

Resilient Futures Through Inclusive Growth

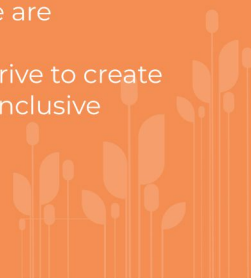
April - December 2024



From the Management Desk

At Midland Microfin, our vision for a sustainable future drives every initiative we undertake. From empowering women at the grassroots to fostering financial inclusion, we are committed to reshaping rural economies with integrity and purpose. By championing innovative solutions and reducing our carbon footprint, we strive to create a lasting, positive impact in the communities we serve, building pathways for inclusive growth and shared prosperity.

-Amardeep Singh Samra
Managing Director



Midland Microfin Ltd.

Recognised as Fastest growing MFI

Midland Microfin Ltd. has been honoured as the Fastest Growing Microfinance Institution at the 8th Annual Brand Vision India 2030 Leadership Conclave. This award acknowledges our commitment to integrity, innovation, and making a profound impact on underserved communities. It celebrates our efforts in driving financial inclusion and transforming lives. We dedicate this achievement to our employees, partners, and customers who fuel our success. Together, we continue to pave the way for inclusive and sustainable growth.



New Schemes

ICICI UNNATI LOAN

As a trusted Business Correspondent partner of ICICI Bank, Midland Microfin Ltd. enables the seamless delivery of the ICICI Unnati Loan, a tailored financial product designed to support communities with limited access to banking services. Through Joint Liability Group loan products, we actively drive financial inclusion by providing essential financial services to both existing and new clients in areas with limited financial intermediation.

Ajeevika Loan

Midland Microfin Ltd is proud to be among the few institutions recognised by NSFDC to offer the Ajeevika Loan which empowers Scheduled Castes, Scheduled Tribes and Backward Classes through income-generating activities. With a ticket size ranging from ₹11000 to ₹60000, a fixed 15 percent interest rate and a 24 month tenure all with zero processing fees we are committed to fostering financial self-reliance and inclusive growth

Driven by Excellence, Milestones That Matter

Training Department



RBI DEA Programmes

Our Training Department, in collaboration with the Reserve Bank of India (RBI) and Sa-Dhan, has conducted RBI DEA workshops across villages at the PAN India level, reaching over 66 beneficiaries. Various topics that are covered under this workshop include 'Financial Inclusion and Access to Banking Services' and 'The Importance of Digital Banking and e-payments.'

MBA Programme

At Midland Microfin Ltd., we are excited to introduce a game-changing opportunity for career growth—our MBA Programme. Designed for our high-performing and loyal employees, this initiative is part of our ongoing commitment to empowering our team to reach their full potential. This programme offers a unique chance to elevate skills, expand knowledge, and unlock endless possibilities for career advancement.



The BIRD Programme

Midland Microfin Ltd. recently participated in workshops at the Bankers Institute for Rural Development, Lucknow. The workshop, on the Role of FinTech and Account Aggregators, highlighted innovative solutions transforming the banking ecosystem. Additionally, the National Seminar on Best Practices in HRD explored strategies to strengthen HRD and promote growth in rural financial institutions. These sessions provided valuable insights to enhance our efforts in financial inclusion and rural development.

Skill Building Programme

At Midland Microfin, we are committed to fostering continuous learning and building a future-ready workforce. We conducted a Skill Building Programme, with Mr. Narinder Garcha for employees of Kolkata, Odisha, and Jharkhand, highlighting our dedication to nurturing talent and driving innovation. This initiative reaffirms our focus on developing employees who are well-equipped to thrive in the future and contribute to the company's growth.





Information Technology Department

MidFin Mobile Application

Midland Microfin Ltd. launched the Midfin Customer Service App. This app provides a seamless platform for users to manage accounts, access loan details, make payments, and connect with customer support.



Inventory Management System (IMS)

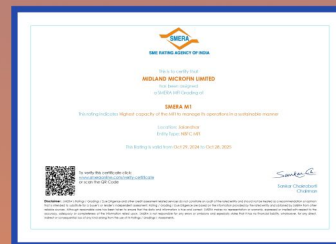
This cutting-edge software delivers comprehensive visibility into CPP stock, ensuring accurate reconciliation and seamless tracking at every stage. IMS simplifies order management, streamlines grievance handling, and maintains a robust audit trail.

Accounts & Finance Department



MIC1 COCA Grading from SMERA

We are proud to announce that Midland Microfin Ltd. has once again received the prestigious MIC1 COCA Grading from SMERA. This recognition reflects our dedication, teamwork, and commitment to operational excellence and the highest industry standards.



Announcement

Midland Microfin Ltd. has closed its inaugural transaction in GIFT CITY by securing a USD 5 million investment from the Switzerland-Based Impact Investor Blue Orchard through foreign denominated bonds.

This transaction provides a boost to our aspiration for financial inclusion and promoting women entrepreneurship.

Pioneering Success - FY 2024-25 Milestones

Midland Microfin Ltd. raised USD 33 Million in Q1 of FY 2024-25 through External Commercial Borrowing (ECB). The company achieved a significant milestone by completing its first transaction with GIFT City in Q1 of FY 2024-25. These developments contribute to expanding Midland Microfin's financial operations and global presence.



Driving Sustainable Development through



Sa-Dhan National Conference

Mr. Amardeep Samra, Managing Director of Midland Microfin, participated in a Sa-Dhan panel discussion on the RBI's latest regulatory guidelines for microfinance. The session delved into the benefits and challenges for lenders and borrowers, highlighting the importance of self-regulation, transparency, and ethical practices in fostering trust, protecting customers, and driving sustainable growth in the sector.

Scaling up a Promising Stream of Climate Adaptation in Agriculture

Our COO & CFO, Mr. Amitesh Kumar, spoke at the event, Adoption of Technologies by Financial Institutions: Experiences, Challenges, and Pathways, highlighting how Midland Microfin supports small and marginal farmers. By enabling access to climate-resilient technologies and promoting sustainable practices, we empower farmers to build resilience and achieve long-term success.



Financial Health of Women-owned Micro-businesses (WMBs)

We were honoured to join the panel for the launch of decoding the financial health of women-owned micro-businesses with MicroSave Consulting and Sa-Dhan. Mr. Maninder Kumar from our team shared insights on supporting women entrepreneurs. The session highlighted the practical impact of the financial health framework and our commitment to empowering women in the microfinance sector.





Rs. 2,677.57 Cr.
TOTAL AUM



12 States & 2 UTs
OPERATIONAL AREA



10 Lakhs+
BORROWERS



517+
BRANCHES



4500+
EMPLOYEES



Social Impact Product Department

Rewards and Recognitions

Celebrating Connections, Building Memories



MAURITIUS



THAILAND



MUSSOORIE



BAKU



Expanding Our Social Impact

Midland Microfin Ltd. proudly achieved a significant milestone in collaboration with SKV Cadeau Pvt. Ltd., delivering thousands of Social Impact Product Units. To commemorate this achievement, both teams gathered in Baku, Azerbaijan, a fitting setting to honour the dedication and hard work that made this possible.

This success reflects our shared commitment to driving meaningful change and creating lasting impact in the communities we serve.



Strengthening Partnerships for a Greater Reach

Midland Microfin Ltd., in partnership with Aspire & Innovative Advertising Ltd., has successfully expanded the reach of our Social Impact Product Units. The milestone was celebrated in Mauritius, marking a moment of achievement and collaboration.

This success is a testament to the unwavering dedication and passion of our teams, reinforcing our mission to create meaningful and sustainable impact.

Client Speak

"Midland Microfin Ltd.'s assistance was a stepping stone to our brighter future.

My husband and I faced significant financial challenges until Midland Microfin Ltd. stepped in and supported us with a ₹40,000 loan. This assistance allowed us to meet our family's needs and regain our financial stability. I'm truly grateful and hopeful for continued support in building a secure future for our family."

**- Tumpa Mondal,
Kolkata West Bengal**



Employee Speak

"I am Amandeep Kaur, and I have been associated with Midland Microfin Ltd. for 8 years. I began my journey as a Credit Executive and now proudly lead a team of 12 people as a Team Leader. My journey has been truly empowering at Midland Microfin which creates a safe, supportive environment where everyone is valued and encouraged to grow. I'm proud to be part of an organization that genuinely uplifts and empowers women."

-Amandeep Kaur



Women Empowerment in Action

When women are empowered, the world brims with infinite possibilities. It becomes a place where shared opportunities pave the way for sustainable progress, generation after generation. Empowering women is the key to unlocking the full potential of our communities, sparking innovation, fostering collaboration, and building resilience.



Years of Togetherness

CONNECT WITH US:



FOR FURTHER QUERIES, REACH US ON:

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VISIT OUR WEBSITE

