

BUILDING SUSTAINABLE FUTURES WITH ESG-DRIVEN SOLUTIONS

Recognition for Impact



Midland Microfin Ltd. has received the Social Impact Certificate from d.light. This recognition reflects our commitment to empowering communities through affordable and sustainable products, driving positive change, and fostering a greener future. This milestone highlights our dedication to offering impactful solutions that improve the quality of life for our customers while prioritising sustainability.

OUR COMMITMENT TO SUSTAINABILITY

At Midland Microfin Ltd., sustainability isn't just a principle, it's a practice woven into everything we do. We are committed to fostering inclusive growth by integrating Environmental, Social, and Governance (ESG) values into our initiatives. From financing clean energy solutions like e-cycles, solar torches, and induction cooktops to empowering grassroots entrepreneurs with eco-friendly business models, we strive to reduce carbon footprints and drive long-term impact. Our dedication extends beyond finance, with ongoing initiatives in financial inclusion, education, and healthcare. We prioritise transparency, responsible lending, and digital accessibility through tools like the Midfin Customer Service App, ensuring our customers benefit from ethical and innovative financial solutions.

OUR REACH AT A GLANCE

12+2
States & UT

517
Branches

10 LAKH
Borrowers

4645
Employees

Expanding Horizons Beyond Microfinance



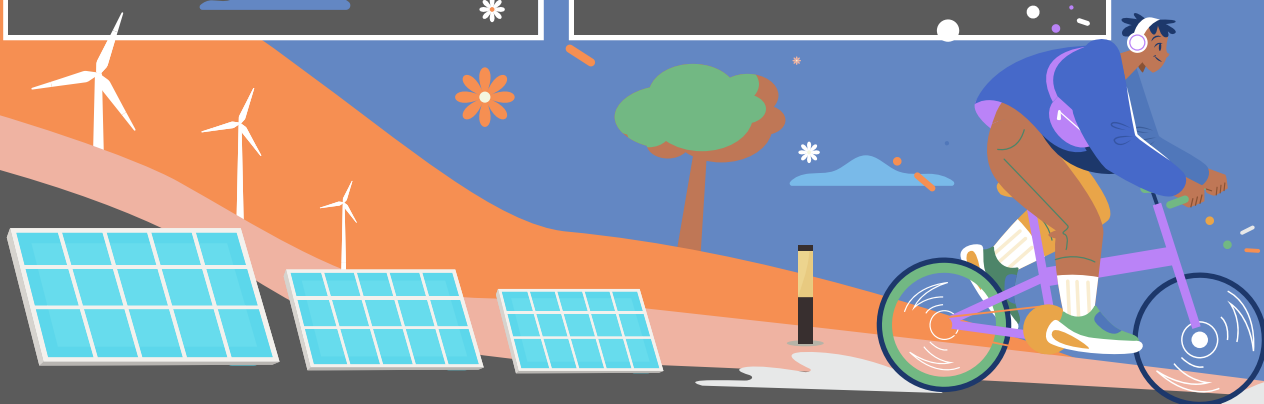
Drip Irrigation

Midland Microfin Ltd. proudly participated in the UP Partnership Conclave, reaffirming our commitment to empowering farmers and promoting climate-resilient agriculture. We highlighted the transformative benefits of drip irrigation, which optimises water usage and enhances crop yields. To support this transition, we offer tailored financing solutions that help farmers adopt sustainable practices with ease.



E-Cycle for a Greener Future

Midland Microfin Ltd. is introducing eco-friendly e-cycles for our centre officers, making sustainable mobility a reality. Designed for centres within a 15 km radius, these e-cycles provide a smooth, efficient ride with a range of 42–45 km on a full charge. More than just a mode of transport, these e-cycles represent a step towards a cleaner, greener future, offering convenience, cost-effectiveness, and seamless support for digital payments.



CSR: Empowering Communities, Creating Change

At Midland Foundation, we believe in action-driven social impact. Our Corporate Social Responsibility (CSR) initiatives are focused on empowering communities, fostering resilience, and driving sustainable development. From crisis relief to financial inclusion, our efforts are designed to uplift lives and create lasting change.

Crisis Relief: Extending Support in Difficult Times

Following a devastating fire in the Darbhanga region of Bihar, Midland Foundation stepped in to provide immediate relief to affected families. In collaboration with our Dalsinghsarai, Rosera, and Jandaha branches, we distributed food staple kits, ensuring essential supplies reached those in need. Our commitment to community welfare and resilience remains unwavering during challenging times.



Bacchat-Ki-Or-Kadam: Strengthening Financial Inclusion

Midland Foundation launched Bacchat-Ki-Or-Kadam, a programme designed to foster financial empowerment. By promoting saving habits, enhancing financial literacy, and incentivising group growth, we are enabling individuals to make informed financial decisions. Through this initiative, we are building stronger communities and driving sustainable development.

Navi Disha: Educating for a Brighter Future

In collaboration with Share India Private Capital and Saadhan, Midland Foundation organised the Navi Disha programme, bringing together over 150 attendees. The event featured a financial literacy street play, tablet distribution for 10 scholarship students, and a workshop on women's health and hygiene. This initiative reflects our commitment to education, financial awareness, and community empowerment.



Innovating for Community Well-being

Mosquito Racquet: Protecting Health, Enhancing Lives

Midland Microfin Ltd. has introduced a Social Impact Product—the Mosquito Racquet. With its chemical-free, lightweight, and durable design, this innovative solution helps eliminate mosquitoes and prevent vector-borne diseases, safeguarding community health.



Health, Hygiene & Hope: Empowering Rural Women with The Happy Tap

Midland Foundation, in collaboration with Midland Microfin Ltd., has introduced The Happy Tap, a groundbreaking initiative aimed at improving hygiene accessibility in rural communities. Designed as a portable, easy-to-use handwashing device, The Happy Tap enables women and families in underserved areas to practise proper hand hygiene even in low-water settings. By promoting better sanitation habits, this initiative helps reduce the spread of waterborne diseases, ensuring healthier living conditions for rural households.

Financial Freedom Through Microfinance

Midland Foundation, in collaboration with Lovely Professional University, hosted the Financial Freedom Through Microfinance workshop in Kishanpur Village, Punjab.

This initiative provided practical financial knowledge and tools to help participants tackle financial challenges. The workshop received positive feedback, with attendees expressing gratitude for the valuable insights and real-world solutions shared by facilitators.



Microfinance Awareness Programme – Palamu, Jharkhand

Midland Microfin Ltd., in partnership with MFIN, hosted a Microfinance Awareness Programme in Palamu, Jharkhand, to empower local women entrepreneurs. This initiative provided 80–90 women with the tools to navigate financial challenges, fostering trust, sustainability, and ethical repayment practices. With active support from district authorities, the programme promoted financial independence and strengthened community resilience.

Midland Clean Energy Program Impact



386,935
households empowered
with clean energy.



1,702,514
Individuals empowered



56,841 Emissions
reductions issued till date
(in tons Co2e)

Empowering Hygiene: A Happy Tap Testimonial

“The Happy Tap from Midland Microfin Ltd. has made handwashing so much easier and more hygienic for my family and me. We now feel healthier and more aware of good hygiene practices thanks to this thoughtful initiative. A heartfelt thank you to Midland Microfin for caring about our well-being and empowering rural families like ours!”

— Asmita Devi, Bihar



Going the Extra Mile: Rakesh Kumar's E-Cycle Story

At Midland Microfin Ltd., e-cycles have been introduced for all centre officers, making daily commutes smarter, greener, and more efficient. Among them, Rakesh Kumar took this initiative to the next level, covering 281 km in just five days.

By choosing an eco-friendly commute, Rakesh isn't just reducing his carbon footprint, he's inspiring his peers to embrace sustainability in everyday life. In recognition of his dedication, Midland Microfin Ltd. awarded him a ₹500 Amazon voucher.

Here's to more miles, fewer emissions & leading by example—keep riding, Rakesh!



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