

Empowering Communities Through Digital Inclusion

January-April 2025

About Company

At **Midland Microfin Ltd.**, we believe in progress that reaches everyone. Our mission is rooted in driving financial inclusion by empowering communities across India, one entrepreneur, one branch, one innovation at a time. From expanding our digital footprint to strengthening grassroots partnerships, we are focused on building a more connected, resilient, and opportunity-driven future for our clients and employees.



Key Highlights:

12
States

02
Union Territories

230
Total Districts

88,897
Total Villages

517
Total Branches

10 LAKH+
Active Clients

5,500+
Total Employees

Midland Microfin Ltd. Recognised as a Great Place to Work – 6 Years in a Row!

At Midland Microfin Ltd., we believe that great workplaces don't just happen, they're built every day by people who care. Being certified a Great Place to Work for the sixth year running is more than a milestone. It is a reflection of our culture of trust, empathy, and shared purpose.

This recognition reaffirms our belief that when we invest in our people, in their growth, voice, and wellbeing, we create an organisation that is not only high-performing, but deeply human. At Midland, it's our people who make this a truly great place to work.



Departmental Achievements:

1 Cybersecurity Fortification

Project: SIEM-SOC Integration

What's New: Strengthened backend cybersecurity by implementing real time threat monitoring.

Impact: Improved system resilience, reduced risk of data breaches.

2 Sportways App Upgrade

Project: Enhanced Security Protocols

What's New: Introduced two-factor authentication, PIN-based login, and additional password encryption.

Impact: Strengthened data privacy and app protection for all users.

3 TRAI Compliance

Project: 160 series Implementation

What's New: Shifted SMS alerts to TRAI-Compliant number under the 160 series.

Impact: Improved trust, ensured regulatory adherence and enhanced message delivery.

4 Gmail Services Upgrade

Project: Enterprise Gmail Migration

What's New: Shifted email services to a secure Google Workspace, enabled 2FA & centralised control.

Impact: Better email security, efficiency, and reduced internal cyber risks.

5 Legacy CRM Cloud Migration

Project: CRM Upgrade

What's New: Migrated core CRM to a cloud-native platform for faster processing, real-time updates, and better integration.

Impact: Improved data visibility and stronger team coordination.

6 Customer Grievance Redressal

Project: New Resolution Module

What's New: Introduced a standardised customer grievance tool to improve complaint tracking and resolution times.

Impact: Faster issue resolution, better client experience, and accountability.

7 Inventory System Upgrade

Project: CPP Process Improvement

What's New: Implemented new Inventory Management System to better track supplies and streamline inter-departmental coordination.

Impact: Reduced stock mismatch and improved field-level fulfilment.

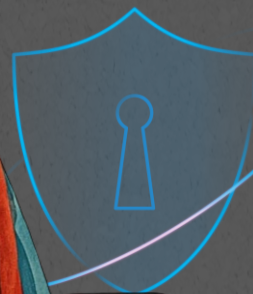
8 MidFin App Revamp

Project: Customer App Upgrades

What's New: Added features like transaction snapshots, application tracking, and improved UI for smoother access.

Performance: 1.03L+ downloads | 4.8 on Play Store

Impact: Empowered clients to self-serve, track applications, and reduce branch visits.



₹113 Crore Equity

Raised to Strengthen Growth and Reach

In March 2025, Midland Microfin Ltd. successfully raised ₹113 crore through a rights issue. This funding marks a strategic leap towards expanding our footprint, improving financial flexibility, and sealing impact. The capital will be used to enhance operational resilience, extend our branch network, and build stronger, more inclusive communities across India.



Dedicated Helpline to Strengthen Internal Communication

To strengthen internal communication and ensure timely resolution of concerns, Midland launched a dedicated CPP helpline. This initiative provides employees with a direct and confidential channel for support, leading to faster redressals, more transparency, and a stronger sense of trust within teams.

Structured SMS System for Proactive Member Engagement

We introduced a dual-mode product feedback system — online and on-ground, giving our CPP members more ways to share input. This change has helped us identify specific user needs and improve product offerings with real-time insights from the field.

Product Feedback Collection Mechanism

A structured SMS system now helps CPP members informed about essential events, from registration to repair and policy renewals. With clear timely messages, we are making communication more transparent, proactive, and customer-first.

Driving Financial Literacy: 18 RBI-DEA Workshops

Learning that Opens doors

As part of the RBI-DEA initiative, Midland conducted 18 financial literacy workshops across 10 states and union territories. These sessions focused on empowering underserved communities with practical knowledge of savings, digital tools, and banking systems - paving the way for long-term financial confidence.

Online Induction & Refresh Trainings

Training to power the Next Chapter

Midland conducted 124 online and in-person training sessions across India as a part of our ongoing employee development efforts. From onboarding new team members to refreshing the skills of experienced Staff, these sessions ensure we stay aligned agile and people-first" every step of the way.





Performance Powered Recognition

- Midland Microfin Ltd. launched the Mitva Dinner Set Quarterly Bonanza across Business Hub 5 from January to March 2025, recognizing team members for their exceptional efforts in promoting Mitva Dinner Set applications. Each application earned points towards exciting incentives, with top performers receiving Amazon cash vouchers.

- **Awardees:** 4 Center Officers, 3 Branch Managers, 3 BOCOs, 2 Cluster Managers, 2 Regional Managers, and 1 Business Head.

The Aspire Non-Financial Bonanza was rolled out Pan India during February and March 2025 to boost key non-financial performance indicators. Eligible team members received Amazon cash vouchers as a token of recognition.

- **Awardees:** 20 Center Officers, 20 Branch Managers, 20 BOCOs, 5 Cluster Managers, 5 Deputy Managers, 1 State Business Head, 1 Deputy Business Head, and 1 Business Head.

To harness the excitement of the IPL season, Midland launched Aspire IPL Bonanza – an incentive programme that linked monthly performance goals with the ultimate reward, tickets to an IPL match. Winners were treated to a live match between RCB and LSG at Lucknow.



STRENGTHENING MICROFINANCE'S ROLE IN THE AFFORDABLE HOUSING ECOSYSTEM

- Midland Microfin Ltd. participated in the Micro Housing Finance Conclave held on 31st January 2025 in New Delhi. Organized by Sa-Dhan, Habitat for Humanity India, and TCIS, the event brought together key stakeholders to address the future of affordable housing finance in underserved communities.
- Insights were shared by Shri Caya Prasad (Ministry of Rural Development), Mr. Vishal Goyal (National Housing Bank), and Mr. Patrick McAllister (Habitat for Humanity International), with a focus on improving access to housing through microfinance, strengthening financial mechanisms, and advancing inclusive models.
- As an active participant, Midland reaffirmed its commitment to support solution that drive financial inclusion and empower families with dignified living space.

STRATEGY MEET 2025

GOALS. GRIT. GROWTH.

From bold ideas to share breakthroughs, our third Strategy Meet was all about momentum.

Over two days, teams from across the country came together to reflect, reset, and rally around a common vision. Day one sparked open conversations and sharp goal-setting. Day two celebrated performance, passion, and the people powering our progress.

With fresh strategies, aligned teams, and louder ambition, we are ready to make the next chapter our strongest yet.



Client Testimonials:

Ruchi Kumari, Harchanan, Bihar

Ruchi Kumari, a small entrepreneur from Harchanan, Bihar, started a modest general store to support her family. With limited resources, expanding the business felt out of reach until she partnered with Midland Microfin Ltd.

With timely financial support, she was able to stock more products and meet growing demand. Today, she runs her store with confidence and contributes steadily to her family's income.

"Pehle socha bhi nahi tha ki mera chhota sa kaam itna kuch badal sakta hai. Midland ke saath sirf aamdani badhi, bachon ke liye bhi ek accha bhavishya dekh pa rahi hoon."



Employee Testimonials:

Shyamasree Jana - Regional HR, Kolkata

I joined Midland in July 2023, and right from the start, it felt like a place where people genuinely matter.

In my role, I focus on strengthening hiring practices, building a culture of trust, and encouraging open, honest conversations across teams. What stands out most are the real interactions: the tough decisions, the moments of learning, the sense of impact. It is a role that challenges me and gives me purpose beyond the day-to-day.



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FOR FURTHER QUERIES, REACH US ON :

0181-5091561
1800 1379 600

E-MAIL :

info@midlandmicrofin.com

VISIT WEBSITE

