



# HOLISTIC MICROFINANCE FOR HOLISTIC GROWTH AT THE GRASSROOTS

## ABOUT MIDLAND MICROFIN

Midland Microfin Ltd. is focused on expanding financial inclusion and creating pathways for entrepreneurship and economic stability across India. Through responsible lending, digital innovation and community partnerships, we support progress that reaches underserved households at the grassroots.

Our approach remains clear. Growth must be inclusive, transparent and transformative for the communities we serve.



## KEY HIGHLIGHTS

<b>16 &amp; 2 STATES &amp; UTs</b>	<b>245 TOTAL DISTRICTS</b>
<b>600+ TOTAL BRANCHES</b>	<b>11 LAKH+ ACTIVE CLIENTS</b>
<b>97,461 TOTAL VILLAGES</b>	<b>5,500+ TOTAL EMPLOYEES</b>



### New Milestones

#### New Corporate Office | Noida

The opening of our new corporate office in Noida marks an important step forward in strengthening capabilities, collaboration and regional integration.

#### Expansion Into New States

Operations began in Andhra Pradesh, Assam, Chhattisgarh and Maharashtra. These regions hold high potential and represent progress toward broader access to financial services, stronger community support systems and deeper rural economic participation.

## CAPITAL EXPANSION ALIGNED WITH INCLUSIVE GROWTH GOALS

During the current financial year (as of 30th November), the company raised Rs.1,209.97 crore in funding through a diversified mix of term loans, direct assignments, non-convertible debentures, securitisation deals and inter-corporate borrowings



## DEPARTMENTAL ACHIEVEMENTS

### Training and Capacity Building

- 37 RBI DEA Financial Literacy Workshops conducted across Haryana, Punjab, Jharkhand, Madhya Pradesh, Uttar Pradesh, Odisha, Rajasthan and Gujarat, empowering more than 2,500 rural women.
- Managerial Excellence Workshops held to enhance leadership capability across operational teams.
- Train the Trainer programmes rolled out to enable scalable learning delivery aligned with operational standards.
- Collaboration with Chitkara University engaged 40 students through an industry immersion session on applied microfinance systems and risk practices.



### Compliance Strengthening

- 142 refresher workshops conducted across branches to reinforce compliance readiness, audit discipline and operational consistency.



## INFORMATION TECHNOLOGY UPDATES

Technology enhancements this quarter focused on strengthening operational accuracy, automation and user experience across branches and support functions.

### Key Upgrades

- **MidFin Audit Application Launch:** The new MidFin Audit Application was launched on 02 December 2025. It enables digital audit workflows, a unified monitoring dashboard and faster reporting. The platform improves transparency and serves as a complete audit management solution from initiation to closure.
- **Quick Bill Enhancements:** Improvements rolled out across vendor, invoice, approval and UTR workflows to improve alerting, classification and audit readiness.
- **IMS Accounts Module:** Introduced centralised tracking, approvals and dashboard reporting to streamline inventory and operational management.
- **Bank Statement Analyser:** Enabled automated statement screening during loan assessments to strengthen evaluation and reduce manual effort.
- **UPI AutoPay Enablement:** Integrated recurring digital repayment functionality into the app to improve convenience and reduce payment delays.

### Impact

- **Faster processing**
- **Better transparency & audit governance**
- **Fewer manual errors**
- **Stronger compliance alignment**
- **Improved customer convenience**
- **Better operational decision making**

## PERFORMANCE & PEOPLE



### Business Review Meetings 2025

A summary of the regional Business Review Meetings, focused on operational excellence, portfolio quality, compliance readiness, digital progress.



### Midland Cricket League 2025

Highlight teamwork, energy, participation.

## SECTOR ENGAGEMENT



### 20th Sa-Dhan National Conference, New Delhi

Midland Microfin Ltd. participated in the 20th Sa-Dhan National Conference held in New Delhi, where leaders, policymakers, innovators and practitioners gathered to discuss the future of inclusive finance.

Mr Amardeep Singh Samra, Managing Director of Midland Microfin Ltd., contributed as a panelist on the theme Reinventing Microfinance: Product Diversification and Lending Models.

During the discussion, he highlighted Midland's approach to responsible innovation.

#### Key Focus Areas

- Diversified products designed around client need rather than institutional convenience
- Lending frameworks that prioritise simplicity, clarity and transparency
- Strengthening community outcomes through solutions that improve livelihoods, financial stability & long term resilience

He also reaffirmed that diversification must be thoughtful, research led and aligned with client ability and risk behaviour. Innovation should build trust, strengthen repayment culture and protect the financial wellbeing of borrowers.



### Punjab State Members Meet 2025

Midland Microfin Ltd. hosted the Sa-Dhan Punjab State Members Meet in Jalandhar. The event brought together key sector representatives to discuss the evolving microfinance landscape and the shared responsibility of strengthening last mile access for underserved communities.

Mr Amitesh Kumar addressed the forum and highlighted the importance of ensuring that financial inclusion creates dignity, stability and long term livelihood impact, not just loan access. The discussion helped align sector priorities and reinforce collaborative action for inclusive growth in Punjab.

#### Key Focus Areas

- Responsible finance
- Client protection and transparency
- Role of microfinance in women's economic empowerment

### VII<sup>th</sup> Microfinance State Conference 2025

Midland Microfin Ltd. actively participated in the VII<sup>th</sup> Microfinance State Conference 2025 held in Lucknow, organised by the UPMA Microfinance Association. The conference brought together policymakers, industry leaders, and innovators to discuss the expanding role of microfinance in fostering inclusive growth and employment opportunities.

Representing the aspirations of rural entrepreneurs and women borrowers, Midland Microfin Ltd. reaffirmed its dedication to advancing financial inclusion as a driving force for sustainable livelihoods, entrepreneurship, and community development.



### Campus Connect – Bridging Knowledge with Real-World Microfinance

Midland Microfin Ltd. engaged with the enthusiastic students of **Chitkara University of Sales & Marketing** through an interactive learning session. Our **Head of Credit, Mr. Maninder Kumar**, provided valuable insights into Midland's operational framework, risk management practices, and the Joint Liability Group lending methodology.

He also highlighted essential skills for future professionals—data analysis, data visualisation, financial acumen and strong risk management capabilities. The session successfully connected theory with practical exposure, motivating young talent to contribute toward advancing financial inclusion and strengthening India's economic ecosystem.

## CLIENT TESTIMONIAL

### Client Success Story

A Saree Business Woven with Confidence

#### Ms. Sheela - Ashapur (Varanasi)

Sheela started with a loan of INR 40,000 and built a small saree business. With a second loan of INR 60,000, she expanded her product range and increased income for her family.

Today her business not only supports her household but also gives her confidence, independence and stability. Her journey reflects what responsible access to finance can unlock. More dignity. More opportunity. More control over the future.



## EMPLOYEE TESTIMONIAL

Kailash joined Midland as a Management Trainee eight years ago. With continued learning, mentoring and field experience, she grew into a leadership role.

What motivates her most is the purpose behind the work. The opportunity to support women borrowers, enable livelihoods and create visible change in communities.

To her, Midland feels like a workplace where effort is recognised and growth is accessible.



Empowering one woman empowers a family. Empowering thousands builds a stronger nation — **that's the Midland way of thinking.**



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