

MUTHOOT MICROFIN UNVEILS 'VISION 30/30':

A STRATEGIC PIVOT TO A SECURED RETAIL POWERHOUSE

In a definitive move to capture a larger share of India's evolving financial landscape, Muthoot Microfin Limited (MML) has announced a major strategic shift. Under its newly unveiled blueprint, "Vision 30/30," the company is transitioning from a traditional volume-led microfinance institution into a value-led, diversified retail franchise targeting a ₹30,000 crore Asset Under Management (AUM) by the year 2030.

At its Capital Markets Day conference held in Mumbai on May 7, 2026, the promoters and executive leadership team of Muthoot Microfin Limited officially unveiled Vision 30/30. The strategy marks a crucial turning point for the lender as it looks to graduate its maturing customer base into higher-ticket, secured loan products, ensuring sustainable growth and minimized risk over the next decade.

By Financial Year 2030, Muthoot Small Enterprise Loans (MSEL) and MSME lending are projected to contribute nearly half (50%) of Muthoot Microfin's total AUM. To scale this ambitious model without compromising on asset quality, Muthoot Microfin is leaning heavily into data intelligence and automated, lifecycle-led engagement.

By leveraging predictive analytics, the company aims to identify exactly when a loyal MFI customer requires a larger business or property loan. This high-tech, high-touch approach allows MML to deliver precise credit solutions to the right customers at the optimal time.



SHIFTING GEARS



Pushpatai Balaji Shirfule

Client ID: 1010440000007231

Pushpatai and her husband know exactly what it takes to run a business. For nearly 20 years, her husband ran an electronics shop and worked on their farm, while the now 38-year-old Pushpatai, hailing from Hadgaon, Maharashtra, independently operated her own tailoring business. Through these diverse roles, they gained deep experience in financial management, customer handling, and sales.

After two decades, the family decided it was time for a change and looked for an opportunity with better growth potential. Observing a consistent local demand among women for good fashion accessories, they chose to close the electronics store and venture into the imitation jewellery trade. They opened a very small shop in their village, but they faced immediate limitations due to low capital and a modest inventory.

To help their new enterprise grow, Pushpatai applied for her first loan cycle with Muthoot Microfin. They invested the funds carefully to increase their jewellery stock and improve the shop's infrastructure. The couple divided the responsibilities evenly: her husband managed procurement and financial planning, while Pushpatai took charge of daily operations, record maintenance, and customer relations.

Their disciplined practices and welcoming service quickly won the trust of the community. With the increased scale of operations, their business expanded from a tiny village stall into a highly successful and stable enterprise. This strategic shift caused their household income to rise significantly, providing a secure and prosperous future. Pushpatai's journey is a prime example of how long-term hard work, paired with timely microfinance support, can empower a family to transition into a high-value business.

SWEET RISE TO INDEPENDENCE

Priti Singh Sarkar

Client ID: 1018640000000311



Priti Singh Sarkar, a 33-year-old determined entrepreneur from Chandrapur, Maharashtra, proving that a clear vision can turn a small local setup into a thriving manufacturing hub. For a long time, Priti ran a modest ice cream shop, but her business growth was locked behind a major hurdle: she had to buy all her stock from outside suppliers. This kept her profit margins low and left her entirely dependent on middle vendors just to keep her store running.

Refusing to let outside vendors dictate her success or cap her potential, Priti decided it was time to take complete control of her destiny. The bridge between her big vision and reality was blocked by a lack of capital, as the commercial machinery required for ice cream production was far beyond her reach.

The turning point arrived when she partnered with Muthoot Microfin. By stepping forward to secure financial backing, she received the exact leverage she needed to break free from the middleman. This collaboration marked a powerful turning point in her journey of financial empowerment.

Today, Priti stands tall as a proud manufacturing business owner and an icon of female empowerment in her neighborhood. Neighbors who once saw her running a tiny stall now watch her manage a growing production setup. With her own production lines humming and big plans for future distribution networks, Priti is proof that when a woman is given the right resources, she can shatter boundaries and build an empire.

The Evolving Financing Landscape: CEO Sadaf Sayeed speaks at India Fixed Income Summit 2026



As the landscape of corporate finance undergoes a structural shift, market depth, accessibility, and regulatory transparency have taken center stage for investors and policymakers alike. Highlighting this momentum, IndiaBonds recently presented the CNBC-TV18 India Fixed Income Summit 2026, a premier event that brought together key voices shaping the future of the nation's debt market.

A central highlight of the event was the panel discussion titled "Why India Inc. Is Turning to Bond Markets." Among the industry leaders mapping out this transition was Mr. Sadaf Sayeed, CEO of Muthoot Microfin, who shared the stage with prominent financial sector experts.

The summit served as a high-level convergence point for regulators, policymakers, and institutional investors to deliberate on the rapidly evolving fixed-income ecosystem.

Ahead of the Curve: How "Evolve AI" is Driving Continuous Workplace Excellence

The learning landscape is shifting, and the new HR Learning Management System is already a step ahead. Following its successful launch, the department's newest flagship innovation—the Evolve AI learning platform—is actively transforming how staff upskill, streamline workflows, and maintain a competitive edge. Far from just a future concept, the platform is already live, running efficiently, and successfully delivering tailored development straight to employees' screens.



To ensure training keeps pace with a fast-moving workforce, the platform introduces two high-efficiency pillars: True Multilingual Support & 24/7 Voice Chatbot Guidance. The platform's rollout has already proven that when modern technology meets targeted learning, professional growth becomes seamless. However, the true impact of this efficiency relies on active participation.



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