



July 09, 2026

**BSE Limited**  
Phiroze Jeejeebhoy Towers  
Dalal Street, Mumbai- 400001

**Scrip Code: 544055**

**National Stock Exchange of India Limited**  
Exchange Plaza,  
Bandra Kurla Complex, Bandra (E),  
Mumbai 400 051

**Scrip Code: MUTHOOTMF**

Dear Sir/Madam,

**Sub: Intimation under the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (SEBI LODR) – Key Business Update**

Pursuant to Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 please find herewith the “**Key Business Update for Quarter Ended June 30, 2026**”

Kindly take the same on records.

Thanking you,

Yours faithfully,

For **Muthoot Microfin Limited**

**Neethu Ajay**  
**Chief Compliance Officer and Company Secretary**

**MUTHOOT MICROFIN LIMITED**

**CIN:L65190MH1992PLC066228**

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## **Key Business Update for Quarter Ended June 30, 2026**

- 1. Assets under Management (AUM):** AUM stood at **Rs. 14,457 crore** as of June 30, 2026, registering **18% YoY growth** over June 30, 2025 and **3% QoQ growth** compared to March 31, 2026, reflecting continued portfolio expansion.
- 2. Portfolio Diversification:**
  - The loan portfolio continued to diversify, with the **JLG and Non-JLG mix improving to 76:24** as of June 30, 2026 from 83:17 as of March 31, 2026.
  - The Small and Micro Enterprise Individual Loan (**IL**) **portfolio** increased to **Rs. 3,214 crore** while continuing to maintain near-zero delinquency.
  - During the quarter, the Company also **commenced disbursement of gold loans** under referral and co-lending model with its parent company Muthoot Fincorp Limited **disbursing Rs.192.86 Cr**, further strengthening its secured lending portfolio.
- 3. Disbursement:** Disbursements during Q1 FY27 stood at **Rs. 2,645 crore**, registering **49% growth year-on-year** over Q1 FY26. The quarter also marked the commencement of gold loan disbursements under the co-lending arrangement with Muthoot Fincorp, expanding the Company's product offerings.
- 4. Network and Customer Franchise:** As of June 30, 2026, the Company operated **1,671 branches** and served **33 lakh active customers**. During the quarter, the Company continued to strengthen its presence across existing and recently entered markets, including Telangana, Andhra Pradesh and Assam, while leveraging its branch network to support diversified product offerings.
- 5. Asset Quality:** Collection Efficiency (**CE**) **stood at 97.97%** in Q1 FY27, improving by **497 bps over Q1 FY26** and improving by 157 bps compared to Q4 FY26 (96.43%). **X-Bucket CE stood at 99.89%**, reflecting sustained collection discipline and the continued resilience of the portfolio.
- 6. Credit Rating Upgrade:** During the quarter, CRISIL **upgraded the Company's long-term credit rating to CRISIL AA-/Stable** from CRISIL A+/Positive, while reaffirming the CRISIL A1+ rating on its Commercial Paper. The upgrade reflects the Company's strengthened credit profile and is expected to further enhance access to diversified funding sources at competitive rates, supporting future growth and funding efficiency.
- 7. Liquidity and Funds Raised:** As of June 30, 2026, the Company maintained a **robust liquidity of 1,310 Cr** through diversified funding sources and **un-availed sanctioned credit lines amounting to Rs. 3,485 crore**, providing adequate financial flexibility to support future business growth. During the quarter, the Company further strengthened its funding profile by raising a total of **Rs. 2,664 crore**.

8. **Digital:** The Company's digital initiatives continued to gain traction during the quarter, with cumulative downloads of the Mahila Mitra app reaching 2.09 Mn. **Digital collections increased to 40%** in Q1 FY27 from 23% in Q1 FY26 and 34% in Q4FY26, reflecting continued adoption of digital payment channels and enhanced customer engagement.
9. **Capital Markets Day and Vision 30-30:** During the quarter, the Company hosted its inaugural Capital Markets Day, unveiling its **Vision 2030 ("Vision 30-30") roadmap**. The Company outlined its long-term strategic aspirations of achieving Rs. **30,000 crore AUM** by FY30, transitioning to a **53.4% JLG and 46.6% Non-JLG** portfolio mix, while targeting a Return on Assets (**RoA**) of **over 5%**, Return on Equity (**RoE**) of **over 20%**, and 75% digital collections by 2030. The vision underscores the Company's commitment to building a diversified, technology-enabled and sustainably profitable franchise, with resilient asset quality and predictable credit costs across cycles.

The financial and operating information presented above as of and for the quarter ended June 30, 2026 is based on provisional unaudited numbers. These figures are subject to review by the Statutory Auditors of the Company and approval by the Audit Committee and the Board of Directors.