BUILDING STRONGER FOUNDATIONS FOR THE ROAD AHEAD

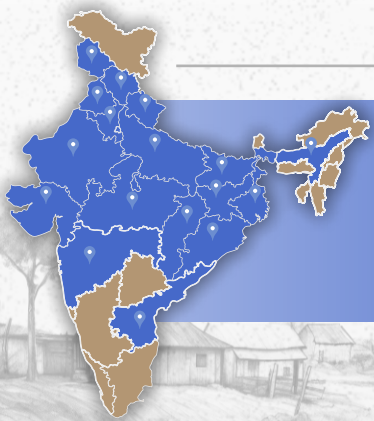
The first nine months of 2026 have been about strengthening the systems, capital and people that keep Midland moving.

From solar-powered branches and diversified funding to leadership development and employee wellbeing, here's a look at the work shaping Midland Microfin between January and September.



ABOUT COMPANY

Midland Microfin Ltd. combines an extensive rural and semi-urban presence with technology-led financial services designed around evolving customer needs. As the company expands its reach, products, and digital capabilities, its focus remains on responsible lending, operational strength, and widening access to formal finance.



KEY HIGHLIGHTS:

₹3,317.86 Cr Assets Under Management (AUM)	16 STATES + 2 UTs	1,22,834 TOTAL VILLAGES
654 TOTAL BRANCHES	11,10,263 ACTIVE CLIENTS	6,184 TOTAL EMPLOYEES

WHEN THE BRANCH RUNS ON THE SUN

For a field team serving remote communities, reliable operations matter. Over the past nine months, Midland expanded its solar-powered branch network to 151 locations, helping reduce dependence on conventional power sources and regional grid instability.

> **With 304 solar-powered branches across Bihar, Gujarat, Haryana, Himachal Pradesh, Jharkhand, Madhya Pradesh, Odisha, Rajasthan, Uttar Pradesh, Uttarakhand and West Bengal, we are reducing the disruption caused by power cuts in remote locations. Reliable power helps us to ensure that our systems remain operational, helping our teams complete daily collections and customer onboarding with minimal disruption.**

Through the MicroEnergy Credit (MEC) Programme, Midland has issued **62,123 tCO_2e** in verified emission reductions to date.

The shift is also visible in daily operations. Eight core organisational policies were updated to bring ESG considerations further into institutional decision-making. At the branch level, mobile documentation, automated process routing, and geotagging are helping move core workflows towards a paper-light model.



Driving Efficiency & Control in the Field

Alongside green energy, Midland simplified daily field operations using two mobile platforms: **Dista and TrackoField.**

Dista (Field Management & Lead Journey):
Guides customer lead generation digitally and uses selfie-based attendance during centre meetings.

TrackoField (Tracking & Operational Governance):
Gives managers live visibility over field movement, attendance checks, and location checkouts.

Together, these tools reduce paperwork, improve daily tracking and help managers support field teams in real time.



Fortifying Cyber Security

To keep customer data and digital operations safe, Midland completed three key security assessments:

Cybersecurity & IS Audits: Evaluated core IT infrastructure, access controls, and compliance.

Source Code Reviews: Inspected application code to fix potential security gaps early.

Vulnerability Assessment & Penetration Testing (VAPT): Tested web and mobile applications against threat scenarios to patch technical risks.

Portfolio Management: Driving Collection Excellence

Launched on April 1, 2026, the Portfolio Management Department completed its first six-month roadmap, combining process discipline with digital monitoring across key hubs (including Chandigarh, Lucknow, Patna, Kolkata, Ahmedabad, and Bhubaneswar):

Data-Driven Operations: Uses FinPage (collection tagging), Midfin Collect (digital calling), and Tableau dashboards for daily tracking.

Field Focus: Drives execution through branch visits, daily leadership syncs, and Saturday Mega Collection Days.

Recognised Impact: Honoured with the Excellence in Departmental Performance award at Safarnama Strategy Meet 2026.

Strengthening the Capital Base

₹1,710 crore

Raised Between January & September 2026

Between January and September 2026, Midland raised this through a diversified mix of term loans, inter-corporate loans, direct assignments, securitisation and non-convertible debentures (NCDs). This diversified funding base supports consistent credit availability while strengthening liquidity and balance sheet resilience.

Expanding Our Product Portfolio

To cater to evolving customer needs, Midland continues to broaden its lending solutions across both secured and unsecured segments:

Vaibhav Loan (Secured Credit Facility):

For bigger moments, a child's education, a business expansion, a medical emergency, Vaibhav gives customers access to higher-value credit against residential, commercial or industrial property. It's built for the financial needs that don't come around often but matter when they do.

Ticket Size: ₹5 Lakhs – ₹15 Lakhs

Tenure: 3 Years – 8 Years

ROI & Fees: 20% – 26% ROI | Up to 3% Processing Fee

Frequency: Monthly

Prarambh: Home Improvement Loan (Unsecured Retail Facility):

A new room for a growing family, a kitchen that finally works the way it should, Prarambh helps salaried individuals, business owners and self-employed professionals fund the home improvements that make daily life easier, without needing collateral.

Ticket Size: Up to ₹2.5 Lakhs

Tenure: 24 Months – 36 Months

ROI & Fees: 24% ROI | 2% Processing Fee

Frequency: Monthly

Recognising the People Behind the Work

Celebrating Performance: Exposure Trips to SriLanka & Bangkok

Growth in the field is built on the everyday work of field officers, managers and support teams. This year, Midland recognised its top-performing employees with international exposure trips to SriLanka and Bangkok, time away as a team to mark a year of hard work.

BANGKOK





SRILANKA









A Culture of Trust, Growth & Belonging

For the seventh consecutive year, Midland has earned Great Place to Work Certification and been named among India's Top 75 Best Workplaces in BFSI. Seven years of recognition reflects what happens inside the company day to day: structured induction, leadership that's easy to reach, preventive healthcare for staff, and a culture built on actually talking to people rather than just about them.

Safarnaama: 15 Years Forward

Strategy Meet 2026

Fifteen years of hard work met the promise of everything still ahead.

Fifteen years of institutional growth are built on countless quiet efforts across field branches, regional hubs, and corporate teams. This year, Midland Microfin marked a milestone anniversary with Safarnaama: 15 Years Forward, an Annual Strategy Meet held in Lucknow on May 31-June 1, 2026.

The meeting served as a moment to pause, honour outstanding performance, and acknowledge the collective dedication behind our progress. Exceptional teams and individuals were recognised for their contributions, reinforcing a shared culture where individual commitment builds institutional strength.









Building Talent from the Ground Up

A strong institution needs a steady pipeline of capable people.

This year, Midland strengthened that pipeline across different stages of an employee's journey:

- Campus to Corporate: New campus hires completed a structured module covering professional etiquette and workplace execution.
- Aarambh: The induction programme was strengthened with branch visits and workplace counselling for new joiners.
- Women in Leadership: Women stepped into various key leadership roles this year, bringing more perspectives into institutional decision-making.
- Executive Education: The first batch of employees from Midland's joint MBA programme with Chitkara University graduated after completing their executive MBAs alongside their roles.

The focus is on attracting strong talent, supporting employees as they transition into their roles and creating opportunities for continued growth





Investing in Skills and Wellbeing

Capability building this year has extended beyond functional training.

Through Navi Disha and Financial Freedom programmes, 66 employees explored personal finance, investment strategies and mutual funds.

A dedicated cervical cancer awareness and early-detection session reached 40 female employees, encouraging greater awareness around preventive healthcare.

On the professional side:

61
Supervisors
Trained in operational realignment and field-level strategy

53
Managers
Trained through coaching and managerial excellence programmes

30
Employees
Upskilled in Advanced Excel for better data and administrative efficiency

The objective is straightforward: Equip people with skills they can use in their work and their lives.



Looking Ahead: Building on Nine Months of Progress

Numbers tell only part of the story. Beyond the figures, true progress lies in how reliably credit reaches a home-renovator or entrepreneur, how seamlessly field officers navigate their day on solar-powered systems, and how confidently our people grow into future leadership.

Moving into the final quarter, Midland's focus remains clear: maintaining financial discipline, strengthening cyber resilience and collection monitoring, and nurturing a culture where our teams thrive.

That is Pragati. Progress that starts with stronger foundations.

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