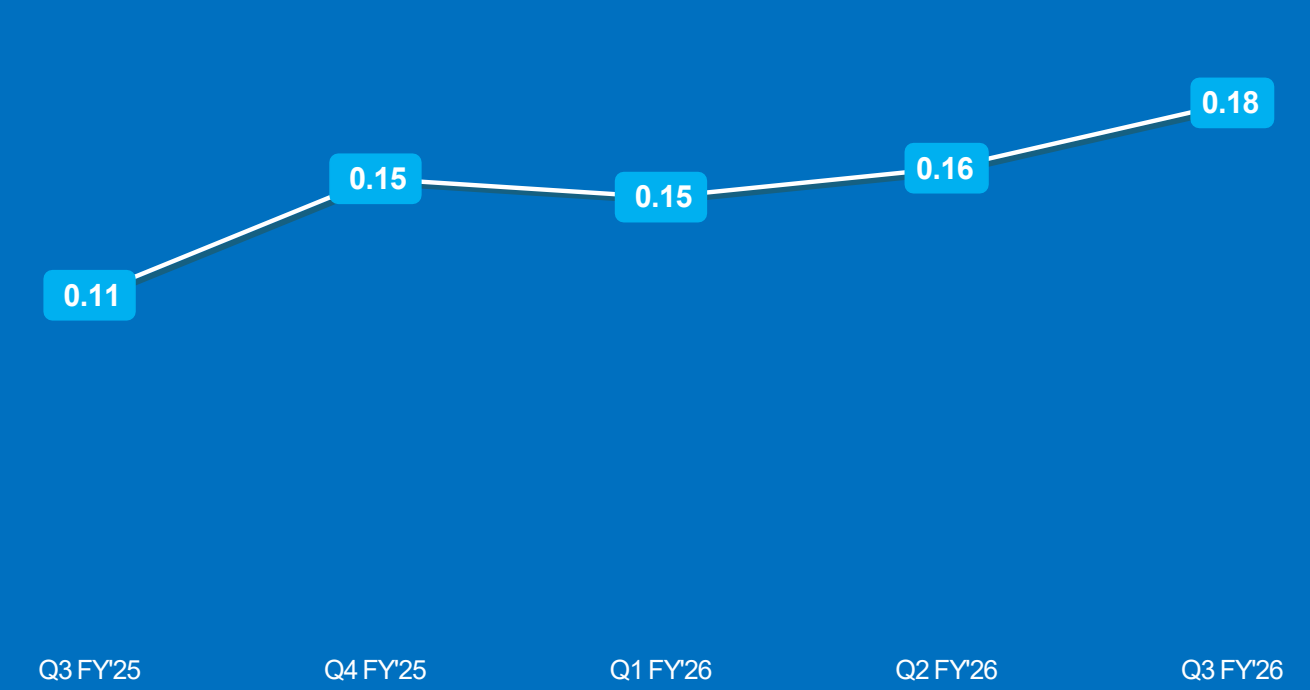




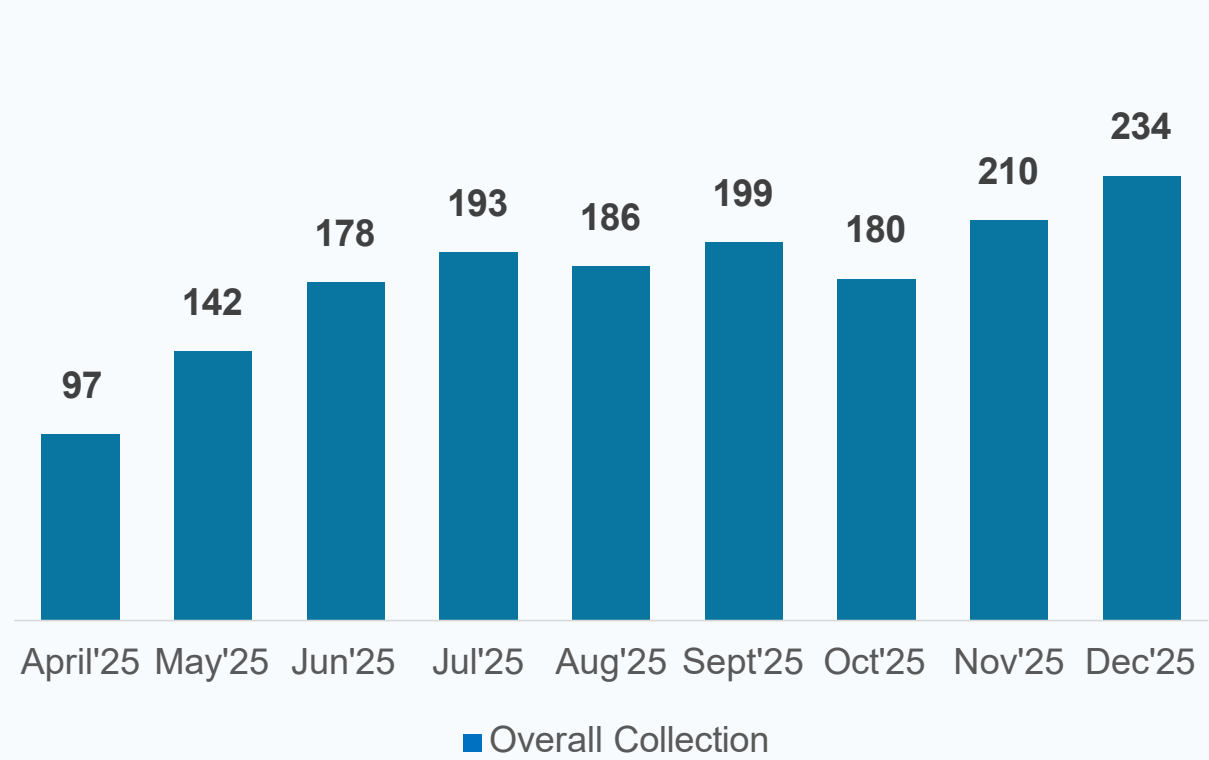
DMS Performance (Collection incld. closures)



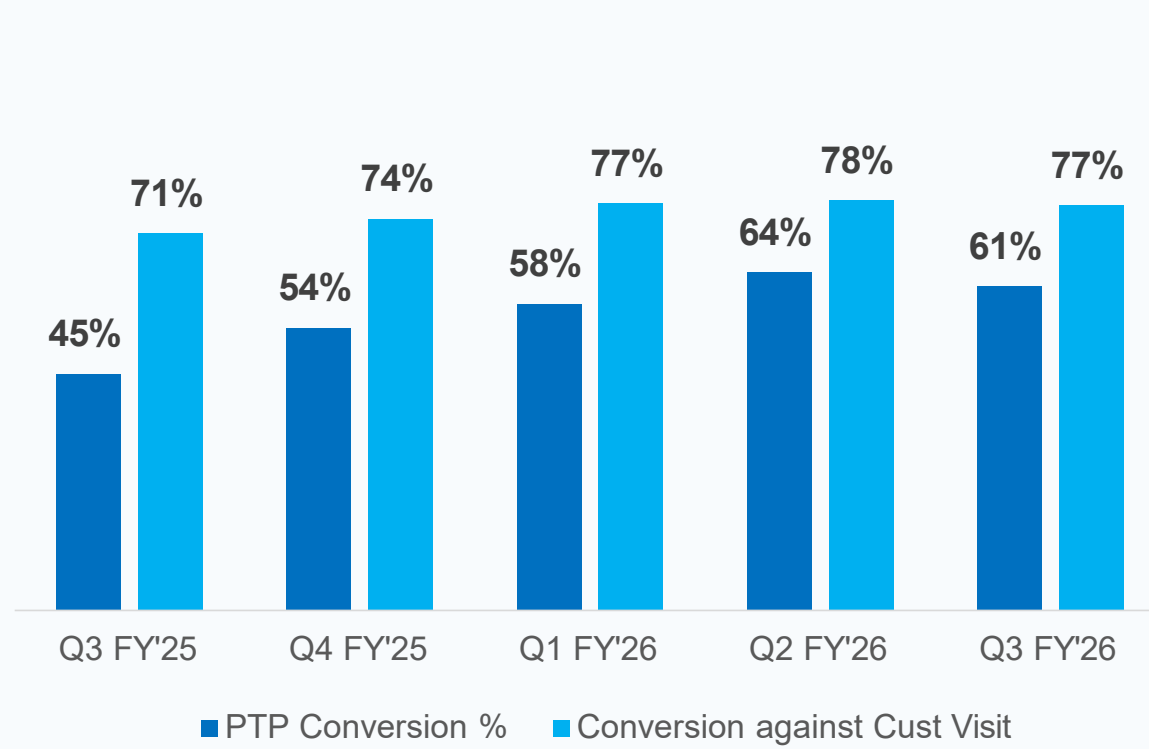
FO Productivity (Mn)



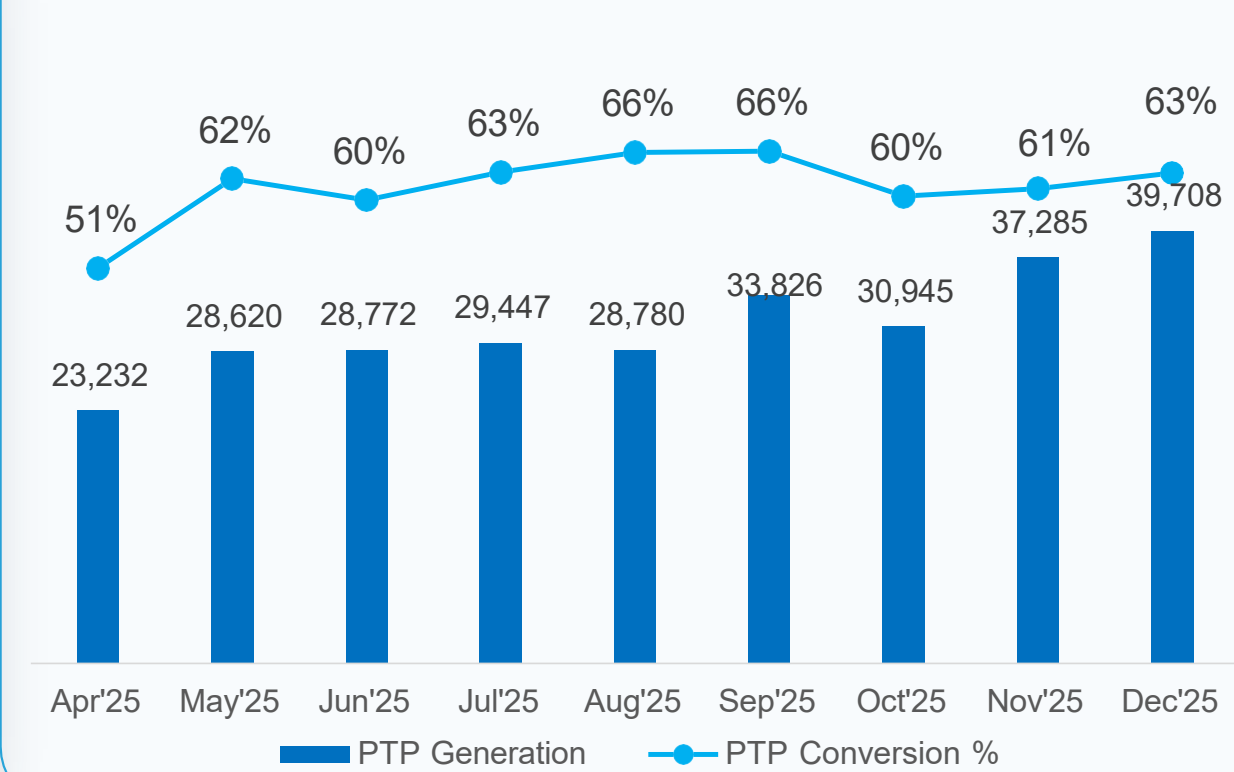
Month-wise Overall Collection



Overdue PTP Conversion



PTP Generation Vs Conversion 9M FY'26





Slab	Loan Assets (Gross)	ECL	Loan Assets (Gross) (%)	ECL (%) (Q3 FY 26)	ECL (%) (Q2 FY 26)
Stage 1	90,026.03	1,059.83	91.84%	1.18%	1.39%
Stage 2	3,681.56	331.8	3.76%	9.01%	7.70%
Stage 3	4,312.46	3,038.25	4.40%	70.45%	70.44%
Total	98,020.04	4,429.88	100.00%	4.52%	4.87%
GNPA				4.40%	4.61%
NNPA				1.34%	1.41%

(in mns)

Total Provision as per IND AS	4,429.9
IRAAC Provision	2,247.0
Difference in ECL vs IRAAC	2,182.9

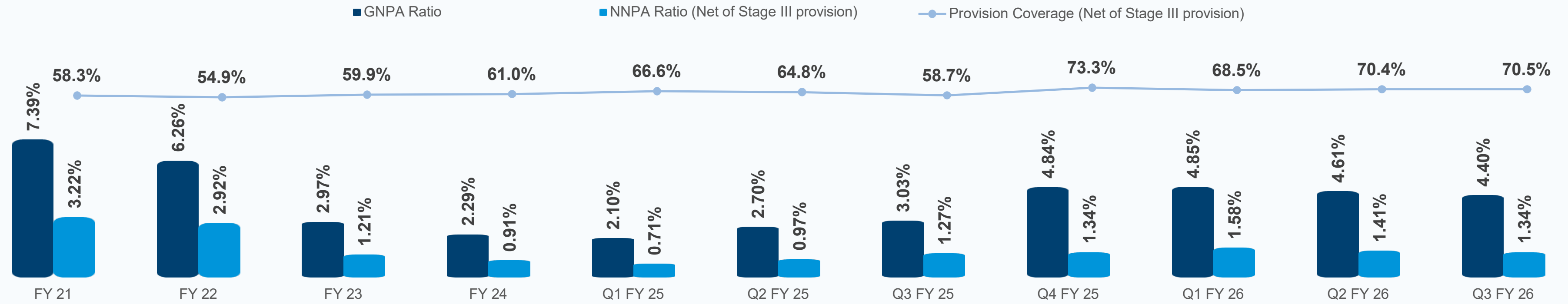
(in mns)

Particulars	Q1FY26	Q2FY26	Q3FY26	9MFY26
Opening ECL (A)	5,769.40	4,218.30	4,565.76	5,769.40
Additions (B)				
- Provisions as per ECL Model	1,007.97	347.46	-135.88	1,219.54
- Additional Management Overlay	-	-	-	-
Reversals on account of derecognition of financial instrument (ARC transaction) (C)	2,559.07	-	-	-
Closing ECL (D = A+B-C)	4,218.30	4,565.76	4,429.88	4,429.88
Writeoff including waivers (E)	257.80	778.24	1,210.06	2,246.10
Provision for impairment on loan assets (F)	1,007.97	347.46	-135.88	1,219.54
Other Provisions (G)	10.14	12.32	7.62	30.08
Baddebts Recovered (H)	22.08	19.49	19.69	61.26
Net Credit Cost (I = E+F+G-H)	1,253.83	1,118.53	1,062.10	3,434.46
Net Loss on derecognition of financial instrument (ARC transaction) (J)	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	3,434.46

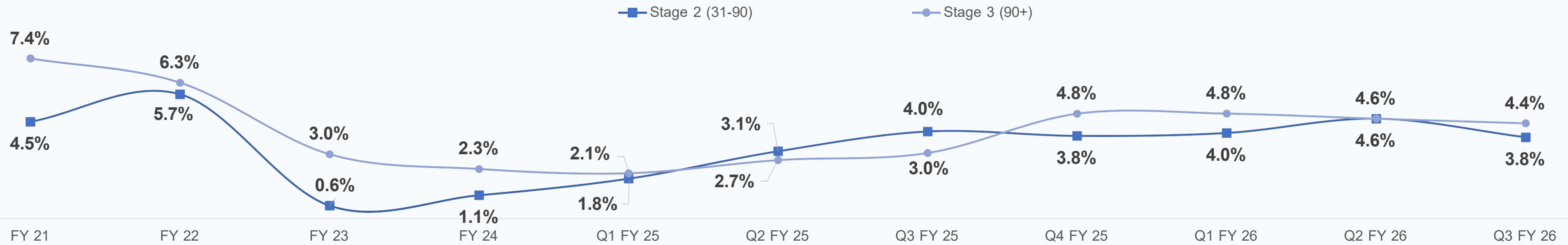
- In FY25, MML created a management overlay of ₹2,296.53 million, to prudently account for potential risks arising from the Karnataka crisis and broader macroeconomic uncertainties. The management overlay include ₹971.21 million as general overlay and ₹1,325.32 million for Karnataka impact. The Company 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 4.5% of total assets, with Stage 3 asset coverage at 70.45%. The IRAAC provision is ₹225 crore, while provisions under the ECL model are higher by ₹218 crore.



GNPA, NNPA & Provision Coverage



Stage 2 & 3 Comparison





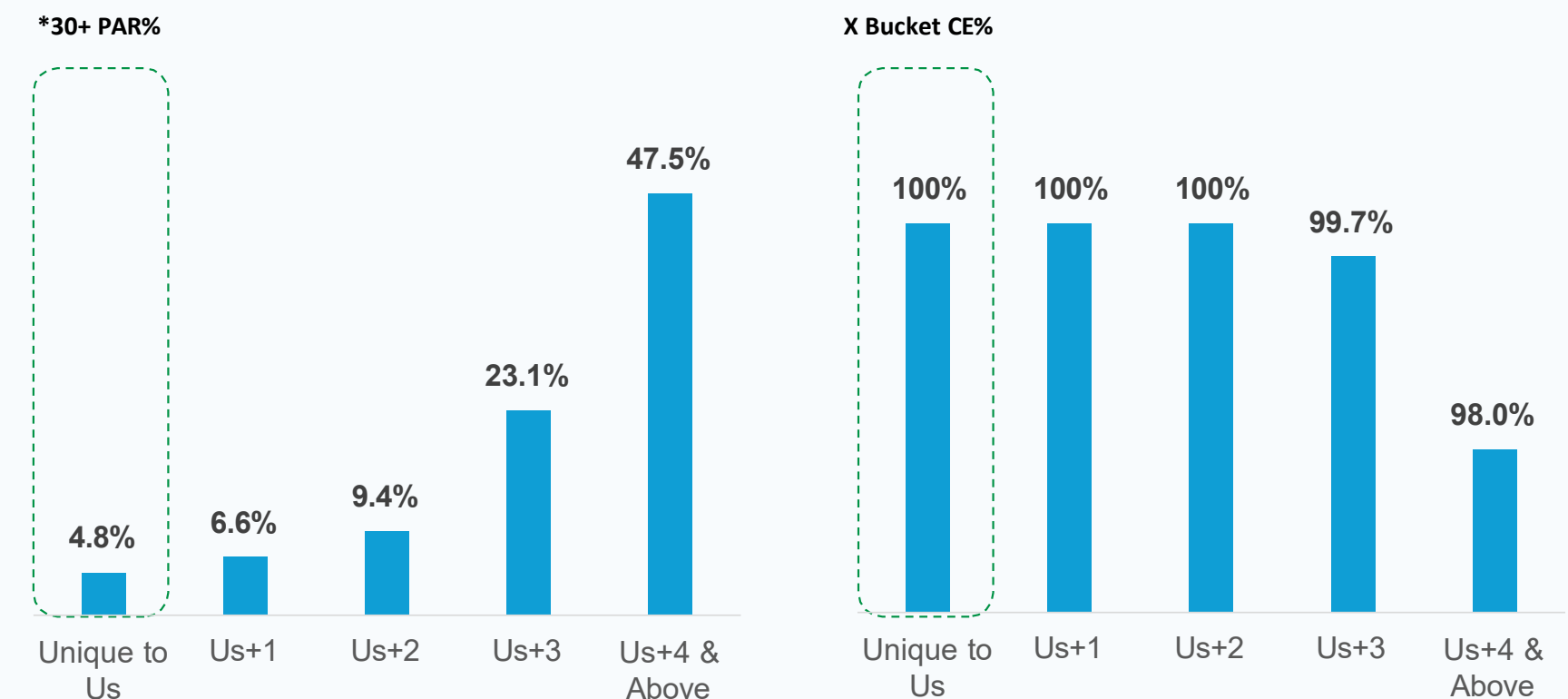
Lender Group	Borrowers %				Portfolio %			
	Q3 FY-26	Q2 FY-26	Q1 FY-26	Q4 FY-25	Q3 FY-26	Q2 FY-26	Q1 FY-26	Q4 FY-25
Unique	41.7%	39.4%	36.8%	35.1%	39.2%	37.3%	34.9%	31.2%
Own+1	31.6%	30.7%	29.2%	27.4%	35.1%	34.3%	32.6%	30.0%
Own+2	19.0%	19.8%	20.4%	19.9%	20.8%	21.8%	22.6%	22.9%
Own+3	5.4%	6.9%	8.8%	10.8%	4.0%	5.2%	7.5%	11.1%
Own+4 & Above	2.3%	3.2%	4.7%	6.8%	0.9%	1.4%	2.5%	4.8%
Total %	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Client Distribution: MML has the lowest share of clients in the 'Own + 3 or more lenders' segment at 7.7%, reflecting a 2.4% drop from the previous quarter and a 9.9% decline compared to Q4 FY'25.

Over-Indebtedness Reduction: The share of MML customers with total indebtedness above 2 lakhs has declined to 0.7%, from 0.8% in the previous quarter. MML's portfolio continues to evolve toward a lower-risk profile, emphasizing reduced indebtedness and improved customer stability—aligned with its prudent risk management framework.

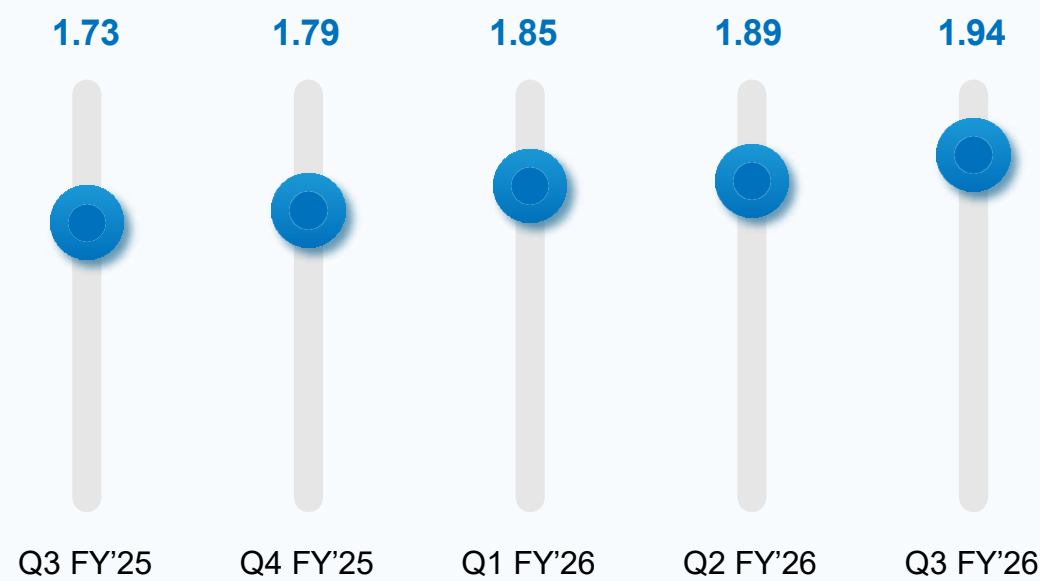
Indebtedness	Borrowers %				Portfolio %			
	Q3 FY-26	Q2 FY-26	Q1 FY-26	Q4 FY-25	Q3 FY-26	Q2 FY-26	Q1 FY-26	Q4 FY-25
Upto 50K	47.6%	45.3%	42.6%	39.0%	18.2%	17.3%	16.2%	15.0%
50k - 1Lk	30.4%	31.2%	31.6%	31.0%	40.4%	41.2%	40.9%	39.7%
1Lk - 1.5Lk	16.3%	17.4%	18.9%	20.3%	29.8%	30.2%	31.0%	29.9%
1.5Lk - 2Lk	5.1%	5.3%	5.9%	7.9%	10.4%	10.0%	10.5%	13.0%
2Lk Above	0.7%	0.8%	1.0%	1.8%	1.3%	1.2%	1.4%	2.3%
Total %	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Performance of Unique Borrowers to Muthoot



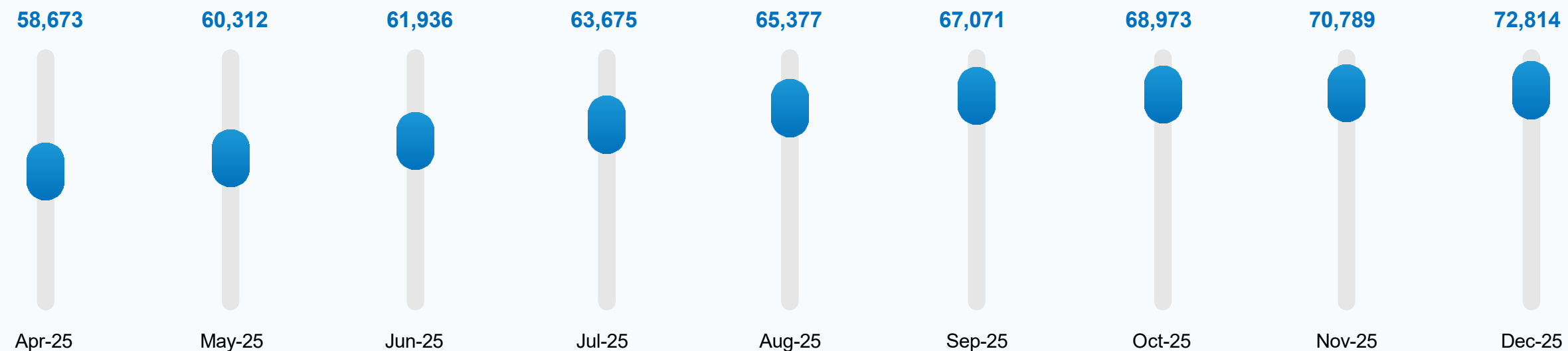


Customer App Installation (Cum. Mn)¹

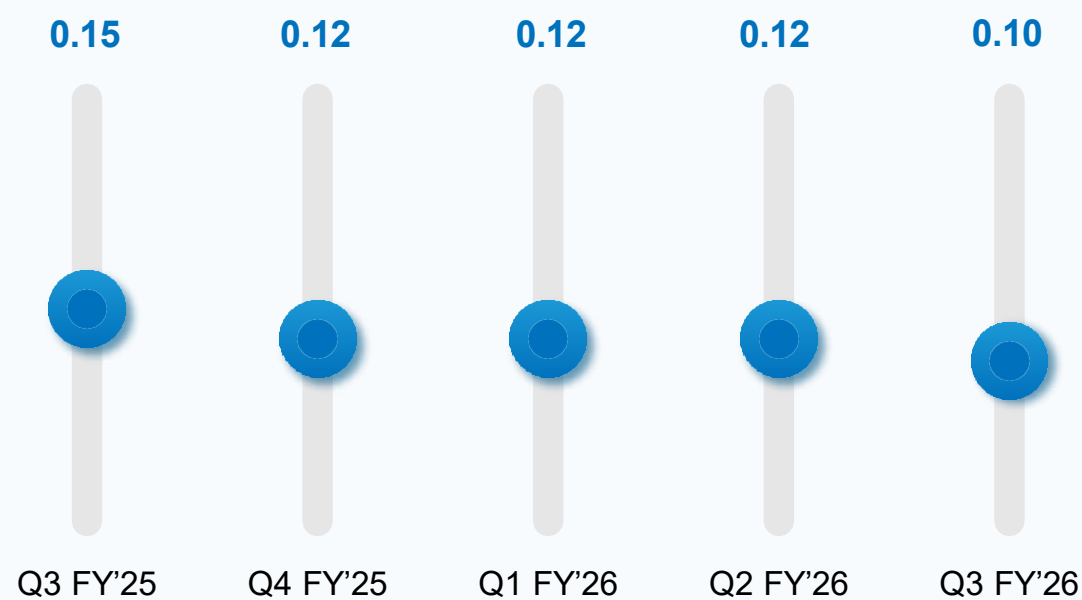


47K new users added during Q3 FY'26.

Cumulative Digital Collection (Mn)

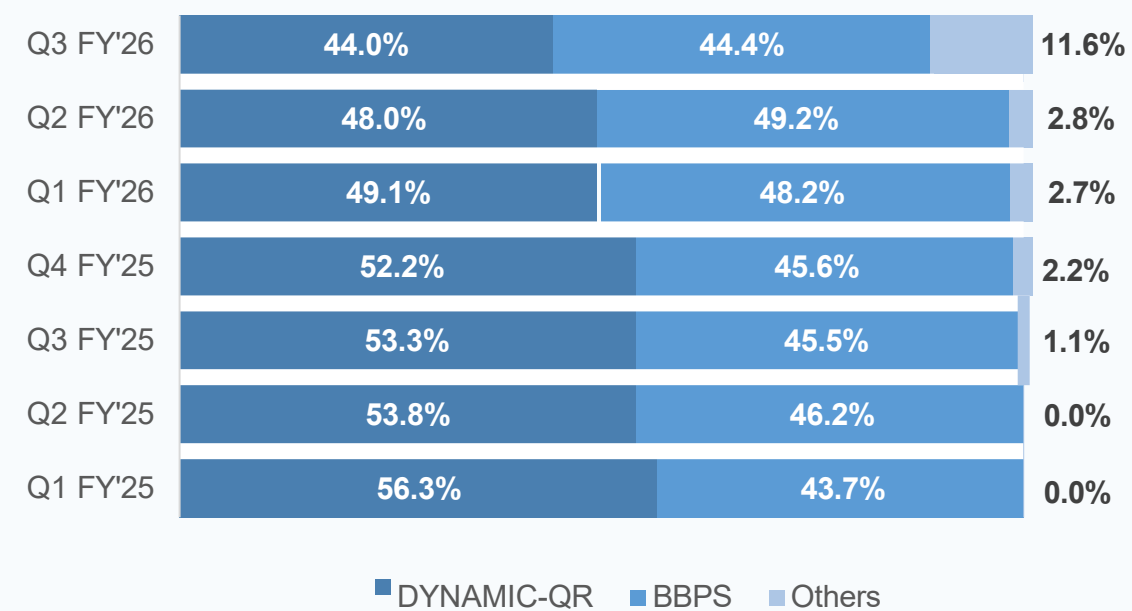


Digital Client Acquisition (Mn)²

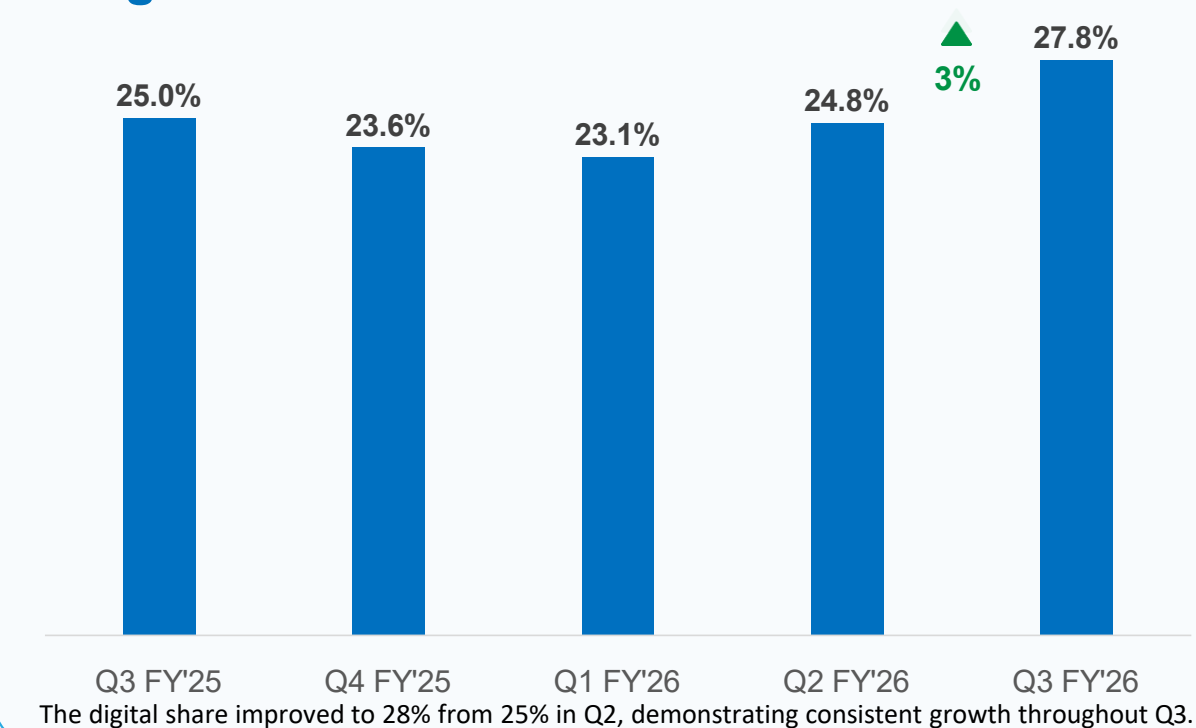


Digital collections delivered a steady performance this quarter, reaching ₹5,743 Mn.

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 26

Particulars	Actual	Guidance	Actual	Remarks
	FY 25	FY 26	9M FY 26	
AUM -Growth	1.3%	5%-10%	7.8%	We expect to achieve the Growth as we see improved disbursements in H2 FY 26.
NIM	12.4%	12.4% - 12.7%	11.8%	Q3 Standalone NIM is 12% and the NIM expected to improve as CoF and Yield improve further.
Operating Cost	6.2%	6.0% - 6.2%	6.8%	Q3 Standalone Opex is 6.5%. The Opex to rationalise on improvement on productivity. The collection cost will remain high.
Credit Cost	9.4%	4.0% - 6.0%	3.7%	The Credit cost to be stabilise at similar level and we will perform better than expected.
RoA	-1.8%	0.5% - 2.0%	1.1%	ROA is expected to improve further in Q4.
RoE	-8.2%	2.5% - 10.0%	4.9%	ROE is expected to improve further in Q4.

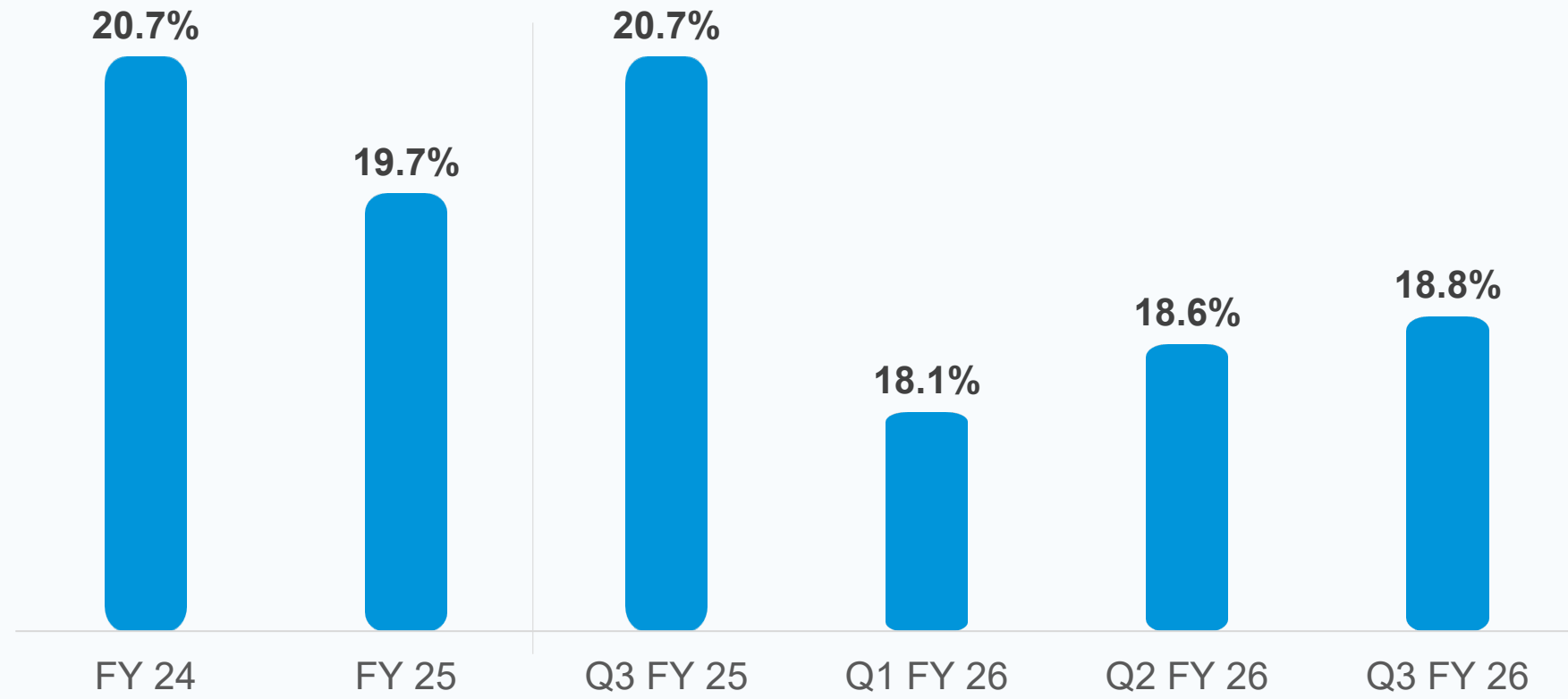


Financial Comparison	Q3 FY 26	Q3 FY 25	YoY (%)	Q2 FY 26	QoQ (%)	9M FY 26	9M FY 25	YoY (%)
Income								
Revenue from operations	6,028.1	6,807.8	-11.45%	5,763.3	4.59%	17,377.5	20,066.6	-13.40%
Other income	25.4	6.6	283.67%	10.6	139.20%	40.4	15.6	159.37%
Total income	6,053.5	6,814.5	-11.17%	5,773.9	4.84%	17,418.0	20,082.2	-13.27%
Expenses								
Finance costs	2,218.2	2,372.9	-6.52%	2,113.1	4.98%	6,428.9	7,084.0	-9.25%
Employee benefit expenses	1,476.2	1,366.3	8.04%	1,549.2	-4.71%	4,547.8	3,986.6	14.08%
Net Loss on derecognition of financial instrument	-	830.0	-100.00%	-	0.00%	73.6	1,142.2	-93.56%
Impairment on financial instruments	1,062.1	1,642.3	-35.33%	1,118.5	-5.04%	3,434.5	3,903.1	-12.01%
Depreciation and amortisation expense	104.4	109.4	-4.53%	110.2	-5.24%	324.7	316.5	2.57%
Other expenses	501.5	442.9	13.22%	511.8	-2.03%	1,488.9	1,321.7	12.65%
Profit before tax	691.1	50.6	1264.41%	371.1	86.23%	1,119.8	2,328.1	-51.90%
Profit after tax	624.4	38.0	1543.97%	305.2	104.59%	991.5	1,786.3	-44.50%
Total comprehensive income	654.9	74.0	785.07%	559.0	17.15%	1,296.2	1,976.3	-34.41%

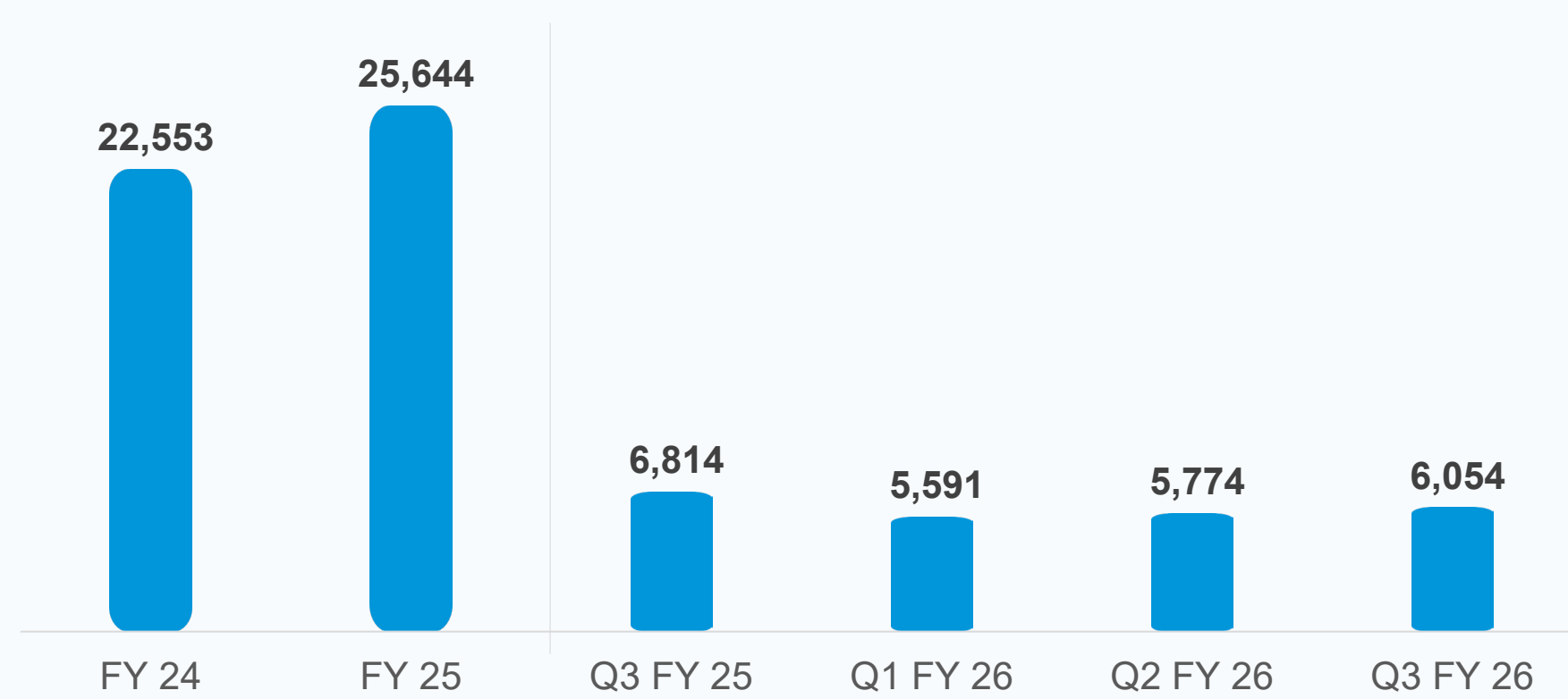
Note: The company is compliance with the new labour codes, and no additional provisioning is required. Accordingly, there is no impact on the P&L.



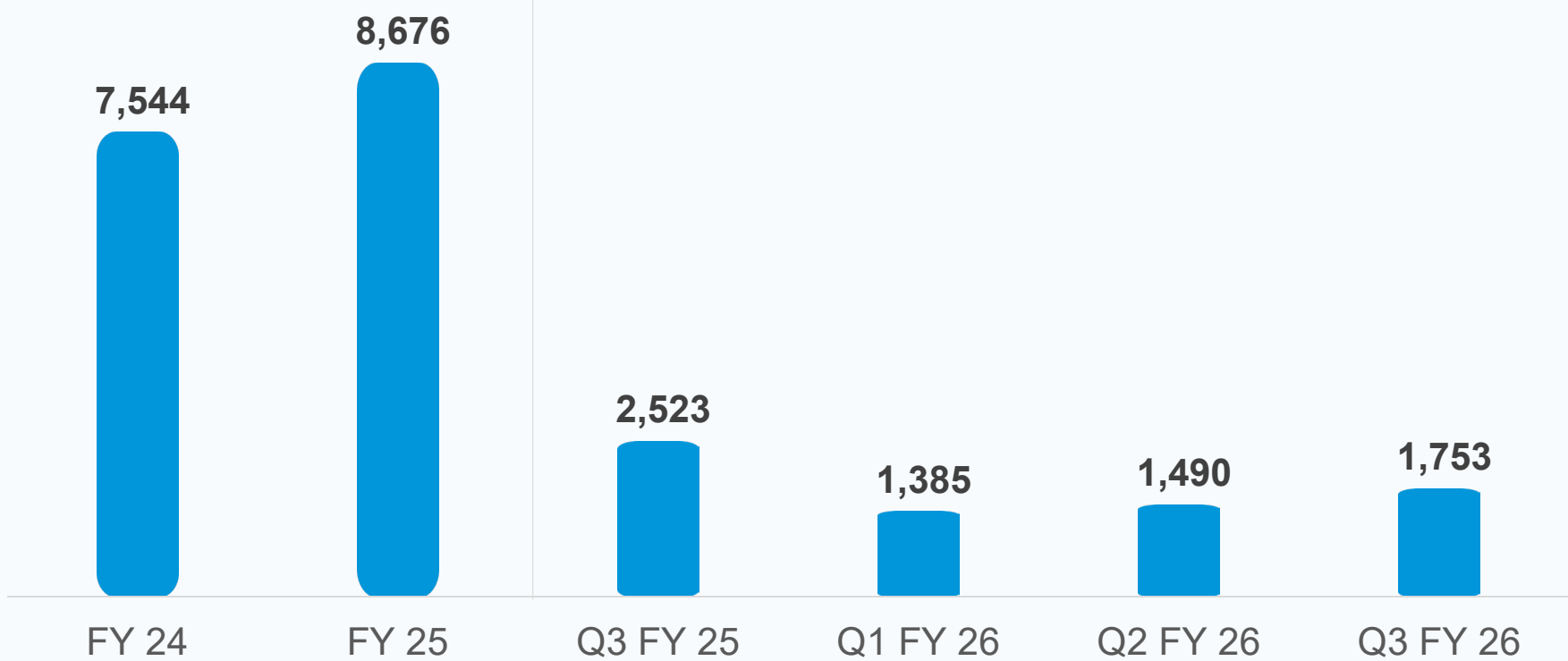
Revenue from Operations



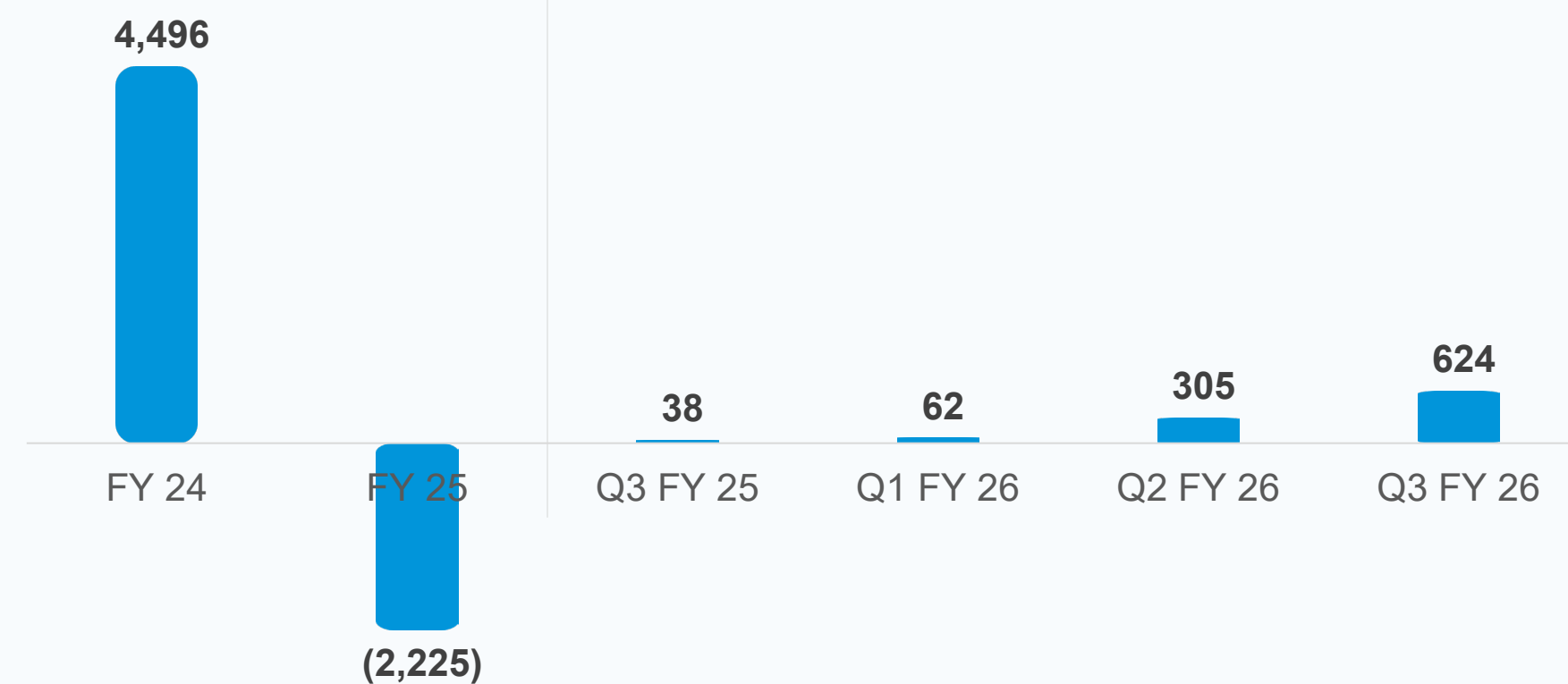
Total Income (in Mns)



PPOP (in Mns)

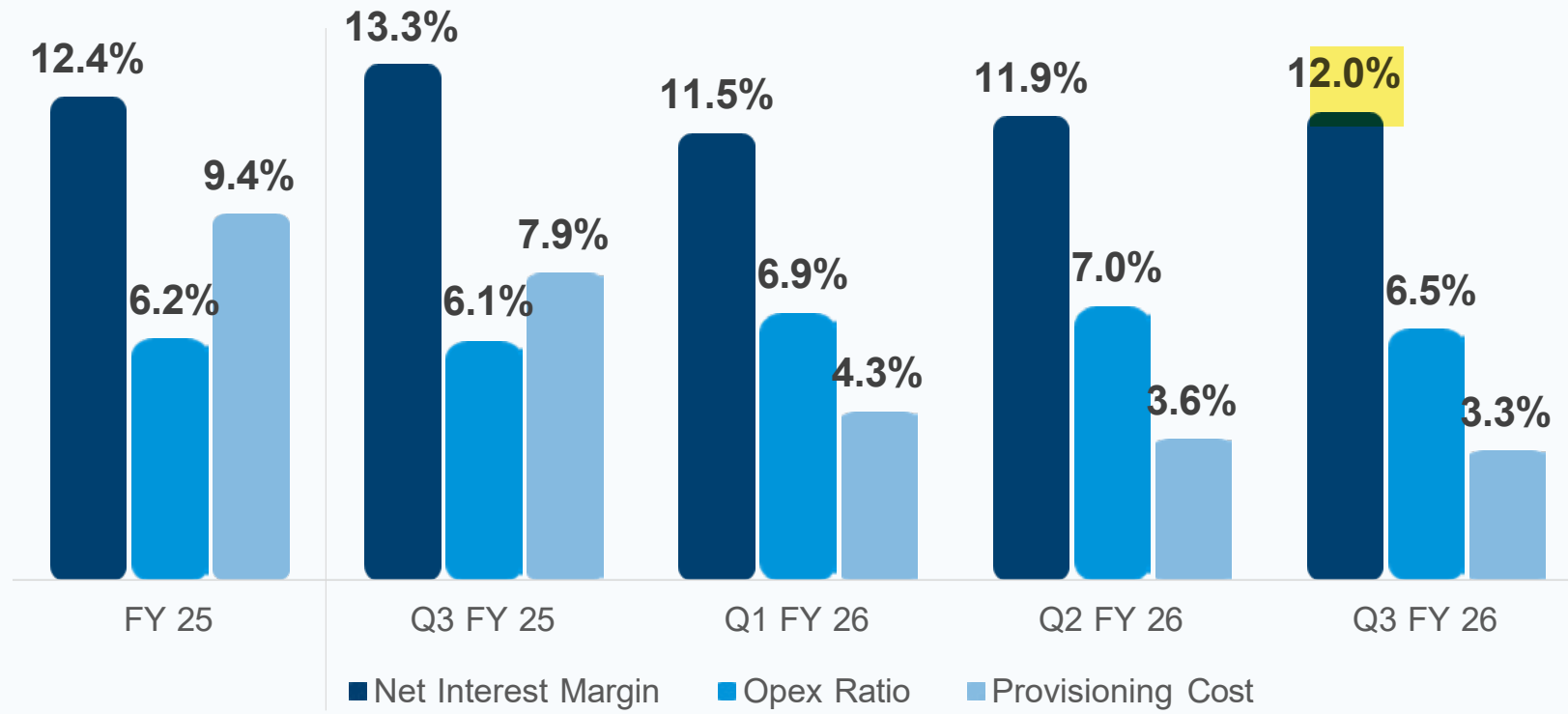


PAT (in Mns)

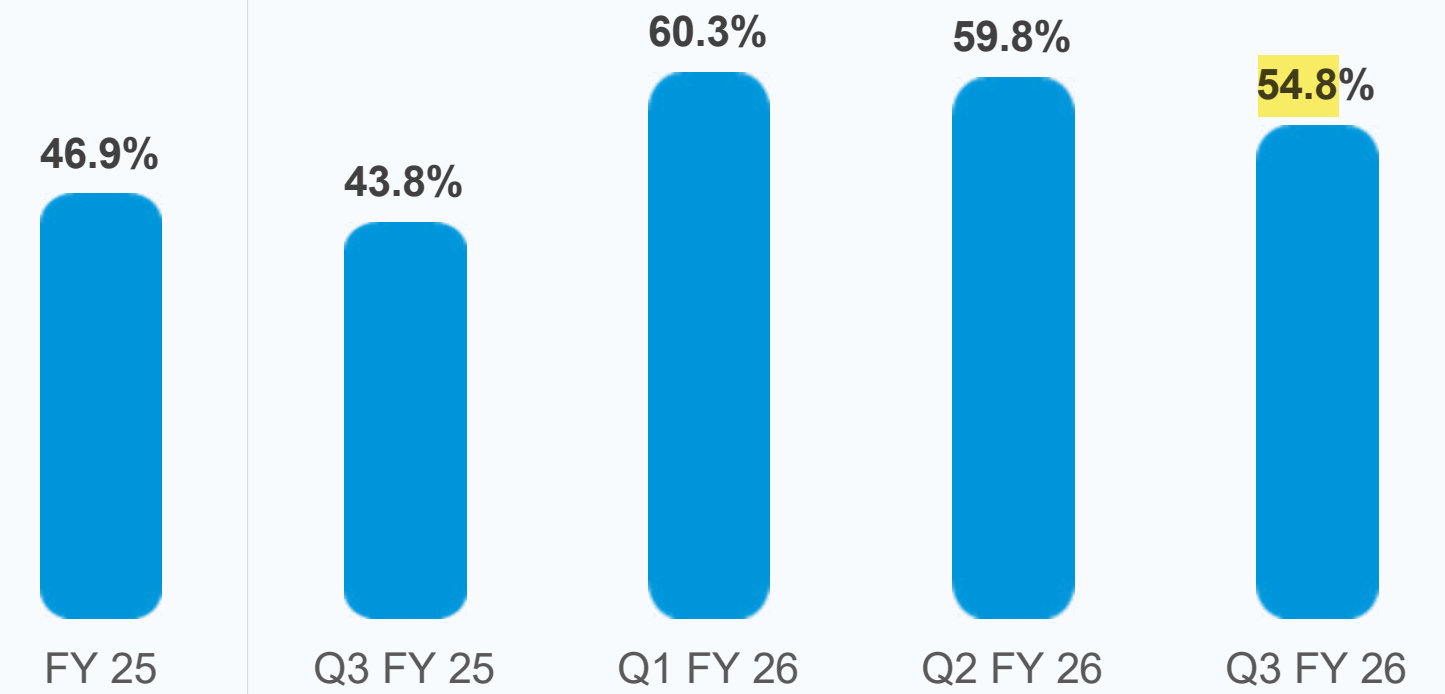




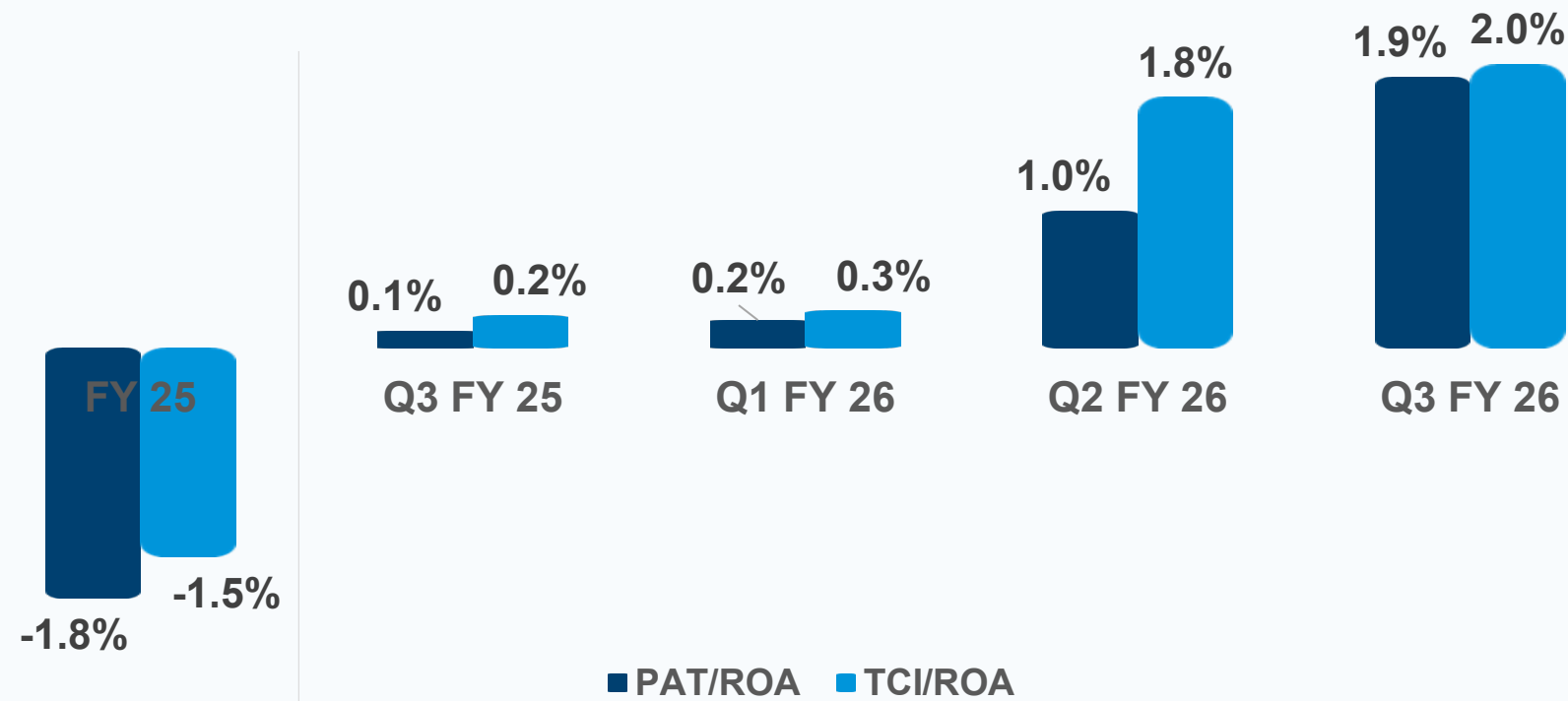
Cost Ratio's



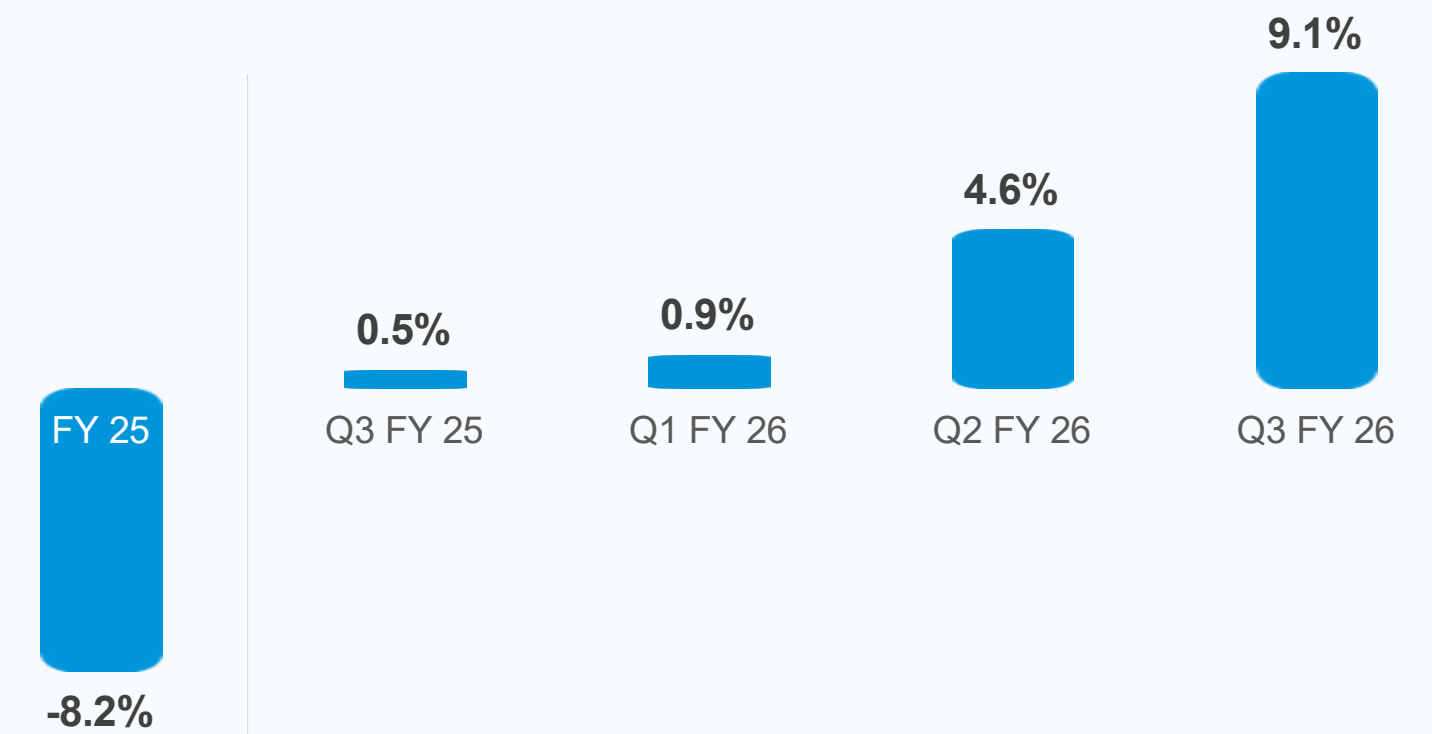
Cost to Income



Profitability Ratio's



ROE



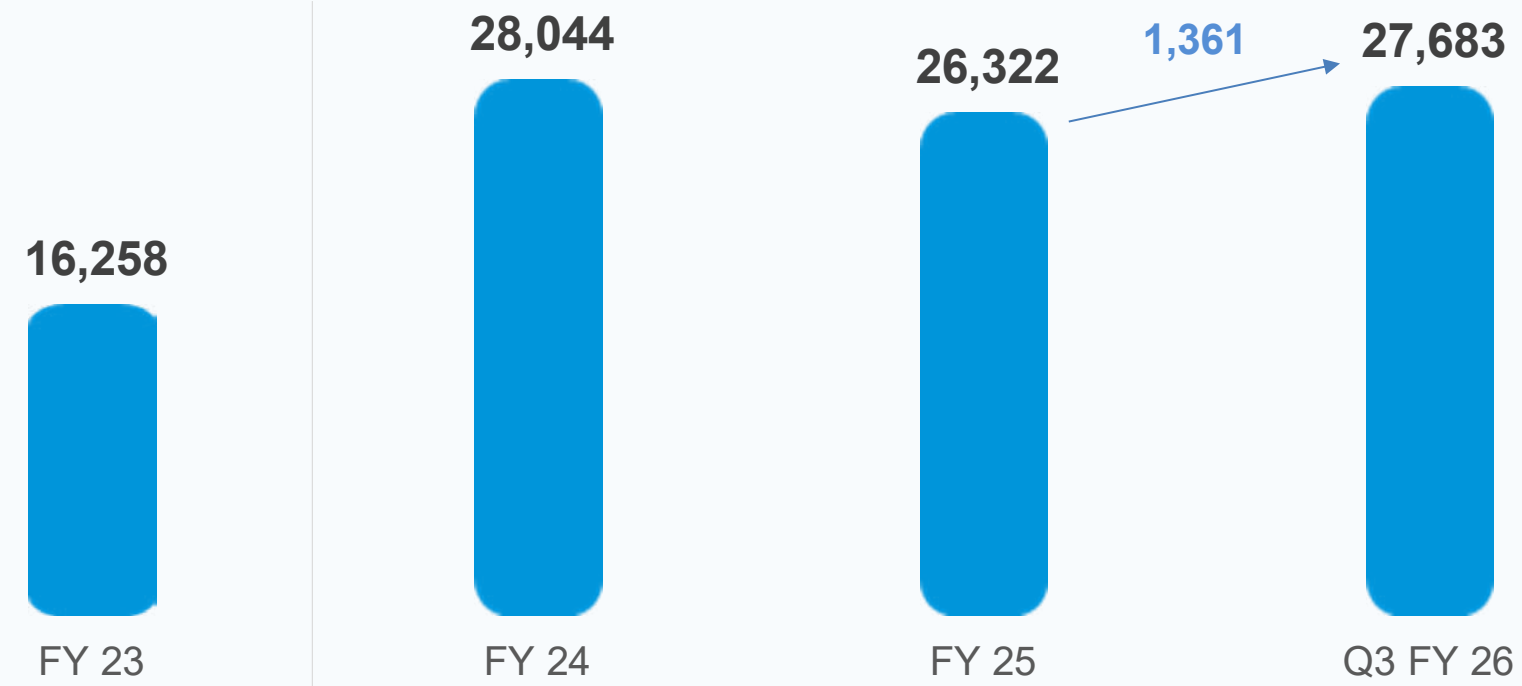


(Rsin Millions)

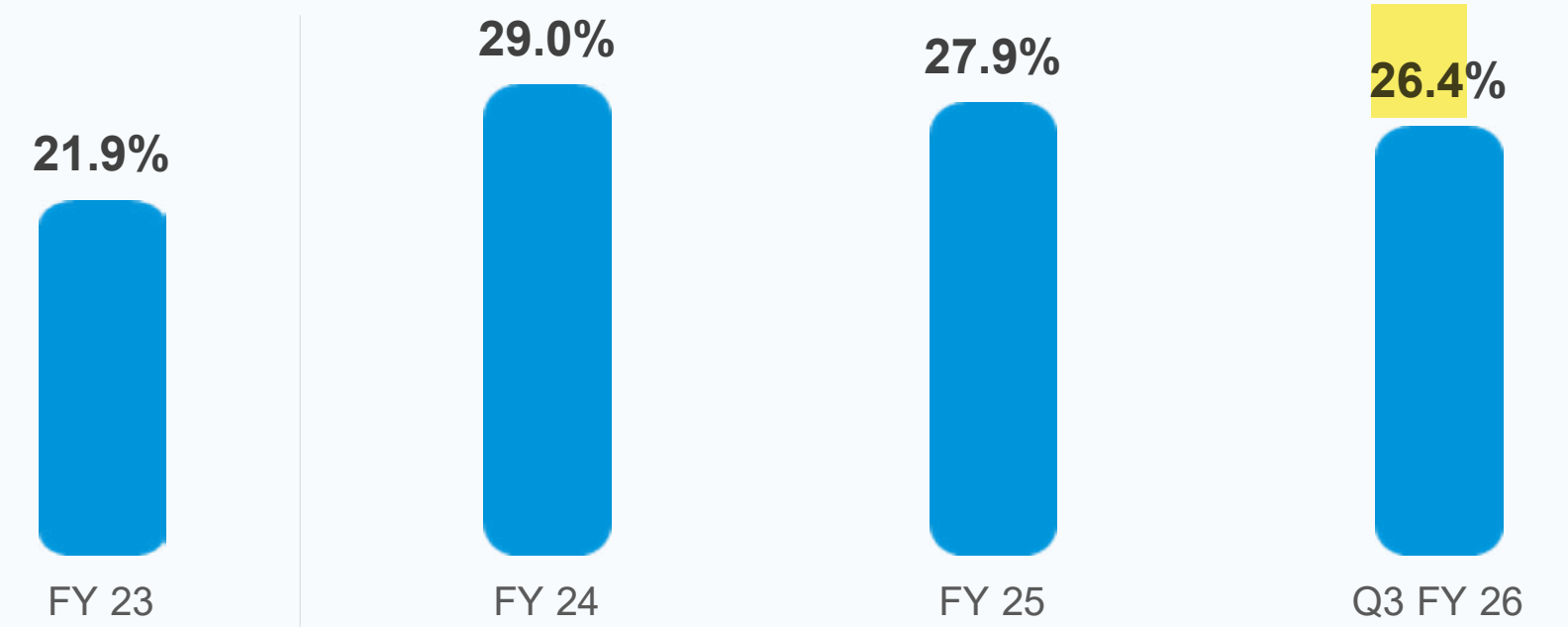
Financial Assets	9M FY 26	9M FY 25	FY 25	Financial Liabilities	9M FY 26	9M FY 25	FY 25
Cash and cash equivalents	10,939.9	7,884.4	6,972.5	Derivative financial instruments	-	-	76.9
Bank balances other than cash	5,294.6	6,004.2	4,725.2	Total outstanding dues of creditors	237.3	242.3	196.7
Trade receivables	224.0	389.6	221.1	Debt securities	9,148.3	6,177.3	5,636.6
Other receivables	430.1	482.7	488.2	Borrowings (other than debt securities)	80,965.7	77,179.0	73,627.6
Loans	93,590.2	94,576.1	87,401.9	Lease liabilities	1,584.8	1,740.9	1,749.2
Investments	4,296.8	3,613.6	3,543.4	Other financial liabilities	879.5	522.6	757.9
Derivative financial assets	883.8	-	-		92,815.5	85,862.0	82,044.9
Other financial assets	1,085.5	229.8	1,058.7				
	1,16,745.0	1,13,180.3	1,04,411.1	Non-financial liabilities			
Non-financial assets				Deferred tax liability (net)	-	-	-
Current tax assets (net)	1,295.6	432.3	802.2	Provisions	201.2	117.4	111.8
Deferred tax asset (net)	608.9	141.6	938.2	Other non-financial liabilities	106.9	101.6	91.3
Property, plant and equipment	710.6	752.2	767.7		308.1	219.0	203.0
Right of use assets	1,287.6	1,460.9	1,456.8	Equity			
Other intangible assets	4.6	2.3	1.7	Equity share capital	1,676.1	1,704.9	1,676.0
Other non-financial assets	154.6	201.4	192.5	Other equity	26,007.1	28,385.2	24,646.3
	4,061.8	2,990.8	4,159.1		27,683.2	30,090.1	26,322.3
Total assets	1,20,806.8	1,16,171.1	1,08,570.2	Total liabilities and equity	1,20,806.8	1,16,171.1	1,08,570.2



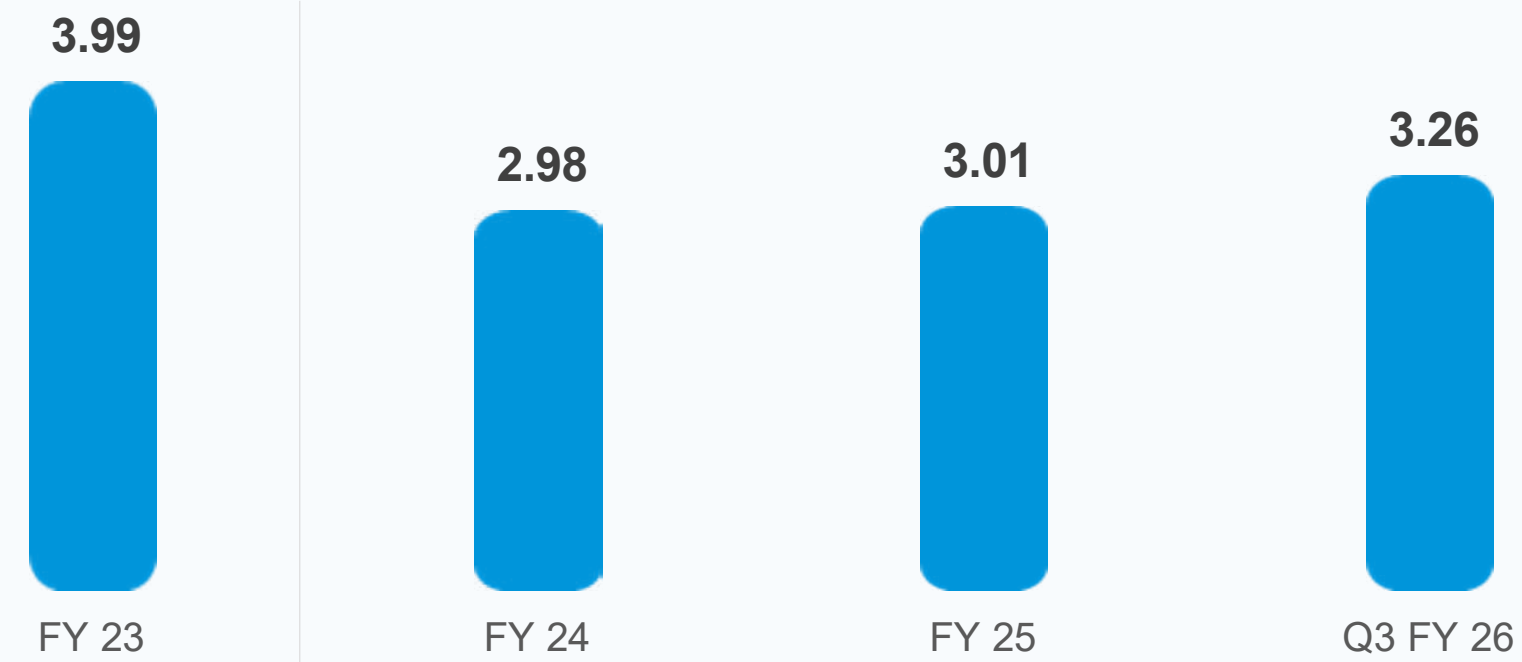
Networth (in Mns)



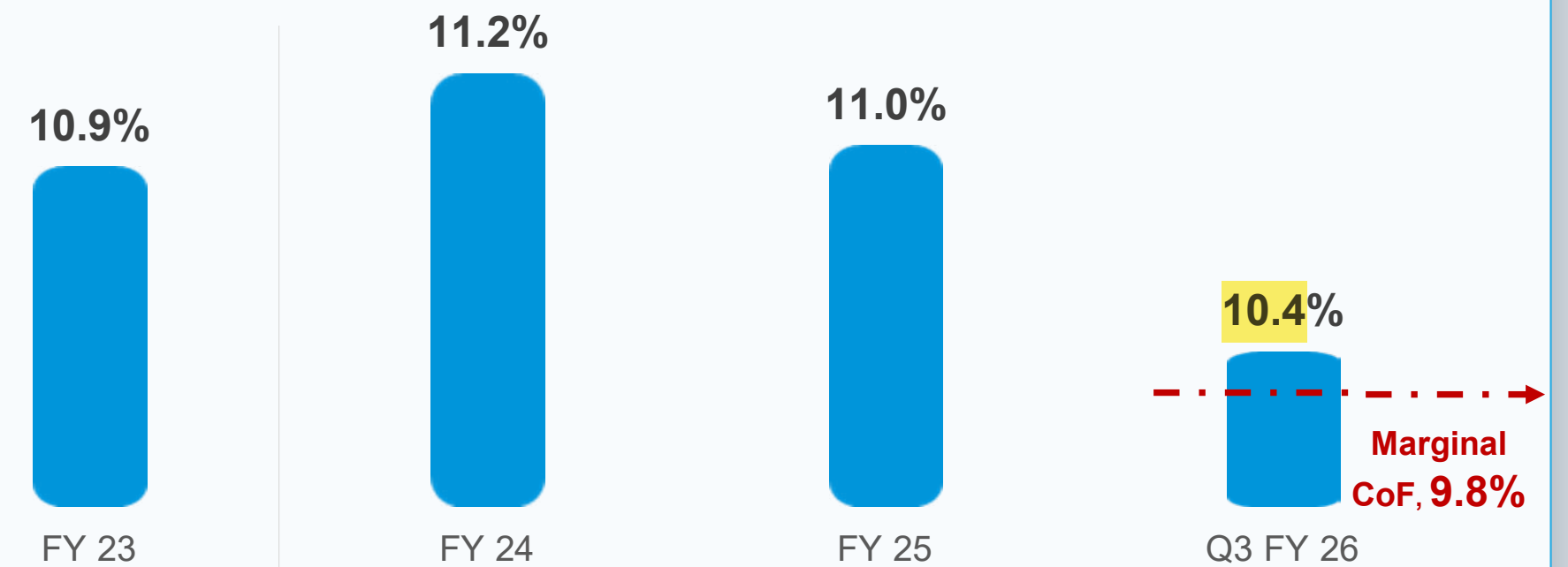
CRAR



Debt/Equity

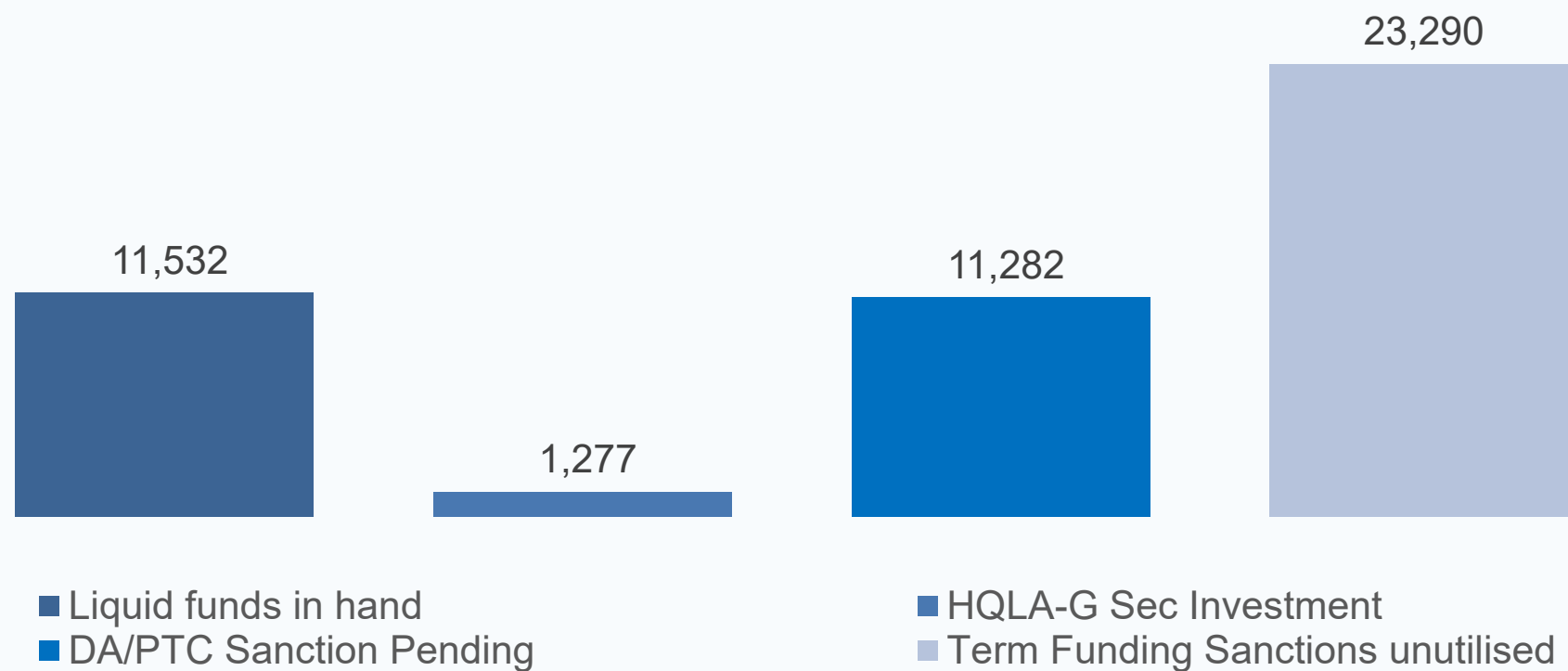


Cost of Borrowing

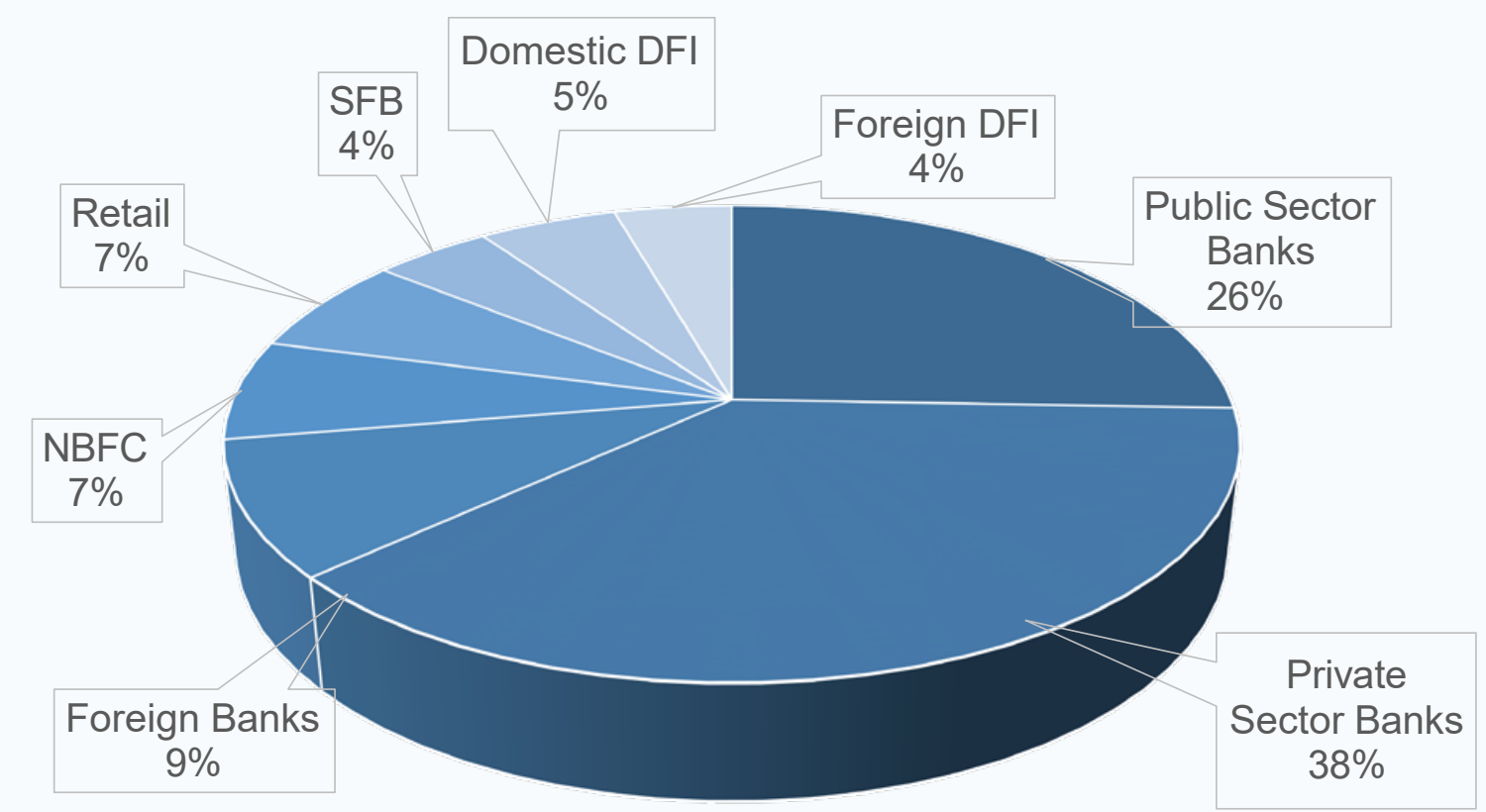




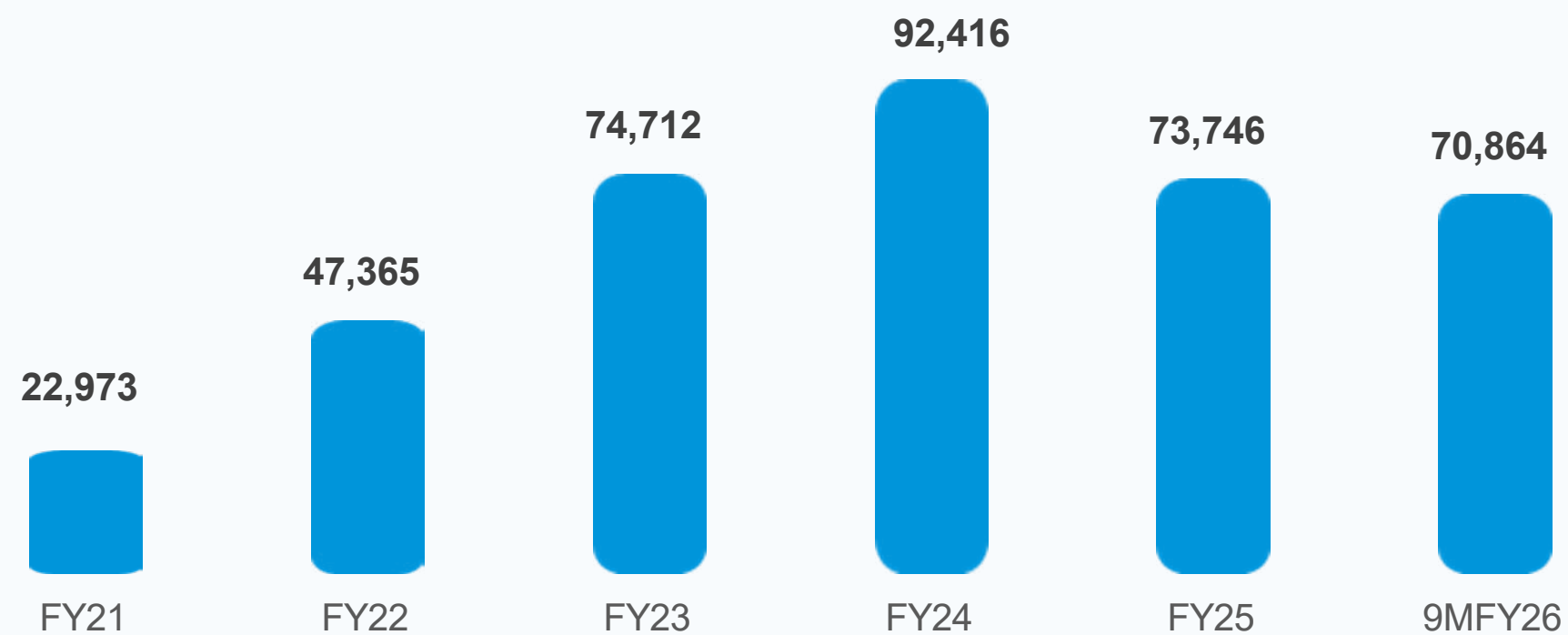
Liquidity-current Position (in Mns)



Lender-wise Outstanding 9M FY'26



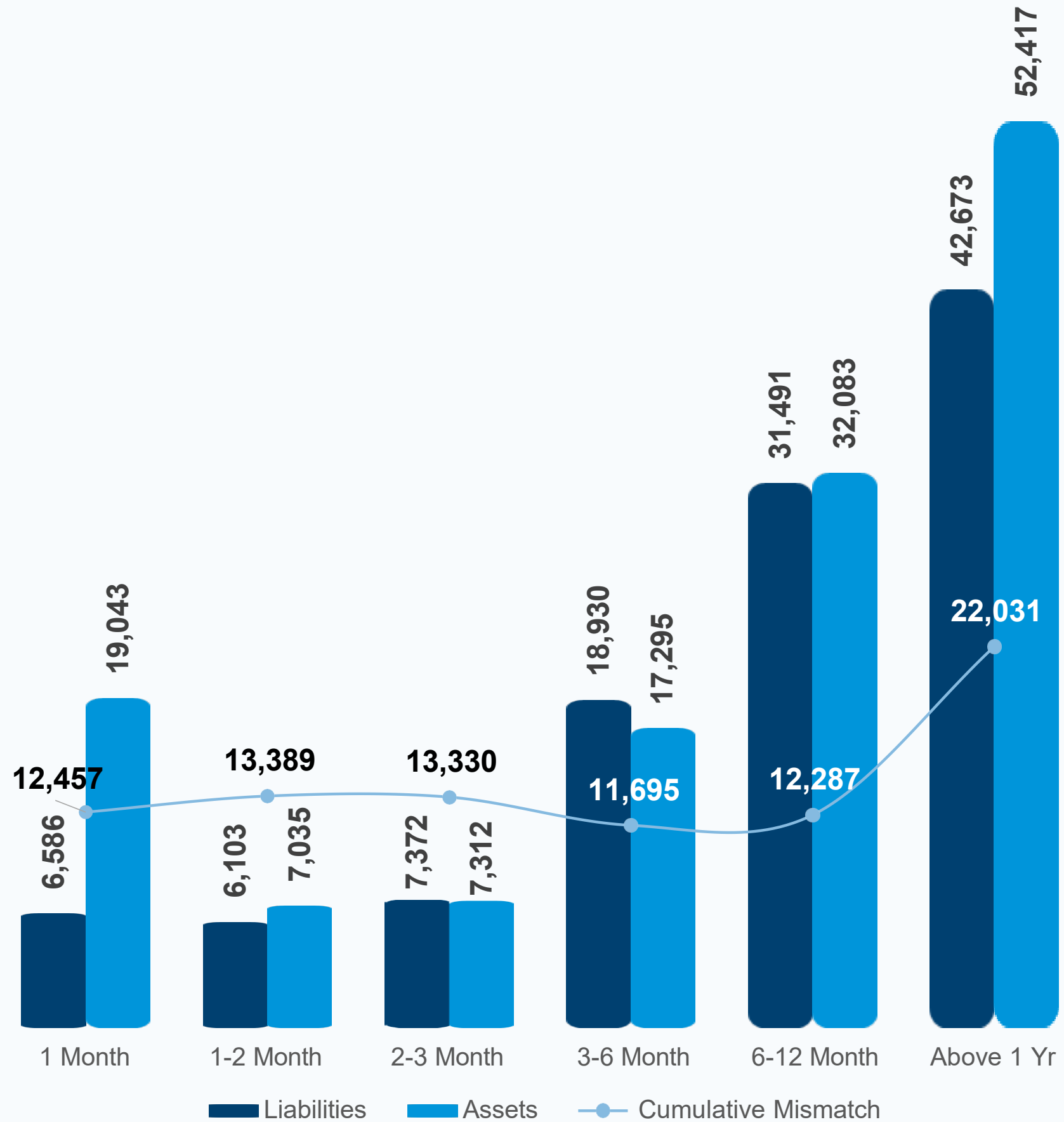
Funding Profile-Mobilisation of funds (in Mns)



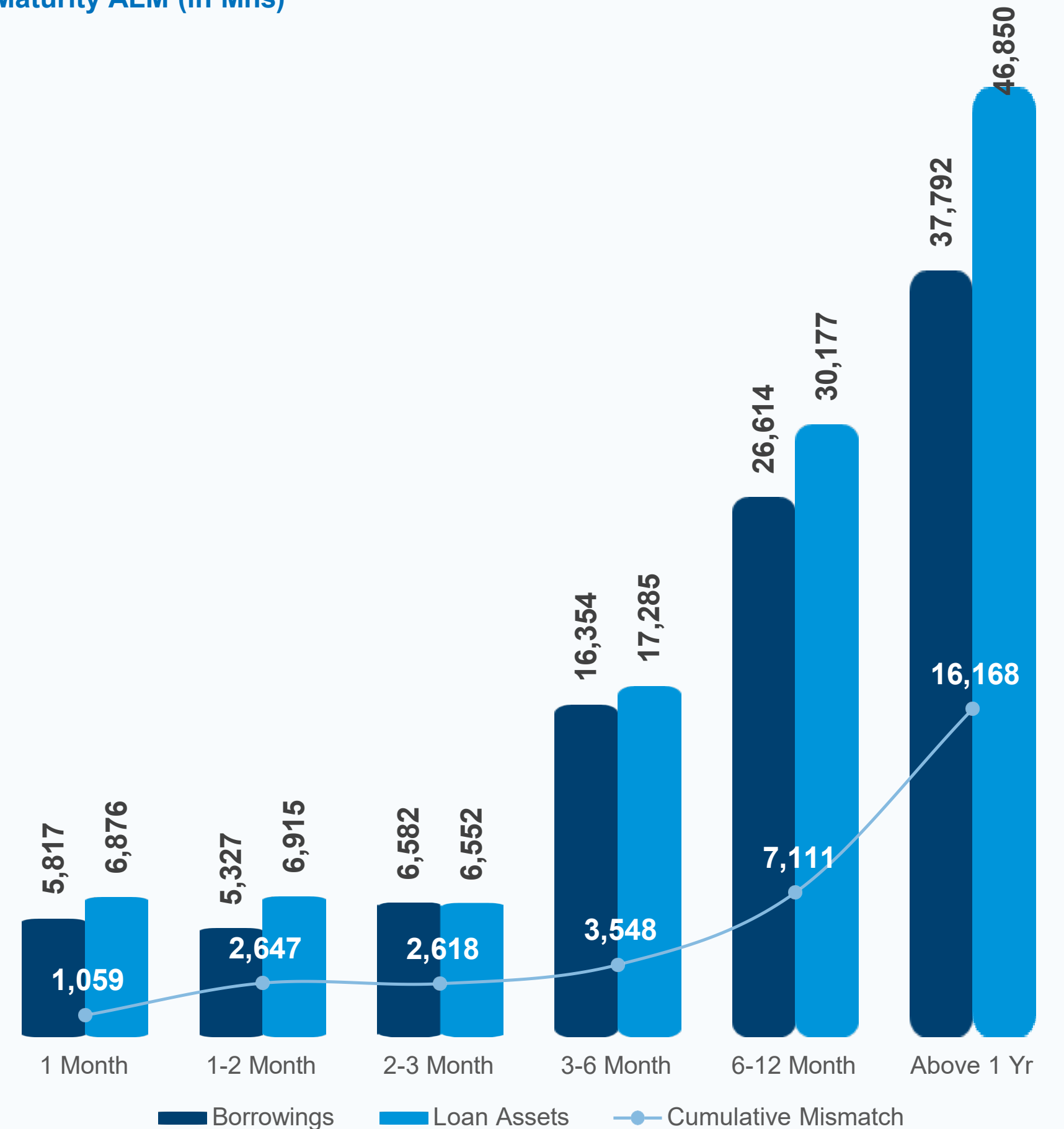
Credit Rating	Agency	Rating
Long Term Rating	CRISIL	A+/Positive
ECB Rating	CRISIL	A+/Positive
NCD Rating	CRISIL	A+/Positive
CP Rating	CRISIL	CRISIL A1+
MFI Grading	CRISIL	M1C1
Global Rating (GIFT City)	CARE Edge	BB-/Stable



Static ALM (in Mns)



Maturity ALM (in Mns)



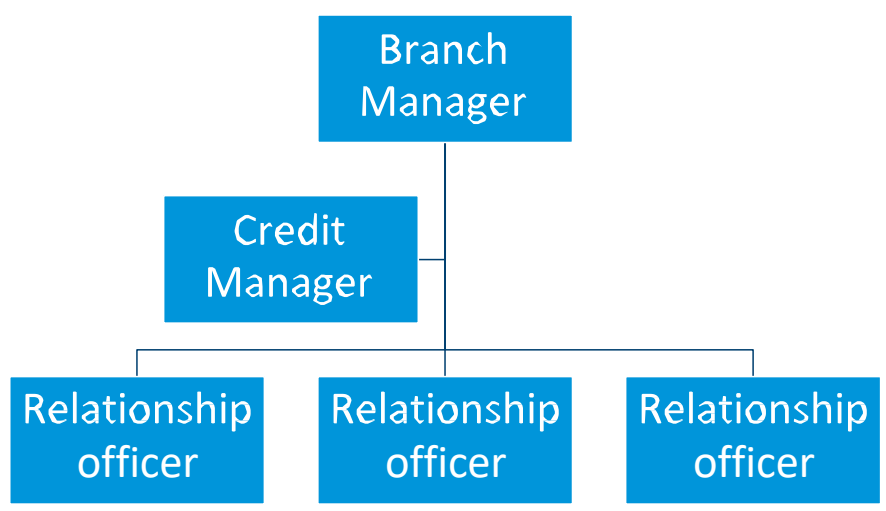


Risk Management Framework

Dedicated Credit Managers at all branches

1,858 Credit Managers supervised by Area Credit Managers and Regional Credit Managers

Branch structure



Efficient and Independent Internal Audit & Compliance team

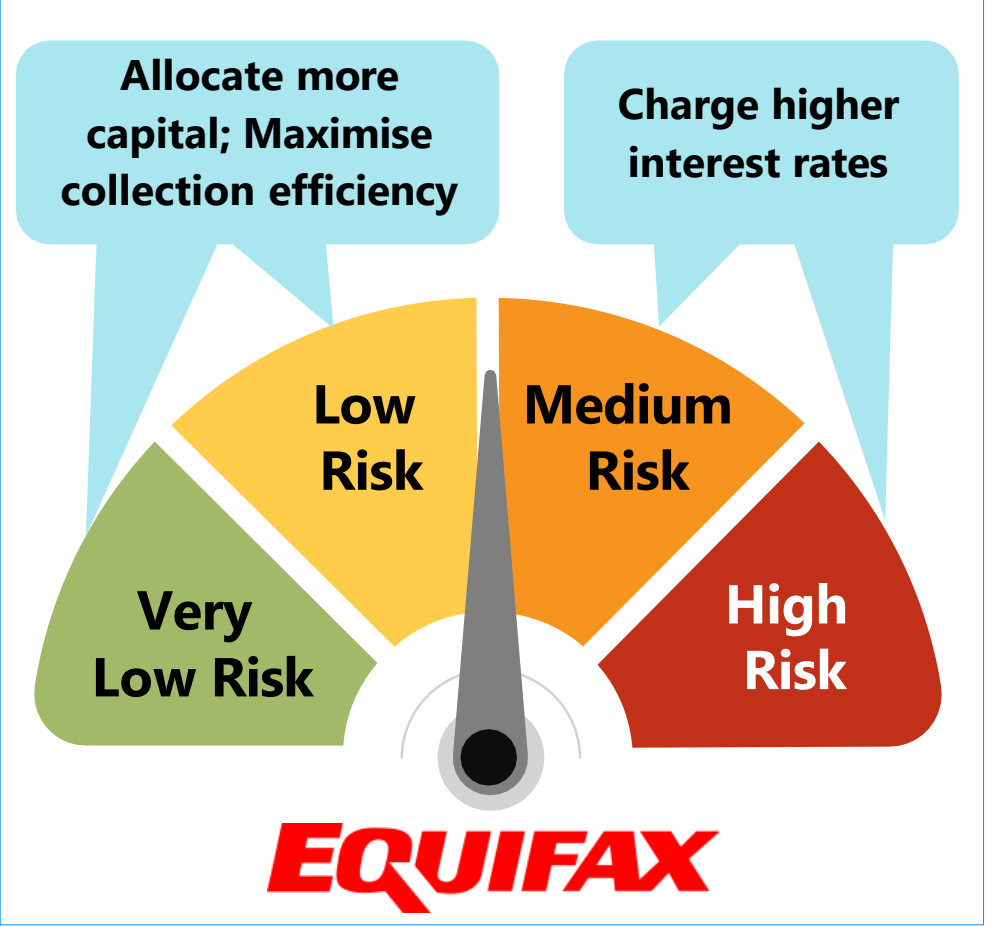
482 Team Strength
Audits each branch at least once every quarter

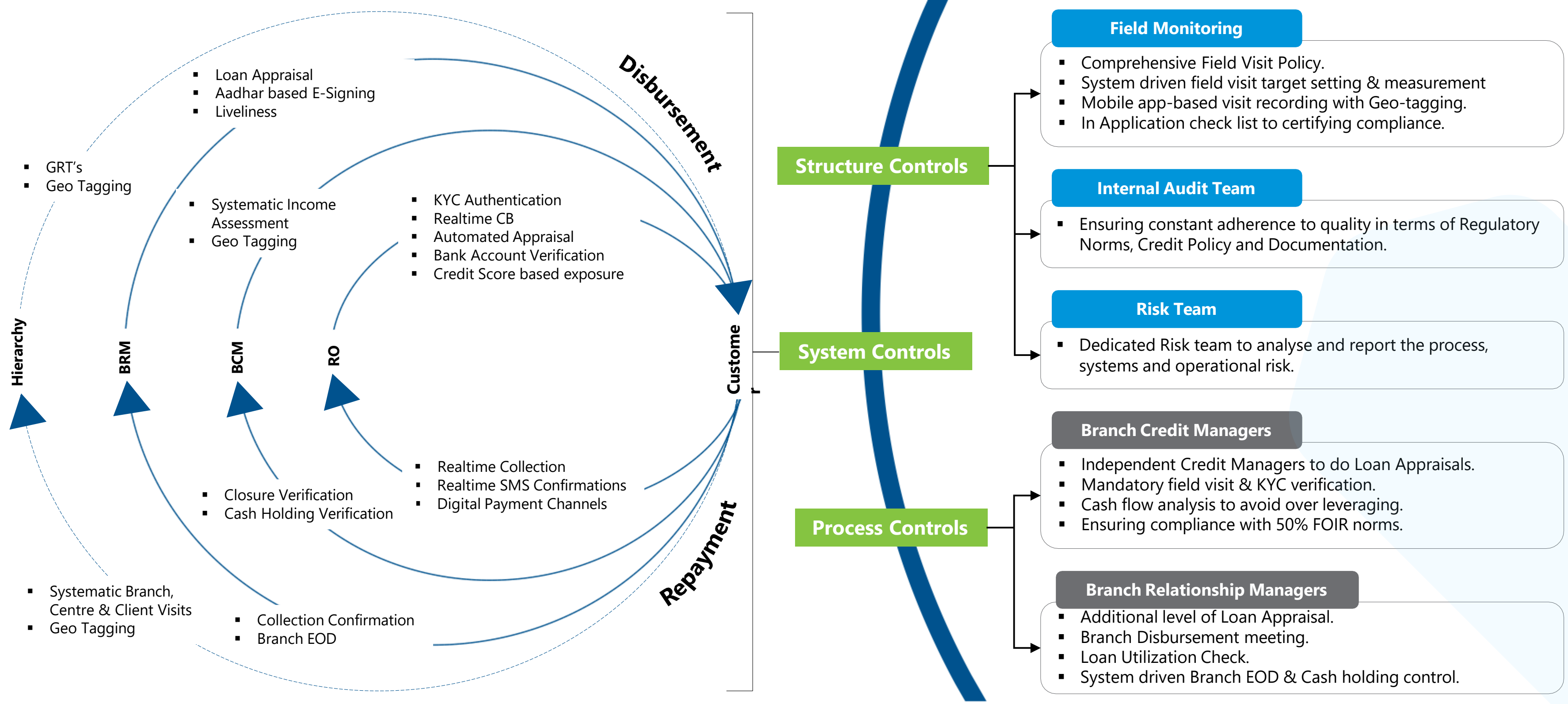
Collection strategy		
DPD	Teams Involved	Responsibility/Activity
0-30	Operations team	Regular follow-up for collection directly on field
31-90	Operations team along with risk containing unit tele calling team	Precision time protocol generation over call by risk containing unit tele calling team to support 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

Collections

704 Collections Team Strength

Unique credit score developed along with Equifax

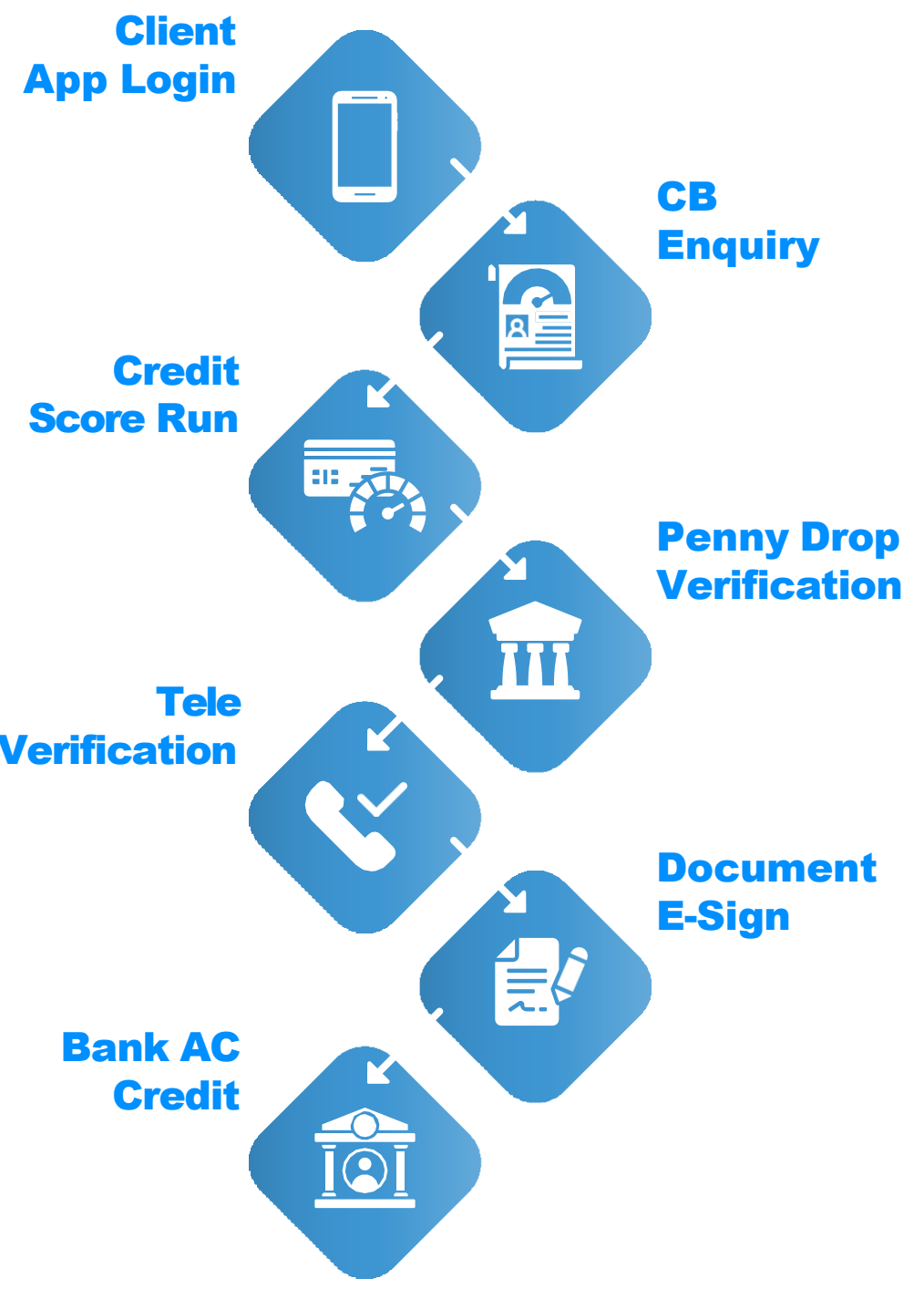




- RO – Relationship Officer
- BRM – Branch Relationship Manager
- EOD- End Of the Day
- BCM – Branch Credit Manager
- CB – Credit Bureau
- GRT – Group Recognition Test



Suvidha Loan



Suvidha Disb from Inception: **3655.2 Mn** Suvidha Active Clients: **61,709**



Whatspp



SMS



Dynamic QR



UPI Payments



Web App



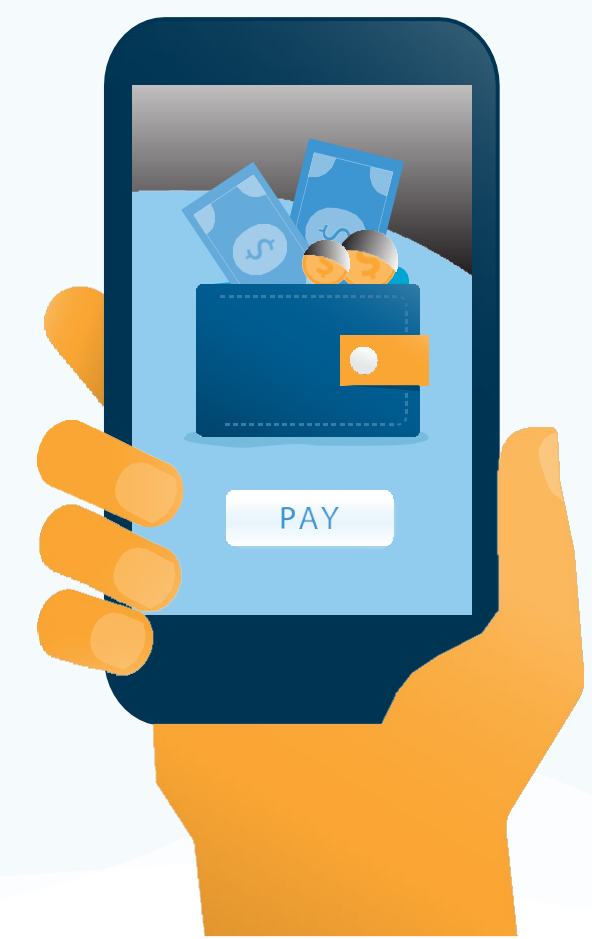
UPI Mandate



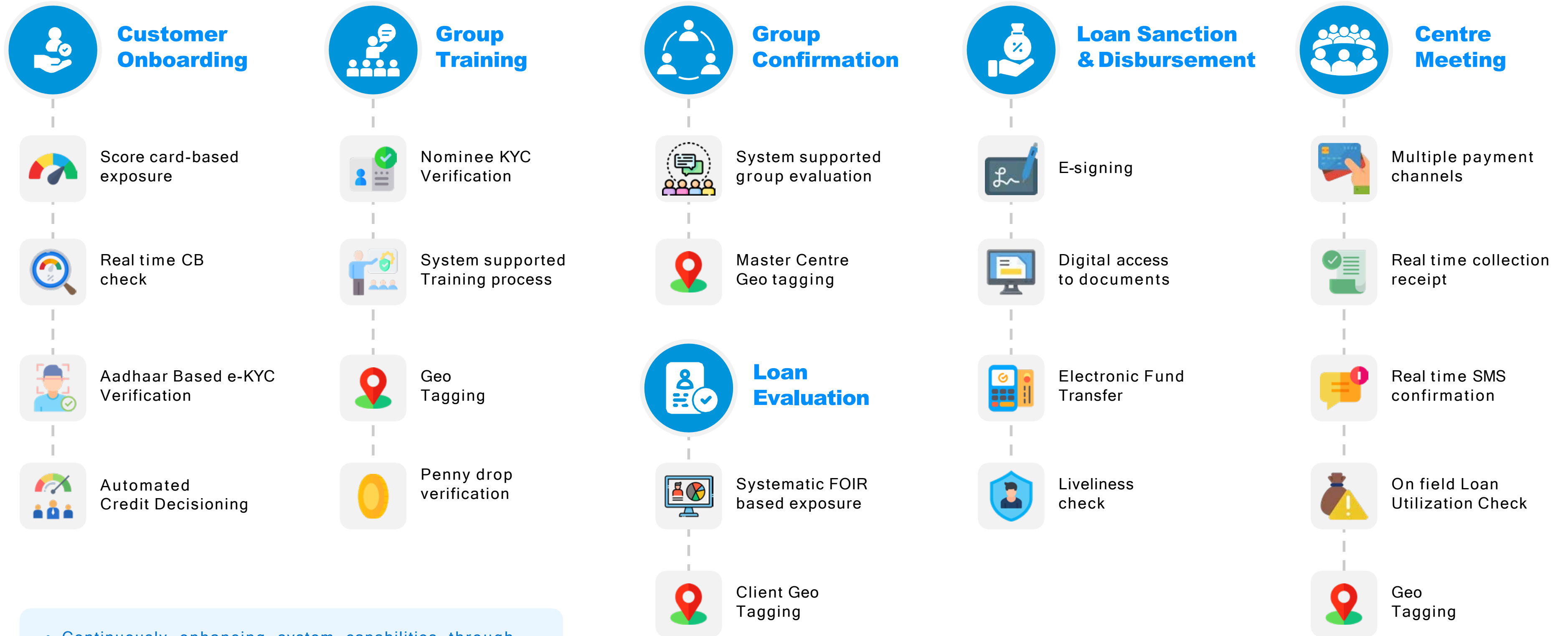
BBPS



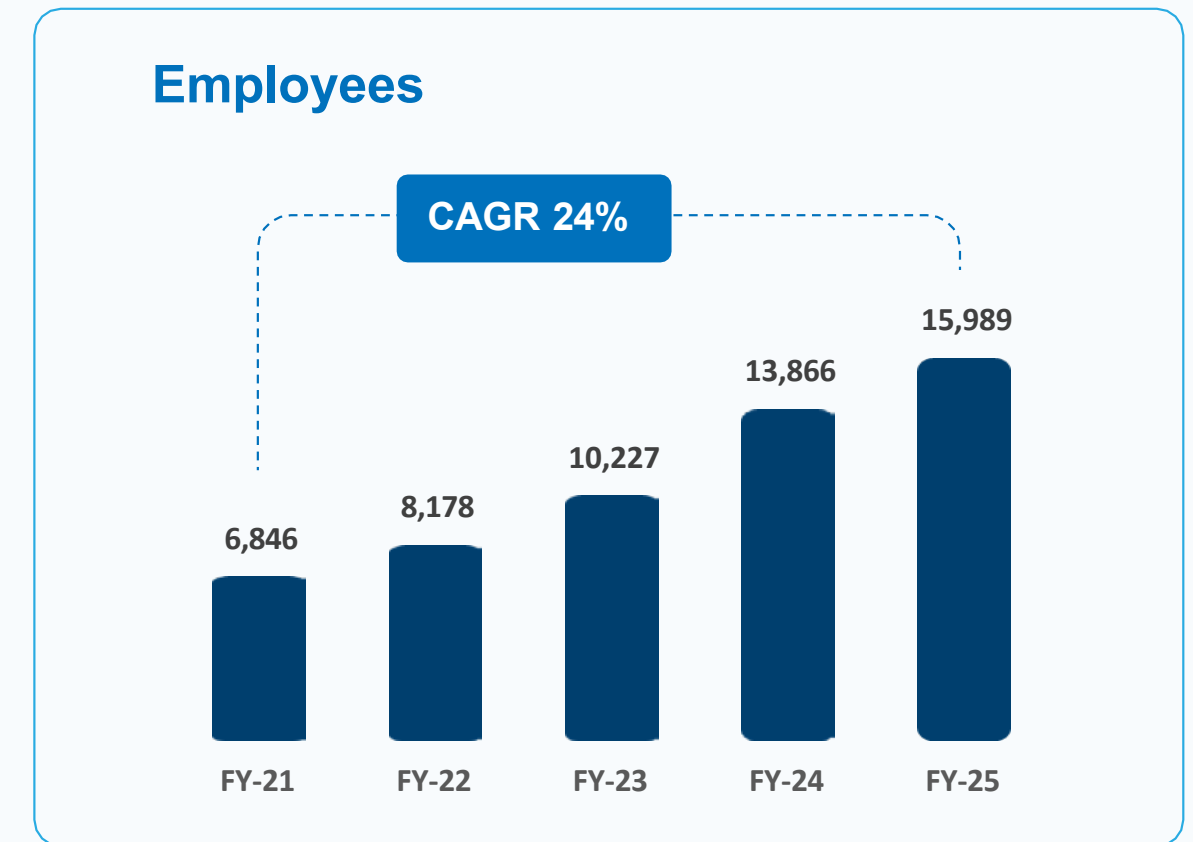
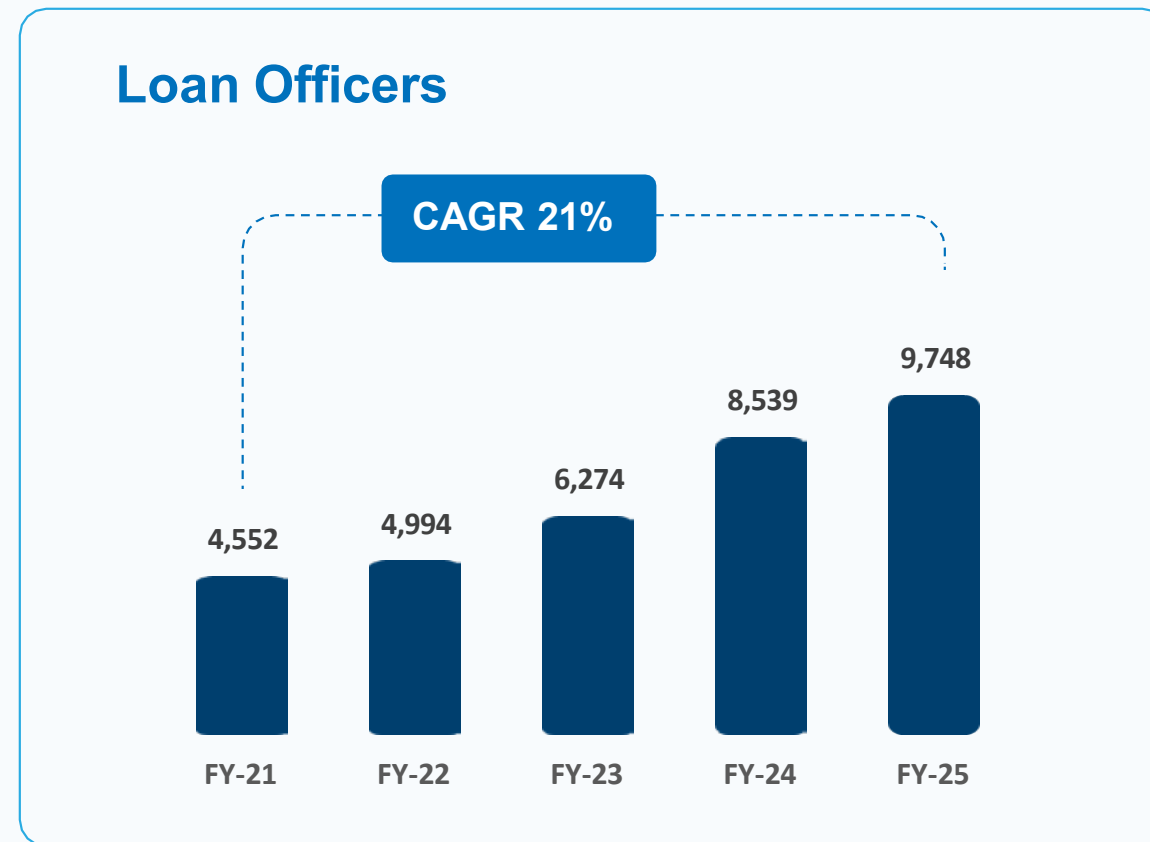
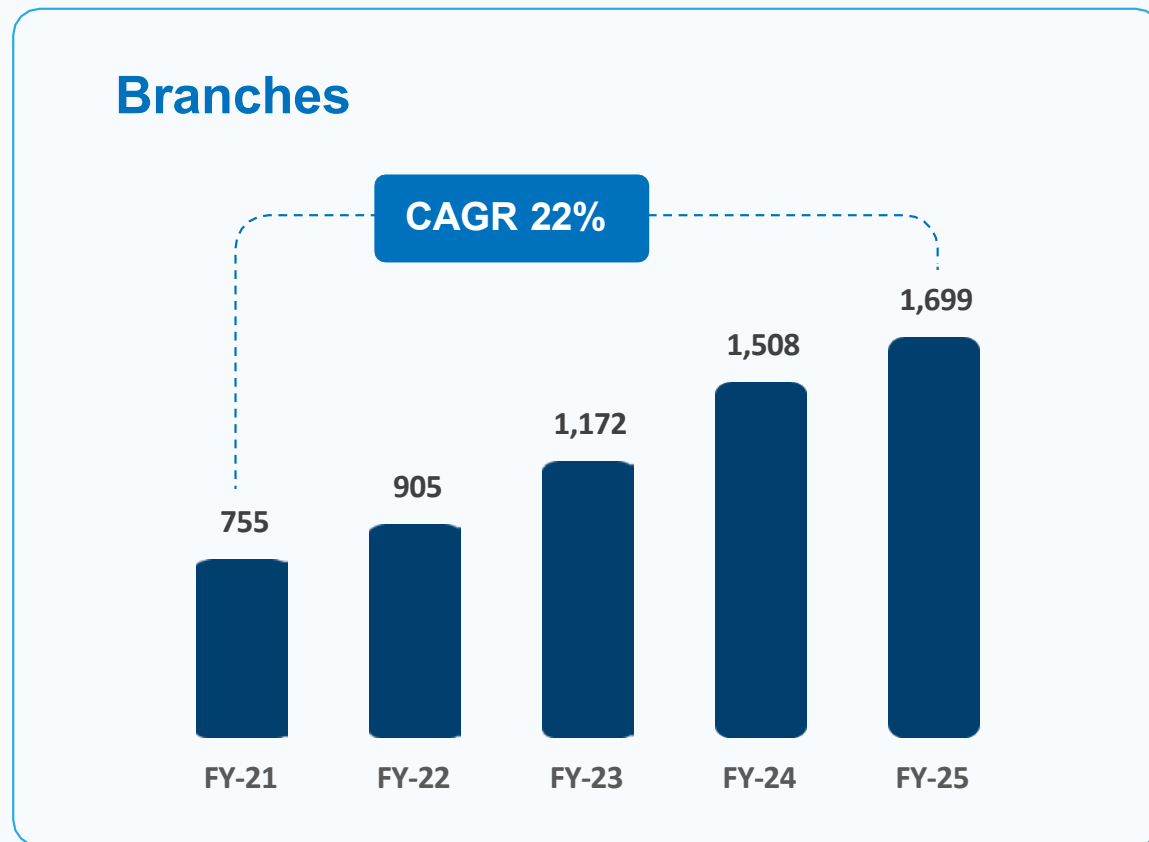
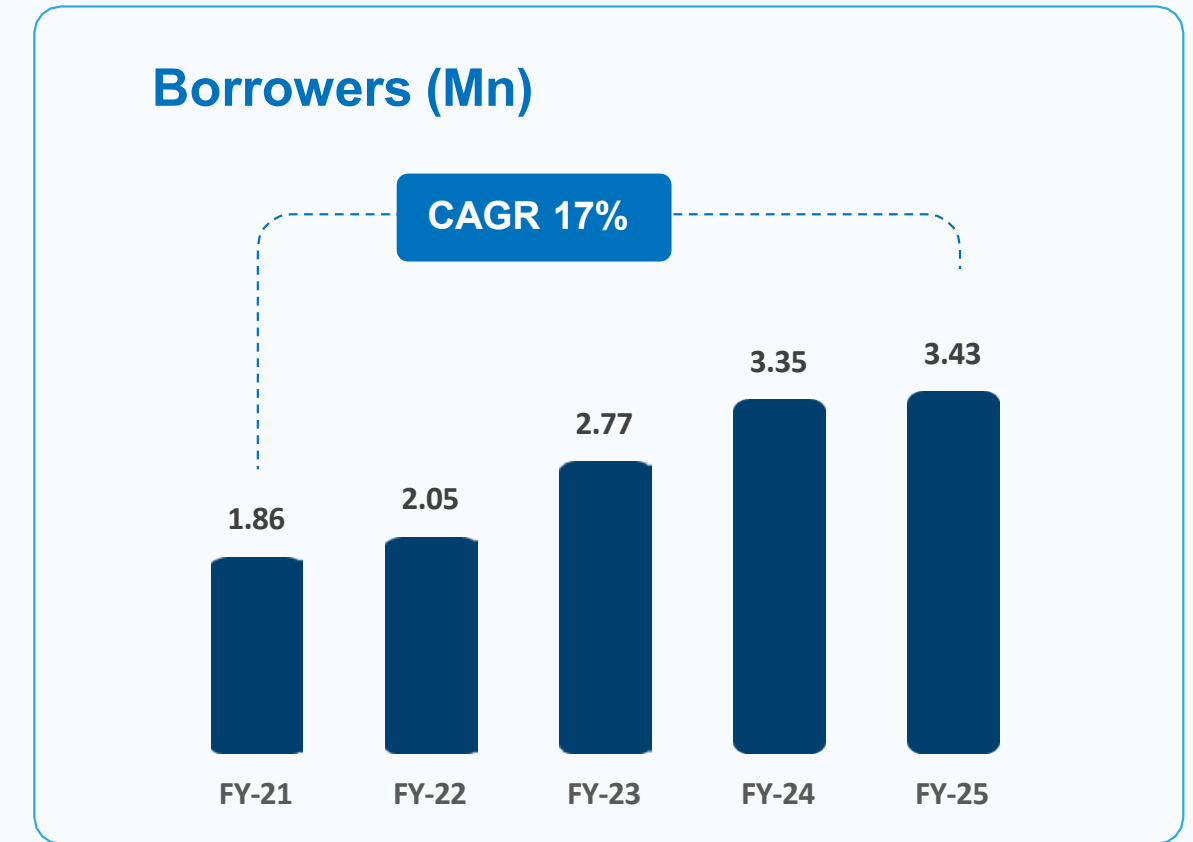
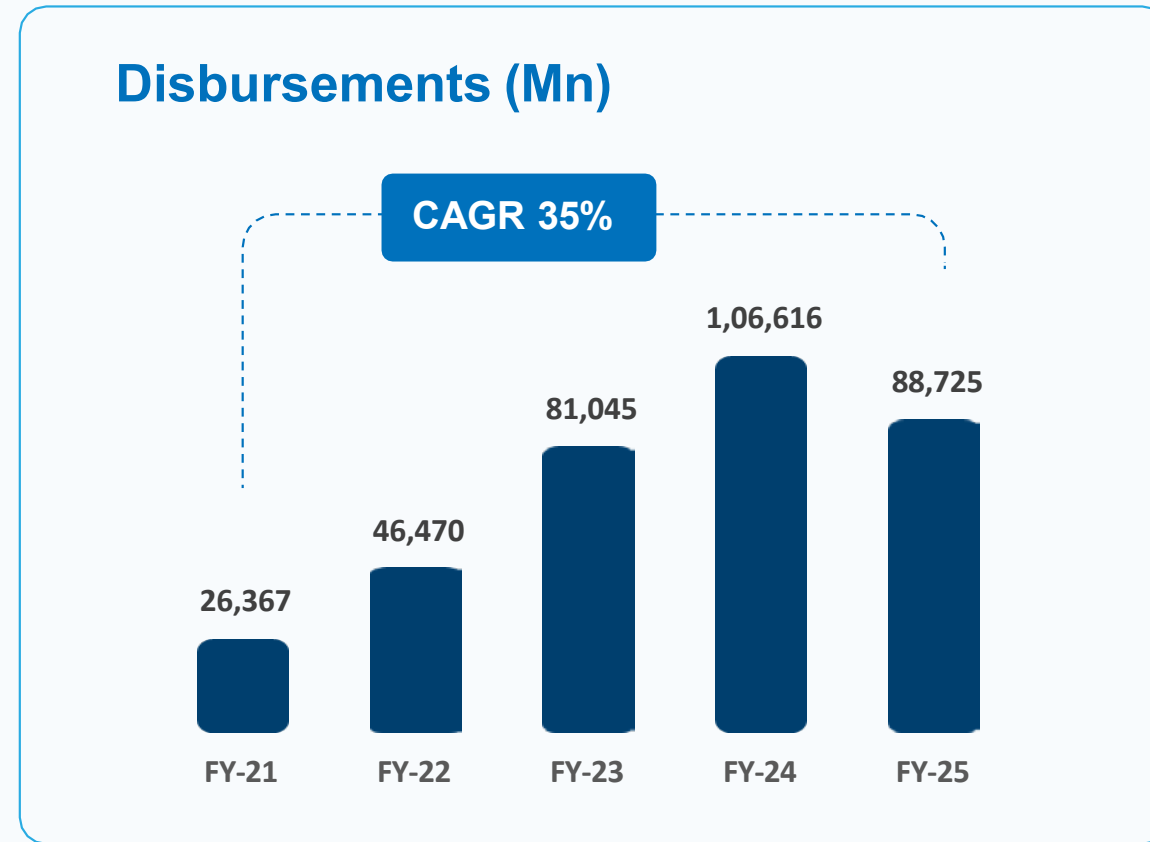
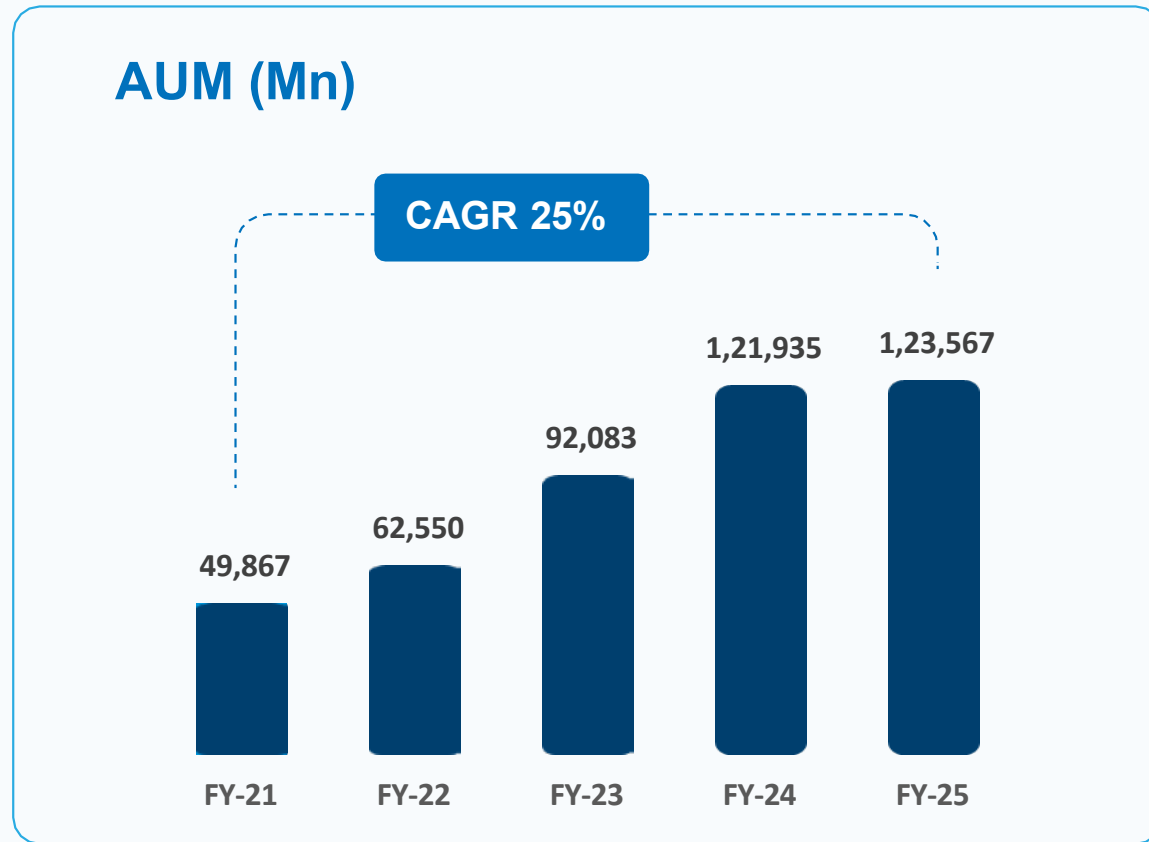
BHIM Voice



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.





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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Ph. No: +91-98218 49374



About Muthoot
Microfin

Muthoot Pappachan
Group

Mahila Mitra App

Thank You

