



## About Us:

In a world full of uncertainties, we at The Muthoot Group strongly believe in the power of dreams. It is this power of dreams that leads to some of the greatest innovations and drives us towards success. Our vision further helps us follow the path of success and supported by our tenacity, brings us closer to our goals.

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## On the Road to Success

The Muthoot Group is a flourishing business empire that has expanded its footprint across each and every big and small town of the country. It is home to 20 diversified business divisions and 7,000+ branches with a global presence. Over 2.5 Lakh customers visit The Muthoot Group branches every day. The Group has served over 72 crore customers (including repeat customers) to date. The story of The Muthoot Group is built on the foundations of passion, commitment, honesty, traditions and values. Our principle of continuous growth and expansion forms the essence of all our activities.

The Group recently celebrated 800 years of unblemished business excellence, lending services to millions of underserved Indians and promoting Financial Inclusion even in the most remote and rural areas of the country. Since its inception, The Muthoot Group has been transforming the lives of millions of Indians across the country, giving wings to their dreams and creating successful realities. The Muthoot Group has not only grown exponentially but has also facilitated growth for a sizeable population of the country that falls in the underprivileged category.

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## All that you need to know about Muthoot Finclusion Challenge 2025

The Muthoot Group is thrilled to announce the "**Muthoot Finclusion Challenge 2025**", a nation wide innovation contest aiming to bring the vibrant youth of India to tackle real-world challenges and contribute innovative solutions to drive financial inclusion. With the theme "**Your Chance to Propel India Towards Financial Inclusion**", the challenge aims to harness fresh ideas that can revolutionize the country's financial landscape. Partnering with Muthoot Institute of Technology & Science and Muthoot Business School as academic collaborators, this event offers participants a unique opportunity to showcase their talent. The winners will be rewarded with attractive prizes worth ₹9 Lakhs and exclusive Pre-Placement Interview (PPI) offers, making this a platform to innovate, excel, and shape the future of finance in India. Join us in this mission to make financial inclusion a reality!



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Academic Partners :  Muthoot Institute of Technology & Science  Muthoot Business School



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## Problem Statement 1:

### Transforming the Muthoot Branch Engagement Experience: Creating a Youth-Centric Branch Ambience

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#### Objectives

To strengthen its appeal among India's younger demographic, Muthoot Finance must transform its branch spaces into vibrant, youth-friendly environments that go beyond traditional banking interactions. This case competition challenges participants to act as Muthoot's innovation team and design experiential branch concepts that captivate and engage the 18-35 age group. By incorporating modern technology, interactive design, and community-centric elements, participants will contribute to Muthoot's vision of fostering deeper connections with youth and redefining branch experiences as a pivotal customer touchpoint.

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#### Key Deliverables

##### Round 1: 3-Slider Submission

1. **Youth-Centric Engagement Analysis:** Conduct an analysis of the current branch experience for younger customers. Identify key gaps and opportunities in Muthoot's existing branch designs compared to youth expectations and preferences.
  2. **Global Retail-tainment Use Cases:** Highlight innovative global examples of experiential retail (e.g., AR/VR, gamification, live events) and their relevance for creating youth-centric branch experiences in India.
  3. **Preliminary Concept Proposal:** Present an innovative branch transformation concept addressing youth engagement, technology integration, and visual appeal.
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## Round 2: Semi-Finale: 5-Slider Submission

1. **Target Youth Persona Development:** Identify and segment key personas within the 18-35 age group, focusing on their preferences, habits, and expectations for physical retail and financial services.
  2. **Branch Experience Strategy:** Propose a detailed strategy to revamp Muthoot branches with experiential zones, digital integrations, and community-building activities tailored to youth.
  3. **Technology-Driven Enhancements:** Suggest technological solutions (e.g., AR/VR, interactive kiosks, mobile apps) to enhance engagement and personalization for youth customers.
  4. **Implementation Roadmap:** Outline a phased implementation plan, including pilot projects in specific locations, scalability across urban and semi-urban regions, and key success metrics.
  5. **Investment and Sustainability Plan:** Estimate the required investment and outline how the new branch experience can be made financially viable and environmentally sustainable.
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## Round 3: Grand Finale

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### Guidelines

1. **Youth-Centric Innovation:** Focus on bold, fresh ideas that resonate with the aspirations and interests of the 18-35 demographic.
  2. **Actionable Insights:** Ensure proposals are based on rigorous analysis and address practical implementation challenges.
  3. **Experiential Design:** Prioritize immersive, interactive, and visually appealing branch transformations that create a lasting impact.
  4. **Sustainability and Inclusivity:** Ensure solutions are scalable, sustainable, and inclusive for diverse segments within the youth demographic.
  5. **Cumulative Development:** Build upon ideas progressively across all rounds to ensure depth and coherence in the final recommendations.
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### Metrics for Evaluation

#### Round 1: 3-Slider Submission

1. **Research Quality:** Depth of analysis on youth engagement trends and current branch experience gaps.
2. **Innovation:** Originality in identifying global use cases and proposing solutions.
3. **Relevance:** Alignment with youth preferences and Muthoot's brand identity.



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## Round 2: Semi-Finale: 5-Slider Submission

1. **Creativity:** Innovative and youth-centric experiential concepts.
  2. **Feasibility:** Practicality of proposed branch transformation strategies.
  3. **Engagement Potential:** Effectiveness in increasing foot traffic and in-branch engagement.
  4. **Technology Integration:** Quality and scalability of tech-enabled solutions.
  5. **Strategic Planning:** Strength and clarity of the implementation roadmap.
  6. **Sustainability:** Alignment with environmental and financial sustainability goals.
  7. **Overall Presentation:** Clarity, persuasiveness, and visual appeal of recommendations.
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## Problem Statement 2:

### Unlocking Gold Ornaments Potential: Bridging the Financial Gap for Indians

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#### Objectives

To secure a strong foothold and drive customer acquisition, Muthoot Finance must develop a comprehensive strategy tailored to the unique needs and expectations of rural and urban Indian consumers. This case competition challenges participants to step into the shoes of Muthoot's strategic team and craft innovative solutions that will unlock the financial potential of household gold ornaments, ensuring their relevance across diverse demographics. By leveraging new use cases, driving financial inclusion, and integrating cutting-edge technology, participants will contribute to Muthoot's vision of becoming the most trusted financial partner for gold-based assets in India.

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#### Key Deliverables

##### Round 1: 3-Slider Submission

1. **Market Analysis:** Analyze India's household gold ornament asset base in rural and urban regions separately. Quantitatively identify the target market and highlight the significance of gold ornaments as a financial asset.
2. **Global Use Cases:** Explore innovative global use cases where gold has been leveraged effectively as an asset, similar to CIBIL/Credit Score etc... Highlight key success factors, challenges, and adaptability to the Indian market.
3. **Your Innovative Proposal addressing the problem statement**

##### Round 2: Semi-Finale: 5-Slider Submission

1. **Target Market Segmentation:** Identify key customer segments in rural and urban areas for Muthoot's gold-based financial solutions.



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2. **Drivers of Financial Inclusion:** Highlight the primary drivers that enable easier access to loans and financial services using gold as collateral. Identify key factors influencing customer trust and adoption.
  3. **Go-To-Market (GTM) Strategy:** Present a detailed GTM strategy for promoting gold-based financial solutions in rural and urban India. Focus on addressing product relevance and adoption challenges.
  4. **Investment Estimation:** Provide an estimate of the required investment to implement the GTM strategy effectively across both rural and urban market segments.
  5. **Technology Integration Plan:** Propose a phased implementation leveraging any emerging technologies to enhance transparency, security, and ease of use for customers.
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## Round 3: Grand Finale

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### Guidelines

1. **Data-Driven Insights:** Focus on actionable insights derived from rigorous research and analysis.
  2. **Innovative Thinking:** Propose bold, customer-centric ideas tailored to India's diverse demographic.
  3. **Effective Communication:** Use clear and concise language with impactful visuals to convey your strategy.
  4. **Scalability and Sustainability:** Ensure the proposed solutions are scalable and align with Muthoot's long-term vision.
  5. **Cumulative Approach:** Build solutions progressively across all stages to ensure coherence and depth in recommendations.
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## Metrics for Evaluation

### Round 1: 3-Slider Submission

1. **Research Extent:** Methods, sources, and depth of coverage.
2. **Market Insights:** Quality of market analysis and insights.
3. **Innovation:** Originality in identifying new use cases.
4. **Relevance:** Customer-centric approach in ideas.

### Round 2: Semi-Finale: 5-Slider Submission

1. **Creativity:** Bold and innovative ideas.
2. **Feasibility:** Practicality of proposed solutions and its product market fit.
3. **Impact Potential:** Scale of possible impact on financial inclusion.
4. **Strategic Vision:** Depth and foresight in execution planning.
5. **Technology Integration:** Effectiveness of proposed tech solutions.
6. **Scalability:** Viability of phased expansion plans.
7. **Overall Presentation:** Persuasiveness and clarity of final recommendations.



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