

Muthoottu Mini: Weaving a legacy of empowerment



From helping farmers across India to coming to the aid of students in need, Muthoottu Mini Financiers Limited is building a business with a heart of gold at its core. The gold loan company's transformative initiatives under its Corporate Social Responsibility are seen transforming lives and making dreams come true.

While MMFL is one of India's leading non-banking financial companies, it has set an example for being responsible to the community where its business has bloomed. The company is an example for others in demonstrating a deep-rooted commitment to inclusive community development.

"We believe that businesses must serve not only customers but also the society they thrive," said Mathew Muthoottu, Managing Director, Muthoottu Mini Financiers. In keeping with this vision in action, MMFL has rolled out several initiatives focused on education, livelihood support, rural empowerment and accessibility.

Building a future generation anchored in better education

Mr. Mathew Muthoottu said MMFL has realised that a society can be built only on sound education and education remains the cornerstone of MMFL's CSR vision. As part of its 2025 outreach, the company distributed school kits, including notebooks, umbrellas, school bags and stationery, to over 25,000 underprivileged children across India.

The CSR initiative was more than just a donation drive; it was an investment in the future, he said. By providing essential tools, MMFL aims to empower students to pursue their studies with confidence and dignity, regardless of their socio-economic background, said P.E. Mathai, CEO, MMFL.

Mr. Mathew Muthoottu said that MMFL initiatives have not



been confined to Kerala, a State where it has 169 branches out of nearly a thousand branches across the country. Most MMFL branches are located in rural areas, where people need more support than in the urban areas. MMFL also relies on its employees in these rural areas to identify areas of need which can be supported as the local

employees are more acutely aware of the needs of the people in the respective areas. In that sense, MMFL's 5,000 employees act as a link between the company and the people in need.

Always with the heart of India

If rural India is its heart, MMFL has identified itself with

Mr. Mathew Muthoottu said that MMFL initiatives have not been confined to Kerala, a state where it has 169 branches out of nearly a thousand branches across the country. Most MMFL branches are located in rural areas.

the heart of rural India. The company, recognising the fact that farmers form the backbone of India and its economy has come out with a generous heart to support farmers. In recent initiatives, MMFL distributed fertilizers and milk containers to over 1,000 farmers, helping boost agricultural productivity and sustainability in rural areas, said Mr Mathai.

Additionally, the company extended its support to self-employment by donating more than 1,000 sewing machines and bicycles, equipping beneficiaries with the means to generate income to support their families.



These activities were carried out in Bengaluru, Tamil Nadu, Delhi and Mumbai, underlining the company's pan-India reach and its determination to leave no community behind.

Mr. Mathai said MMFL's CSR is not a feel-good campaign but is a business imperative to identify itself with the people it serves through various services. In that way, the company has demonstrated its commitment to principles of better education, empowerment and dignity to create long-term assets and value for communities and individuals alike.

The CSR initiatives of MMFL during 2024-25 included projects to meet the nutritional needs of underprivileged children, medical expenses for sick persons, livelihood aid for street vendors, rain coats for traffic police, accommodation of differently-abled children, food for the needy, equipment for diabetes patients, jute bags for more environment friendly and sustainable future, sewing machines and bicycles to the needy, dialysis support through Rotary Club, etc.

One of the focus areas of the company in its social responsibility actions has been education for the underprivileged children for which books, umbrellas, notebooks and school bags were distributed during the financial year. Distribution of jute bags was undertaken as part of the company's commitment to a more environmentally friendly future. MMFL also contributed towards providing accommodation to differently abled children. These efforts exclude works on overall welfare of other beneficiaries.

MMFL gifted a motorised wheelchair to a deserving law college student, highlighting and furthering the company's

belief in supporting the ambitions of individuals facing physical challenges.

To the future with sound body and mind

The gold loan company has taken a big step forward in the midst of a spiralling crisis in society, where young people are driven to boredom for lack of proper sports facilities, suitable arenas and encouragement. MMFL looks forward to a time when it will have a football team under its banner, providing a big opportunity to youngsters with talent but without financial support and an arena to demonstrate their talents.

Mr. Mathew Muthoottu said that an MMFL football team is in the planning stage as there are so many factors to be considered. But MMFL has plunged into considering the opportunities it will provide for building a sound future for the present generation.

The foundations have been laid already as MMFL now sets sights on sports-based CSR programmes aimed at promoting youth development, especially in tier-2 and tier-3 cities.

"Every child deserves a shot at greatness, whether in studies, sports or business," feel MMFL leaders as these upcoming initiatives will aim to uncover hidden talents and foster discipline, teamwork and ambition among youth in under-served regions.

From helping the needy students to farmers and trying to build a future for the young people MMFL initiatives are many. As they unfold and realise their potential, we can look forward to a community of people under the great country India, founded on optimism, big dreams, a healthy mind and body.