



MICROFINANCE INDUSTRY NETWORK

Media Coverage Report **Consolidated Coverage**

January 2026

Media Coverage Index

Sr. No.	Date	Publication	Edition
कर्ज़ ने बिहार की महिलाओं को जकड़ लिया है. माइक्रोफाइनेंस कंपनियां नए दौर की साहूकार बन गई हैं			
1	03-01-2026	The Print Hindi	Online
Why India's Microfinance Boom Triggered a Regulatory Clampdown			
2	05-01-2026	Tax guru	Online
RBI Guv urges NBFCs to maintain sound underwriting standards, close monitoring of asset quality			
3	05-01-2026	The Economic Times	Online
4	06-01-2026	The Economic Times	Print + Online
5	06-01-2026	ET BFSI	Online
6	06-01-2026	ET CFO	Online
7	06-01-2026	ET Realty	Online
8	05-01-2026	Business Standard	Online
9	06-01-2026	Business Standard	Print + Online
10	06-01-2026	Mint	Print + Online
11	06-01-2026	The Hindu Business Line	Print
12	05-01-2026	The Hindu	Online
13	05-01-2026	CNBC TV18	Online
14	06-01-2026	Business Today	Online
15	05-01-2026	Bhaskar	Online
16	05-01-2026	The Hans	Online
17	05-01-2026	Millennium Post	Print + Online
18	06-01-2026	The Political & Business Daily	Print
19	05-01-2026	Lokmat Times	Online
20	05-01-2026	Rediff Money	Online
21	05-01-2026	The Week	Online
22	05-01-2026	Tennews	Online
23	05-01-2026	City Air News	Online
24	05-01-2026	Good Returns	Online
25	05-01-2026	The Local Report	Online
26	05-01-2026	Whalesbook	Online
27	05-01-2026	Social News XYZ	Online
28	05-01-2026	Pune News	Online
29	05-01-2026	HI India	Online

30	05-01-2026	ProKerala	Online
31	05-01-2026	Dailyworld	Online
32	05-01-2026	New Kerala	Online
33	05-01-2026	Daily Excelsior	Online
34	06-01-2026	Fintech Biz News	Online
35	06-01-2026	HT Syndication	Online
36	06-01-2026	Mena FN	Online
37	06-01-2026	The Hitavada	Online
38	06-01-2026	The Better Andhra	Online
39	06-01-2026	News Air Insights	Online
40	06-01-2026	Investment Guru India	Online
41	06-01-2026	Capital Market	Online
42	06-01-2026	KNN India	Online
Centre weighs mega microfinance credit guarantee scheme for NBFCs in upcoming budget			
43	06-01-2026	Mint	Print + Online
Budget 2026: Centre Mulls Mega Microfinance Credit Guarantee Scheme for NBFCs			
45	06-01-2026	Outlook Business	Online
NBFCs to see healthy growth in Q3FY26			
46	06-01-2026	The Financial Express	Online
Microfinance woes keep taking a toll on group insurance			
47	07-01-2026	The Financial Express	Print + Online
Will file DRHP for ₹1,500 crore IPO by March, says Arohan Financial Services MD			
48	08-01-2026	The Hindu Business Line	Online
Small, mid-sized NBFC-MFIs hope for credit guarantee in Union Budget			
49	12-01-2026	The Hindu Business Line	Print + Online
Sweeping changes in the offing			
50	11-01-2026	Business Standard	Print + Online
Deep Dive: Microfinance Sector			
51	14-01-2026	ET NOW	Electronic
Bank, nbfc expectation from Budget			
52	19-01-2026	The Financial Express	Online
Lenders seek structural fixes to deposit stress, MSME credit gaps from Union Budget			
53	20-01-2026	The Financial Express	Print + Online
AUM Of MFIs 16% Down			
54	20-01-2026	Fintech Biz News	Online

Microfinance: Where Small Loans Spark Big Change For Women In Rural India			
55	22-01-2026	Dainik Jagran	Print + Online
56	22-01-2026	The Daily Jagran	Online
57	22-01-2026	Nai Dunia	Print
58	22-01-2026	Suraj Varta	Online
ಗ್ರಾಮೀಣ ಕರ್ನಾಟಕದಾದ್ಯಂತ ಮಹಿಳಾ ಸಬಲೀಕರಣಕ್ಕೆ ನೆರವಾಗುತ್ತಿರುವ ಸೂರ್ಯೋದಯ ಸ್ಮಾಲ್ ಫೈನಾನ್ಸ್ ಬ್ಯಾಂಕ್			
59	28-01-2026	Mysore Digantha	Print
60	24-01-2026	Sanjevani	Print
61	23-01-2026	Vijayakala	Print
62	22-01-2026	Kadamba Vani	Print
63	23-01-2026	Lokahita Pathrike	Print
64	22-01-2026	Madhura Mandya	Print
65	22-01-2026	Mandya Maathu	Print
66	23-01-2026	Mandya Minchu	Print
67	23-01-2026	Nithya Prathama Suddi	Print
68	23-01-2026	Odayara Naadu	Print
69	23-01-2026	Praja Paaramya	Print
Pre-Budget Expectations Quote by Dr Alok Misra, CEO & Director, Microfinance Industry Network (MFIN)			
70	27-01-2026	The Economic Times	Online
71	23-01-2026	Mint	Online
72	27-01-2026	NDTV Profit	Online
73	23-01-2026	Outlook Business	Online
74	30-01-2026	Samarth Rashtra	Patna
75	30-01-2026	Nai Soch Express	Patna
76	30-01-2026	Vaishali Express	Patna
77	23-01-2026	Business News This Week	Online
78	23-01-2026	PNI	Online
79	28-01-2026	India Pioneer	Online
80	23-01-2026	The News Strike	Online
81	30-01-2026	3 AM news	Online
82	30-01-2026	Khabar Digital	Online
83	23-01-2026	Hello Kotpad	Online
84	23-01-2026	Local Business News	Online
85	23-01-2026	Business Micro	Online

86	23-01-2026	Media Express 24	Online
87	23-01-2026	Odisha Biz Newz	Online
88	23-01-2026	Online News9	Online
89	23-01-2026	Smart Business News	Online
90	23-01-2026	The Mumbai Business Weekly	Online
91	23-01-2026	Startup Times	Online
Sector Scan: Small NBFC-MFIs feel the squeeze as funding woes linger			
92	29-01-2026	VC Circle	Online
Amid uncertainty, banks seek to steer with stability			
93	30-01-2026	Business Standard	Print
Better liquidity key to microfinance sectors recovery			
94	30-01-2026	Business Standard	Print
Do NBFCs need a bank licence to grow, or is it overrated now?			
95	30-01-2026	Business Standard	Print
Growth-driven microfinance may hurt welfare			
96	30-01-2026	Mint	Print + Online
97	30-01-2026	Hindustan Times	Print

कर्ज ने बिहार की महिलाओं को जकड़ लिया है. माइक्रोफाइनेंस कंपनियां नए दौर की साहूकार बन गई हैं

Publication : hindi.theprint.in

Edition- Online

Date : 03-01-2026

Page No: NA

URL- <https://hindi.theprint.in/feature/debt-traps-women-in-bihar-microfinance-firms-are-the-new-age-moneylenders/914690/>

Sunday, 1 February, 2026
Support our Journalism!

EXPLORE OUR NEW COLLECTION

SHOP NOW

दिप्रिंट

राजनीति देश डिफेंस एजुकेशन हेल्थ अर्थजगत विदेश मत-विमत समाज-संस्कृति

होम > फीचर > कर्ज ने बिहार की महिलाओं को जकड़ लिया है, माइक्रोफाइनेंस कंपनियां नए दौर की साहूकार बन गई हैं

कर्ज ने बिहार की महिलाओं को जकड़ लिया है. माइक्रोफाइनेंस कंपनियां नए दौर की साहूकार बन गई हैं

बिहार में कभी लोगों के लिए मददगार रहीं माइक्रोफाइनेंस कंपनियां अब कर्ज का जाल बन गई हैं, जो परिवारों को उन्हीं कर्जों में फंसा रही हैं जो उन्हें गरीबी से बचाने के लिए दिए गए थे.

साक्षी मेहरा 3 January, 2026

लोकप्रिय

सीतारमण के खेलो इंडिया मिशन से देश के स्पोर्ट्स सेक्टर में क्या बदलेगा

10 Commonly Missed Tax Deductions

TurboTax | Sponsored

[निम्नलिखित लेख पढ़ें >](#)

Why India's Microfinance Boom Triggered a Regulatory Clampdown

Publication : taxguru.in

Edition- Online

Date : 05-01-2026

Page No: NA

URL- <https://taxguru.in/rbi/indias-microfinance-boom-triggered-regulatory-clampdown.html>



[Fema / RBI](#)
[Articles](#)

Why India's Microfinance Boom Triggered a Regulatory Clampdown

 Affluence Advisory Private Limited
  05 Jan 2026
  495 Views
  1 comment
 

Fema / RBI | Articles

The Perfect Storm: When Expansion Meets Regulation

The microfinance sector in India stands at a critical juncture. As non-banking financial companies (NBFCs) and fintech platforms race to capture the lucrative bottom-of-the-pyramid market, regulators are tightening their grip with unprecedented intensity. What began as a growth opportunity is increasingly looking like a regulatory minefield, where aggressive expansion meets systemic risk concerns, and financial inclusion collides with consumer protection imperatives.

The numbers tell a sobering story. Between 2024 and October 2025, India's microfinance landscape has undergone a seismic shift. Banks, traditionally a cornerstone of microfinance lending, have dramatically retreated from the sector. This withdrawal has created a vacuum that NBFCs and fintech platforms eagerly filled—but not without consequences. The 22% decline in Microfinance Institution (MFI) portfolios since 2024, combined with approximately 4 lakh borrowers exiting formal finance channels, signals a market correction that goes far deeper than mere cyclical adjustment.

For regulators like the Reserve Bank of India (RBI) and the Microfinance Industry Network (MFIN), the implications are alarming. In their view, the rapid consolidation of microfinance among non-traditional lenders has created concentrations of risk, overleveraged borrowers, and a vulnerable underclass

 **Subscribe to Our Daily Newsletter**

Enter your email add

Note: By subscribing, you allow us to send you the latest tax news, product updates, promotional content, and exclusive offers directly to your inbox

Latest Posts

[Major Key Point of Budget 2026](#)

[NSE Revises Gold & Silver ETF Price Bands Amid Market Volatility on 2 February 2026](#)

[Proposed Changes in TDS and TCS Framework & Rates by Budget 2026](#)

[Interest Deduction against Dividend Income Withdrawn – What Taxpayers Need to Know](#)

[Budget 2026 Proposes Tax](#)

**RBI Guv urges NBFCs to maintain sound underwriting standards,
close monitoring of asset quality**

Publication : The Economic Times

Edition- Online

Date : 05-01-2026

Page No: NA

URL- <https://economictimes.indiatimes.com/industry/banking/finance/banking/rbi-guv-urges-nbfcs-to-maintain-sound-underwriting-standards-close-monitoring-of-asset-quality/articleshow/126355705.cms>

RBI Guv urges NBFCs to maintain sound underwriting standards, close monitoring of asset quality

PTI • Last Updated: Jan 05, 2026, 08:10:00 PM IST

Synopsis
Reserve Bank Governor Sanjay Malhotra met with senior officials from select NBFCs, emphasizing the importance of sound underwriting and close monitoring of asset quality. He also highlighted customer centricity, ethical conduct, and responsible lending for the sector's sustainable development. The meeting addressed policy and operational matters, with participating entities representing a significant portion of NBFC assets.

AI Briefing
Listen to this article in summarized format

Listen

Mumbai: Reserve Bank Governor **Sanjay Malhotra** on Monday underlined the need for sound **underwriting standards** and close monitoring of asset quality at a meeting with senior officials of select non-banking financial Companies (NBFCs) here.

Most Searched Stocks

IRFC Share Price	114.99	-5
09:07 AM 2 Feb 2026	↑1.45(1.28%)	Up
Suzlon Energy Share Price	46.5	5
09:07 AM 2 Feb 2026	↑0.33(0.72%)	Up
IREDA Share Price	128.21	3

Sensex CLOSED
81666.46 ↑343.52

Publication : The Economic Times

Edition- Mumbai

Date : 06-01-2026

Page No: 8

Short Takes

■ RBI Asks NBFCs, HFCs to Improve Standards



MUMBAI Reserve Bank of India governor Sanjay Malhotra on Monday urged non-banking financial

companies (NBFCs) and housing finance companies (HFCs) to strengthen underwriting standards and uphold customer-centric practices to ensure sustainable growth and confidence in the sector. Governor conveyed this message at meeting with managing directors and chief executive officers of select NBFCs, HFCs and microfinance institutions in Mumbai. The meeting, the first such interaction with NBFCs since February 2025, included government-owned NBFCs and institutions that together account for about 53% of the sector's assets. Industry bodies such as Sa-Dhan, the Micro Finance Institutions Network and the Finance Industry Development Council were also represented. — **Our Bureau**

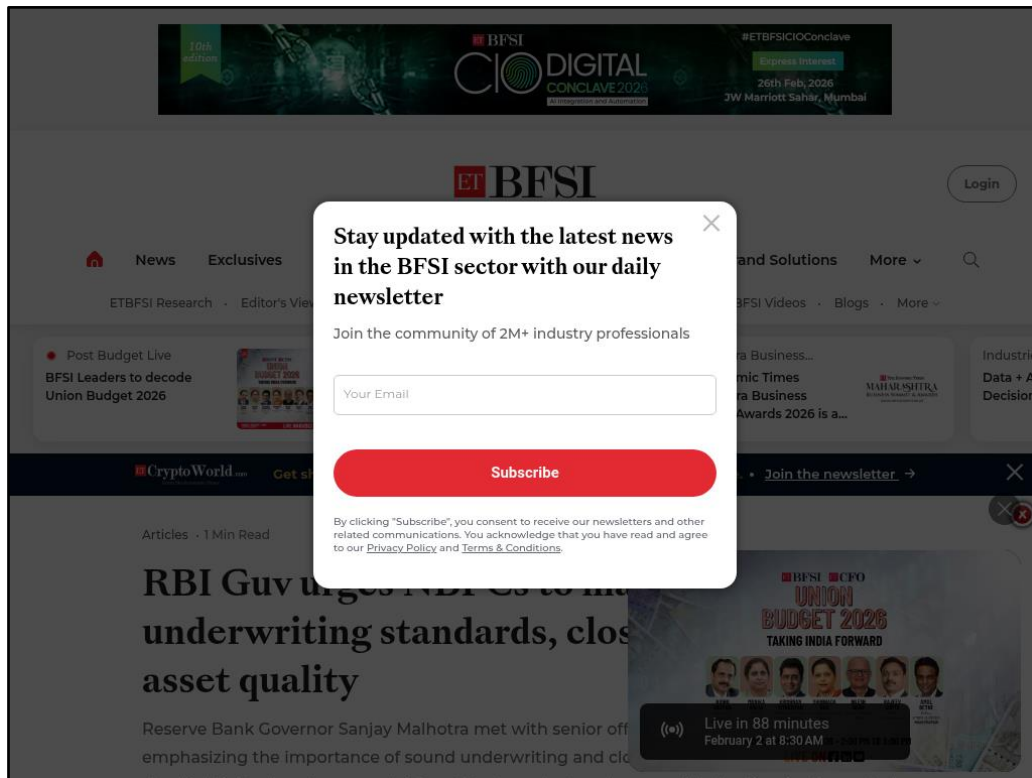
Publication : bfsi.economictimes.indiatimes.com

Edition- Online

Date : 06-01-2026

Page No: NA

URL- https://bfsi.economictimes.indiatimes.com/articles/rbi-guv-urges-nbfcs-to-maintain-sound-underwriting-standards-close-monitoring-of-asset-quality/126364318?utm_source=latest_news&utm_medium=homepage



Publication : cfo.economictimes.indiatimes.com

Edition- Online

Date : 06-01-2026

Page No: NA

URL- https://cfo.economictimes.indiatimes.com/news/governance-risk-compliance/rbi-guv-urges-nbfcs-to-maintain-sound-underwriting-standards-close-monitoring-of-asset-quality/126364492?utm_source=top_news&utm_medium=sectionListing

The screenshot displays the ET CFO.com website interface. At the top, there is a LinkedIn promotion banner. Below it, the ET CFO.com logo is visible, along with a 'Login' button. The navigation menu includes links for News, Exclusives, Leaders Speak, Events, Awards, Webinars, Brand Solutions, and a search icon. A secondary menu lists various topics like CFO Interviews, CFO Moves, GST, Economy, Editor's Note, Auditors Diary, CFO Talk, Budget 2026, and more. Below the navigation, there are several promotional tiles: 'Post Budget Live BFSI Leaders to decode Union Budget 2026', 'Download App' with a QR code, and 'ETCFO Newsletters'. A dark banner for 'CryptoWorld.com' is also present. The main content area features a news article titled 'RBI Guv urges NBFCs to maintain sound underwriting standards, close monitoring of asset quality' under the category 'Governance, Risk & Compliance'. The article is dated '1 Min Read'. To the right of the article, there is a live broadcast thumbnail for 'BFSI CFO UNION BUDGET 2026' with a 'Live in 88 minutes' timer and a schedule for February 2nd.

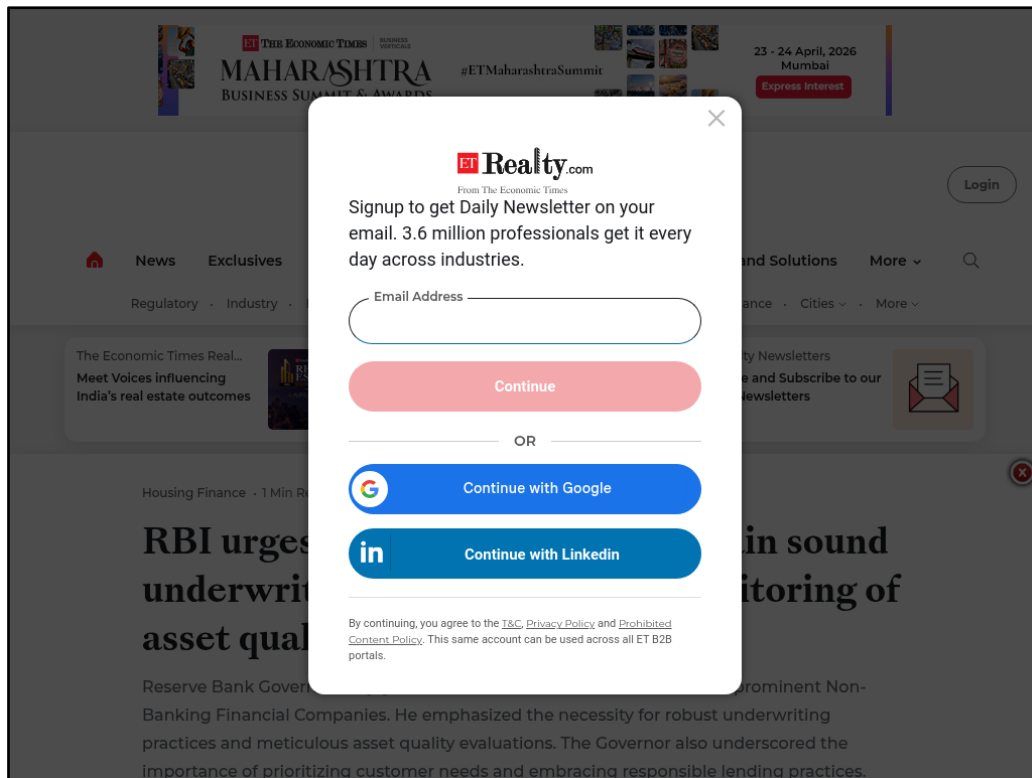
Publication : ET Realty

Edition- Online

Date : 06-01-2026

Page No: NA

URL- https://realty.economictimes.indiatimes.com/news/housing-finance/rbi-urges-nbfcs-hfcs-to-maintain-sound-underwriting-standards-close-monitoring-of-asset-quality/126363839?utm_source=latest_news&utm_medium=homepage



Publication : business-standard.com

Edition- Online

Date : 05-01-2026

Page No: NA

URL- https://www.business-standard.com/finance/news/rbi-guv-flags-asset-quality-risks-urges-sound-underwriting-at-nbfc-meet-126010501125_1.html



Presenting sponsor

Business Standard

Budget 2026

STEERING THE STORM

Associate Sponsors



केनरा बैंक
Canara Bank
A Governance of India Undertaking
Together We Can



LIC
भारतीय जीवन बीमा निगम
INDIA INSURANCE CORPORATION OF INDIA

Business Standard

HOME **FINANCE** NEWS ANALYSIS PERSONAL FINANCE

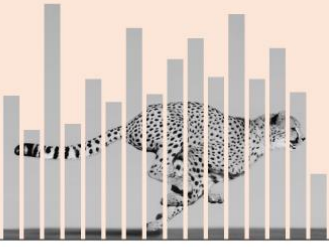
E-PAPER DECODED OPINION INDIA NEWS LATEST NEWS

Subscribe

Advertisement

**In fast or fragile markets,
insight
brings perspective.**

Know More



BS

Home / Finance / News / Closely monitor asset quality, RBI Governor Sanjay Malhotra tells NBFCs

Closely monitor asset quality, RBI Governor Sanjay Malhotra tells NBFCs

Credit extended by NBFCs has been rising over the years, underscoring their growing importance in financial intermediation

URL- https://www.business-standard.com/markets/capital-market-news/rbi-governor-highlights-the-important-role-of-nbfc-and-hfc-in-facilitating-credit-flow-126010600343_1.html

PAGE 7

RBI governor asks NBFCs to closely monitor asset quality

Reserve Bank of India Governor Sanjay Malhotra on Monday emphasised the need for sound underwriting standards and close monitoring of asset quality during a meeting with the CEOs of NBFCs.

Closely monitor asset quality, RBI gov tells NBFCs

MANOJIT SAHA
Mumbai, 5 January

Reserve Bank of India (RBI) Governor Sanjay Malhotra on Monday emphasised the need for sound underwriting standards and close monitoring of asset quality during a meeting with the chief executive officers of non-banking finance companies (NBFCs).

The meeting was part of the RBI's ongoing engagement with regulated entities. The participating NBFCs together account for about 53 per cent of the sector's total assets, the central bank said in a statement.

As of March 31, 2025, there were close to 9,000 NBFCs, including 15 in the upper layer and 656 in the middle layer. The sector is dominated by 15 upper-layer NBFCs, including four housing finance companies (HFCs), which accounted for 30.2 per cent of total assets at the end of March 2025. The middle layer accounted for the largest share of 64.6 per cent largely due to the presence of government-owned NBFCs.

"In his opening remarks, the governor highlighted the important role of NBFCs and HFCs in facilitating credit flow.



DURING A MEETING WITH NBFC CEOs, RBI GOVERNOR SANJAY MALHOTRA CALLED FOR PRESERVING CONFIDENCE IN SECTOR

He underlined the need for sound underwriting standards and close monitoring of asset quality," the statement said.

Malhotra also stressed the importance of customer-centricity, ethical conduct and responsible lending, along with prompt grievance redressal, to preserve confidence in the sector and support its orderly and sustainable development.

Credit extended by NBFCs has been rising over the years, underscoring their growing role in financial intermedi-

ation. The regulator noted that this was reflected in credit growth, which surpassed that of banks across all segments except agriculture and allied activities during FY25.

According to the latest data, the sector's asset quality improved further in 2024-25, with the gross non-performing asset (GNPA) ratio declining to 2.9 per cent at the end of March 2025 from 3.5 per cent a year earlier. However, NBFC-microfinance institutions (MFIs) saw a deterioration, with the GNPA ratio rising to 4.1 per cent from 2 per cent over the same period.

In its recently released Trends and Progress of Banking in India report, the RBI cautioned NBFCs to remain vigilant about the rising trend in Special Mention Accounts, which is overdue accounts of 30 days and 60 days.

A similar interaction with NBFC CEOs was held in February last year. Monday's meeting was also attended by CEOs of microfinance institutions, representatives of self-regulatory organisations Sa-Dhan, the Micro Finance Institutions Network and the Finance Industry Development Council.

Publication : Mint

Edition- Mumbai

Date : 06-01-2026

Page No: 2

URL- <https://www.livemint.com/industry/rbi-flags-underwriting-asset-quality-risks-in-meeting-with-nbfc-chiefs-11767623534951.html>



Sanjay Malhotra, governor,
Reserve Bank of India. PTI

RBI flags asset quality risks at NBFC chiefs meeting

Subhana Shaikh
subhana.shaikh@livemint.com
MUMBAI

The Reserve Bank of India on Monday said governor Sanjay Malhotra met managing directors and chief executive officers of select non-banking financial companies (NBFCs), urging them to maintain sound underwriting standards and closely monitor asset quality. The meeting was part of the central bank's ongoing engagement with regulated entities.

Malhotra also held discussions with government-owned NBFCs, housing finance companies (HFCs), microfinance institutions, and representatives of self-regulatory organisations, including Sa-Dhan, the Micro Finance Institutions Network and the Finance Industry Development Council. Together, the participating entities account for about 53% of total NBFC sector assets.

In his opening remarks, the governor highlighted the critical role NBFCs and HFCs play in facilitating credit flow, while emphasizing customer centricity, ethical conduct and responsible lending.

He also underlined the importance of prompt grievance redressal to preserve confidence in the sector and support its orderly and sustainable development.

Participants shared feedback on policy issues and operational matters relating to the NBFC sector during the discussions, the central bank said in a statement.

The emphasis on underwriting discipline and asset quality monitoring comes amid concerns over emerging pockets of stress and aggressive lending practices in certain segments, including retail and micro, small and medium enterprises.

This was the first such interaction since 13 February 2025, when RBI last met with NBFCs, at a time when the regulator was closely tracking credit growth, asset quality trends and conduct-related issues across the country's financial system.

For an extended version of the story, go to [livemint.com](https://www.livemint.com)

RBI Governor meets NBFC heads, calls for sound underwriting norms

Our Bureau

Mumbai

Reserve Bank of India (RBI) Governor Sanjay Malhotra on Monday called on non-bank lenders to adopt sound underwriting standards and close monitoring of asset quality in meeting with heads of non-banking financial companies (NBFCs).

The Governor stressed on the criticality of customer-centricity, ethical conduct and responsible lending along with prompt grievance redressal for preserving confidence in the sector and supporting its orderly and sustainable development.

“As part of the Reserve Bank’s ongoing engagement with regulated entities, the Governor, Reserve Bank of India, today held a meeting in Mumbai with the Managing Directors and Chief Executive Officers (MDs & CEOs) of select NBFCs, including Government NBFCs, Housing Finance



Companies (HFCs) and Microfinance Institutions,” the RBI said. The RBI had last held a similar meeting on February 13, 2025.

IN ATTENDANCE

Industry participation included the representatives of self-regulatory organisations, Sa-Dhan, the Micro Finance Institutions Network and the Finance Industry Development Council. The meeting was also attended by Deputy Governors T Rabi Sankar, Swaminathan J, Poonam Gupta and SC Murmu, and the MD & CEO of the National Housing Bank, apart from other senior officers of the Reserve Bank.

Publication : thehindu.com

Edition- Online

Date : 05-01-2026

Page No: NA

URL- <https://www.thehindu.com/business/closely-monitor-asset-quality-rbi-governor-tells-nbfc-chiefs/article70474991.ece>

Closely monitor asset quality, RBI Governor tells NBFC chiefs

The draft Payments Vision 2028 was presented, and Members gave strategic guidance to ensure the continued development of India's payment ecosystem, RBI said in a statement

Updated - January 06, 2026 06:37 pm IST - MUMBAI

THE HINDU BUREAU

READ LATER

Add your preferred source or toggle



A man walks past the Reserve Bank of India (RBI) logo outside its headquarters in Mumbai, India. | Photo Credit: Reuters

Reserve Bank of India (RBI) Governor Sanjay Malhotra, during his meeting with Managing Directors & Chief Executive Officers of select Non-Banking Finance Companies (NBFCs) on Monday, underlined the need for sound underwriting standards and close monitoring of asset quality by the sector.

Publication : cnbctv18.com

Edition- Online

Date : 05-01-2026

Page No: NA

URL- <https://www.cnbctv18.com/business/finance/rbi-governor-meets-top-brass-nbfc-and-hfc-mumbai-credit-flow-responsible-lending-19814788.htm>

RBI governor discusses responsible lending in meet with NBFC, HFC chiefs

The high-powered Mumbai meeting focused on credit flow, asset quality, ethical conduct, customer-centricity, and responsible lending in the NBFC sector.



By CNBCTV18.com

January 5, 2026, 8:18:55 PM IST (Published)

🕒 1 Min Read

Choose CNBC TV18 on Google



Reserve Bank of India Governor Sanjay Malhotra on Monday, January 5 met the managing directors and chief executive officers of select non-banking financial companies (NBFCs), including government NBFCs, housing finance companies (HFCs), and microfinance institutions in Mumbai — where he highlighted the role of NBFCs and HFCs in facilitating credit flow

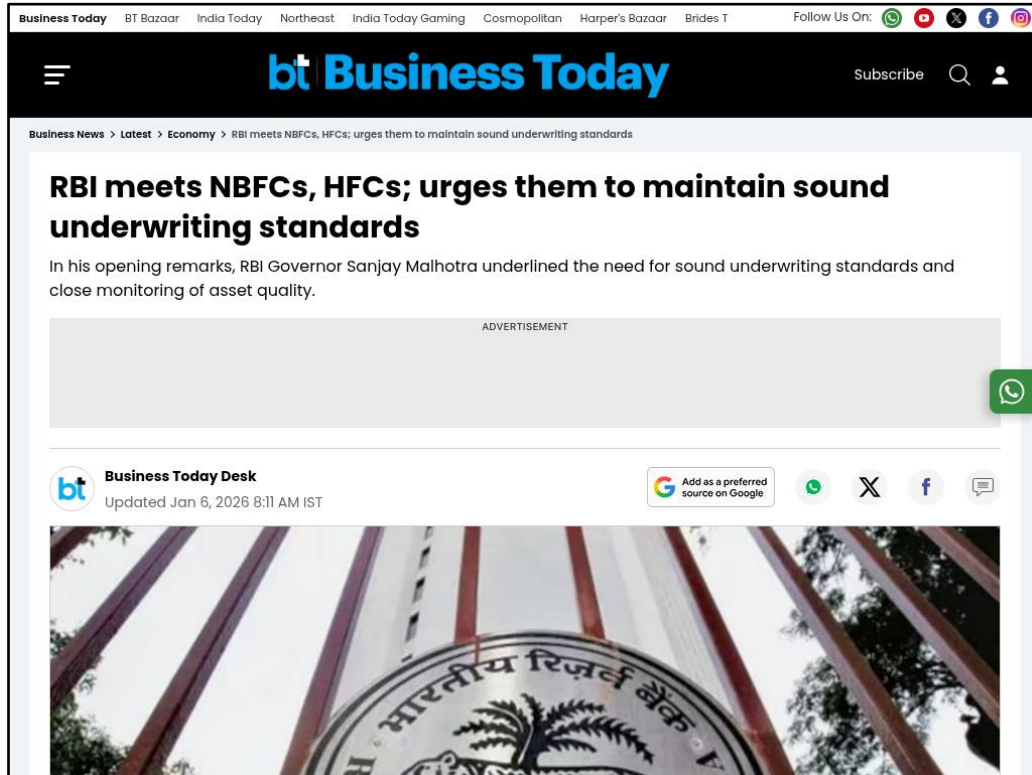
Publication : [businesstoday.in](https://www.businesstoday.in)

Edition- Online

Date : 06-01-2026

Page No: NA

URL- <https://www.businesstoday.in/latest/economy/story/rbi-meets-nbfc-hfc-urges-them-to-maintain-sound-underwriting-standards-509543-2026-01-06>



Publication : bhaskarhindi.com

Edition- Online

Date : 05-01-2026

Page No: NA

URL- <https://www.bhaskarhindi.com/other/rbi-governor-meets-nbfc-top-executives-urges-close-monitoring-of-asset-quality-1235326>



खोजने के लिए टाइप करें..

🏠 होम 📺 वीडियो 📄 ई-पेपर

Home / अन्य / आरबीआई गवर्नर ने एनबीएफसी कंपनियों...

आरबीआई गवर्नर ने एनबीएफसी कंपनियों के साथ बैठक की, एसेट गुणवत्ता पर निगरानी रखने के लिए कहा



5 Jan 2026 3:31 PM

भारतीय रिजर्व बैंक के गवर्नर संजय मल्होत्रा ने सोमवार को...

BOI

सबसे बेहतर रिटर्न पाएं

7.50% p.a.

7.35% p.a.

6.85% p.a.

स्टार स्विजिम

भारत के सर्वोत्कृष्ट बैंक

वीडियो

02 फरवरी

इतिहास

Bulletin @12PM

Publication : thehansindia.com

Edition- Online

Date : 05-01-2026

Page No: NA

URL- <https://www.thehansindia.com/business/rbi-governor-tells-nbfc-chiefs-to-keep-close-watch-on-asset-quality-1036755>



Publication : Millennium Post

Edition- New Delhi, Kolkata

Date : 06-01-2026

Page No: 10

URL - <https://www.millenniumpost.in/business/reserve-bank-governor-urges-nbfcs-to-closely-monitor-asset-quality-maintain-sound-underwriting-standards-642735>

Reserve Bank Governor urges NBFCs to closely monitor asset quality & maintain sound underwriting standards

He held a meeting with MDs & CEOs of NBFCs, including HFCs & microfinance institutions

MUMBAI: Reserve Bank Governor Sanjay Malhotra on Monday underlined the need for sound underwriting standards and close monitoring of asset quality at a meeting with senior officials of select non-banking financial Companies (NBFCs) here.

As part of the Reserve Bank's ongoing engagement with regulated entities, the Governor held a meeting with the managing directors and chief executive officers (MDs and CEOs) of select NBFCs, including govern-

Closer Look

» Governor highlighted the important role of NBFCs and housing finance companies in facilitating credit flow

» Malhotra further emphasised the criticality of customer centricity, ethical conduct, and responsible lending, along with prompt grievance redressal

» The participating entities together account for about 53 per cent of non-banking financial Companies (NBFCs) sector assets

ment NBFCs, housing finance companies (HFCs) and micro-finance institutions.

In his opening remarks, the Governor highlighted the important role of NBFCs and

HFCs in facilitating credit flow. He underlined the need for sound underwriting standards and close monitoring of asset quality, the Reserve Bank of India (RBI) said in a release.

Malhotra further emphasised the criticality of customer centricity, ethical conduct, and responsible lending, along with prompt grievance redressal, to preserve confidence in the sector and support its orderly and sustainable development.

The Reserve Bank had last held a similar meeting with

NBFCs on February 13, 2025.

The participating entities together account for about 53 per cent of NBFC sector assets.

Industry participation included the representatives of self-regulatory organisations, Sa-Dhan, the Micro Finance Institutions Network and the Finance Industry Development Council.

During the discussion, participants shared feedback on policy issues and operational matters relating to the NBFC sector, the RBI said. PTI

RBI Governor tells NBFC chiefs to keep close watch on asset quality

MUMBAI, JAN 5

RBI Governor Sanjay Malhotra on Monday underlined the need for sound underwriting standards and close monitoring of asset quality by NBFCs.

At a meeting held here with the Managing Directors and CEOs of select non-banking financial companies (NBFCs), including government NBFCs, housing finance companies (HFCs), and microfinance institutions, the RBI Governor further emphasised the criticality of customer-centricity, ethical conduct, and responsible lending.

He also highlighted the need for prompt grievance redressal of customers for preserving confidence in the NBFC sector and supporting its orderly and sustainable development.

The participating entities together account for about 53



per cent of NBFC sector assets. Industry participation included the representatives of Self-Regulatory Organisations, Sa-Dhan, the Micro Finance Institutions Network and the Finance Industry Development Council, according to an RBI statement issued after the conference.

In his opening remarks, the Governor highlighted the important role of NBFCs and HFCs in facilitating credit flow. During the discussion, participants shared feedback on policy issues and operational matters relating to the NBFC sector.

The meeting was also attended by Deputy Governors T. Rabi Sankar,

Swaminathan J., Dr Poonam Gupta, and S. C. Murmu, and the MD & CEO of the National Housing Bank, apart from other senior officers of the Reserve Bank.

In a related development, the first meeting of the Payments Regulatory Board (PRB) on Monday was held here on Monday under the chairmanship of the RBI Governor. The PRB was constituted consequent to an amendment in the Payment and Settlement Systems Act, 2007, which came into effect on May 9, 2025.

The Board reviewed the functions of the Department of Payment and Settlement Systems and current focus areas covering both domestic and global payment systems. The draft Payments Vision 2028 was presented, and Members gave strategic guidance to ensure the continued development of India's payment ecosystem. -IANS

Publication : lokmattimes.com

Edition- Online

Date : 05-01-2026

Page No: NA

URL- <https://www.lokmattimes.com/national/rbi-governor-tells-nbfc-chiefs-to-keep-close-watch-on-asset-quality/>



Publication : money.rediff.com

Edition- Online

Date : 05-01-2026

Page No: NA

URL- <https://money.rediff.com/news/market/rbi-guv-urges-nbfcs-on-asset-quality/39722620260105>

The screenshot displays the Rediff website interface. At the top, the Rediff logo is prominent, followed by navigation links for Rediffmail, Money, Bill Payments, Business Email, rediffGURUS, and Rediff-TV. A secondary navigation bar includes News, Forex, Indices, Sectors, Mutual Funds, Insurance, Gainers, Losers, Trends, Star Portfolios, My Portfolio, and My Watchlist. Social media icons for X, Instagram, Facebook, and WhatsApp are also present. A large advertisement banner for Rediff TV is featured, with the text 'Your trusted news site, now streaming!' and an 'EXPLORE >' button. Below the banner, a search bar for 'Search Market News' is available. The main content area shows the article title 'RBI Guv Urges NBFCs on Asset Quality' by Rediff Money Desk, Mumbai, dated Jan 05, 2026. The article snippet mentions RBI Governor Sanjay Malhotra's emphasis on sound underwriting and asset quality monitoring for NBFCs, HFCs, and microfinance institutions. A green decorative bar is at the bottom of the article snippet. To the right of the article, another Rediff TV advertisement is visible, along with a section titled 'TODAY'S MOST TRADED COMPANIES'.

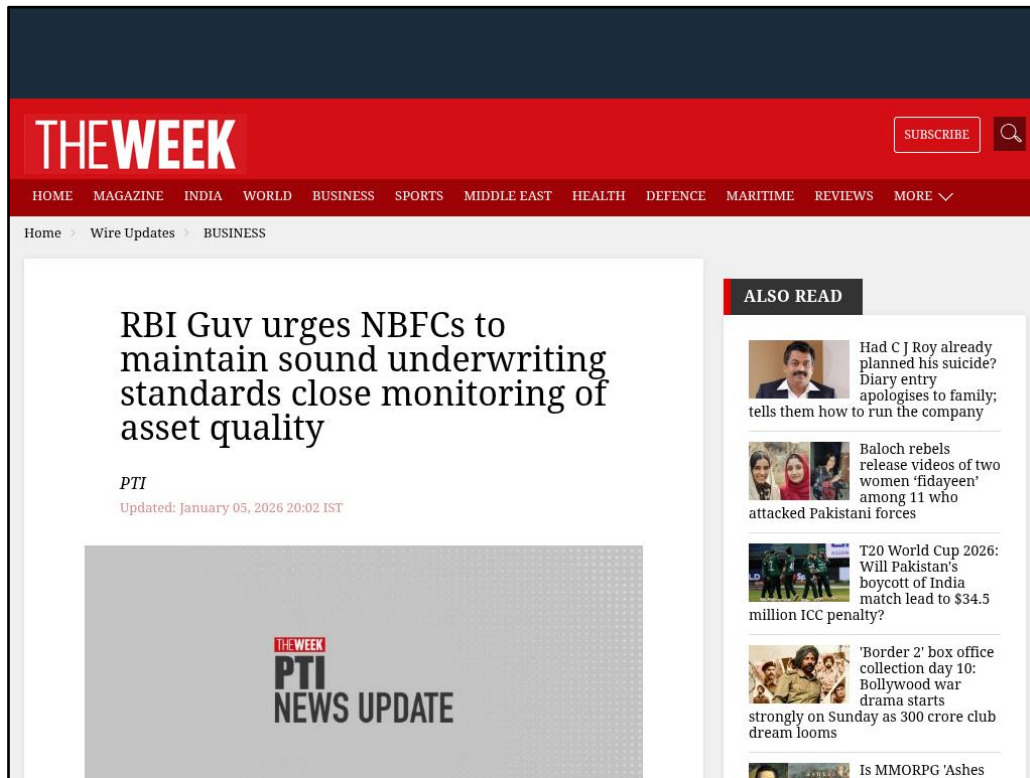
Publication : theweek.in

Edition- Online

Date : 05-01-2026

Page No: NA

URL- <https://www.theweek.in/wire-updates/business/2026/01/05/rbi-guv-urges-nbfcs-to-maintain-sound-underwriting-standards-close-monitoring-of-asset-quality.html>



Publication : tennews.in

Edition- Online

Date : 05-01-2026

Page No: NA

URL- <https://tennews.in/rbi-governor-tells-nbfc-chiefs-to-keep-close-watch-on-asset-quality/>

MONDAY, FEBRUARY 2, 2026 Ten News Network Advertise With Us Contact Us Careers

TEN NEWS.in
National News Portal

दिल्ली, नोएडा, ग्रेटर नोएडा, और यमुना एक्सप्रेसवे क्षेत्र की खबरें हिंदी में पढ़ने के लिए यहाँ क्लिक करें

HOME NATIONAL BUSINESS TECH EDUCATION ENTERTAINMENT LIFESTYLE FEATURES MORE

Home > National > RBI Governor tells NBFC chiefs to keep close watch on asset quality



NATIONAL

RBI Governor Tells NBFC Chiefs To Keep Close Watch On Asset Quality

On Jan 5, 2026

Share

TEN NEWS SPONSORS

- GALGOTIAS UNIVERSITY NAAC GRADE A+
- GL BAJAJ Educational Institutions Greater Noida / Mathura FIND YOUR SPARK
- The Education Group I.T.S. Since 1985
- INDIA'S LARGEST INTEGRATED VENUE FOR CONVENTIONS & EXHIBITIONS

Publication : cityairnews.com

Edition- Online

Date : 05-01-2026

Page No: NA

URL- <https://www.cityairnews.com/content/rbi-governor-tells-nbfc-chiefs-to-keep-close-watch-on-asset-quality>

RBI Governor tells NBFC chiefs to keep close watch on asset quality

RBI Governor Sanjay Malhotra on Monday underlined the need for sound underwriting standards and close monitoring of asset quality by NBFCs.

IANIS Jan 5, 2026 09:24

0



Source: IANS

Mumbai, Jan 5 (IANS) RBI Governor Sanjay Malhotra on Monday underlined the need for sound underwriting standards and close monitoring of asset quality by NBFCs.

At a meeting held here with the Managing Directors and CEOs of select non-banking financial companies (NBFCs), including government NBFCs, housing finance companies (HFCs), and microfinance institutions, the RBI Governor further emphasised the criticality of customer-centricity, ethical conduct,

Publication : goodreturns.in

Edition- Online

Date : 05-01-2026

Page No: NA

URL- <https://www.goodreturns.in/news/rbi-governor-urges-nbfc-to-maintain-sound-underwriting-standards-011-1479816.html>

The screenshot shows the GoodReturns website interface. At the top, there's a navigation bar with the 'goodreturns' logo and various menu items like News, Budget 2026, Personal Finance, Gold Rates, Silver Rates, and IPO. Below the navigation bar, there's a sub-header with 'A Oneindia Venture' and several market-related indicators. The main content area features a large, empty rectangular box, likely a placeholder for an image or video. Below this, the article title 'RBI Governor Sanjay Malhotra Highlights Importance of Underwriting Standards for NBFCs' is displayed in a large, bold font. Under the title, there's a brief summary: 'During a meeting with senior officials of non-banking financial companies, RBI Governor Sanjay Malhotra stressed the need for sound underwriting standards and close asset quality monitoring to ensure financial stability and customer confidence.' The article is attributed to 'By Swati Nair' and is dated 'Updated: Monday, January 5, 2026, 20:12 [IST]'. At the bottom of the article, there are social sharing icons and a button to 'Add as a preferred'. On the right side of the article, there's a section titled 'Trending in GoodReturns' with a list of trending topics, including 'Rate in India Today', '7: Rally Pauses After', and 'Jump This Month'.

goodreturns News • Budget 2026 Personal Finance Gold Rates Silver Rates IPO
A Oneindia Venture 7.80 ▲ +0.29% 22k Gold ₹ 13,890 /gm Silver ₹ 3,00,000/kg Petrol ₹ 103.54 Diesel ₹ 90.03 Crude Oil \$65.68

← Business

RBI Governor Sanjay Malhotra Highlights Importance of Underwriting Standards for NBFCs

During a meeting with senior officials of non-banking financial companies, RBI Governor Sanjay Malhotra stressed the need for sound underwriting standards and close asset quality monitoring to ensure financial stability and customer confidence.

By Swati Nair | Updated: Monday, January 5, 2026, 20:12 [IST]

Share This Article Add as a preferred

Trending in GoodReturns

- Rate in India Today,
- 7: Rally Pauses After
- Jump This Month;

Publication : thelocalreport.in

Edition- Online

Date : 05-01-2026

Page No: NA

URL- <https://www.thelocalreport.in/rbi-governor-meets-mds-and-ceos-of-select-nbfcs-and-hfcs-in-mumbai/>

RBI Governor meets MDs and CEOs of select NBFCs and HFCs in Mumbai

05/01/2026 | Ankita Jain |



Reserve Bank of India Governor Sanjay Malhotra met Managing Directors and Chief Executive Officers of select non-banking financial companies (NBFCs), including public sector NBFCs, housing finance companies (HFCs) and microfinance institutions, in Mumbai on Monday, January 5 – where he highlighted the role of NBFCs and HFCs in facilitating credit flows.

Furthermore, he stressed the need for strong underwriting standards, close monitoring of asset quality, customer-centricity, ethical conduct, responsible lending and prompt grievance redressal to support the orderly and sustainable growth of the sector.

The meeting was attended by representatives of institutions holding about 53% of NBFC sector assets and self-regulatory organizations – Sa-Dhan, Micro Finance Institutions Network and Finance Industry Development Council.

The participants shared their feedback on policy and operational matters in the NBFC sector.

Also read: [India's growth rate above 7%, scope for rate cut limited but rupee's outlook better: Citi India](#)

Deputy Governor T. Rabi Shankar, Swaminathan J, Poonam Gupta, National Housing Bank MD and CEO SC Murmu and other senior RBI officials also attended.

Publication : whalesbook.com

Edition- Online

Date : 05-01-2026

Page No: NA

URL- <https://www.whalesbook.com/news/English/BankingFinance/RBI-Governor-Presses-NBFCs-on-Lending-Standards-Asset-Quality/695bd4806841a3ac8ad408da>

Whalesbook

Home Stocks News Premium

Login Sign Up

RBI Governor Presses NBFCs on Lending Standards, Asset Quality

BANKINGFINANCE

Author
Aarav Shah | Published at: 5th January 2026, 8:44 pm

Add as a Preferred Source on Google

RBI DEMANDS STRICTER NBFC LOAN RULES

Whalesbook News Report

Stocks

Axis Bank Ltd
BSE: 532215

Add to Watchlist

Bharti Airtel Ltd
BSE: 532454

Add to Watchlist

HDFC Bank Ltd
BSE: 500180

Add to Watchlist

Infosys Ltd
BSE: 500209

Add to Watchlist

ICICI Bank Ltd
BSE: 532174

Add to Watchlist

LATEST NEWS

INDIA'S BATTERY SCRAP BOOM

02 Feb 2026, 06:28 am

India Budget 2026: Scrap Duty Waiver Fuels Recycling, Critical Minerals Push

140% HESTER BIOSCIENCES Q3 PROFITS

02 Feb 2026, 06:26 am

Hester Biosciences Q3: Poultry Soars, Animal Health Dips, PAT Surges 140%

INDIA BUDGET 2026

02 Feb 2026, 06:21 am

India Budget 2026: RBI Governor

ADFACTOR'S PR
Reputation & Critical Issues Advisory

Publication : socialnews.xyz

Edition- Online

Date : 05-01-2026

Page No: NA

URL- <https://www.socialnews.xyz/2026/01/05/rbi-governor-tells-nbfc-chiefs-to-keep-close-watch-on-asset-quality/>



Publication : pune.news

Edition- Online

Date : 05-01-2026

Page No: NA

URL- <https://pune.news/business/rbi-governor-tells-nbfc-chiefs-to-keep-close-watch-on-asset-quality-404201/>

RBI Governor tells NBFC chiefs to keep close watch on asset quality

Neel Shirodkar January 5, 2026



Mumbai, Jan 5 (IANS) RBI Governor Sanjay Malhotra on Monday underlined the need for sound underwriting standards and close monitoring of asset quality by NBFCs.

At a meeting held here with the Managing Directors and CEOs of select non-banking financial companies (NBFCs), including government NBFCs, housing finance companies (HFCs), and microfinance institutions, the RBI Governor further emphasised the criticality of customer-centricity, ethical conduct, and responsible lending.

He also highlighted the need for prompt grievance redressal of customers for preserving confidence in the NBFC sector and supporting its orderly and sustainable development.

Publication : prokerala.com

Edition- Online

Date : 05-01-2026

Page No: NA

URL- <https://www.prokerala.com/news/articles/a1715135.html>

Prokerala 

Search   Login

HOME SPORTS MOVIES ENTERTAINMENT PHOTOS NATIONAL INTERNATIONAL VIDEOS BUSINESS KERALA HEALTH

Advertisement

Home > News

RBI Governor tells NBFC chiefs to keep close watch on asset quality

By IANS | Published on Mon, Jan 5 2026 21:20 IST

MUMBAI, JAN 5 : RBI Governor Sanjay Malhotra on Monday underlined the need for sound underwriting standards and close monitoring of asset quality by NBFCs.

At a meeting held here with the Managing Directors and CEOs of select non-banking financial companies (NBFCs), including government NBFCs, housing finance companies (HFCs), and microfinance institutions, the RBI Governor further emphasised the criticality of customer-centricity, ethical conduct, and responsible lending.

He also highlighted the need for prompt grievance redressal of customers for preserving confidence in the NBFC sector and supporting its orderly and sustainable development.

Top Stories



US first lady documentary 'Melania' receives mixed views on opening



North Korea inaugurates greenhouse farm in Sinuiju ahead of key party congress



Dalai Lama wins first Grammy, says recognition of shared universal responsibility



Machado says transition in Venezuela is 'unstoppable'

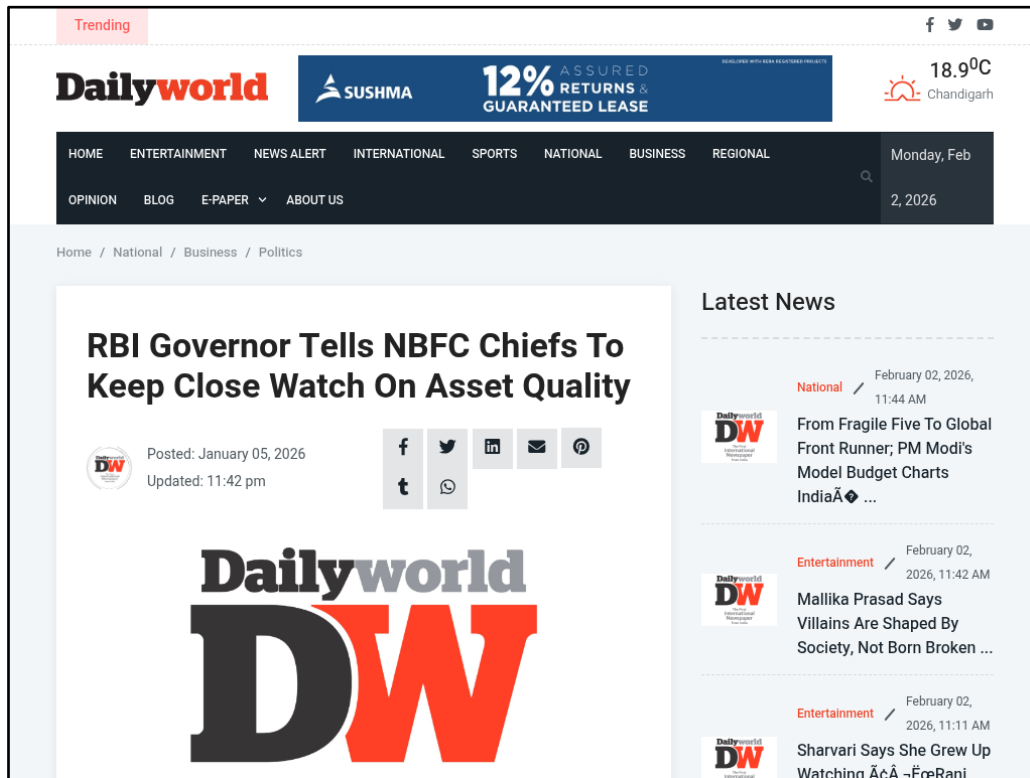
Publication : dailyworld.in

Edition- Online

Date : 05-01-2026

Page No: NA

URL- <https://dailyworld.in/national/rbi-governor-tells-nbfc-chiefs-to-keep-close-watch-on-asset-quality-657218.html>



Publication : newkerala.com

Edition- Online

Date : 05-01-2026

Page No: NA

URL- <https://www.newkerala.com/news/a/rbi-governor-tells-nbfc-chiefs-keep-close-watch-163.htm>

 Home World India Business Cricket Health

Home / News / Bank News

RBI Governor Urges NBFCs to Monitor Asset Quality, Ensure Ethical Lending

RBI Governor Sanjay Malhotra met with chiefs of major NBFCs, HFCs, and microfinance institutions, stressing the need for robust underwriting and vigilant asset quality monitoring. He underscored the importance of customer-centricity, ethical conduct, and responsible lending practices for the sector's health. The meeting, attended by top RBI deputies, also covered policy feedback and the sector's role in credit flow. In a separate event, the newly constituted Payments Regulatory Board held its first meeting, reviewing payment systems and the draft Payments Vision 2028.

 **Key Points: RBI Governor Sanjay Malhotra's Directive to NBFCs on Asset Quality**

- ✓ Sound underwriting standards needed
- ✓ Close monitoring of asset quality
- ✓ Emphasis on ethical conduct and customer-centricity
- ✓ Prompt grievance redressal for confidence

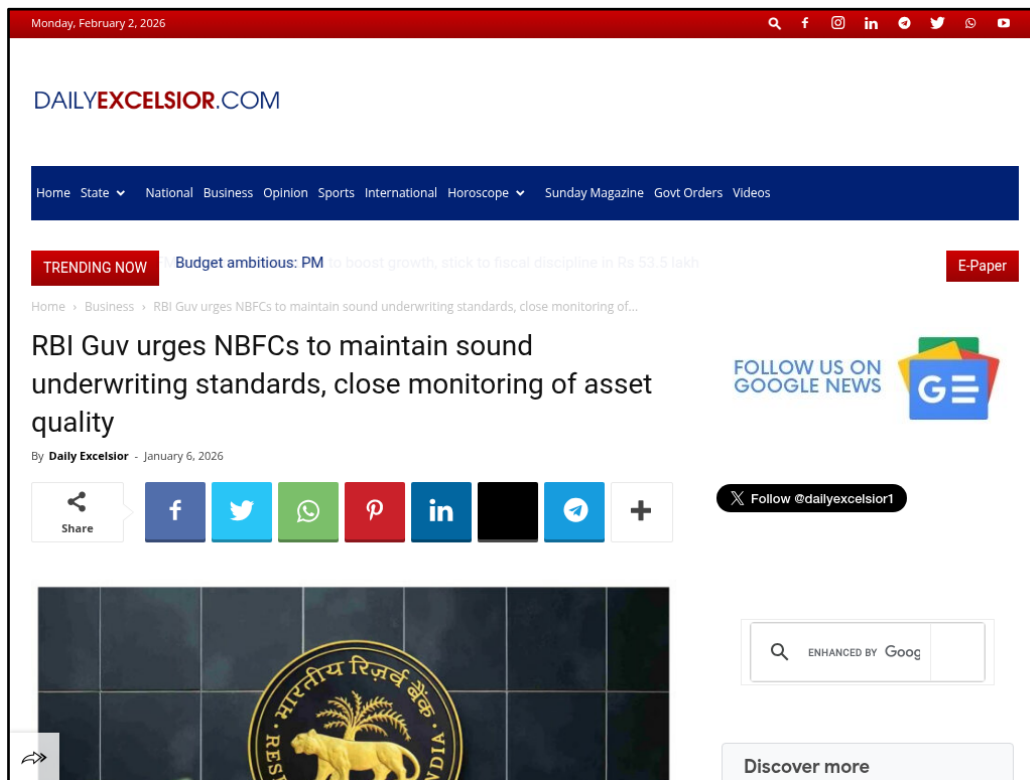
Publication : dailyexcelsior.com

Edition- Online

Date : 05-01-2026

Page No: NA

URL- <https://www.dailyexcelsior.com/rbi-guv-urges-nbfc-to-maintain-sound-underwriting-standards-close-monitoring-of-asset-quality/>



Publication : fintechbiznews.com

Edition- Online

Date : 06-01-2026

Page No: NA

URL- <https://fintechbiznews.com/govtregulators/malhotra-meets-mds-ceos-of-nbfcs-hfcs>

FinTech BizNews

Monday, February 02 2026

Search

HOME FINTECH FINSERV LENDERS E-COMMERCE, OTT, SM GOVT/REGULATORS EXCHANGES BUSINESS SPEECH/INTERVIEW

Jan 06, 2026

Share this blog :

[f](#) [in](#) [t](#) [w](#) [s](#)

Home » Speech/Interview » Malhotra Meets MDs & CEOs Of NBFCs, HFCs

Malhotra Meets MDs & CEOs Of NBFCs, HFCs

During the discussion, participants shared feedback on policy issues and operational matters relating to the NBFC sector.

Cookie Consent

Our website uses cookies to provide your browsing experience and relevant informations. Before continuing to use our website, you agree & accept of our [Cookie Policy & Privacy](#)

Accept



Publication : htsyndication.com

Edition- Online

Date : 06-01-2026

Page No: NA

URL- <https://www.htsyndication.com/capital-market/article/rbi-governor-highlights-the-important-role-of-nbfc-and-hfc-in-facilitating-credit-flow/96376390>

HOME

ARTICLES

IMAGES

PUBLICATIONS

ABOUT US

CONTACT US

SIGN IN

HT SYNDICATION

Your keywords

ARTICLE

Q

Exclusive

Our Exclusive

Category

Search Keyword

Business & Finance

Cities

Auto

Education

Employment

Entertainment

Government News

Source

Search Keyword

Online News

Bleech

Brand Stories

Columnists

Contract

Magazines

Newsletters

RBI Governor highlights the important role of NBFCs and HFCs in facilitating credit flow

Posted On: 2026-01-06

Posted By: Capital Market

Business & Finance

Cities

Capital Market

Mumbai, Jan. 6 -- The Reserve Bank of India Governor Sanjay Malhotra yesterday held a meeting in Mumbai with the Managing Directors and Chief Executive Officers (MDs & CEOs) of select Non-Banking Financial Companies (NBFCs), including Government NBFCs, Housing Finance Companies (HFCs) and Microfinance Institutions. The participating entities together account for about 53 per cent of NBFC sector assets. Industry participation included the representatives of Self-Regulatory Organisations, Sa-Dhan, the Micro Finance Institutions Network and the Finance Industry Development Council. The meeting was also attended by Deputy Governors apart from other senior officers of the Reserve Bank.

The RBI Governor highlighted the important role of NBFCs ...

[Click here to read full article from source](#)

To read the full article or to get the complete feed from this publication, please [Contact Us](#).

Publication : menafn.com

Edition- Online

Date : 06-01-2026

Page No: NA

URL- <https://menafn.com/1110560583/RBI-Governor-Engages-With-Nbfcs-Hfcs-Payments-Regulatory-Board-Holds-First-Meeting>

RBI Governor Engages With Nbfcs, Hfcs Payments Regulatory Board Holds First Meeting

Date

2026-01-06 04:07:35

Share on Facebook

Tweet on Twitter



(MENAFN- KNN India) Mumbai, Jan 6 (KNN) As part of the Reserve Bank of India's ongoing engagement with regulated entities, RBI Governor Sanjay Malhotra on Monday met Managing Directors and Chief Executive Officers of select Non-Banking Financial Companies (NBFCs), including government-owned NBFCs, Housing Finance Companies (HFCs) and Microfinance Institutions in Mumbai.

The meeting, the first such interaction since February 13, 2025, covered entities accounting for about 53 per cent of total NBFC sector assets.

Industry representation included Self-Regulatory Organisations Sa-Dhan, the Microfinance Institutions Network and the Finance Industry Development Council.

The interaction was attended by Deputy Governors T. Rabi Sankar, Swaminathan J., Poonam Gupta and S.C. Murmu, the Managing Director and CEO of the National Housing Bank, and other senior RBI officials.

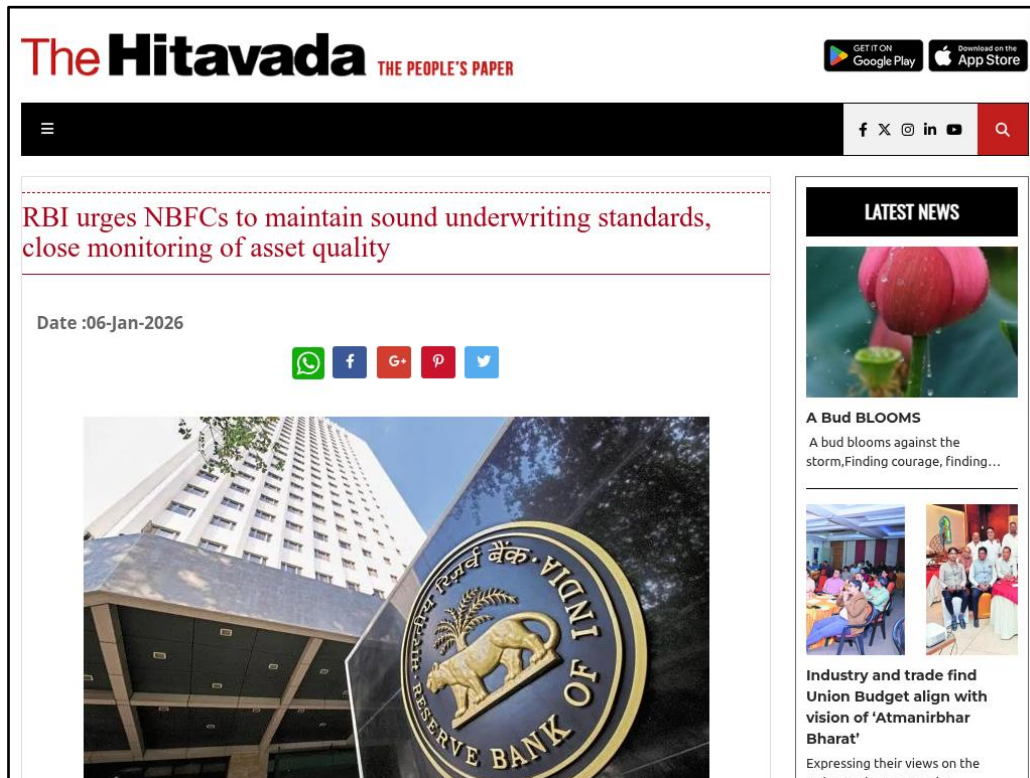
Publication : thehitavada.com

Edition- Online

Date : 06-01-2026

Page No: NA

URL- <https://www.thehitavada.com/Encyc/2026/1/6/rbi-urges-nbfcs-to-maintain-sound-underwriting-standards-close-monitoring-of-asset-quality.html>



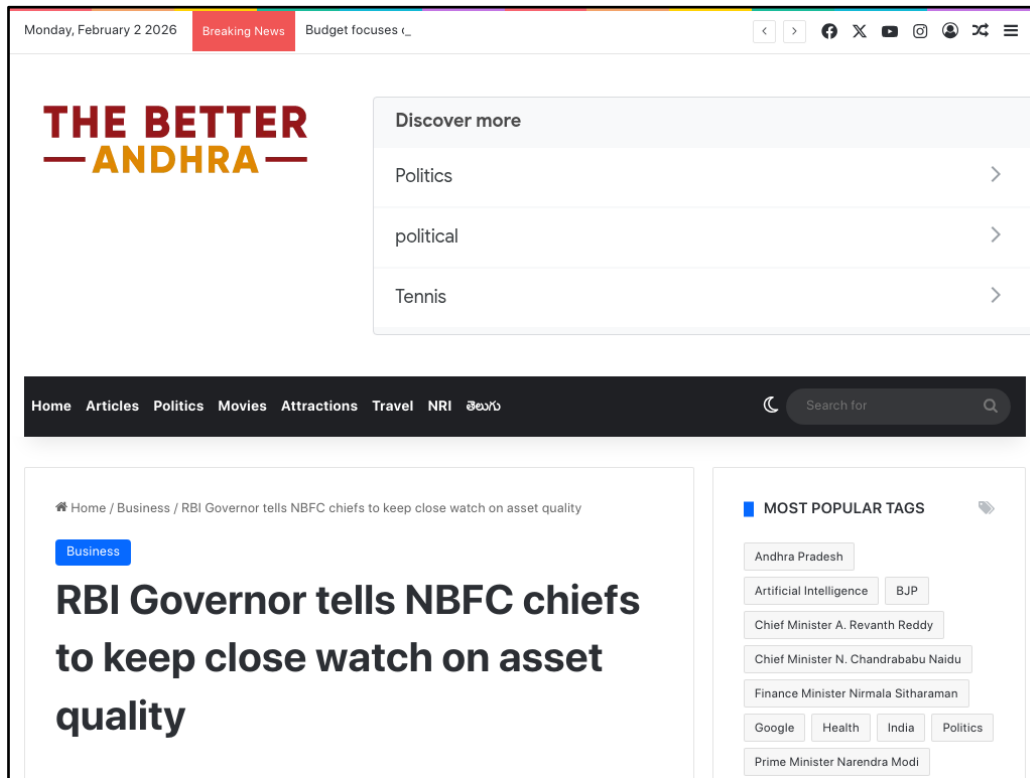
Publication : thebetterandhra.com

Edition- Online

Date : 06-01-2026

Page No: NA

URL- <https://thebetterandhra.com/business/rbi-governor-tells-nbfc-chiefs-to-keep-close-watch-on-asset-quality/>



Publication : newsairinsight.com

Edition- Online

Date : 06-01-2026

Page No: NA

URL- <https://newsairinsight.com/rbi-asks-nbfcs-hfcs-to-improve-standards-news-air-insight/>

RBI asks NBFCs, HFCs to improve standards – News Air Insight

January 6, 2026 / joyybannerji

Spread the love



MUMBAI: Reserve Bank of India governor Sanjay Malhotra on Monday urged **non-banking financial companies (NBFCs)** and housing finance companies (**HFCs**) to strengthen **underwriting standards** and uphold **customer-centric practices** to ensure sustainable growth and confidence in the sector. Governor conveyed this message at meeting with managing directors and chief executive officers of select NBFCs, HFCs and microfinance institutions in Mumbai. The meeting, the first such interaction with NBFCs since February 2025, included government-owned NBFCs and institutions that together account for about 53% of the sector's assets. Industry bodies such as Sa-Dhan, the Micro Finance Institutions Network and the Finance Industry Development Council were also represented.

Publication : investmentguruindia.com

Edition- Online

Date : 06-01-2026

Page No: NA

URL- <https://investmentguruindia.com/newsdetail/rbi-governor-tells-nbfc-chiefs-to-keep-close-watch-on-asset-quality506341>

[BUDGET 2026](#)
[NEWS](#)
[HINDI](#)
[SCREENERS](#)
[STOCK](#)
[IPO](#)
[COMMODITY](#)
[CURRENCY](#)
[MUTUAL FUND](#)
[CRYPTO](#)

[WIDGETS](#)
[WEALTH](#)
[WORLD](#)
[TIPS](#)
[PODCAST](#)
[VIDEOS](#)
[CALCULATORS](#)
[MORE](#)
[RESEARCH CENTER](#)

2026-01-06 10:55:50 am | Source: IANS

RBI Governor tells NBFC chiefs to keep close watch on asset quality

News By Tags | [#RBI](#) [#Economy](#) [#NBFC](#) [#RBIGovernor](#) [#SanjayMalhotra](#)

RBI Governor Sanjay Malhotra on Monday underlined the need for sound underwriting standards and close monitoring of asset quality by NBFCs.

At a meeting held here with the Managing Directors and CEOs of select non-banking financial companies (NBFCs), including government NBFCs, housing finance companies (HFCs), and microfinance institutions, the RBI Governor further emphasised the criticality of customer-centricity, ethical conduct, and responsible lending.

Related News

GST collections rise 6.2 pc to Rs 1,93,384 crore in January

CPI to increase marginally by 20-30 bps with new base year

Kerala economy records robust growth in 2024-25, services lead expansion

RBI needs to innovate on OMO management as better signalling device: SBI report

India's plastics exports projected to double to \$20 billion by 2030

Latest News

Quote on Union Budget 2026 By Rajkumar Singhal, CEO ...

Budget 2026 boosts confidence in India's growth stor...

Reaction On Post-budget By Atishay Jain; Managing Pa...

Budget 2026 surged Ayush Ministry's allocation by ov...

Reaction On Post-budget By Dr. Bushra, Associate Pr...

Market is

Publication : capitalmarket.com

Edition- Online

Date : 06-01-2026

Page No: NA

URL- <https://capitalmarket.com/markets/news/live-news/rbi-governor-highlights-the-important-role-of-nbfc-and-hfcs-in-facilitating-credit-flow/1663350>

The screenshot displays the Capital Market website interface. At the top, a navigation bar includes links for Home, News, Markets, MF, IPO, Insurance, Research, Budget, Portfolio, Watchlist, Screener, and Our. A search bar and a 'Contact Us' button are also present. The main content area features a 'Live News' section with a headline: 'RBI Governor highlights the important role of NBFCs and HFCS in facilitating credit flow'. The article text states that the Reserve Bank of India Governor Sanjay Malhotra held a meeting in Mumbai with the Managing Directors and Chief Executive Officers (MDs & CEOs) of select Non-Banking Financial Companies (NBFCs), including Government NBFCs, Housing Finance Companies (HFCs) and Microfinance Institutions. The participating entities together account for about 53 per cent of NBFC sector assets. Industry participation included the representatives of Self-... Below the article, there is a 'Discover more' section with links to 'Commodity trading guides', 'Market data terminals', and 'Currency market analysis'. A 'More News' section at the bottom lists several other articles, including 'Biofil Chemicals & Pharmaceuticals Ltd leads gainers in 'B' group', 'Agarwal Industrial Corp gains on bagging Rs 219-cr order from BPCL', 'Sharda Cropchem Ltd leads gainers in 'A' group', and 'US dollar index speculators reduce net short'.

Publication : knnindia.co.in

Edition- Online

Date : 06-01-2026

Page No: NA

URL- <https://knnindia.co.in/news/newsdetails/sectors/rbi-governor-engages-with-nbfcs-hfcs-payments-regulatory-board-holds-first-meeting>

The screenshot displays the Knn India website interface. At the top, there is a navigation bar with links for HOME, ABOUT, and CONTACT, along with a tagline 'owering MSMEs with News & Insights'. A language selection dropdown and a SUBSCRIBE button are also present. The main header features the Knn logo and a network diagram. Below this, a secondary navigation bar includes links for HOME, BUDGET 2026, ECONOMY, MSME, SECTORS, STATE, KNOWLEDGE RESOURCE, GLOBAL, and BLOG. The main content area shows a news article titled 'RBI Governor Engages With NBFCs, HFCs; Payments Regulatory Board Holds First Meeting' under the 'Home > Sectors > Finance/Fintech' category. The article is dated 'Updated: Jan 06, 2026 01:43:29pm'. To the right of the article is a Dell Technologies advertisement for a 'SMALL BUSINESS SALE' with the text 'Fuel Success with an Upgrade.' and a 'RELATED NEWS' section below it. The bottom of the page shows a partial view of the Reserve Bank of India logo.

Centre weighs mega microfinance credit guarantee scheme for NBFCs in upcoming budget

Publication : Mint

Edition- Ahmedabad, Bangalore, Chennai,
Hyderabad, Kolkata, Mumbai, New Delhi

Date : 07-01-2026

Page No: 3, 8

URL- <https://www.livemint.com/economy/centre-microfinance-credit-guarantee-scheme-budget-nbfc-mfi-debt-funding-financial-inclusion/amp-11767676182227.html>

Centre weighs loan guarantee for MFIs

Scheme to cover banks' lending risk, support microfinance

Gireesh Chandra Prasad &
Subhash Narayan

NEW DELHI

The finance ministry is weighing a plan to guarantee bank borrowings by non-bank lenders to help them ramp up their microfinance operations, two people familiar with the development said.

The Union budget is likely to announce the one-time credit guarantee scheme, likely to be managed by the state-run National Credit Guarantee Trustee Co. It will cover and underwrite the lending risk due to factors outside the control of small borrowers.

The guarantee is expected to help non-banking financial company-microfinance institutions (NBFC-MFIs) borrow on easier terms, survive a liquidity crunch, and continue lending to millions of low-income households that lack access to traditional banking. The development assumes significance for India's ₹3.34 trillion microfinance loan portfolio, which has been shrinking steadily.

"The proposed credit guarantee



scheme that has been under discussion in the government for some time now is being weighed for launch when budget proposals for 2026-27 are announced next month," one of the two people said, requesting anonymity.

"The one-time guarantee cover

under examination is far larger than the ₹7,500 crore cover that was offered during the covid pandemic, but the quantum is still to be finalized," the second person said, asking not to be identified.

India introduced the credit guarantee scheme for MFIs in 2021, providing 75% guarantee on funding

TURN TO PAGE 6

Centre weighs credit guarantee scheme for microfinance firms

FROM PAGE 1

extended by member-lending institutions to NBFC-MFIs and MFIs for onward lending to small borrowers. That scheme was valid till 31 March 2022, or till guarantees for an amount of ₹7,500 crore were issued.

The government will take a final call on several budget proposals closer to the presentation date of 1 February.

MFIs help in formalizing credit to low-income households and aid in the financial inclusion of people who otherwise approach informal, unregulated and exploitative credit sources. Credit guarantees lower the financing risk for banks and financial institutions and allow them to take larger exposure to MFIs.

The guarantor needs to pay only in case of a default by the borrower. The move is significant given that banks limit funding to MFIs due to the inherent risks these institutions face while lending to small bor-



Gross micro loan portfolio fell to ₹3.34 tn on 30 Nov 2025. MINT

rowers with limited means. The risk also puts a higher cost on MFI borrowings from banks, while also limiting fund flows to the sector.

Queries emailed to the finance ministry spokesperson on Friday remained unanswered.

Minister of state for finance Pankaj Chaudhary told Parliament in August that the share of microfinance loans that are one to six months overdue rose to 6.2% in March 2025

from 4.3% in September 2024. The trend was similar for banks, with overdue microfinance loans increasing to about 6.5% from less than 5% over the same period.

Small Industries Development Bank of India attributed the rise in microfinance delinquencies to an increase in indebtedness among borrowers or overleveraging and natural calamities, the minister said then.

Meanwhile, microlending

has been shrinking. The sector's gross loan portfolio fell to ₹3.34 trillion on 30 November 2025 from ₹3.75 trillion on 31 March 2025 and from ₹4.3 trillion on 31 March 2024, according to data from Microfinance Industry Network (MFIN), the self-regulator for NBFC-MFIs that account for about 40% of outstanding MFI loans.

"This is a fall of almost ₹1 trillion over the last 20 months," said Alok Misra, chief executive officer and director of MFIN, citing credit bureau figures.

The Reserve Bank of India (RBI) has mandated that the monthly loan obligations of borrowers cannot exceed half of their monthly income, in order to prevent over-indebtedness.

"NBFC-MFIs are non-deposit taking NBFCs and depend on wholesale lending from banks for on-lending to microfinance borrowers," Misra of MFIN said.

The debt funding received

by these entities has fallen 54% to ₹13,840 crore in the fourth quarter of FY25 from ₹30,018 crore in the fourth quarter of FY24. In the September quarter of FY26, the funding received was ₹18,993 crore, which is still very low, added Misra.

"This reduction in liquidity

availability has led to a fall in disbursements to microfinance borrowers and therefore the decline in the gross loan portfolio. Most microfinance loans are income-generating loans and borrowers use these loans as working capital to manage and expand their micro-enterprises. Disruptions in flow of credit impacts their livelihoods," added Misra.

The lending ability of NBFC-MFIs that play an essential role in providing

small-ticket loans to low-income households and underserved regions depends heavily on funding from banks and financial institutions, which often hesitate due to perceived credit risk, said Avinash Khare, partner at law firm DSK Legal. A credit guarantee scheme will enhance the cred-

itworthiness of eligible MFIs that are currently facing a liquidity crunch, said Khare.

"A government-backed guarantee acts as a safety net for lenders. If an MFI defaults, the government covers a portion of the loss. This reduces risk for banks and encourages them to provide more funds to MFIs," said Khare, pointing to the success of the covid-era scheme.

gireesh.pa@livemint.com
For an extended version of this story, go to livemint.com

Budget 2026: Centre Mulls Mega Microfinance Credit Guarantee Scheme for NBFCs

Publication : outlookbusiness.com

Edition- Online

Date : 06-01-2026

Page No: NA

URL- <https://www.outlookbusiness.com/budget/budget-2026-centre-mulls-mega-microfinance-credit-guarantee-scheme-for-nbfcs>

Budget 2026: Centre Mulls Mega Microfinance Credit Guarantee Scheme for NBFCs

Proposed scheme aims to ease funding constraints for NBFC-MFIs as microfinance loan book shrinks



Outlook Business Desk

Curated By: Gowri Lakshmi

Updated on: 6 January 2026 4:26 pm

Follow us on



Add as a preferred
source on Google



Budget 2026: Centre Mulls Mega Microfinance Credit Guarantee Scheme for NBFCs

Summary of this article

- The Centre is considering a mega microfinance credit guarantee scheme for NBFC-MFIs in Budget 2026.

NBFCs to see healthy growth in Q3FY26

Publication : [financialexpress.com](https://www.financialexpress.com)

Edition- Online

Date : 06-01-2026

Page No: NA

URL- <https://www.financialexpress.com/business/banking-finance-nbfc-to-see-healthy-growth-in-q3fy26-4099269/>

NBFCs to see healthy growth in Q3FY26

Improved performance on the back of festive demand and falling cost of funds.

Written by [FE Bureau](#)

January 6, 2026 20:00 IST



Passenger vehicle (PV) retail sales jumped 26.64% year-on-year (YoY) to 3,79,671 units in December 2025, up from 2,99,799 units in December 2024.

All thanks to [GST](#) reforms and an uptick in festive demand, non-banking finance companies (NBFCs) are expected to report healthy growth in the quarter ended December 2025 (Q3 FY26). "Higher demand for loans growth will show improved earnings growth," said analysts.

Microfinance woes keep taking a toll on group insurance

URL- <https://www.financialexpress.com/business/banking-finance/microfinance-woes-keep-taking-a-toll-on-group-insurance/4100395/>

Microfin woes keep taking a toll on group insurance

NARAYANAN V
Chennai, January 7

AFTER PUSHING OVER 50 million lives out of cover in the previous fiscal, group insurance is heading towards another year of contraction. Top private life insurers continue to report a sharp decline in lives covered as slower microfinance disbursements hit group credit life policies.

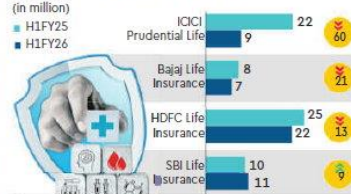
According to latest public disclosures, the number of lives covered by the top four private life insurers fell 36% year-on-year to 49 million in the first half of FY26. This decline comes on top of a 28% fall in the previous year, when lives covered dropped by a record 50 million to 128 million. The contraction in coverage in group business is closely linked to a slump in underlying loan disbursements, particularly in microfinance, where life cover is typically bundled with loans.

Sarvesh Kumar Mishra, chief third party distribution officer at Generali Central Life Insurance, said while the broader group business of life insurers has not been fully impacted, the microfinance-linked segment — largely credit life policies — has seen a slowdown.

"Technically, it is a risky place to be. Claims are small and premiums are small, so the propo-

SHRINKING COVERAGE

No of lives covered under group insurance (in million)



Source: Company public disclosures

■ Number of lives covered by top four private life insurers fell 36% YoY to 49 mn in the first half of FY26

■ Once the sector is more regularised, it will make more sense for insurers to participate, an expert says

sition does not suit insurers in the current situation. Once the sector is more regularised, it will make more sense for insurers to participate," Mishra said. "My outlook is that this will remain the case for some time as there is significant volatility in the segment, and I do not see a near-term improvement."

The decline in group insurance coverage comes at a time when the microfinance industry continues to face headwinds, despite some improvement in

loan slippages. According to the Microfinance Institutions Network (MFIN), the industry's self-regulatory body, over five million micro-borrowers have been pushed out of formal finance as a prolonged funding squeeze in the sector led to a sixth consecutive quarterly contraction in the microfinance portfolio in September 2025.

The sector's overall portfolio declined 16.8% year-on-year to ₹3.40 lakh crore as of September 2025, from ₹4.08 lakh crore

a year earlier. The number of loan accounts fell to 117 million from 146 million in September 2024, as lenders imposed several guardrails, including limits on the number of lenders per borrower and caps on exposure to prevent overleveraging.

Among top private insurers, ICICI Prudential Life reported the steepest decline in the number of lives covered under its group business. The insurer's lives covered fell 60% to 9 million in the first half of FY26 from 22 million a year earlier. "The credit life business growth has been impacted primarily due to the slowdown in the MFI industry. With reforms being undertaken to spur business growth, we expect credit life business to gradually recover," Dhiren Salian, CFO of ICICI Prudential Life Insurance, said during the company's second-quarter earnings call.

HDFC Life saw the number of lives covered under group insurance decline 13% to 22 million in the first half, while Bajaj Life covered 7 million lives compared with 8 million in the same period last year. SBI Life Insurance, the country's largest private life insurer, bucked the trend, reporting a 9% increase in group insurance covers to 11 million in the first half of the current fiscal.

Will file DRHP for ₹1,500 crore IPO by March, says Arohan Financial Services MD

Publication : thehindubusinessline.com

Edition- Online

Date : 08-01-2026

Page No: NA

URL- <https://www.thehindubusinessline.com/money-and-banking/will-file-drhp-for-1500-crore-ipo-by-march-says-arohan-financial-services-md/article70487258.ece/amp/>

MONEY & BANKING

THIS AD SUPPORTS OUR JOURNALISM. [SUBSCRIBE](#) FOR MINIMAL ADS.

Will file DRHP for ₹1,500 crore IPO by March, says Arohan Financial Services MD

The promoters will not sell shares in the proposed IPO, but legacy investors could seek an exit

By Piyush Shukla

Updated - January 08, 2026 at 09:33 PM.



Arohan Financial Services MD Manoj Nambiar

Aavishkaar Group-backed micro-finance institution (MFI) Arohan Financial Services is "hoping" to file DRHP with the Sebi for ₹1,500 crore initial public offering (IPO) by early March, MD Manoj Nambiar told *businessline* in an interaction. The promoters will not sell shares in the proposed IPO, but legacy investors could seek an exit. Nambiar also talks about the evolving developments in the MFI sector and shares business guidance.

Small, mid-sized NBFC-MFIs hope for credit guarantee in Union Budget

URL- <https://www.thehindubusinessline.com/money-and-banking/small-mid-sized-nbfc-mfis-hope-for-a-credit-guarantee-fund-announcement-in-union-budget/article70498308.ece>

Small, mid-sized NBFC-MFIs hope for credit guarantee in Union Budget

K Ram Kumar
Mumbai

With just 20 days to go for the Union Budget, small and mid-sized NBFC-MFIs (non-banking finance company-microfinance institutions) are hoping that a credit guarantee scheme, mooted by industry bodies last year for getting banks to re-open the credit tap for them, will become reality.

In August 2025, Sa-Dhan and MFIN, the Self-Regulatory Organisations (SROs) in the MFI sector, had made a pitch to the government, requesting it to put in place a ₹20,000 crore credit guarantee scheme. However, there has been no word so far from the authorities in this regard.

The aforementioned proposal was mooted as banks had turned circumspect in lending to small and mid-sized NBFC-MFIs in the last couple of years due to multiple factors, including asset quality concerns, liquidity crunch, operational challenges, declining disbursements and lower client re-



tention. Due to the delay in setting up the credit guarantee scheme, small and medium-sized MFIs are struggling as they are not able to access funds so easily, noted Jiji Mammen, Executive Director & CEO, Sa-Dhan.

"Disbursements from banks to these entities have either stopped or is very limited. Whatever recovery these MFIs make, only that can be recycled for giving fresh loans and repaying the loans taken from banks. So, ultimately, not much lending is happening. That's the reason the overall MFI loan portfolio has come down. But, now slowly a small reversal is happening," Mammen said.

He underscored that the larger NBFC-MFIs have started becoming active as raising capital and getting bank loans isn't an issue for them.

The top 15-20 NBFC-MFIs account for about 85 per cent of the portfolio of NBFC-MFIs.

The outstanding loan portfolio of the microfinance industry (NBFC-MFIs 94, banks 17, small finance banks 10, NBFCs 99, and others 65) shrunk by 15.5 per cent year-on-year to ₹3,41,947 crore as at September-end 2025, per Sa-Dhan's quarterly microfinance report.

Sweeping changes in the offing

URL - https://www.business-standard.com/amp/finance/news/rbi-north-block-may-fine-tune-regulations-for-viksit-bharat-2047-126011100705_1.html

Steep changes in the offing

Mint Road as well as North Block may move to finetune regulations for Viksit Bharat 2047, reports Raghu Mohan

THE REGULATORY TOPOGRAPHY

The setting up of the Regulatory Review Cell (RRC) by Mint Road to be housed in its Department of Regulation (effective October 1, 2025) was a critical step. Its mandate: To ensure regulations are subject to a comprehensive and systematic internal review every 5-7 years. In effect, the RRC built on the Regulatory Review Authority (RRA 2.0). The latter drew from the best practices of global central banks. It is on consultation before policy formulation, feedback from regulated entities (REs), structured meetings with banks' corner room occupants and senior compliance officials, key stakeholders and trade bodies.

Over 400 circulars were withdrawn. It was the "open-door policy" of the Reserve Bank of India (RBI) to foster a better engagement of REs with it. RRA 2.0 was a follow-through on YV Reddy's decision as deputy RBI governor to set up its first edition in 1999 (he was later appointed governor in September 2001 and served in the position for five years).

The polestar for Reddy may well have been the 96th Report of the Law Commission of India (1984): "Every legislature is expected to undertake what may be called the periodical spring-cleaning of the corpus of its Statute Law, in order that dead wood may be removed, and citizens may be spared of the inconvenience of taking notice of laws which have ceased to bear any relevance to current conditions."

The forward movement with RRC also puts the spotlight on a key initiative flagged in the Union Budget FY24 by Finance Minister Nirmala Sitharaman. She had held forth on the need for better governance and investor protection in the banking sector. And, the FM proposed amendments to the RBI Act, 1934; the Banking Regulation Act, 1949; and the Banking Companies (Acquisition and Transfer of Undertakings) Act, 1970. It was felt that these issues would gather momentum after a new government was sworn in post the general elections in June 2024.

Now, with the increased interconnectedness in the financial markets, it is speculated that the regulatory reviews may see participation from the Securities and Exchange Board of India (Sebi), the Insurance Regulatory and Development Authority (Irdai), and Pension Fund Regulatory and Development Authority (PFRDA).

It is also possible that some of the recommendations of the Financial Sector Legislative Reforms Commission (FSLRC), which submitted its report in 2013, may be back in play.

The FSLRC was set up by the Centre on March 24, 2011, to review and rewrite the legal-institutional architecture of the Indian financial sector. It was for the creation of a financial sector appellate tribunal and to merge all trading regulation under a unified financial agency. It remains to be seen how regulators view these suggestions now that more than a decade has passed since FSLRC made its views public.

WHAT TO EXPECT: HEAVY-DUTY ACTION ON REGULATORY TUFF

Corporate governance at banks
In October 2023, Mint Road said that private banks needed to have at least two whole-time directors, including the managing director and chief executive officer. This was in the light of the growing complexity in banking. "... it becomes imperative to establish an effective senior management team to navigate the ongoing and emerging challenges," the RBI had held.

And, also deal with succession planning. But the developments at IndusInd Bank and Karnataka Bank, which saw their respective bosses and key personnel move on double-quick, show that bank governance may warrant closer attention. Basically, it was a more intense version of the exercise undertaken by former RBI Governor Shaktikanta Das with the boards of state-run and private banks three years ago. It had taken up governance, ethics, role of the boards and supervisory expectations.

Governance will be in the spotlight. All the more so as there is the unsettled issue of new bank licenses. More specifically, the stance of the RBI's Internal Working Group (IWG) to "review extant ownership guidelines and corporate structure for India private sector banks". The IWG had on November 20, 2020, made a case for large corporate and industrial houses as promoters of banks. And, large non-banking financial companies (NBFCs) with an asset size of ₹50,000 crore and above, including those owned by corporate houses, may be considered for conversion into banks.

Mint Road, while accepting 21 of IWG's 31 recommendations, had said: "The remaining recommendations are under examination" in its press release of November 16, 2021. This was read by private bank licence hopefuls that the issue was still open. A bank licence for industrial houses looks unlikely. The IWG itself had referred to concerns over connected lending and expo-

sure between banks and other financial and non-financial group entities, and the need for strengthening the supervisory mechanism for large conglomerates, including consolidated supervision.

ON GOVERNANCE

Making affordable more so

Affordable housing may get a look-in the Union Budget (and later from Mint Road) as it is going off-script. A unit is classified as "affordable" when priced at ₹45 lakh or less; it has variables to it—in the metros, it is ₹45 lakh or less with the carpet area capped at 60 square metres; in the non-metros, this is at 90 square metres under government schemes. According to a report by Knight Frank India (in association with the National Real Estate Development Council), the supply-to-demand ratio for affordable housing across the top eight cities plummeted to 0.36 in 2025 (until June), down from 1.05 in 2019, signalling a significant undersupply in the segment.

Launched are now barely a third of sales, underscoring a deepening imbalance that threatens to impact housing affordability and limit buyer choice. The share of affordable housing under ₹50 lakh stood at 17 per cent, a sharp decline from 52.4 per cent in 2018.

While banks and non-banking financial companies (NBFCs) can finance real estate projects, the same for buying land is a no-go area for banks (not so for NBFCs). This is because the RBI treats banks differently as they are deposit-taking entities. It enforces its sensitive sector exposure to the capital markets, commodities and realty.

Mint Road has played its part. It has revised affordable housing norms for banks' priority sector lending (PSL). In the metros (population of 5 million and above), the loan limit has been hiked to ₹50 lakh from ₹35 lakh with a maximum cost of ₹63 lakh. For geographies with population between one million and 5 million, the limit is ₹45 lakh (₹35 lakh) with a maximum property cost of ₹57 lakh. For a population below one million, it is ₹35 lakh (₹25 lakh), with a maximum of ₹44 lakh. This move was to align affordable housing finance flows to the increase in property costs and inflation.

But the heavy lifting needed for affordable housing is largely being done by housing-financing companies (HFCs), more so for lower-ticket loans. Industry sources are of the view that the risk weighting on such loans may be relaxed. Currently, NBFCs maintain risk-weights at 100 per cent for housing loans; it is 35 per cent for banks and HFCs (which are a variant of NBFCs). So, while the RBI has upped the cap on PSL-eligible housing loans, it has led to a situation

Banking on reforms

- With the increased interconnectedness in the financial markets, it is speculated that the regulatory reviews may see participation from Sebi, Irdai, and PFRDA.
- In October 2023, Mint Road said that private banks needed to have at least two whole-time directors, including the MD and CEO. This was in the light of the growing complexity in banking.
- The IWG had on November 20, 2020, made a case for large corporate and industrial houses as promoters of banks.
- Large NBFCs with an asset size of ₹50,000 crore and above, including those owned by corporate houses, may be considered for conversion into banks.

wherein banks opt to give more of the higher ticket loans to quickly meet their PSL targets (as such, loans generally carry less probability of default) with HFCs taking on more of the smaller loans.

What to expect: Linking affordable housing limits to geographies; a relook at risk weights across regulated entities; and whether banks can be allowed to finance land-bank purchases.

At the bottom of the pyramid
Microfinance institutions (MFIs) are in a tight spot. The seven consecutive quarterly southward movement in their portfolio to ₹1.31 trillion as of September 2023, from ₹1.6 trillion in March 2024 led to about a half-million customers getting pushed out of the ambit of these entities, according to data from Microfinance Institutions Network. MFIs feel there has been an improvement in the way they go about their business. They have adopted measures such as limiting the number of lenders to a client to three and capping loans (unsecured included) to ₹2 lakh.

As a result, over-leverage and lending concerns have been corrected to a great extent and are no longer a major issue. CareEdge held that early signs of improvement came from MFIs' gross non-performing levels declined to 3.7 per cent in September 2023, down by 100 basis points from March 2023, aided by write-offs and cautious lending. The hope is for a credit guarantee scheme (the demand is for ₹20,000 crore) in the Union Budget for FY27. In June last year, Mint Road gave a breather. MFIs qualifying assets threshold was cut to

■ Affordable housing may get a look-in in the Budget (and later from Mint Road) as it is going off-script. A unit is classified as "affordable" when priced at ₹45 lakh or less.

■ It has variables to it—in the metros, it is ₹45 lakh or less with the carpet area capped at 60 square metres; in the non-metros, this is at 90 square metres under government schemes.

■ MFIs feel there has been an improvement in the way they go about their business. They have adopted measures such as limiting the number of lenders to a client to three and capping loans (unsecured included) to ₹2 lakh.

■ As a result, over-leverage and lending concerns have been corrected to a great extent and are no longer a major issue.

60 per cent over the earlier requirement of 75 per cent. This helped them improve loan diversity, thereby augmenting their credit profile. But the worst may not be over. With the state-election season set to begin—when political parties typically throw fiscal caution to the winds while promising freshbies—MFIs fear its impact on credit discipline. They have raised the issue of loan waivers with the RBI and North Block, Assam, Kerala, Tamil Nadu and West Bengal as set to go to polls in 2026.

It has been pointed out that even the well-meaning Karnataka Micro

Loan and Small Loan Prevention of Coercive Actions Ordinance (2025) affected collections. The ordinance excluded RBI-regulated entities in the microfinance business—be they MFIs or banks—but confusion held within the state administration and customers regarding its scope. The Tamil Nadu Money Lending Entities (Prevention of Coercive Actions) Bill (2025) to protect vulnerable groups from aggressive tactics used by money-lending firms also affected MFIs' collections. Matters could improve if Mint Road were to give Section 8 companies, or not-for-profit entities, involved in microfinance access to credit information companies (CIC). Under the CIC (Regulation) Act (2003), only RBI-regulated entities can hook into credit bureaus—that is sharing data with and accessing it from them.

What to expect: A credit guarantee scheme for the industry (the demand is for ₹20,000 crore) in the Union Budget for FY27. Mint Road's nod for Section 8 microfinance firms (or not-for-profit entities) access to credit information companies.



Deep Dive: Microfinance Sector

Publication : ET NOW

Edition- Electronic

Date : 14-01-2026

Page No: NA

deepdive **DIGITAL SHIFT RESHAPES MICROFINANCE SPACE**

ALOK MISRA
MFIN

Guardrails Define Sustainable Sector Playbook

IN-DEPTH COVERAGE ON ET NOW ON JANUARY 15

ALL ABOUT YOUR COMPANY COMING UP AT 12:30 PM

GROWTH DRIVERS FOR KEYSTONE REALTORS

NIFTY BANK
59468.75
110.05 0.18%

ET LIVE NOW 10:16 AM

Escorts Kubota¹⁰ 32.8k 3664.00 ▲ 58.60 Dilip Buildco
Exide¹ 0.2m 34

deepdive **MFIs: CREDIT QUALITY IMPROVES, GROWTH SUFFERS**

ALOK MISRA
MFIN

Recovery Would Accelerate With Improved Liquidity

STOCKS IN NEWS

Bharat Coking IPO Gets Bids Worth >₹1.1 Lk Cr

COAL INDIA
438.20 ▲ 2.17%

SECTORAL WATCH

NIFTY FMCG 52462.25 ▼ 14.90
NIFTY MEDIA 1410.60 ▼ .25
NIFTY PSU BANK 8705.60 ▼ 9.40

SENSEX
83483.39
144.30 0.17%

ET LIVE NOW 10:13 AM

AUROBINDO¹ 0.1m 1171.00 ▼ 3.30 AU SFB¹⁸ 6.3m 968.30 ▲ 3.65
3m 2002.00 ▲ 9.20 Bata⁵ 11.5k 907.25 ▲ 0.65 Bectors

Bank, nbfc expectation from Budget

Lenders seek structural fixes to deposit stress, MSME credit gaps from Union Budget

URL - <https://www.financialexpress.com/business/banking-finance/lenders-seek-structural-fixes-to-deposit-stress-msme-credit-gaps-from-union-budge/4111631/>

Lenders seek policy boost as funding costs increase

KSHIPRA PETHAR
Mumbai, January 19

AS THE UNION Budget approaches, bankers and non-banking financial company (NBFC) leaders are calling for structural policy support to address mounting pressure on deposits, rising funding costs and the long-standing credit gap faced by micro, small and medium enterprises (MSMEs), even as credit demand in the economy remains strong. Finance Minister Nirmala Sitharaman will present the Union Budget for 2026-27 on February 1.

For banks, the immediate challenge lies on the liability side. Deposit growth has lagged credit expansion, pushing up deposit rates and squeezing margins. The banking industry has been facing a lower deposit growth to credit growth leading to a stress in deposit rates and NIM (net interest margin) of the banks. Ashok Singh, head of treasury at CSB Bank, said,

Singh added that the Budget must acknowledge the structural shift of household savings to other financial avenues and respond with targeted incentives.

"An assessment of these changes, where the core deposits of banks are getting routed to other sectors, needs to be undertaken, and suitable tax incentives, along with new product lines to incentivise deposit holders, are required," he mentioned.

Sales & Mkt. MD & CEO of Tamilnad Mercantile Bank, stressed the need to encourage long-term household savings and improve the transmission of these funds into productive credit. "The Budget can play a meaningful role by encouraging long-term household savings and ensuring a more efficient transmission of these funds into productive credit, particularly for MSMEs and agri linked sectors," he said.

Among the key recommendations from CSB Bank are tax deductions on incremental

GREAT EXPECTATIONS

- Deposit growth lags credit, raising rates and squeezing margins
- Seek tax incentives & new deposit products
- Ask for tax deduction on incremental term deposits
- Structural measures for NBFCs' lending to MSMEs



term deposits or deposit rollovers, exemption of tax deducted at source (TDS) on bank interest income up to Rs 50,000 for retail customers, and waiver of TDS on non-individual borrowers. The bank has also sought a long-term repo facility for banks and a reduction in the SAKRA threshold to Rs 5 lakh for all lenders to strengthen recovery mechanisms. At present, lenders such as banks, housing finance companies and asset reconstruction companies can invoke the SARFAESI Act, 2002 for loans of ₹1 lakh and above, while NBFCs are subject to a much higher threshold of ₹50 lakh.

Nair said stronger risk-sharing mechanisms and support for formalisation would allow banks to expand lending responsibly "without compromising underwriting standards".

Lenders are also seeking policy backing for technology adoption in banking. "The Budget should provide clear policy support for the adoption of digital and AI-led solutions in banking, with a focus on risk management, fraud prevention, compliance and customer service," Nair said, adding that

incentives for investment in digital infrastructure and data security would help banks deploy technology at scale with confidence.

While banks remain focused on deposits and margins, NBFCs lending to MSMEs are looking for structural measures to bridge a persistent credit gap.

MSMEs contribute over 30% to GDP and still face a significant and enduring credit shortfall, lenders said.

"The expectation is that the Budget will go beyond short-term stimulus and focus on lowering the cost of capital, improving access to liquidity, and enabling efficient risk-sharing mechanisms, particularly for institutions that finance MSMEs at the last mile," said Shashindra Nath, founder and managing director of UCRO Capital.

He believes India's digital public infrastructure and co-lending frameworks can help shift MSME lending away from collateral dependence towards cash flow, behaviour and sector aligned underwriting, enabling scale while protecting asset quality. Among the industry's key

demands is the creation of a dedicated NBFC-MSME or NBFC priority sector lending (PSL) category, along with access to cheaper and more predictable refinancing funding, potentially through SIDBI. Nath said such a refinancing window would be a critical stabiliser during periods of stress.

"MSME-focused NBFCs are structurally dependent on market borrowings and therefore face funding pressures during liquidity tightening, even when their underlying portfolios remain healthy," he said. "A well-designed refinancing facility would provide predictable, lower-cost and longer-tenor funding, allowing NBFCs to continue lending through economic cycles." Nath added, noting that MSME stress is often driven by cash flow mismatches rather than weak business viability. Such support would help protect jobs, supply chains and local economic activity, he said.

NBFC-microfinance institutions (MFIs) are also closely tracking Budget proposals, viewing a potential mezzanine credit guarantee as a critical support measure amid tight liquidity conditions.

The Microfinance Industry Network has proposed a ₹10,000-crore credit guarantee scheme for MFIs.



AUM Of MFIs 16% Down

Publication : Fintech Biz News

Edition- Online

Date : 20-01-2026

Page No: NA

URL- <https://www.fintechbiznews.com/lenders-mfis/aum-of-mfis-16-down>

Home » MFIs » [AUM Of MFIs 16% Down](#)

AUM Of MFIs 16% Down

Loan amount of Rs 22,805 Cr was disbursed in Q1 FY 25-26 through 41.5 Lk accounts, including disbursement of Owned as well as Managed portfolio. This is 23.6% lower than the amount disbursed in Q1 FY 24-25.

FinTech BizNews Service

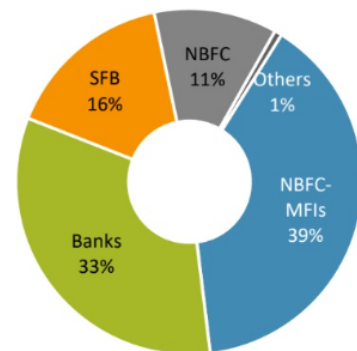
Mumbai, September 6, 2025: Micro Finance Industry Network (MFIN) releases the 54th edition of Micrometer for Q1 FY25-26 based on the industry position as on June 30, 2025.

Micro Finance Industry Network (MFIN) is an industry association of Banks, NBFC-MFIs,

SFBs and NBFCs providing microfinance and an RBI-recognized self-regulatory

organization.

Micro-credit loan outstanding across lenders
30 June 2025



**विचार: मुख्यधारा के विकास से जुड़तीं महिलाएं, माइक्रोफाइनेंस ने
शिक्षा, स्वास्थ्य और बचत को भी बढ़ावा दिया**

URL - <https://www.jagran.com/editorial/apnibaat-microfinance-empowers-indian-women-drives-economic-growth-40116220.html>

मुख्यधारा के विकास से जुड़तीं महिलाएं

सं प्रति महिलाओं के माध्यम से एक प्रभावी आर्थिक क्रांति आकार ले रही है। लाखों महिलाएं सिलाई, खाद्य प्रसंस्करण, पशुपालन, स्थानीय व्यापार और हस्तशिल्प जैसे छोटे, अनौपचारिक उद्यमों से अपनी आजीविका चला रही हैं। यह उनका पहला स्थायी और स्वतंत्र आय का स्रोत बनता है। इस परिवर्तन में माइक्रोफाइनेंस ने एक निर्णायक भूमिका निभाई है। बिना गारंटी वाले ये छोटे कर्ज, जो घर की दहलीज पर ही आसान किस्तों पर उपलब्ध हैं, महिलाओं की आजीविका और उन्हें आत्मनिर्भर बनाने, परिवार की आय को सुदृढ़ करने और अर्थव्यवस्था में सक्रिय भागीदारी करने में सक्षम बनाते हैं। इन महिलाओं के लिए माइक्रोफाइनेंस केवल वित्तीय सहायता नहीं, बल्कि सम्मानजनक आजीविका का माध्यम और आत्मनिर्भरता की ओर बढ़ने वाली एक जीवन्त रेखा बनकर उभरा है। एक ऐसे दौर में जब तमाम प्रयासों के बीच ग्रामीण और अर्ध-शहरी भारत में पारंपरिक बैंकों की पहुंच अब भी कुछ अपेक्षाकृत रूप से सीमित है, तब इस स्थिति में माइक्रोफाइनेंस एक वरदान बनकर उभरा है। आज माइक्रोफाइनेंस भारत के दूर-दराज वाले इलाकों तक गहराई से अपनी पैठ बना चुका है। यह देश के 720 जिलों में लगभग 7.5 करोड़ ऐसे लोगों को अपनी वित्तीय सेवाओं का लाभ दे रहा है, जिस तबके के लोगों की आय कम है। इनमें देश के 112 आकांक्षी जिले भी शामिल हैं। इन लाभार्थियों में लगभग 100 प्रतिशत महिलाएं हैं, जिनके लिए माइक्रोफाइनेंस औपचारिक ऋण प्रणाली से जुड़ाव की पहली कड़ी बन गई है। इसने आर्थिक पिरामिड के सबसे निचले स्तर तक औपचारिक वित्त को पहुंचाने में महत्वपूर्ण भूमिका निभाई है। इस दृष्टि से यह कहना उचित होगा कि माइक्रोफाइनेंस वित्तीय समावेशन का सशक्त स्तंभ बनकर उभरा है। माइक्रोफाइनेंस के माध्यम से ऋण प्राप्त करने वाले अधिकांश लोग पहली पीढ़ी के उद्यमी होते हैं, जिनके व्यवसाय समय के साथ धीरे-धीरे विकसित होते हैं। प्रारंभिक ऋण जोकि 30,000 से 50,000 के बीच होता है, उसका उपयोग बुनियादी उपकरण खरीदने में किया जाता है। अगले चरण



डा. आलोक मिश्रा

माइक्रोफाइनेंस ने महिलाओं की भूमिका बढ़ाने के साथ ही शिक्षा, स्वास्थ्य और बचत को भी बढ़ावा दिया है



रोजगार सृजन से आत्मनिर्भरता की ओर कदम ● फाइल

के ऋण चक्र आय के स्रोतों में विविधता और उत्पादन विस्तार को संभव बनाते हैं। तयशुदा किस्तें वित्तीय अनुशासन को बढ़ावा देती हैं और नियमित आय परिवारों को अस्थायी मजदूरी की अनिश्चितता से बाहर निकालने में सहायक होती हैं। यह परिवर्तन केवल अनुभवजन्य नहीं, बल्कि संरचनात्मक भी है। वर्ष 2021 में एनसीईआर के एक अध्ययन के अनुसार माइक्रोफाइनेंस का भारत की अर्थव्यवस्था में योगदान कुल सकल मूल्य वर्धन का लगभग 2.03 प्रतिशत है और यह लगभग 1.30 करोड़ लोगों को रोजगार प्रदान करने में सहायक बना है। इससे स्पष्ट है कि माइक्रोफाइनेंस आज वर्तमान भारत की आर्थिक संरचना का एक महत्वपूर्ण घटक बन चुका है। माइक्रोफाइनेंस परिदृश्य पर आरबीआई द्वारा विनियमित संस्थाएं सख्त दिशानिर्देशों, फेयर प्रैक्टिसेज कोड और उद्योग की आचार संहिता के तहत जिम्मेदार ऋण प्रथाओं का पालन करती हैं, जिससे महिला उधारकर्ताओं की सुरक्षा सुनिश्चित होती है। आरबीआई के अनुसार किसी उधारकर्ता की कुल माइक्रोफाइनेंस ऋण चुकौती उसकी घरेलू आय के 50 प्रतिशत से अधिक नहीं हो सकती।

इसके साथ ही आरबीआई द्वारा मान्यता प्राप्त स्व-नियामक संगठन माइक्रोफाइनेंस इंडस्ट्री नेटवर्क यानी एमएफआईएन द्वारा निर्धारित प्रविधान भी लागू होते हैं। इसमें उधार की सीमा को निर्धारित कर ऋण जोखिम को कम किया जाता है। इसके साथ ही त्रिस्तरीय शिकायत निवारण प्रणाली भी मौजूद है, जिसमें एमएफआईएन दूसरे स्तर की व्यवस्था को चौबीसों घंटे संचालित करता है। ये सभी सुरक्षा प्रविधान जवाबदेही सुनिश्चित करते हैं। उधारकर्ताओं की रक्षा करते हैं और समग्र सेक्टर की दीर्घकालिक स्थिरता को मजबूती प्रदान करते हैं। इसके बावजूद अपने प्रमाणित प्रभाव के बावजूद माइक्रोफाइनेंस सेक्टर इस समय गंभीर नकदी संकट से जूझ रहा है। इसके कारण करीब 50 लाख जरूरतमंद औपचारिक ऋण व्यवस्था से बाहर हो गए हैं। इससे उनके फिर से साहूकारों और बिना नियमन वाली अनौपचारिक ऋण व्यवस्थाओं के शिकंजे में फंसने का जोखिम बढ़ गया है। ऐसे में, आर्थिक रूप से कमजोर वर्गों को महंगे कर्ज के दुष्चक्र में फंसने से बचाने के लिए संगठित और विनियमित माइक्रोफाइनेंस में औपचारिक वित्त का प्रवाह बनाए रखना आवश्यक हो गया है।

प्रभाव के स्तर पर भी देखा जाए तो आय अर्जन से इतर माइक्रोफाइनेंस का सामाजिक प्रभाव गहरा और स्थायी है। यह महिलाओं की घरेलू निर्णय भूमिका को सशक्त करता है, शिक्षा-स्वास्थ्य में निवेश बढ़ाता है और बचत की आदत को प्रोत्साहित करता है। जैसे-जैसे महिलाएं वित्तीय योगदानकर्ता और रोजगार सृजनकर्ता बनती हैं, वे परिवार और समुदाय दोनों में सामाजिक सम्मान और आर्थिक आत्मनिर्भरता हासिल करती हैं। महिला-केंद्रित विकास की दिशा में बढ़ते भारत के लिए, निरंतर पूंजी प्रवाह और सशक्त नियामक निगरानी के साथ माइक्रोफाइनेंस एक बुनियादी स्तंभ बना रहेगा, जो आजीविका के माध्यमों को मजबूत कर भारत की विकास गाथा में निर्णायक योगदान देने में सक्षम बन रहा है।

(लेखक माइक्रोफाइनेंस इंडस्ट्री नेटवर्क-एमएफआईएन के सीईओ एवं निदेशक हैं)

response@jagran.com

Publication : Daily Jagran

Edition- Online

Date : 22-01-2026

Page No: NA

URL- <https://www.thedailyjagran.com/opinion/microfinance-where-small-loans-spark-big-change-for-women-in-rural-india-10294076>

OPINION

Microfinance: Where Small Loans Spark Big Change For Women In Rural India

Beyond income, microfinance delivers lasting social impact. Regular earnings strengthen women's role in household decisions, improve investments in children's education and health, and build savings.



Nearly 100 per cent of these borrowers are women, and for many, a microfinance loan represents their first-ever access to formal credit. (Image: Reuters)

मुख्यधारा के विकास से जुड़तीं महिलाएं

सं प्रति महिलाओं के माध्यम से एक प्रभावी आर्थिक क्रांति आकार ले रही है। लाखों महिलाएं सिलाई, खाद्य प्रसंस्करण, पशुपालन, स्थानीय व्यापार और हस्तशिल्प जैसे छोटे, अनौपचारिक उद्यमों से अपनी आजीविका चला रही हैं। यह उनका पहला स्थायी और स्वतंत्र आय का स्रोत बनता है। इस परिवर्तन में माइक्रोफाइनेंस ने एक निर्णायक भूमिका निभाई है। बिना गारंटी वाले ये छोटे कर्ज, जो घर की दहलीज पर ही आसान किस्तों पर उपलब्ध हैं, महिलाओं की आजीविका और उन्हें आत्मनिर्भर बनाने, परिवार की आय को सुदृढ़ करने और अर्थव्यवस्था में सक्रिय भागीदारी करने में सक्षम बनाते हैं। इन महिलाओं के लिए माइक्रोफाइनेंस केवल वित्तीय सहायता नहीं, बल्कि सम्मानजनक आजीविका का माध्यम और आत्मनिर्भरता की ओर बढ़ने वाली एक जीवन्त रेखा बनकर उभरा है।

एक ऐसे दौर में जब तमाम प्रयासों के बीच ग्रामीण और अर्ध-शहरी भारत में पारंपरिक बैंकों की पहुंच अब भी कुछ अपेक्षाकृत रूप से सीमित है, तब इस स्थिति में माइक्रोफाइनेंस एक वरदान बनकर उभरा है। आज माइक्रोफाइनेंस भारत के दूर-दराज वाले इलाकों तक गहराई से अपनी पैठ बना चुका है। यह देश के 720 जिलों में लगभग 7.5 करोड़ ऐसे लोगों को अपनी वित्तीय सेवाओं का लाभ दे रहा है, जिस तबके के लोगों की आय कम है। इनमें देश के 112 आकांक्षी जिले भी शामिल हैं। इन लाभार्थियों में लगभग 100 प्रतिशत महिलाएं हैं, जिनके लिए माइक्रोफाइनेंस औपचारिक ऋण प्रणाली से जुड़ाव की पहली कड़ी बन गई है। इसने आर्थिक पिरामिड के सबसे निचले स्तर तक औपचारिक वित्त को पहुंचाने में महत्वपूर्ण भूमिका निभाई है। इस दृष्टि से यह कहना उचित होगा कि माइक्रोफाइनेंस वित्तीय समावेशन का सशक्त स्तंभ बनकर उभरा है।

माइक्रोफाइनेंस के माध्यम से ऋण प्राप्त करने वाले अधिकांश लोग पहली पीढ़ी के उद्यमी होते हैं, जिनके व्यवसाय समय के साथ धीरे-धीरे विकसित होते हैं। प्रारंभिक ऋण जोकि 30,000 से 50,000 के बीच होता है, उसका उपयोग बुनियादी उपकरण खरीदने में किया जाता है। अगले चरण



डा. आलोक मिश्रा

माइक्रोफाइनेंस ने महिलाओं की भूमिका बढ़ाने के साथ ही शिक्षा, स्वास्थ्य और बचत को भी बढ़ावा दिया है



रोजगार सृजन से आत्मनिर्भरता की ओर कदम ● फाइल

के ऋण चक्र आय के स्रोतों में विविधता और उत्पादन विस्तार को संभव बनाते हैं। तयशुदा किस्तें वित्तीय अनुशासन को बढ़ावा देती हैं और नियमित आय परिवारों को अस्थायी मजदूरी की अनिश्चितता से बाहर निकालने में सहायक होती हैं। यह परिवर्तन केवल अनुभवजन्य नहीं, बल्कि संरचनात्मक भी है। वर्ष 2021 में एनसीईआर के एक अध्ययन के अनुसार माइक्रोफाइनेंस का भारत की अर्थव्यवस्था में योगदान कुल सकल मूल्य वर्धन का लगभग 2.03 प्रतिशत है और यह लगभग 1.30 करोड़ लोगों को रोजगार प्रदान करने में सहायक बना है। इससे स्पष्ट है कि माइक्रोफाइनेंस आज वर्तमान भारत की आर्थिक संरचना का एक महत्वपूर्ण घटक बन चुका है। माइक्रोफाइनेंस परिदृश्य पर आरबीआई द्वारा विनियमित संस्थाएं सख्त दिशानिर्देशों, फेयर प्रैक्टिसेज कोड और उद्योग की आचार संहिता के तहत जिम्मेदार ऋण प्रथाओं का पालन करती हैं, जिससे महिला उधारकर्ताओं की सुरक्षा सुनिश्चित होती है। आरबीआई के अनुसार किसी उधारकर्ता की कुल माइक्रोफाइनेंस ऋण चुकौती उसकी घरेलू आय के 50 प्रतिशत से अधिक नहीं हो सकती।

इसके साथ ही आरबीआई द्वारा मान्यता प्राप्त स्व-नियामक संगठन माइक्रोफाइनेंस इंडस्ट्री नेटवर्क यानी एमएफआईएन द्वारा निर्धारित प्रविधान भी लागू होते हैं। इसमें उधार की सीमा को निर्धारित कर ऋण जोखिम को कम किया जाता है। इसके साथ ही त्रिस्तरीय शिकायत निवारण प्रणाली भी मौजूद है, जिसमें एमएफआईएन दूसरे स्तर की व्यवस्था को चौबीसों घंटे संचालित करता है। ये सभी सुरक्षा प्रविधान जवाबदेही सुनिश्चित करते हैं। उधारकर्ताओं की रक्षा करते हैं और समग्र सेक्टर की दीर्घकालिक स्थिरता को मजबूती प्रदान करते हैं। इसके बावजूद अपने प्रमाणित प्रभाव के बावजूद माइक्रोफाइनेंस सेक्टर इस समय गंभीर नकदी संकट से जूझ रहा है। इसके कारण करीब 50 लाख जरूरतमंद औपचारिक ऋण व्यवस्था से बाहर हो गए हैं। इससे उनके फिर से साहूकारों और बिना नियमन वाली अनौपचारिक ऋण व्यवस्थाओं के शिकंजे में फंसने का जोखिम बढ़ गया है। ऐसे में, आर्थिक रूप से कमजोर वर्गों को महंगे कर्ज के दुष्चक्र में फंसने से बचाने के लिए संगठित और विनियमित माइक्रोफाइनेंस में औपचारिक वित्त का प्रवाह बनाए रखना आवश्यक हो गया है।

प्रभाव के स्तर पर भी देखा जाए तो आय अर्जन से इतर माइक्रोफाइनेंस का सामाजिक प्रभाव गहरा और स्थायी है। यह महिलाओं की घरेलू निर्णय भूमिका को सशक्त करता है, शिक्षा-स्वास्थ्य में निवेश बढ़ाता है और बचत की आदत को प्रोत्साहित करता है। जैसे-जैसे महिलाएं वित्तीय योगदानकर्ता और रोजगार सृजनकर्ता बनती हैं, वे परिवार और समुदाय दोनों में सामाजिक सम्मान और आर्थिक आत्मनिर्भरता हासिल करती हैं। महिला-केंद्रित विकास की दिशा में बढ़ते भारत के लिए, निरंतर पूंजी प्रवाह और सशक्त नियामक निगरानी के साथ माइक्रोफाइनेंस एक बुनियादी स्तंभ बना रहेगा, जो आजीविका के माध्यमों को मजबूत कर भारत की विकास गाथा में निर्णायक योगदान देने में सक्षम बन रहा है।

(लेखक माइक्रोफाइनेंस इंडस्ट्री नेटवर्क-एमएफआईएन के सीईओ एवं निदेशक हैं)

response@jagran.com

URL- <https://www.surajvarta.in/2026/01/women-connecting-with-mainstream.html>

मुख्यपृष्ठ > संपादकीय > मुख्यधारा के विकास से जुड़ती महिलाएं

मुख्यधारा के विकास से जुड़ती महिलाएं

By - A.Rajesh Shukla Group Editor गुरुवार, जनवरी 22, 2026

0



“ महिला-केंद्रित विकास की दिशा में बढ़ते भारत के लिए, निरंतर पूंजी प्रवाह और सशक्त नियामक निगरानी के साथ माइक्रोफाइनेंस एक बुनियादी स्तंभ बना रहेगा, जो आजीविका के माध्यमों को मजबूत कर भारत की विकास गाथा में निर्णायक योगदान देने में सक्षम बन रहा है... ”

संप्रति महिलाओं के माध्यम से एक प्रभावी आर्थिक क्रांति आकार ले रही है। लाखों महिलाएं सिलाई, खाद्य प्रसंस्करण, पशुपालन, स्थानीय व्यापार और हस्तशिल्प जैसे छोटे, अनौपचारिक उद्यमों से अपनी आजीविका चला रही हैं। यह उनका पहला स्थायी और स्वतंत्र आय का स्रोत बनता है। इस परिवर्तन में माइक्रोफाइनेंस ने एक निर्णायक भूमिका निभाई है।

बिना गारंटी वाले ये छोटे कर्ज, जो घर की दहलीज पर ही आसान किस्तों पर उपलब्ध हैं, महिलाओं की आजीविका और उन्हें आत्मनिर्भर बनाने, परिवार की आय को सुदृढ़ करने और अर्थव्यवस्था में सक्रिय भागीदारी करने में सक्षम बनाते हैं। इन महिलाओं के लिए माइक्रोफाइनेंस केवल वित्तीय सहायता नहीं, बल्कि सम्मानजनक आजीविका का माध्यम और आत्मनिर्भरता की ओर बढ़ने वाली एक जीवनरेखा बनकर उभरा है।

**ಗ್ರಾಮೀಣ ಕರ್ನಾಟಕದಾದ್ಯಂತ ಮಹಿಳಾ ಸಬಲೀಕರಣಕ್ಕೆ
ನೆರವಾಗುತ್ತಿರುವ ಸೂರ್ಯೋದಯ್ ಸ್ಮಾಲ್ ಫೈನಾನ್ಸ್
ಬ್ಯಾಂಕ್**

ಗ್ರಾಮೀಣ ಕರ್ನಾಟಕದಾದ್ಯಂತ ಮಹಿಳಾ ಸಬಲೀಕರಣಕ್ಕೆ ನೆರವಾಗುತ್ತಿದೆ ಸೂರ್ಯೋದಯ್

ಮಂಡ್ಯ: ಗ್ರಾಮೀಣ ಕರ್ನಾಟಕದ ಸಾವಿರಾರು ಮಹಿಳೆಯರಿಗೆ ಸಣ್ಣ ಸಾಲ ಲಭ್ಯವಾಗುತ್ತಿರುವುದು ಅವರಿಗೆ ಆದಾಯಕ್ಕಿಂತ ಮಿಗಿಲಾಗಿದೆ. ಸಣ್ಣ ಸಾಲವು ಅವರ ಕುಟುಂಬದ ಆರ್ಥಿಕತೆಯಲ್ಲಿ ಸ್ಥಿರತೆ, ಘನತೆ ತಂದುಕೊಟ್ಟಿದೆ ಮತ್ತು ಮಹತ್ವದ ಪಾತ್ರವನ್ನು ನಿರ್ವಹಿಸುತ್ತಿದೆ. ಹೈನುಗಾರಿಕೆ, ಜಾನುವಾರು ಸಾಕಣೆ ಮತ್ತು ಸಣ್ಣ ರಿಟೇಲ್ ವ್ಯಾಪಾರದಂತಹ ಕಿರು ಹಣಕಾಸು ಆಧಾರಿತ ಹೆಜ್ಜೆಗಳ ಮೂಲಕ ಮಹಿಳೆಯರು ಕುಟುಂಬದ ಆದಾಯ ಹೆಚ್ಚಿಸಲು ಪೂರಕವಾಗಿ ನಿಲ್ಲುತ್ತಿದ್ದಾರೆ ಮತ್ತು ದೀರ್ಘಕಾಲದ ಆರ್ಥಿಕ ದೃಢತೆಯನ್ನು ಹೊಂದಲು ಶ್ರಮಿಸುತ್ತಿದ್ದಾರೆ.

ಸಣ್ಣ ಮತ್ತು ಸುಸಂಘಟಿತ ಕಿರುಹಣಕಾಸು ಸಾಲಗಳನ್ನು ಲಭ್ಯವಾಗಿಸುವುದರ ಮೂಲಕ ಸೂರ್ಯೋದಯ್ ಸ್ಕಾಲ್ ಫೈನಾನ್ಸ್ ಬ್ಯಾಂಕ್ ಕರ್ನಾಟಕದಾದ್ಯಂತ ಇರುವ ಮಹಿಳೆಯರು ಸುಸ್ಥಿರ ಜೀವನೋಪಾಯವನ್ನು ಕಂಡುಕೊಳ್ಳಲು ಮತ್ತು ಕುಟುಂಬದ ಆದಾಯಕ್ಕೆ ಅರ್ಥಪೂರ್ಣ ಕೊಡುಗೆ ನೀಡುವಂತೆ ಮಾಡಲು ನೆರವು ಒದಗಿಸುತ್ತಿದೆ. ಹೆಚ್ಚಾಗಿ ಕೃಷಿ ಅಥವಾ ದಿನಗೂಲಿಯನ್ನು



ಅವಲಂಬಿಸಿರುವ ಕುಟುಂಬಗಳಲ್ಲಿ, ಈ ಸಣ್ಣ ಸಾಲಗಳು ಮಹಿಳೆಯರು ಜೀವನೋಪಾಯ ಕೆಲಸಗಳನ್ನು ಪ್ರಾರಂಭಿಸಲು ಮತ್ತು ಕುಟುಂಬದ ಹಣಕಾಸಿನ ವಿಚಾರದಲ್ಲಿ ತಮ್ಮ ಸ್ಥಾನವನ್ನು ಬಲಪಡಿಸಿಕೊಳ್ಳಲು ಬೆಂಬಲ ನೀಡುತ್ತಿವೆ. ಮಂಡ್ಯದಲ್ಲಿ ಬ್ಯಾಂಕ್ ಮೂಲಕ ಸಣ್ಣ ಸಾಲ ಪಡೆದಿರುವವರಲ್ಲಿ ಒಬ್ಬರಾಗಿರುವ ರಾಣಿ ಹೆಚ್. ಎಂ. ಅವರು 2019ರಲ್ಲಿ ಕಿರು ಸಾಲದ ನೆರವಿನೊಂದಿಗೆ ಒಂದು

ಹಸುವನ್ನು ಖರೀದಿಸುವ ಮೂಲಕ ತಮ್ಮ ಉದ್ಯಮ ಪ್ರಯಾಣವನ್ನು ಆರಂಭಿಸಿದರು. ಈ ಹಣಕಾಸಿನ ಬೆಂಬಲದಿಂದ ಅವರು ಹೈನುಗಾರಿಕೆ ಉದ್ಯಮವನ್ನು ಪ್ರಾರಂಭಿಸಿದರು. ತಮ್ಮ ನಿರಂತರ ಶ್ರಮ ಮತ್ತು ಶ್ರದ್ಧಾ ಮನೋಭಾವದಿಂದಾಗಿ, ಅವರು ಕ್ರಮೇಣ ತಮ್ಮ ಹೈನುಗಾರಿಕೆ ಉದ್ಯಮವನ್ನು ಬಲಪಡಿಸಿಕೊಂಡರು. ಕುಟುಂಬಕ್ಕೆ ಆಸರೆಯಾದರು. ತಮ್ಮ ಉದ್ಯಮದ ಬೆಳವಣಿಗೆಯಿಂದ ಉತ್ತೇಜಿತರಾದ ಅವರು, 2021 ಮತ್ತು 2023ರಲ್ಲಿ ಕ್ರಮವಾಗಿ ಎರಡನೇ ಮತ್ತು ಮೂರನೇ ಹಂತದ ಸಾಲಗಳನ್ನು ಪಡೆದರು. ಕಾಲಾನಂತರದಲ್ಲಿ, ಅವರು ತಮ್ಮ ಡೈರಿ ಚಟುವಟಿಕೆಯನ್ನು ಆರು ಹಸುಗಳಿಗೆ ವಿಸ್ತರಿಸಿದರು. ಈಗ ದಿನಕ್ಕೆ ಸುಮಾರು 50 ಲೀಟರ್ ಹಾಲು ಉತ್ಪಾದನೆಯಾಗುತ್ತಿದ್ದು, ರಾಣಿ ಅವರು ಅವರ ಪತಿಯ ಅಸ್ಥಿರ ಕೃಷಿ ಆದಾಯಕ್ಕೆ ಪೂರಕವಾಗಿ ನಿರಂತರವಾಗಿ ದಿನನಿತ್ಯದ ಆದಾಯವನ್ನು ಗಳಿಸುತ್ತಿದ್ದಾರೆ ಮತ್ತು ಕುಟುಂಬಕ್ಕೆ ಆಸರೆಯಾಗಿದ್ದಾರೆ. ಮರುಪಾವತಿಗಾಗಿ ಯುಪಿಐನಂತಹ ಡಿಜಿಟಲ್ ಸಾಧನಗಳನ್ನು ಬಳಸುತ್ತಿದ್ದಾರೆ.

ಕಿರು ಹಣಕಾಸು ಆಧಾರಿತ ಹೆಜ್ಜೆಗಳ ಮೂಲಕ ಮಹಿಳೆಯರಿಗೆ ಸಾಲ ಲಭ್ಯ

ಸಂಜೆವಾಣಿ ವಾರ್ತೆ

ಮಂಡ್ಯ,ಜ.24:-ಗ್ರಾಮೀಣ ಕರ್ನಾಟಕದ ಸಾವಿರಾರು ಮಹಿಳೆಯರಿಗೆ ಸಣ್ಣ ಸಾಲ ಲಭ್ಯವಾಗುತ್ತಿರುವುದು ಅವರಿಗೆ ಆದಾಯಕ್ಕಿಂತ ಮಿಗಿಲಾಗಿದೆ. ಸಣ್ಣ ಸಾಲವು ಅವರ ಕುಟುಂಬದ ಆರ್ಥಿಕತೆಯಲ್ಲಿ ಸ್ಥಿರತೆ, ಘನತೆ ತಂದುಕೊಟ್ಟಿದೆ ಮತ್ತು ಮಹತ್ವದ ಪಾತ್ರವನ್ನು ನಿರ್ವಹಿಸುತ್ತಿದೆ. ಹೈನುಗಾರಿಕೆ, ಜಾನುವಾರು ಸಾಕಣೆ ಮತ್ತು ಸಣ್ಣ ರಿಟೇಲ್ ವ್ಯಾಪಾರದಂತಹ ಕಿರು ಹಣಕಾಸು ಆಧಾರಿತ ಹೆಜ್ಜೆಗಳ ಮೂಲಕ ಮಹಿಳೆಯರು ಕುಟುಂಬದ ಆದಾಯ ಹೆಚ್ಚಿಸಲು ಪೂರಕವಾಗಿ ನಿಲ್ಲುತ್ತಿದ್ದಾರೆ ಮತ್ತು ದೀರ್ಘಕಾಲದ ಆರ್ಥಿಕ ದೃಢತೆಯನ್ನು ಹೊಂದಲು ಶ್ರಮಿಸುತ್ತಿದ್ದಾರೆ.

ಸಣ್ಣ ಮತ್ತು ಸುಸಂಘಟಿತ ಕಿರು ಹಣಕಾಸು ಸಾಲಗಳನ್ನು ಲಭ್ಯವಾಗಿಸುವುದರ ಮೂಲಕ ಸೂರ್ಯೋದಯ್ ಸ್ಮಾಲ್ ಫೈನಾನ್ಸ್ ಬ್ಯಾಂಕ್ ಕರ್ನಾಟಕದಾದ್ಯಂತ ಇರುವ ಮಹಿಳೆಯರು ಸುಸ್ಥಿರ ಜೀವನೋಪಾಯವನ್ನು ಕಂಡುಕೊಳ್ಳಲು ಮತ್ತು ಕುಟುಂಬದ ಆದಾಯಕ್ಕೆ ಅರ್ಥಪೂರ್ಣ ಕೊಡುಗೆ ನೀಡುವಂತೆ ಮಾಡಲು ನೆರವು ಒದಗಿಸುತ್ತಿದೆ. ಹೆಚ್ಚಾಗಿ ಕೃಷಿ ಅಥವಾ ದಿನಗೂಲಿಯನ್ನು ಅವಲಂಬಿಸಿರುವ ಕುಟುಂಬಗಳಲ್ಲಿ, ಈ ಸಣ್ಣ ಸಾಲಗಳು ಮಹಿಳೆಯರು ಜೀವನೋಪಾಯ ಕೆಲಸಗಳನ್ನು ಪ್ರಾರಂಭಿಸಲು ಮತ್ತು ಕುಟುಂಬದ ಹಣಕಾಸಿನ ವಿಚಾರದಲ್ಲಿ ತಮ್ಮ ಸ್ಥಾನವನ್ನು ಬಲಪಡಿಸಿಕೊಳ್ಳಲು ಬೆಂಬಲ ನೀಡುತ್ತಿವೆ.

ಕಿರು ಹಣಕಾಸು ಆಧಾರಿತ ಹೆಜ್ಜೆಗಳ ಮೂಲಕ ಮಹಿಳೆಯರಿಗೆ ಸಾಲ ಲಭ್ಯ

ಮಂಡ್ಯ:- ಗ್ರಾಮೀಣ ಕರ್ನಾಟಕದ ಸಾವಿರಾರು ಮಹಿಳೆಯರಿಗೆ ಸಣ್ಣ ಸಾಲ ಲಭ್ಯವಾಗುತ್ತಿರುವುದು ಅವರಿಗೆ ಆದಾಯಕ್ಕಿಂತ ಮಿಗಿಲಾಗಿದೆ. ಸಣ್ಣ ಸಾಲವು ಅವರ ಕುಟುಂಬದ ಆರ್ಥಿಕತೆಯಲ್ಲಿ ಸ್ಥಿರತೆ, ಘನತೆ ತಂದುಕೊಟ್ಟಿದೆ ಮತ್ತು ಮಹತ್ವದ ಪಾತ್ರವನ್ನು ನಿರ್ವಹಿಸುತ್ತಿದೆ. ಹೈನುಗಾರಿಕೆ, ಚಾನುವಾರು ಸಾಕಣೆ ಮತ್ತು ಸಣ್ಣ ರಿಟೇಲ್ ವ್ಯಾಪಾರದಂತಹ ಕಿರು ಹಣಕಾಸು ಆಧಾರಿತ ಹೆಜ್ಜೆಗಳ ಮೂಲಕ ಮಹಿಳೆಯರು ಕುಟುಂಬದ ಆದಾಯ ಹೆಚ್ಚಿಸಲು ಪೂರಕವಾಗಿ ನಿಲ್ಲುತ್ತಿದ್ದಾರೆ ಮತ್ತು ದೀರ್ಘಕಾಲದ ಆರ್ಥಿಕ ದೃಢತೆಯನ್ನು ಹೊಂದಲು ಶ್ರಮಿಸುತ್ತಿದ್ದಾರೆ.

ಸಣ್ಣ ಮತ್ತು ಸುಸಂಘಟಿತ ಕಿರುಹಣಕಾಸು ಸಾಲಗಳನ್ನು ಲಭ್ಯವಾಗಿಸುವುದರ ಮೂಲಕ ಸೂರ್ಯೋದಯ್ ಸ್ಮಾಲ್ ಫೈನಾನ್ಸ್ ಬ್ಯಾಂಕ್ ಕರ್ನಾಟಕದಾದ್ಯಂತ ಇರುವ ಮಹಿಳೆಯರು ಸುಸ್ಥಿರ ಜೀವನೋಪಾಯವನ್ನು ಕಂಡುಕೊಳ್ಳಲು ಮತ್ತು ಕುಟುಂಬದ ಆದಾಯಕ್ಕೆ ಅರ್ಥಪೂರ್ಣ ಕೊಡುಗೆ ನೀಡುವಂತೆ ಮಾಡಲು ನೆರವು ಒದಗಿಸುತ್ತಿದೆ. ಹೆಚ್ಚಾಗಿ ಕೃಷಿ ಆಧಾರಿತ ದಿನಗೂಲಿಯನ್ನು ಅವಲಂಬಿಸಿರುವ ಕುಟುಂಬಗಳಲ್ಲಿ, ಈ ಸಣ್ಣ ಸಾಲಗಳು ಮಹಿಳೆಯರು ಜೀವನೋಪಾಯ ಕೆಲಸಗಳನ್ನು ಪ್ರಾರಂಭಿಸಲು ಮತ್ತು ಕುಟುಂಬದ ಹಣಕಾಸಿನ ವಿಚಾರದಲ್ಲಿ ತಮ್ಮ ಸ್ಥಾನವನ್ನು ಬಲಪಡಿಸಿಕೊಳ್ಳಲು ಬೆಂಬಲ ನೀಡುತ್ತಿವೆ.

ಮಂಡ್ಯದಲ್ಲಿ ಬ್ಯಾಂಕ್ ಮೂಲಕ ಸಣ್ಣ ಸಾಲ ಪಡೆದಿರುವವರಲ್ಲಿ ಒಬ್ಬರಾಗಿರುವ ರಾಣಿ ಹೆಚ್. ಎಂ. ಅವರು 2019ರಲ್ಲಿ ಕಿರು ಸಾಲದ ನೆರವಿನೊಂದಿಗೆ ಒಂದು ಹಸುವನ್ನು ಖರೀದಿಸುವ ಮೂಲಕ ತಮ್ಮ ಉದ್ಯಮ ಪ್ರಯಾಣವನ್ನು ಆರಂಭಿಸಿದರು. ಈ ಹಣಕಾಸಿನ ಬೆಂಬಲದಿಂದ ಅವರು ಹೈನುಗಾರಿಕೆ

ಉದ್ಯಮವನ್ನು ಪ್ರಾರಂಭಿಸಿದರು. ತಮ್ಮ ನಿರಂತರ ಶ್ರಮ ಮತ್ತು ಶ್ರದ್ಧಾ ಮನೋಭಾವದಿಂದಾಗಿ, ಅವರು ಕ್ರಮೇಣ ತಮ್ಮ ಹೈನುಗಾರಿಕೆ ಉದ್ಯಮವನ್ನು ಬಲಪಡಿಸಿಕೊಂಡರು. ಕುಟುಂಬಕ್ಕೆ ಆಸರೆಯಾದರು. ತಮ್ಮ ಉದ್ಯಮದ ಬೆಳವಣಿಗೆಯಿಂದ ಉತ್ತೇಜಿತರಾದ ಅವರು, 2021 ಮತ್ತು 2023ರಲ್ಲಿ ಕ್ರಮವಾಗಿ ಎರಡನೇ ಮತ್ತು ಮೂರನೇ ಹಂತದ ಸಾಲಗಳನ್ನು ಪಡೆದರು. ಕಾಲಾನಂತರದಲ್ಲಿ, ಅವರು ತಮ್ಮ ಡೈರಿ ಚಟುವಟಿಕೆಯನ್ನು ಆರು ಹಸುಗಳಿಗೆ ವಿಸ್ತರಿಸಿದರು. ಈಗ ದಿನಕ್ಕೆ ಸುಮಾರು 50 ಲೀಟರ್ ಹಾಲು ಉತ್ಪಾದನೆಯಾಗುತ್ತಿದ್ದು, ರಾಣಿ ಅವರು ಅವರ ಪತಿಯ ಅಸ್ಥಿರ ಕೃಷಿ ಆದಾಯಕ್ಕೆ ಪೂರಕವಾಗಿ ನಿರಂತರವಾಗಿ ದಿನನಿತ್ಯದ ಆದಾಯವನ್ನು ಗಳಿಸುತ್ತಿದ್ದಾರೆ ಮತ್ತು ಕುಟುಂಬಕ್ಕೆ ಆಸರೆಯಾಗಿದ್ದಾರೆ. ಅವರು ತಮ್ಮ ಇಎಂಐಗಳನ್ನು ಸಮಯಕ್ಕೆ ಸರಿಯಾಗಿ ಪಾವತಿಸುತ್ತಿದ್ದಾರೆ ಮತ್ತು ಮರುಪಾವತಿಗಾಗಿ ಯುಪಿಐನಂತಹ ಡಿಜಿಟಲ್ ಸಾಧನಗಳನ್ನು ಬಳಸುತ್ತಿದ್ದಾರೆ.

ಈ ಕುರಿತು ಮಾತನಾಡುವ ರಾಣಿ ಹೆಚ್. ಎಂ. ಅವರು, "ನಾನು ನನ್ನ ಪತಿಗೆ ಆಸರೆಯಾಗಲು ಬಯಸಿದ್ದೆ ಮತ್ತು ಕೇವಲ ಒಬ್ಬರ ಆದಾಯದ ಮೇಲೆ ಅವಲಂಬಿತರಾಗಬಾರದು ಎಂದು ನಿರ್ಧರಿಸಿದ್ದೆ. ಬ್ಯಾಂಕಿನ ಸಾಲದ ನೆರವಿನಿಂದ ನಾನು ಹೈನುಗಾರಿಕೆ ಆರಂಭಿಸಿ, ನಿಧಾನವಾಗಿ ಹಸುಗಳ ಸಂಖ್ಯೆಯನ್ನು ಹೆಚ್ಚಿಸಿಕೊಂಡೆ. ಈಗ ನಾನು ನನ್ನ ಮಕ್ಕಳ ವಿದ್ಯಾಭ್ಯಾಸದ ಬಗ್ಗೆ ಗಮನಹರಿಸಲು ಮತ್ತು ಮನೆಯ ಖರ್ಚುಗಳನ್ನು ನಿಭಾಯಿಸಲು ಶಕ್ತಳಾಗಿದ್ದೇನೆ. ಡಿಜಿಟಲ್ ಮೂಲಕ ಇಎಂಐ ಪಾವತಿಸುವುದು ನನಗೆ ಹೆಚ್ಚಿನ ಆತ್ಮವಿಶ್ವಾಸ ನೀಡಿದೆ" ಎಂದು ಹೇಳಿದರು.

ಗ್ರಾಮೀಣ ಮಹಿಳಾ ಸಬಲೀಕರಣಕ್ಕೆ ಸೂರ್ಯೋದಯ್ ಸ್ಕಾಲ್ ಫೈನಾನ್ಸ್ ಬ್ಯಾಂಕ್ ನೆರವು

ಮಂಡ್ಯ : ಗ್ರಾಮೀಣ ಕರ್ನಾಟಕದ ಸಾವಿರಾರು ಮಹಿಳೆಯರಿಗೆ ಸಣ್ಣ ಸಾಲ ಲಭ್ಯವಾಗುತ್ತಿರುವುದು ಅವರಿಗೆ ಆದಾಯ ಕ್ಷಿಂತ ಮಿಗಿಲಾಗಿದೆ. ಸಣ್ಣ ಸಾಲವು ಅವರ ಕುಟುಂಬದ ಆರ್ಥಿಕತೆಯಲ್ಲಿ ಸ್ಥಿರತೆ, ಭರತೆ ತಂದುಕೊಟ್ಟಿದೆ ಮತ್ತು ಮಹತ್ವದ ಪಾತ್ರವನ್ನು ನಿರ್ವಹಿಸುತ್ತಿದೆ. ಹೈನುಗಾರಿಕೆ, ಜಾನುವಾರು ಸಾಕಾಣಿಕೆ ಮತ್ತು ಸಣ್ಣ ರಿಟೇಲ್ ವ್ಯಾಪಾರದಂತಹ ಕಿರು ಹಣಕಾಸು ಆಧಾರಿತ ಹೆಜ್ಜೆಗಳ ಮೂಲಕ ಮಹಿಳೆಯರು ಕುಟುಂಬದ ಆದಾಯ ಹೆಚ್ಚಿಸಲು ಪೂರಕವಾಗಿ ನಿಲ್ಲುತ್ತಿದ್ದಾರೆ ಮತ್ತು ದೀರ್ಘಕಾಲದ ಆರ್ಥಿಕ ದೃಢತೆಯನ್ನು ಹೊಂದಲು ಶ್ರಮಿಸುತ್ತಿದ್ದಾರೆ.

ಸಣ್ಣ ಮತ್ತು ಸುಸಂಘಟಿತ ಕಿರುಹಣಕಾಸು ಸಾಲಗಳನ್ನು ಲಭ್ಯವಾಗಿಸುವುದರ ಮೂಲಕ ಸೂರ್ಯೋದಯ್ ಸ್ಕಾಲ್ ಫೈನಾನ್ಸ್ ಬ್ಯಾಂಕ್ ಕರ್ನಾಟಕದಾದ್ಯಂತ ಇರುವ ಮಹಿಳೆಯರು ಸುಸ್ಥಿರ ಜೀವನೋಪಾಯವನ್ನು ಕಂಡುಕೊಳ್ಳಲು ಮತ್ತು ಕುಟುಂಬದ ಆದಾಯಕ್ಕೆ ಅರ್ಥಪೂರ್ಣ



ಕೊಡುಗೆ ನೀಡುವಂತೆ ಮಾಡಲು ನೆರವು ಒದಗಿಸುತ್ತಿದೆ. ಹೆಚ್ಚಾಗಿ ಕೃಷಿ ಅಥವಾ ದಿನಗೂಲಿಯನ್ನು ಅವಲಂಬಿಸಿರುವ ಕುಟುಂಬಗಳಲ್ಲಿ, ಈ ಸಣ್ಣ ಸಾಲಗಳು ಮಹಿಳೆಯರು ಜೀವನೋಪಾಯ ಕೆಲಸಗಳನ್ನು ಪ್ರಾರಂಭಿಸಲು ಮತ್ತು ಕುಟುಂಬದ ಹಣಕಾಸಿನ ವಿಚಾರದಲ್ಲಿ ತಮ್ಮ ಸ್ಥಾನವನ್ನು ಬಲಪಡಿಸಿಕೊಳ್ಳಲು ಬೆಂಬಲ ನೀಡುತ್ತಿವೆ. ಮಂಡ್ಯದಲ್ಲಿ ಬ್ಯಾಂಕ್ ಮೂಲಕ ಸಣ್ಣ ಸಾಲ ಪಡೆದಿರುವವರಲ್ಲಿ ಒಬ್ಬರಾಗಿರುವ

ರಾಣಿ ಹೆಚ್. ಎಂ. ಅವರು 2019ರಲ್ಲಿ ಕಿರು ಸಾಲದ ನೆರವಿನೊಂದಿಗೆ ಒಂದು ಹಸುವನ್ನು ಖರೀದಿಸುವ ಮೂಲಕ ತಮ್ಮ ಉದ್ಯಮ ಪ್ರಯೋಜನವನ್ನು ಆರಂಭಿಸಿದರು. ಈ ಹಣಕಾಸಿನ ಬೆಂಬಲದಿಂದ ಅವರು ಹೈನುಗಾರಿಕೆ ಉದ್ಯಮವನ್ನು ಪ್ರಾರಂಭಿಸಿದರು. ತಮ್ಮ ನಿರಂತರ ಶ್ರಮ ಮತ್ತು ಶ್ರದ್ಧಾ ಮನೋಭಾವದಿಂದಾಗಿ, ಅವರು ಕ್ರಮೇಣ ತಮ್ಮ ಹೈನುಗಾರಿಕೆ ಉದ್ಯಮವನ್ನು ಬಲಪಡಿಸಿಕೊಂಡರು. ಕುಟುಂಬಕ್ಕೆ

ಆಸರೆಯಾದರು. ತಮ್ಮ ಉದ್ಯಮದ ಬೆಳವಣಿಗೆಯಿಂದ ಉತ್ತೇಜಿತರಾದ ಅವರು, 2021 ಮತ್ತು 2023ರಲ್ಲಿ ಶ್ರಮ ವಾಗಿ ಎರಡನೇ ಮತ್ತು ಮೂರನೇ ಹಂತದ ಸಾಲಗಳನ್ನು ಪಡೆದರು. ಕಾಲಾ ನಂತರದಲ್ಲಿ, ಅವರು ತಮ್ಮ ಡೈರಿ ಚಟುವಟಿಕೆಯನ್ನು ಆರು ಹಸುಗಳಿಗೆ ವಿಸ್ತರಿಸಿದರು. ಈಗ ದಿನಕ್ಕೆ ಸುಮಾರು 50 ಲೀಟರ್ ಹಾಲು ಉತ್ಪಾದನೆಯಾಗುತ್ತಿದ್ದು, ರಾಣಿ ಅವರು ಅವರ ಪತಿಯ ಆಸ್ತಿರ ಕೃಷಿ ಆದಾಯಕ್ಕೆ ಪೂರಕವಾಗಿ ನಿರಂತರವಾಗಿ ದಿನನಿತ್ಯದ ಆದಾಯವನ್ನು ಗಳಿಸುತ್ತಿದ್ದಾರೆ ಮತ್ತು ಕುಟುಂಬಕ್ಕೆ ಆಸರೆಯಾಗಿ ದ್ದಾರೆ. ಅವರು ತಮ್ಮ ಇಎಂಐಗಳನ್ನು ಸಮಯಕ್ಕೆ ಸರಿಯಾಗಿ ಪಾವತಿಸುತ್ತಿದ್ದಾರೆ ಮತ್ತು ಮರುಪಾವತಿಯಾಗಿ ಯುಪಿಎ ಸಂಕಪ್ತ ಡಿಜಿಟಲ್ ಸಾಧನಗಳನ್ನು ಬಳಸುತ್ತಿದ್ದಾರೆ.

ಈ ಕುರಿತು ಮಾತನಾಡುವ ರಾಣಿ ಹೆಚ್. ಎಂ. ಅವರು, "ನಾನು ನನ್ನ ಪತಿಗೆ ಆಸರೆಯಾಗಲು ಬಯಸಿದ್ದೆ ಮತ್ತು

ಕೇವಲ ಒಬ್ಬರ ಆದಾಯದ ಮೇಲೆ ಅವಲಂಬಿತರಾಗಬಾರದು ಎಂದು ನಿರ್ಧರಿಸಿದ್ದೆ. ಬ್ಯಾಂಕಿನ ಸಾಲದ ನೆರವಿನಿಂದ ನಾನು ಹೈನುಗಾರಿಕೆ ಆರಂಭಿಸಿ, ನಿಧಾನವಾಗಿ ಹಸುಗಳ ಸಂಖ್ಯೆಯನ್ನು ಹೆಚ್ಚಿಸಿಕೊಂಡೆ. ಈಗ ನಾನು ನನ್ನ ಮಕ್ಕಳ ವಿದ್ಯಾಭ್ಯಾಸದ ಬಗ್ಗೆ ಗಮನಹರಿಸಲು ಮತ್ತು ಮನೆಯ ಖರ್ಚುಗಳನ್ನು ನಿಭಾಯಿಸಲು ಶಕ್ತಳಾಗಿದ್ದೇನೆ. ಡಿಜಿಟಲ್ ಮೂಲಕ ಇಎಂಐ ಪಾವತಿಸುವುದು ನನಗೆ ಹೆಚ್ಚಿನ ಆತ್ಮವಿಶ್ವಾಸ ನೀಡಿದೆ" ಎಂದು ಹೇಳಿದರು.

ಈ ಪ್ರದೇಶದಲ್ಲಿ ಸಾಲ ಪಡೆದವರು ಕೋವಿಡ್ ಸಾಂಕ್ರಮಿಕ ಆವರಿಸಿದ್ದ ಸಮಯದಲ್ಲಿ ಎದುರಾದ ಅಡೆತಡೆಗಳ ನಡುವೆಯೂ ಶಿಸ್ತುಬದ್ಧವಾಗಿ ಮರುಪಾವತಿ ಮಾಡಿ ಉತ್ತಮ ನಡವಳಿಕೆಯನ್ನು ಪ್ರದರ್ಶಿಸಿದ್ದಾರೆ. ಇದು ಅವರು ಸಾಲವನ್ನು ಉತ್ತಮ ಉದ್ದೇಶಗಳಿಗಾಗಿ ಬಳಸುತ್ತಿರುವುದನ್ನು ಮತ್ತು ಅವರ ಬಲವಾದ ಆರ್ಥಿಕ ಬದ್ಧತೆಯನ್ನು ತೋರಿಸುತ್ತದೆ. ಇದರೊಂದಿಗೆ ಡಿಜಿಟಲ್ ಆಳವಡಿಕೆಯೂ

ಬೆಳೆಯುತ್ತಿದ್ದು, ಸಾಲ ಪಡೆದ ಅನೇಕರು ಯುಪಿಎ ಆಧಾರಿತ ಇಎಂಐ ಪಾವತಿಗಳು ಮತ್ತು ಇತರ ಮೂಲಭೂತ ಡಿಜಿಟಲ್ ವಹಿವಾಟುಗಳಿಗೆ ತೆರೆದುಕೊಳ್ಳುತ್ತಿದ್ದಾರೆ. ಈ ಬದಲಾವಣೆಯು ಔಪಚಾರಿಕ ಬ್ಯಾಂಕಿಂಗ್ ಮತ್ತು ಡಿಜಿಟಲ್ ಹಣಕಾಸು ವ್ಯವಸ್ಥೆಯಲ್ಲಿ ತಳಮಟ್ಟದ ಜನರ ಸಕ್ರಿಯ ಭಾಗವಹಿಸುವಿಕೆಯನ್ನು ಪ್ರತಿಬಿಂಬಿಸುತ್ತದೆ. ಕರ್ನಾಟಕವು ಸಾಲ ಪಡೆಯುವವರ ರಕ್ಷಣಾ ಕ್ರಮಗಳನ್ನು ಬಲಪಡಿಸುತ್ತಿದೆ. ಇಂಥಾ ಸಂದರ್ಭದಲ್ಲಿ ಜವಾಬ್ದಾರಿಯುತ ಕಿರು ಸಾಲ ವ್ಯವಸ್ಥೆಯು ಹೆಚ್ಚುವರಿ ಆದಾಯ ಗಳಿಕೆ, ಮಹಿಳೆಯರ ಆರ್ಥಿಕ ಭಾಗವಹಿಸುವಿಕೆ ಮತ್ತು ತಳಮಟ್ಟದಲ್ಲಿ ಡಿಜಿಟಲ್ ಹಣಕಾಸು ಒಳಗೊಳ್ಳುವಿಕೆಗೆ ಪೂರಕವಾದ ಸಾಧನವಾಗಿ ಮೂಡಿಬಂದಿದೆ. ಗ್ರಾಹಕ ರಕ್ಷಣಾ ಮತ್ತು ಕುಟುಂಬ ಮಟ್ಟದ ಅರ್ಥಿಕ ಸ್ಥಿರತೆಗೆ ಅದ್ವಿತೀಯವಾದ ಸ್ಥಿತಿ ವ್ಯವಹಾರ ಪದ್ಧತಿಗಳಿಗೆ ತಾನು ಬದ್ಧವಾಗಿರುವುದಾಗಿ ಸೂರ್ಯೋದಯ್ ಸ್ಕಾಲ್ ಫೈನಾನ್ಸ್ ಬ್ಯಾಂಕ್ ತಿಳಿಸಿದೆ.

ಮಹಿಳೆಯರಿಗೆ ಸಾಲ ಲಭ್ಯ



ಮಂಡ್ಯ:- ಗ್ರಾಮೀಣ ಕರ್ನಾಟಕದ ಸಾವಿರಾರು ಮಹಿಳೆಯರಿಗೆ ಸಣ್ಣ ಸಾಲ ಲಭ್ಯವಾಗುತ್ತಿರುವುದು ಅವರಿಗೆ ಆದಾಯಕ್ಕಿಂತ ಮಿಗಿಲಾಗಿದೆ. ಸಣ್ಣ ಸಾಲವು ಅವರ ಕುಟುಂಬದ ಆರ್ಥಿಕತೆಯಲ್ಲಿ ಸ್ಥಿರತೆ, ಘನತೆ ತಂದುಕೊಟ್ಟಿದೆ ಮತ್ತು ಮಹತ್ವದ ಪಾತ್ರವನ್ನು ನಿರ್ವಹಿಸುತ್ತಿದೆ. ಹೈನುಗಾರಿಕೆ, ಜಾನುವಾರು ಸಾಕಣೆ ಮತ್ತು ಸಣ್ಣ ರಿಟೇಲ್ ವ್ಯಾಪಾರದಂತಹ ಕಿರು ಹಣಕಾಸು ಆಧಾರಿತ ಹೆಜ್ಜೆಗಳ ಮೂಲಕ ಮಹಿಳೆಯರು ಕುಟುಂಬದ ಆದಾಯ ಹೆಚ್ಚಿಸಲು ಪೂರಕವಾಗಿ ನಿಲ್ಲುತ್ತಿದ್ದಾರೆ ಮತ್ತು ದೀರ್ಘಕಾಲದ ಆರ್ಥಿಕ ದೃಢತೆಯನ್ನು ಹೊಂದಲು ಶ್ರಮಿಸುತ್ತಿದ್ದಾರೆ.

ಸಣ್ಣ ಮತ್ತು ಸುಸಂಘಟಿತ ಕಿರುಹಣಕಾಸು ಸಾಲಗಳನ್ನು ಲಭ್ಯವಾಗಿಸುವುದರ ಮೂಲಕ ಸೂರ್ಯೋದಯ್ ಸ್ಟಾಲ್ ಫೈನಾನ್ಸ್ ಬ್ಯಾಂಕ್ ಕರ್ನಾಟಕದಾದ್ಯಂತ ಇರುವ ಮಹಿಳೆಯರು ಸುಸ್ಥಿರ ಜೀವನೋಪಾಯವನ್ನು ಕಂಡುಕೊಳ್ಳಲು ಮತ್ತು ಕುಟುಂಬದ ಆದಾಯಕ್ಕೆ ಅರ್ಥಪೂರ್ಣ ಕೊಡುಗೆ ನೀಡುವಂತೆ ಮಾಡಲು ನೆರವು ಒದಗಿಸುತ್ತಿದೆ.

ಹೆಚ್ಚಾಗಿ ಕೃಷಿ ಅಥವಾ ದಿನಗೂಲಿಯನ್ನು ಅವಲಂಬಿಸಿರುವ ಕುಟುಂಬಗಳಲ್ಲಿ, ಈ ಸಣ್ಣ ಸಾಲಗಳು ಮಹಿಳೆಯರು ಜೀವನೋಪಾಯ ಕೆಲಸಗಳನ್ನು ಪ್ರಾರಂಭಿಸಲು ಮತ್ತು ಕುಟುಂಬದ ಹಣಕಾಸಿನ ವಿಚಾರದಲ್ಲಿ ತಮ್ಮ ಸ್ಥಾನವನ್ನು ಬಲಪಡಿಸಿಕೊಳ್ಳಲು ಬೆಂಬಲ ನೀಡುತ್ತಿವೆ.

ಮಂಡ್ಯದಲ್ಲಿ ಬ್ಯಾಂಕ್ ಮೂಲಕ ಸಣ್ಣ ಸಾಲ ಪಡೆದಿರುವವರಲ್ಲಿ ಒಬ್ಬರಾಗಿರುವ ರಾಣಿ ಹೆಚ್. ಎಂ. ಅವರು 2019ರಲ್ಲಿ ಕಿರು ಸಾಲದ ನೆರವಿನೊಂದಿಗೆ ಒಂದು ಹಸುವನ್ನು ಖರೀದಿಸುವ ಮೂಲಕ ತಮ್ಮ ಉದ್ಯಮ ಪ್ರಯಾಣವನ್ನು ಆರಂಭಿಸಿದರು. ಈ ಹಣಕಾಸಿನ ಬೆಂಬಲದಿಂದ ಅವರು ಹೈನುಗಾರಿಕೆ ಉದ್ಯಮವನ್ನು ಪ್ರಾರಂಭಿಸಿದರು. ತಮ್ಮ ನಿರಂತರ ಶ್ರಮ ಮತ್ತು ಶ್ರದ್ಧಾ ಮನೋಭಾವದಿಂದಾಗಿ, ಅವರು ಕ್ರಮೇಣ ತಮ್ಮ ಹೈನುಗಾರಿಕೆ ಉದ್ಯಮವನ್ನು ಬಲಪಡಿಸಿಕೊಂಡರು. ಕುಟುಂಬಕ್ಕೆ ಆಸರೆಯಾದರು.

ತಮ್ಮ ಉದ್ಯಮದ ಬೆಳವಣಿಗೆಯಿಂದ ಉತ್ತೇಜಿತರಾದ ಅವರು, 2021 ಮತ್ತು 2023ರಲ್ಲಿ ಕ್ರಮವಾಗಿ ಎರಡನೇ ಮತ್ತು ಮೂರನೇ ಹಂತದ ಸಾಲಗಳನ್ನು ಪಡೆದರು. ಕಾಲಾನಂತರದಲ್ಲಿ, ಅವರು ತಮ್ಮ ಡೈರಿ ಚಟುವಟಿಕೆಯನ್ನು ಆರು ಹಸುಗಳಿಗೆ ವಿಸ್ತರಿಸಿದರು. ಈಗ ದಿನಕ್ಕೆ ಸುಮಾರು 50 ಲೀಟರ್ ಹಾಲು ಉತ್ಪಾದನೆಯಾಗುತ್ತಿದ್ದು, ರಾಣಿ ಅವರು ಅವರ ಪತಿಯ ಅಸ್ಥಿರ ಕೃಷಿ ಆದಾಯಕ್ಕೆ ಪೂರಕವಾಗಿ ನಿರಂತರವಾಗಿ ದಿನನಿತ್ಯದ ಆದಾಯವನ್ನು ಗಳಿಸುತ್ತಿದ್ದಾರೆ ಮತ್ತು ಕುಟುಂಬಕ್ಕೆ ಆಸರೆಯಾಗಿದ್ದಾರೆ. ಅವರು ತಮ್ಮ ಇಎಂಐಗಳನ್ನು ಸಮಯಕ್ಕೆ ಸರಿಯಾಗಿ ಪಾವತಿಸುತ್ತಿದ್ದಾರೆ ಮತ್ತು ಮರುಪಾವತಿಗಾಗಿ ಯುಪಿಐನಂತಹ ಡಿಜಿಟಲ್ ಸಾಧನಗಳನ್ನು ಬಳಸುತ್ತಿದ್ದಾರೆ.

ಈ ಕುರಿತು ಮಾತನಾಡುವ ರಾಣಿ ಹೆಚ್. ಎಂ. ಅವರು, "ನಾನು ನನ್ನ ಪತಿಗೆ ಆಸರೆಯಾಗಲು ಬಯಸಿದ್ದೆ ಮತ್ತು ಕೇವಲ ಒಬ್ಬರ ಆದಾಯದ ಮೇಲೆ ಅವಲಂಬಿತರಾಗಬಾರದು ಎಂದು ನಿರ್ಧರಿಸಿದ್ದೆ. ಬ್ಯಾಂಕಿನ ಸಾಲದ ನೆರವಿನಿಂದ ನಾನು ಹೈನುಗಾರಿಕೆ ಆರಂಭಿಸಿ, ನಿಧಾನವಾಗಿ ಹಸುಗಳ ಸಂಖ್ಯೆಯನ್ನು ಹೆಚ್ಚಿಸಿಕೊಂಡೆ. ಈಗ ನಾನು ನನ್ನ ಮಕ್ಕಳ ವಿದ್ಯಾಭ್ಯಾಸದ ಬಗ್ಗೆ ಗಮನಹರಿಸಲು ಮತ್ತು ಮನೆಯ ಖರ್ಚುಗಳನ್ನು ನಿಭಾಯಿಸಲು ಶಕ್ತಳಾಗಿದ್ದೇನೆ. ಡಿಜಿಟಲ್ ಮೂಲಕ ಇಎಂಐ ಪಾವತಿಸುವುದು ನನಗೆ ಹೆಚ್ಚಿನ ಆತ್ಮವಿಶ್ವಾಸ ನೀಡಿದೆ" ಎಂದು ಹೇಳಿದರು.

ಗ್ರಾಮೀಣ ಕರ್ನಾಟಕದಾದ್ಯಂತ ಮಹಿಳಾ ಸಬಲೀಕರಣ

ಮಂಡ್ಯ: ಗ್ರಾಮೀಣ ಕರ್ನಾಟಕದ ಸಾವಿರಾರು ಮಹಿಳೆಯರಿಗೆ ಸಣ್ಣ ಸಾಲ ಲಭ್ಯವಾಗುತ್ತಿರುವುದು ಅವರಿಗೆ ಆದಾಯಕ್ಕಿಂತ ಮಿಗಿಲಾಗಿದೆ. ಸಣ್ಣ ಸಾಲವು ಅವರ ಕುಟುಂಬದ ಆರ್ಥಿಕತೆಯಲ್ಲಿ ಸ್ಥಿರತೆ, ಘನತೆ ತಂದುಕೊಟ್ಟಿದೆ ಮತ್ತು ಮಹತ್ವದ ಪಾತ್ರವನ್ನು ನಿರ್ವಹಿಸುತ್ತಿದೆ. ಹೈನುಗಾರಿಕೆ, ಜಾನುವಾರು ಸಾಕಣೆ ಮತ್ತು ಸಣ್ಣ ರಿಟೇಲ್ ವ್ಯಾಪಾರದಂತಹ ಕಿರು ಹಣಕಾಸು ಆಧಾರಿತ ಹೆಜ್ಜೆಗಳ ಮೂಲಕ ಮಹಿಳೆಯರು ಕುಟುಂಬದ ಆದಾಯ ಹೆಚ್ಚಿಸಲು ಪೂರಕವಾಗಿ ನಿಲ್ಲುತ್ತಿದ್ದಾರೆ ಮತ್ತು ದೀರ್ಘಕಾಲದ ಆರ್ಥಿಕ ದೃಢತೆಯನ್ನು ಹೊಂದಲು ಶ್ರಮಿಸುತ್ತಿದ್ದಾರೆ.

ಸಣ್ಣ ಮತ್ತು ಸುಸಂಘಟಿತ ಕಿರುಹಣಕಾಸು ಸಾಲಗಳನ್ನು ಲಭ್ಯವಾಗಿಸುವುದರ ಮೂಲಕ ಸೂರ್ಯೋದಯ್ ಸ್ಮಾಲ್ ಫೈನಾನ್ಸ್ ಬ್ಯಾಂಕ್ ಕರ್ನಾಟಕದಾದ್ಯಂತ

ಇರುವ ಮಹಿಳೆಯರು ಸುಸ್ಥಿರ ಜೀವನೋಪಾಯವನ್ನು ಕಂಡುಕೊಳ್ಳಲು ಮತ್ತು ಕುಟುಂಬದ ಆದಾಯಕ್ಕೆ ಅರ್ಥಪೂರ್ಣ ಕೊಡುಗೆ ನೀಡುವಂತೆ ಮಾಡಲು ನೆರವು ಒದಗಿಸುತ್ತಿದೆ. ಹೆಚ್ಚಾಗಿ ಕೃಷಿ ಅಥವಾ ದಿನಗೂಲಿಯನ್ನು ಅವಲಂಬಿಸಿರುವ ಕುಟುಂಬಗಳಲ್ಲಿ, ಈ ಸಣ್ಣ ಸಾಲಗಳು ಮಹಿಳೆಯರು ಜೀವನೋಪಾಯ ಕೆಲಸಗಳನ್ನು ಪ್ರಾರಂಭಿಸಲು ಮತ್ತು ಕುಟುಂಬದ ಹಣಕಾಸಿನ ವಿಚಾರದಲ್ಲಿ ತಮ್ಮ ಸ್ಥಾನವನ್ನು ಬಲಪಡಿಸಿಕೊಳ್ಳಲು ಬೆಂಬಲ ನೀಡುತ್ತಿವೆ.

ಮಂಡ್ಯದಲ್ಲಿ ಬ್ಯಾಂಕ್ ಮೂಲಕ ಸಣ್ಣ ಸಾಲ ಪಡೆದಿರುವವರಲ್ಲಿ ಒಬ್ಬರಾಗಿರುವ ರಾಣಿ ಹೆಚ್. ಎಂ. ಅವರು 2019ರಲ್ಲಿ ಕಿರು ಸಾಲದ ನೆರವಿನೊಂದಿಗೆ ಒಂದು ಹಸುವನ್ನು ಖರೀದಿಸುವ ಮೂಲಕ ತಮ್ಮ ಉದ್ಯಮ ಪ್ರಯಾಣವನ್ನು ಆರಂಭಿಸಿದರು.

ಗ್ರಾಮೀಣ ಕರ್ನಾಟಕದಾದ್ಯಂತ ಮಹಿಳಾ ಸಬಲೀಕರಣಕ್ಕೆ ನೆರವಾಗುತ್ತಿರುವ ಸೂರ್ಯೋದಯ್ ಸ್ಕಾಲ್ ಫೈನಾನ್ಸ್ ಬ್ಯಾಂಕ್

ಮಂಡ್ಯ : ಗ್ರಾಮೀಣ ಕರ್ನಾಟಕದ ಸಾವಿರಾರು ಮಹಿಳೆಯರಿಗೆ ಸಣ್ಣ ಸಾಲ ಲಭ್ಯವಾಗುತ್ತಿರುವುದು ಅವರಿಗೆ ಆದಾಯಕ್ಕಿಂತ ಮಿಗಿಲಾಗಿದೆ. ಸಣ್ಣ ಸಾಲವು ಅವರ ಕುಟುಂಬದ ಆರ್ಥಿಕತೆಯಲ್ಲಿ ಸ್ಥಿರತೆ, ಘನತೆ ತಂದುಕೊಟ್ಟಿದೆ ಮತ್ತು ಮಹತ್ವದ ಪಾತ್ರವನ್ನು ನಿರ್ವಹಿಸುತ್ತಿದೆ. ಹೈನುಗಾರಿಕೆ, ಜಾನುವಾರು ಸಾಕಣೆ ಮತ್ತು ಸಣ್ಣ ರೀಟೇಲ್ ವ್ಯಾಪಾರ ದಂತಹ ಕಿರು ಹಣಕಾಸು ಆಧಾರಿತ ಹೆಜ್ಜೆಗಳ ಮೂಲಕ ಮಹಿಳೆಯರು ಕುಟುಂಬದ ಆದಾಯವು ಹೆಚ್ಚಿಸಲು ಪೂರಕವಾಗಿ ನಿಲ್ಲುತ್ತಿದ್ದಾರೆ ಮತ್ತು ದೀರ್ಘಕಾಲದ ಆರ್ಥಿಕ ದೃಢತೆಯನ್ನು ಹೊಂದಲು ಶ್ರಮಿಸುತ್ತಿದ್ದಾರೆ.

ಸಣ್ಣ ಮತ್ತು ಸುಸಂಘಟಿತ ಕಿರು ಹಣಕಾಸು ಸಾಲಗಳನ್ನು ಲಭ್ಯವಾಗಿಸುವುದರ ಮೂಲಕ ಸೂರ್ಯೋದಯ್ ಸ್ಕಾಲ್ ಫೈನಾನ್ಸ್ ಬ್ಯಾಂಕ್ ಕರ್ನಾಟಕದಾದ್ಯಂತ ಇರುವ ಮಹಿಳೆಯರು ಸುಸ್ಥಿರ ಜೀವನೋಪಾಯವನ್ನು ಕಂಡುಕೊಳ್ಳಲು ಮತ್ತು ಕುಟುಂಬದ ಆದಾಯಕ್ಕೆ ಅರ್ಥಪೂರ್ಣ ಕೊಡುಗೆ ನೀಡುವಂತೆ



ಮಾಡಲು ನೆರವು ಒದಗಿಸುತ್ತಿದೆ. ಹೆಚ್ಚಾಗಿ ಕೃಷಿ ಅಥವಾ ದಿನಗೂಲಿಯನ್ನು ಅವಲಂಬಿಸಿರುವ ಕುಟುಂಬಗಳಲ್ಲಿ, ಈ ಸಣ್ಣ ಸಾಲಗಳು ಮಹಿಳೆಯರು ಜೀವನೋಪಾಯ ಕೆಲಸಗಳನ್ನು ಪ್ರಾರಂಭಿಸಲು ಮತ್ತು ಕುಟುಂಬದ ಹಣಕಾಸಿನ ವಿಚಾರದಲ್ಲಿ ತಮ್ಮ ಸ್ಥಾನವನ್ನು ಬಲಪಡಿಸಿಕೊಳ್ಳಲು ಬೆಂಬಲ ನೀಡುತ್ತಿವೆ.

ಮಂಡ್ಯದಲ್ಲಿ ಬ್ಯಾಂಕ್ ಮೂಲಕ ಸಣ್ಣ ಸಾಲ ಪಡೆದಿರುವವರಲ್ಲಿ ಒಬ್ಬರಾಗಿರುವ ರಾಣಿ ಹೆಚ್. ಎಂ. ಅವರು 2019ರಲ್ಲಿ ಕಿರು ಸಾಲದ ನೆರವಿನೊಂದಿಗೆ ಒಂದು ಹಸುವನ್ನು ಖರೀದಿಸುವ ಮೂಲಕ ತಮ್ಮ ಉದ್ಯಮ ಪ್ರಯೋಗವನ್ನು ಆರಂಭಿಸಿದರು. ಈ ಹಣಕಾಸಿನ ಬೆಂಬಲದಿಂದ ಅವರು ಹೈನುಗಾರಿಕೆ ಉದ್ಯಮವನ್ನು ಪ್ರಾರಂಭಿಸಿ

ದರು. ತಮ್ಮ ನಿರಂತರ ಶ್ರಮ ಮತ್ತು ಶ್ರದ್ಧಾ ಮನೋಭಾವದಿಂದಾಗಿ, ಅವರು ಕ್ರಮೇಣ ತಮ್ಮ ಹೈನುಗಾರಿಕೆ ಉದ್ಯಮವನ್ನು ಬಲಪಡಿಸಿಕೊಂಡರು. ಕುಟುಂಬಕ್ಕೆ ಆಸರೆವಾದರು. ತಮ್ಮ ಉದ್ಯಮದ ಬೆಳವಣಿಗೆಯಿಂದ ಉತ್ತೇಜಿತರಾದ ಅವರು, 2021 ಮತ್ತು 2023ರಲ್ಲಿ ಕ್ರಮವಾಗಿ ಎರಡನೇ ಮತ್ತು ಮೂರನೇ ಹಂತದ ಸಾಲಗಳನ್ನು ಪಡೆದರು. ಕಾಲಾನಂತರದಲ್ಲಿ, ಅವರು ತಮ್ಮ ಡೈರಿ ಚಟುವಟಿಕೆಯನ್ನು ಆರು ಹಸುಗಳಿಗೆ ವಿಸ್ತರಿಸಿದರು. ಈಗ ದಿನಕ್ಕೆ ಸುಮಾರು 50 ಲೀಟರ್ ಹಾಲು ಉತ್ಪಾದಿಸುತ್ತಿದ್ದು, ರಾಣಿ ಅವರು ಅವರ ಪತಿಯ ಅಸ್ತಿತ್ವ ಕೃಷಿ ಆದಾಯಕ್ಕೆ ಪೂರಕವಾಗಿ ನಿರಂತರವಾಗಿ ದಿನನಿತ್ಯದ ಆದಾಯವನ್ನು ಗಳಿಸುತ್ತಿದ್ದಾರೆ ಮತ್ತು ಕುಟುಂಬಕ್ಕೆ ಆಸರೆವಾಗಿದ್ದಾರೆ. ಅವರು ತಮ್ಮ ಇಎಂಐಗಳನ್ನು ಸಮಯಕ್ಕೆ ಸರಿಯಾಗಿ ಪಾವತಿಸುತ್ತಿದ್ದಾರೆ ಮತ್ತು ಮರುಪಾವತಿಸಿಗಾಗಿ ಯುಪಿಎಸ್‌ಎಂಸಿಪಿ ಡಿಜಿಟಲ್ ಸಾಧನಗಳನ್ನು ಬಳಸುತ್ತಿದ್ದಾರೆ. ಈ ಕುರಿತು ಮಾತನಾಡುವ ರಾಣಿ

ಹೆಚ್. ಎಂ. ಅವರು, "ನಾನು ನನ್ನ ಪತಿಗೆ ಆಸರೆವಾಗಲು ಬಯಸಿದ್ದೆ ಮತ್ತು ಕೇವಲ ಒಬ್ಬರ ಆದಾಯದ ಮೇಲೆ ಅವಲಂಬಿತರಾಗಬಾರದು ಎಂದು ನಿರ್ಧರಿಸಿದ್ದೆ. ಬ್ಯಾಂಕಿನ ಸಾಲದ ನೆರವಿನಿಂದ ನಾನು ಹೈನುಗಾರಿಕೆ ಆರಂಭಿಸಿ, ನಿಧಾನವಾಗಿ ಹಸುಗಳ ಸಂಖ್ಯೆಯನ್ನು ಹೆಚ್ಚಿಸಿಕೊಂಡೆ. ಈಗ ನಾನು ನನ್ನ ಮಕ್ಕಳ ವಿದ್ಯಾಭ್ಯಾಸದ ಬಗ್ಗೆ ಗಮನಹರಿಸಲು ಮತ್ತು ಮನೆಯ ವಿರ್ಬಿಗಳನ್ನು ನಿಭಾಯಿಸಲು ಶಕ್ತಳಾಗಿದ್ದೇನೆ. ಡಿಜಿಟಲ್ ಮೂಲಕ ಇಎಂಐ ಪಾವತಿಸುವುದು ನನಗೆ ಹೆಚ್ಚಿನ ಆತ್ಮವಿಶ್ವಾಸ ನೀಡಿದೆ" ಎಂದು ಹೇಳಿದರು. ಈ ಪ್ರದೇಶದಲ್ಲಿ ಸಾಲ ಪಡೆದವರು ಕೋವಿಡ್ ಸಾಂಕ್ರಾಮಿಕ ಆವರಿಸಿದ್ದ ಸಮಯದಲ್ಲಿ ಎದುರಾದ ಅಡೆತಡೆಗಳ ನಡುವೆಯೂ ಶಿಸ್ತುಬದ್ಧವಾಗಿ ಮರು ಪಾವತಿ ಮಾಡಿ ಉತ್ತಮ ನಡವಳಿಕೆಯನ್ನು ಪ್ರದರ್ಶಿಸಿದ್ದಾರೆ. ಇದು ಅವರು ಸಾಲವನ್ನು ಉತ್ತಮ ಉದ್ದೇಶಗಳಿಗಾಗಿ ಬಳಸುತ್ತಿರುವುದನ್ನು ಮತ್ತು ಅವರ ಬಲವಾದ ಆರ್ಥಿಕ ಬದ್ಧತೆಯನ್ನು ತೋರಿಸುತ್ತದೆ. ಇದರೊಂದಿಗೆ ಡಿಜಿಟಲ್

ಆಳವಡಿಕೆಯೂ ಬೆಳೆಯುತ್ತಿದ್ದು, ಸಾಲ ಪಡೆದ ಅನೇಕರು ಯುಪಿಎ ಆಧಾರಿತ ಇಎಂಐ ಪಾವತಿಗಳು ಮತ್ತು ಇತರ ಮೂಲಭೂತ ಡಿಜಿಟಲ್ ವಹಿವಾಟುಗಳಿಗೆ ತೆರೆದುಕೊಳ್ಳುತ್ತಿದ್ದಾರೆ. ಈ ಬದಲಾವಣೆಯು ಡಿಜಿಟಲೀಕರಣ ಬ್ಯಾಂಕಿಂಗ್ ಮತ್ತು ಡಿಜಿಟಲ್ ಹಣಕಾಸು ವ್ಯವಸ್ಥೆಯಲ್ಲಿ ತಳಮಟ್ಟದ ಜನರ ಸಕ್ರಿಯ ಭಾಗವಹಿಸುವಿಕೆಯನ್ನು ಪ್ರತಿಬಿಂಬಿಸುತ್ತದೆ. ಕರ್ನಾಟಕವು ಸಾಲ ಪಡೆಯುವವರ ರಕ್ಷಣಾ ಕ್ರಮಗಳನ್ನು ಬಲಪಡಿಸುತ್ತಿದೆ. ಇಂಥಾ ಸಂದರ್ಭದಲ್ಲಿ ಜವಾಬ್ದಾರಿಯುತ ಕಿರು ಸಾಲ ವ್ಯವಸ್ಥೆಯು ಹೆಚ್ಚುವರಿಯಾಗಿ ಆದಾಯ ಗಳಿಕೆ, ಮಹಿಳೆಯರ ಆರ್ಥಿಕ ಭಾಗವಹಿಸುವಿಕೆ ಮತ್ತು ತಳಮಟ್ಟದಲ್ಲಿ ಡಿಜಿಟಲ್ ಹಣಕಾಸು ಒಳಗೊಳ್ಳುವಿಕೆಗೆ ಪೂರಕವಾದ ಸಾಧನವಾಗಿ ಮೂಡಿಬಂದಿದೆ. ಗ್ರಾಮೀಣ ಮತ್ತು ಕುಟುಂಬ ಮಟ್ಟದ ಆರ್ಥಿಕ ಸ್ಥಿರತೆಗೆ ಅದ್ಭುತ ನೀಡುವ ನೈತಿಕ ವ್ಯವಹಾರ ಪದ್ಧತಿಗಳಿಗೆ ತಾನು ಬದ್ಧವಾಗಿರುವುದಾಗಿ ಸೂರ್ಯೋದಯ್ ಸ್ಕಾಲ್ ಫೈನಾನ್ಸ್ ಬ್ಯಾಂಕ್ ತಿಳಿಸಿದೆ.

ಗ್ರಾಮೀಣ ಕರ್ನಾಟಕದಾದ್ಯಂತ ಮಹಿಳಾ ಸಬಲೀಕರಣಕ್ಕೆ ನೆರವಾಗುತ್ತಿರುವ ಸೂರ್ಯೋದಯ್ ಸ್ಮಾಲ್ ಫೈನಾನ್ಸ್ ಬ್ಯಾಂಕ್



ಮಂಡ್ಯ: ಗ್ರಾಮೀಣ ಕರ್ನಾಟಕದ ಸಾವಿರಾರು ಮಹಿಳೆಯರಿಗೆ ಸಣ್ಣ ಸಾಲ ಲಭ್ಯವಾಗುತ್ತಿರುವುದು ಅವರಿಗೆ ಆದಾಯಕ್ಕಿಂತ ಮಿಗಿಲಾಗಿದೆ. ಸಣ್ಣ ಸಾಲವು ಅವರ ಕುಟುಂಬದ ಆರ್ಥಿಕತೆಯಲ್ಲಿ ಸ್ಥಿರತೆ, ಫಸತೆ ತಂದುಕೊಟ್ಟಿದೆ ಮತ್ತು ಮಹತ್ವದ ಪಾತ್ರವನ್ನು ನಿರ್ವಹಿಸುತ್ತಿದೆ. ಹೈನುಗಾರಿಕೆ, ಜಾನುವಾರು ಸಾಕಣೆ ಮತ್ತು ಸಣ್ಣ ರಿಟೇಲ್ ವ್ಯಾಪಾರದಂತಹ ಕಿರು ಹಣಕಾಸು ಆಧಾರಿತ ಹೆಜ್ಜೆಗಳ ಮೂಲಕ ಮಹಿಳೆಯರು ಕುಟುಂಬದ ಆದಾಯ ಹೆಚ್ಚಿಸಲು ಪೂರಕವಾಗಿ ನೆಲ್ಲುತ್ತಿದ್ದಾರೆ ಮತ್ತು ದೀರ್ಘಕಾಲದ ಆರ್ಥಿಕ ದೃಢತೆಯನ್ನು ಹೊಂದಲು ಶ್ರಮಿಸುತ್ತಿದ್ದಾರೆ. ಸಣ್ಣ ಮತ್ತು ಸುಸಂಘಟಿತ ಕಿರುಹಣಕಾಸು ಸಾಲಗಳನ್ನು ಲಭ್ಯವಾಗಿಸುವುದರ ಮೂಲಕ ಸೂರ್ಯೋದಯ್ ಸ್ಮಾಲ್ ಫೈನಾನ್ಸ್ ಬ್ಯಾಂಕ್ ಕರ್ನಾಟಕದಾದ್ಯಂತ ಇರುವ ಮಹಿಳೆಯರು ಸುಸ್ಥಿರ ಜೀವನೋಪಾಯವನ್ನು ಕಂಡುಕೊಳ್ಳಲು ಮತ್ತು ಕುಟುಂಬದ ಆದಾಯಕ್ಕೆ ಅರ್ಥಪೂರ್ಣ ಕೊಡುಗೆ ನೀಡುವಂತೆ ಮಾಡಲು ನೆರವು ಒದಗಿಸುತ್ತಿದೆ. ಹೆಚ್ಚಾಗಿ ಕೃಷಿ ಅಥವಾ ದಿನಗೂಲಿಯನ್ನು ಅವಲಂಬಿಸಿರುವ ಕುಟುಂಬಗಳಲ್ಲಿ ಈ ಸಣ್ಣ ಸಾಲಗಳು ಮಹಿಳೆಯರು ಜೀವನೋಪಾಯ ಕೆಲಸಗಳನ್ನು ಪ್ರಾರಂಭಿಸಲು ಮತ್ತು ಕುಟುಂಬದ ಹಣಕಾಸಿನ ವಿಚಾರದಲ್ಲಿ ತಮ್ಮ ಸ್ಥಾನವನ್ನು ಬಲಪಡಿಸಿಕೊಳ್ಳಲು ಬೆಂಬಲ ನೀಡುತ್ತಿವೆ. ಮಂಡ್ಯದಲ್ಲಿ ಬ್ಯಾಂಕ್ ಮೂಲಕ ಸಣ್ಣ ಸಾಲ ಪಡೆದಿರುವವರಲ್ಲಿ ಒಬ್ಬರಾಗಿರುವ ರಾಣಿ ಹೆಚ್. ಎಂ. ಅವರು 2019ರಲ್ಲಿ ಕಿರು ಸಾಲದ ನೆರವಿನೊಂದಿಗೆ ಒಂದು ಹಸುವನ್ನು ಖರೀದಿಸುವ ಮೂಲಕ ತಮ್ಮ ಉದ್ಯಮ ಪ್ರಯಾಣವನ್ನು ಆರಂಭಿಸಿದರು. ಈ ಹಣಕಾಸಿನ ಬೆಂಬಲದಿಂದ ಅವರು ಹೈನುಗಾರಿಕೆ ಉದ್ಯಮವನ್ನು ಪ್ರಾರಂಭಿಸಿದರು. ತಮ್ಮ ನರಂತರ ಪ್ರಮುಖ ಮತ್ತು ಶ್ರದ್ಧಾ ಮನೋಭಾವದಿಂದಾಗಿ, ಅವರು ಕ್ರಮೇಣ ತಮ್ಮ ಹೈನುಗಾರಿಕೆ ಉದ್ಯಮವನ್ನು ಬಲಪಡಿಸಿಕೊಂಡರು. ಕುಟುಂಬಕ್ಕೆ ಆಸರೆ ಯಾದರು. ತಮ್ಮ ಉದ್ಯಮದ ಬೆಳವಣಿಗೆಯಿಂದ ಉತ್ತೇಜಿತರಾದ ಅವರು, 2021 ಮತ್ತು 2023ರಲ್ಲಿ ಕ್ರಮವಾಗಿ ಎರಡನೇ ಮತ್ತು ಮೂರನೇ ಹಂತದ ಸಾಲಗಳನ್ನು ಪಡೆದರು. ಕಾಲಾಂತರದಲ್ಲಿ, ಅವರು ತಮ್ಮ ಡೈರಿ ಚಟುವಟಿಕೆಯನ್ನು ಆರು ಹಸುಗಳಿಗೆ ವಿಸ್ತರಿಸಿದರು. ಈಗ ದಿನಕ್ಕೆ ಸುಮಾರು 50 ಲೀಟರ್ ಹಾಲು ಉತ್ಪಾದನೆಯಾಗುತ್ತಿದ್ದು, ರಾಣಿ ಅವರು ಅವರ ಪತಿಯ ಅಸ್ಥಿರ ಕೃಷಿ ಆದಾಯಕ್ಕೆ ಪೂರಕವಾಗಿ ನರಂತರವಾಗಿ ದಿನನಿತ್ಯದ ಆದಾಯವನ್ನು ಗಳಿಸುತ್ತಿದ್ದಾರೆ ಮತ್ತು ಕುಟುಂಬಕ್ಕೆ ಆಸರೆಯಾಗಿದ್ದಾರೆ. ಅವರು ತಮ್ಮ ಇಎಂಐಗಳನ್ನು ಸಮಯಕ್ಕೆ ಸರಿಯಾಗಿ ಪಾವತಿಸುತ್ತಿದ್ದಾರೆ ಮತ್ತು ಮರುಪಾವತಿಗಾಗಿ ಯುಪಿಎಸಂತಹ ಡಿಜಿಟಲ್ ಸಾಧನಗಳನ್ನು ಬಳಸುತ್ತಿದ್ದಾರೆ.

ಈ ಕುರಿತು ಮಾತನಾಡುವ ರಾಣಿ ಹೆಚ್. ಎಂ. ಅವರು, "ನಾನು ನನ್ನ ಪತಿಗೆ ಆಸರೆಯಾಗಲು ಬಯಸಿದ್ದೆ ಮತ್ತು ಕೇವಲ ಒಬ್ಬರ ಆದಾಯದ ಮೇಲೆ ಅವಲಂಬಿತರಾಗಬಾರದು ಎಂದು ನಿರ್ಧರಿಸಿದ್ದೆ. ಬ್ಯಾಂಕಿನ ಸಾಲದ ನೆರವಿನಿಂದ ನಾನು ಹೈನುಗಾರಿಕೆ ಆರಂಭಿಸಿ, ನಿಧಾನವಾಗಿ ಹಸುಗಳ ಸಂಖ್ಯೆಯನ್ನು ಹೆಚ್ಚಿಸಿಕೊಂಡೆ. ಈಗ ನಾನು ನನ್ನ ಮಕ್ಕಳ ವಿದ್ಯಾಭ್ಯಾಸದ ಬಗ್ಗೆ ಗಮನಹರಿಸಲು ಮತ್ತು ಮನೆಯ ಖರ್ಚುಗಳನ್ನು ನಿಭಾಯಿಸಲು ಶಕ್ತಳಾಗಿದ್ದೇನೆ. ಡಿಜಿಟಲ್ ಮೂಲಕ ಇಎಂಐ ಪಾವತಿಸುವುದು ನನಗೆ ಹೆಚ್ಚಿನ ಆತ್ಮವಶ್ವಾಸ ನೀಡಿದೆ" ಎಂದು ಹೇಳಿದರು.

ಈ ಪ್ರದೇಶದಲ್ಲಿ ಸಾಲ ಪಡೆದವರು ಕೋವಿಡ್ ಸಾಂಕ್ರಾಮಿಕ ಆವರಿಸಿದ್ದ ಸಮಯದಲ್ಲಿ ಎದುರಾದ ಅಡೆತಡೆಗಳ ನಡುವೆಯೂ ಶಿಸ್ತುಬದ್ಧವಾಗಿ ಮರುಪಾವತಿ ಮಾಡಿ ಉತ್ತಮ ನಡವಳಿಕೆಯನ್ನು ಪ್ರದರ್ಶಿಸಿದ್ದಾರೆ. ಇದು ಅವರು ಸಾಲವನ್ನು ಉತ್ತಮ ಉದ್ದೇಶಗಳಿಗಾಗಿ ಬಳಸುತ್ತಿರುವುದನ್ನು ಮತ್ತು ಅವರ ಬಲವಾದ ಆರ್ಥಿಕ ಬದ್ಧತೆಯನ್ನು ತೋರಿಸುತ್ತದೆ. ಇದರೊಂದಿಗೆ ಡಿಜಿಟಲ್ ಅಳವಡಿಕೆಯೂ ಬೆಳೆಯುತ್ತಿದ್ದು, ಸಾಲ ಪಡೆದ ಅನೇಕರು ಯುಪಿಎ ಆಧಾರಿತ ಇಎಂಐ ಪಾವತಿಗಳು ಮತ್ತು ಇತರ ಮೂಲಭೂತ ಡಿಜಿಟಲ್ ಪರಿಕರಗಳಿಗೆ ತೆರೆದುಕೊಳ್ಳುತ್ತಿದ್ದಾರೆ. ಈ ಬದಲಾವಣೆಯು ಔಪಚಾರಿಕ ಬ್ಯಾಂಕಿಂಗ್ ಮತ್ತು ಡಿಜಿಟಲ್ ಹಣಕಾಸು ವ್ಯವಸ್ಥೆಯಲ್ಲಿ ತಳಮಟ್ಟದ ಜನರ ಸಕ್ರಿಯ ಭಾಗವಹಿಸುವಿಕೆಯನ್ನು ಪ್ರತಿಬಿಂಬಿಸುತ್ತದೆ.

ಕರ್ನಾಟಕವು ಸಾಲ ಪಡೆಯುವವರ ರಕ್ಷಣಾ ಕ್ರಮಗಳನ್ನು ಬಲಪಡಿಸುತ್ತಿದೆ. ಇಂಥಾ ಸಂದರ್ಭದಲ್ಲಿ ಜವಾಬ್ದಾರಿಯುತ ಕಿರು ಸಾಲ ವ್ಯವಸ್ಥೆಯು ಹೆಚ್ಚುವರಿ ಆದಾಯ ಗಳಿಕೆ, ಮಹಿಳೆಯರ ಆರ್ಥಿಕ ಭಾಗವಹಿಸುವಿಕೆ ಮತ್ತು ತಳಮಟ್ಟದಲ್ಲಿ ಡಿಜಿಟಲ್ ಹಣಕಾಸು ಒಳಗೊಳ್ಳುವಿಕೆಗೆ ಪೂರಕವಾದ ಸಾಧನವಾಗಿ ಮೂಡಿಬಂದಿದೆ. ಗ್ರಾಹಕರ ಕಲ್ಯಾಣ ಮತ್ತು ಕುಟುಂಬ ಮಟ್ಟದ ಆರ್ಥಿಕ ಸ್ಥಿರತೆಗೆ ಆದ್ಯತೆ ನೀಡುವ ನೈತಿಕ ವ್ಯವಹಾರ ಪದ್ಧತಿಗಳಿಗೆ ತಾನು ಬದ್ಧವಾಗಿರುವುದಾಗಿ ಸೂರ್ಯೋದಯ್ ಸ್ಮಾಲ್ ಫೈನಾನ್ಸ್ ಬ್ಯಾಂಕ್ ತಿಳಿಸಿದೆ.

ಕಿರು ಹಣಕಾಸು ಆಧಾರಿತ ಹೆಜ್ಜೆಗಳ ಮೂಲಕ ಮಹಿಳೆಯರಿಗೆ ಸಾಲ ಲಭ್ಯ

ಮಂಡ್ಯ:- ಗ್ರಾಮೀಣ ಕರ್ನಾಟಕದ ಸಾವಿರಾರು ಮಹಿಳೆಯರಿಗೆ ಸಣ್ಣ ಸಾಲ ಲಭ್ಯವಾಗುತ್ತಿರುವುದು ಅವರಿಗೆ ಆದಾಯಕ್ಕಿಂತ ಮಿಗಿಲಾಗಿದೆ. ಸಣ್ಣ ಸಾಲವು ಅವರ ಕುಟುಂಬದ ಆರ್ಥಿಕತೆಯಲ್ಲಿ ಸ್ಥಿರತೆ, ಭಸತೆ ತಂದುಕೊಟ್ಟಿದೆ ಮತ್ತು ಮಹತ್ವದ ಪಾತ್ರವನ್ನು ನಿರ್ವಹಿಸುತ್ತಿದೆ. ಹೈನುಗಾರಿಕೆ, ಜಾನುವಾರು ಸಾಕಣೆ ಮತ್ತು ಸಣ್ಣ ರಿಟೇಲ್ ವ್ಯಾಪಾರದಂತಹ ಕಿರು ಹಣಕಾಸು ಆಧಾರಿತ ಹೆಜ್ಜೆಗಳ ಮೂಲಕ ಮಹಿಳೆಯರು ಕುಟುಂಬದ ಆದಾಯ ಹೆಚ್ಚಿಸಲು ಪೂರಕವಾಗಿ ನಿಲ್ಲುತ್ತಿದ್ದಾರೆ ಮತ್ತು ದೀರ್ಘಕಾಲದ ಆರ್ಥಿಕ ದೃಢತೆಯನ್ನು ಹೊಂದಲು ಶ್ರಮಿಸುತ್ತಿದ್ದಾರೆ.



ಸಣ್ಣ ಮತ್ತು ಸುಸಂಘಟಿತ ಕಿರುಹಣಕಾಸು ಸಾಲಗಳನ್ನು ಲಭ್ಯವಾಗಿಸುವುದರ ಮೂಲಕ ಸೂರ್ಯೋದಯ್ ಸ್ಕಾಲರ್ ಪ್ರೈವೇಟ್ ಬ್ಯಾಂಕ್ ಕರ್ನಾಟಕದಾದ್ಯಂತ ಇರುವ ಮಹಿಳೆಯರು ಸುಸ್ಥಿರ ಜೀವನೋಪಾಯವನ್ನು ಕಂಡುಕೊಳ್ಳಲು ಮತ್ತು ಕುಟುಂಬದ ಆದಾಯಕ್ಕೆ ಆರ್ಥಪೂರ್ಣ ಕೊಡುಗೆ ನೀಡುವಂತೆ ಮಾಡಲು ನೆರವು ಒದಗಿಸುತ್ತಿದೆ. ಹೆಚ್ಚಾಗಿ ಕೃಷಿ ಅಥವಾ ದಿನಗೂಲಿಯನ್ನು ಅವಲಂಬಿಸಿರುವ ಕುಟುಂಬಗಳಲ್ಲಿ, ಈ ಸಣ್ಣ ಸಾಲಗಳು ಮಹಿಳೆಯರು ಜೀವನೋಪಾಯ ಕೆಲಸಗಳನ್ನು ಪ್ರಾರಂಭಿಸಲು ಮತ್ತು ಕುಟುಂಬದ ಹಣಕಾಸಿನ ವಿಚಾರದಲ್ಲಿ ತಮ್ಮ ಸ್ಥಾನವನ್ನು ಬಲಪಡಿಸಿಕೊಳ್ಳಲು ಬೆಂಬಲ ನೀಡುತ್ತಿವೆ.

ಮಂಡ್ಯದಲ್ಲಿ ಬ್ಯಾಂಕ್ ಮೂಲಕ ಸಣ್ಣ ಸಾಲ ಪಡೆದಿರುವವರಲ್ಲಿ ಒಬ್ಬರಾಗಿರುವ ರಾಣಿ ಹೆಚ್. ಎಂ. ಅವರು 2019ರಲ್ಲಿ ಕಿರು ಸಾಲದ ನೆರವಿನೊಂದಿಗೆ ಒಂದು ಹಸುವನ್ನು ಖರೀದಿಸುವ ಮೂಲಕ ತಮ್ಮ ಉದ್ಯಮ ಪ್ರಯಾಣವನ್ನು ಆರಂಭಿಸಿದರು. ಈ ಹಣಕಾಸಿನ ಬೆಂಬಲದಿಂದ ಅವರು ಹೈನುಗಾರಿಕೆ ಉದ್ಯಮವನ್ನು ಪ್ರಾರಂಭಿಸಿದರು. ತಮ್ಮ ನಿರಂತರ ಶ್ರಮ ಮತ್ತು ಶ್ರದ್ಧಾ ಮನೋಭಾವದಿಂದಾಗಿ, ಅವರು ಕ್ರಮೇಣ ತಮ್ಮ ಹೈನುಗಾರಿಕೆ ಉದ್ಯಮವನ್ನು ಬಲಪಡಿಸಿಕೊಂಡರು. ಕುಟುಂಬಕ್ಕೆ ಆಸರೆಯಾದರು.

ತಮ್ಮ ಉದ್ಯಮದ ಬೆಳವಣಿಗೆಯಿಂದ ಉತ್ತೇಜಿತರಾದ ಅವರು, 2021 ಮತ್ತು 2023ರಲ್ಲಿ ಕ್ರಮವಾಗಿ ಎರಡನೇ ಮತ್ತು ಮೂರನೇ ಹಂತದ ಸಾಲಗಳನ್ನು ಪಡೆದರು. ಕಾಲಾನಂತರದಲ್ಲಿ, ಅವರು ತಮ್ಮ ಡೈರಿ ಚಟುವಟಿಕೆಯನ್ನು ಆರು ಹಸುಗಳಿಗೆ ವಿಸ್ತರಿಸಿದರು. ಈಗ ದಿನಕ್ಕೆ ಸುಮಾರು 50 ಲೀಟರ್ ಹಾಲು ಉತ್ಪಾದನೆಯಾಗುತ್ತಿದ್ದು, ರಾಣಿ ಅವರು ಅವರ ಪತಿಯ ಅಸ್ಥಿರ ಕೃಷಿ ಆದಾಯಕ್ಕೆ ಪೂರಕವಾಗಿ ನಿರಂತರವಾಗಿ ದಿನನಿತ್ಯದ ಆದಾಯವನ್ನು ಗಳಿಸುತ್ತಿದ್ದಾರೆ ಮತ್ತು ಕುಟುಂಬಕ್ಕೆ ಆಸರೆಯಾಗಿದ್ದಾರೆ. ಅವರು ತಮ್ಮ ಇಎಂಐಗಳನ್ನು ಸಮಯಕ್ಕೆ ಸರಿಯಾಗಿ ಪಾವತಿಸುತ್ತಿದ್ದಾರೆ ಮತ್ತು ಮರುಪಾವತಿಗಾಗಿ ಯುಪಿಎನ್‌ಎಂಎಸ್ ಡಿಜಿಟಲ್ ಸಾಧನಗಳನ್ನು ಬಳಸುತ್ತಿದ್ದಾರೆ.

ಈ ಕುರಿತು ಮಾತನಾಡುವ ರಾಣಿ ಹೆಚ್. ಎಂ. ಅವರು, "ನಾನು ನನ್ನ ಪತಿಗೆ ಆಸರೆಯಾಗಲು ಬಯಸಿದ್ದೆ ಮತ್ತು ಕೇವಲ ಒಬ್ಬರ ಆದಾಯದ ಮೇಲೆ ಅವಲಂಬಿತರಾಗಬಾರದು ಎಂದು ನಿರ್ಧರಿಸಿದ್ದೆ. ಬ್ಯಾಂಕಿನ ಸಾಲದ ನೆರವಿನಿಂದ ನಾನು ಹೈನುಗಾರಿಕೆ ಆರಂಭಿಸಿ, ನಿಧಾನವಾಗಿ ಹಸುಗಳ ಸಂಖ್ಯೆಯನ್ನು ಹೆಚ್ಚಿಸಿಕೊಂಡೆ. ಈಗ ನಾನು ನನ್ನ ಮಕ್ಕಳ ವಿದ್ಯಾಭ್ಯಾಸದ ಬಗ್ಗೆ ಗಮನಹರಿಸಲು ಮತ್ತು ಮನೆಯ ಖರ್ಚುಗಳನ್ನು ನಿಭಾಯಿಸಲು ಶಕ್ತಳಾಗಿದ್ದೇನೆ. ಡಿಜಿಟಲ್ ಮೂಲಕ ಇಎಂಐ ಪಾವತಿಸುವುದು ನನಗೆ ಹೆಚ್ಚಿನ ಆತ್ಮವಿಶ್ವಾಸ ನೀಡಿದೆ" ಎಂದು ಹೇಳಿದರು.

ಕಿರು ಹಣಕಾಸು ಆಧಾರಿತ ಹೆಜ್ಜೆಗಳ ಮೂಲಕ ಮಹಿಳೆಯರಿಗೆ ಸಾಲ ಲಭ್ಯ

ಮಂಡ್ಯ:- ಗ್ರಾಮೀಣ ಕರ್ನಾಟಕದ ಸಾವಿರಾರು ಮಹಿಳೆಯರಿಗೆ ಸಣ್ಣ ಸಾಲ ಲಭ್ಯವಾಗುತ್ತಿರುವುದು ಅವರಿಗೆ ಆದಾಯಕ್ಕಿಂತ ಮಿಗಿಲಾಗಿದೆ. ಸಣ್ಣ ಸಾಲವು ಅವರ ಕುಟುಂಬದ ಆರ್ಥಿಕತೆಯಲ್ಲಿ ಸ್ಥಿರತೆ, ಘನತೆ ತಂದುಕೊಟ್ಟಿದೆ ಮತ್ತು ಮಹತ್ವದ ಪಾತ್ರವನ್ನು ನಿರ್ವಹಿಸುತ್ತಿದೆ. ಹೈನುಗಾರಿಕೆ, ಜಾನುವಾರು ಸಾಕಣೆ ಮತ್ತು ಸಣ್ಣ ರಿಟೇಲ್ ವ್ಯಾಪಾರದಂತಹ ಕಿರು ಹಣಕಾಸು ಆಧಾರಿತ ಹೆಜ್ಜೆಗಳ ಮೂಲಕ ಮಹಿಳೆಯರು ಕುಟುಂಬದ ಆದಾಯ ಹೆಚ್ಚಿಸಲು ಪೂರಕವಾಗಿ ನಿಲ್ಲುತ್ತಿದ್ದಾರೆ ಮತ್ತು ದೀರ್ಘಕಾಲದ ಆರ್ಥಿಕ ದೃಢತೆಯನ್ನು ಹೊಂದಲು ಶ್ರಮಿಸುತ್ತಿದ್ದಾರೆ.

ಸಣ್ಣ ಮತ್ತು ಸುಸಂಘಟಿತ ಕಿರುಹಣಕಾಸು ಸಾಲಗಳನ್ನು ಲಭ್ಯವಾಗಿಸುವುದರ ಮೂಲಕ ಸೂರ್ಯೋದಯ್ ಸ್ಟಾಲ್ ಫೈನಾನ್ಸ್ ಬ್ಯಾಂಕ್ ಕರ್ನಾಟಕದಾದ್ಯಂತ ಇರುವ ಮಹಿಳೆಯರು ಸುಸ್ಥಿರ ಜೀವನೋಪಾಯವನ್ನು ಕಂಡುಕೊಳ್ಳಲು ಮತ್ತು ಕುಟುಂಬದ ಆದಾಯಕ್ಕೆ ಅರ್ಥಪೂರ್ಣ ಕೊಡುಗೆ ನೀಡುವಂತೆ ಮಾಡಲು ನೆರವು ಒದಗಿಸುತ್ತಿದೆ.



ಹೆಚ್ಚಾಗಿ ಕೃಷಿ ಅಥವಾ ದಿನಗೂಲಿಯನ್ನು ಅವಲಂಬಿಸಿರುವ ಕುಟುಂಬಗಳಲ್ಲಿ, ಈ ಸಣ್ಣ ಸಾಲಗಳು ಮಹಿಳೆಯರು ಜೀವನೋಪಾಯ ಕೆಲಸಗಳನ್ನು ಪ್ರಾರಂಭಿಸಲು ಮತ್ತು ಕುಟುಂಬದ ಹಣಕಾಸಿನ ವಿಚಾರದಲ್ಲಿ ತಮ್ಮ ಸ್ಥಾನವನ್ನು ಬಲಪಡಿಸಿಕೊಳ್ಳಲು ಬೆಂಬಲ ನೀಡುತ್ತಿವೆ.

ಮಂಡ್ಯದಲ್ಲಿ ಬ್ಯಾಂಕ್ ಮೂಲಕ ಸಣ್ಣ ಸಾಲ ಪಡೆದಿರುವವರಲ್ಲಿ ಒಬ್ಬರಾಗಿರುವ ರಾಣಿ ಹೆಚ್. ಎಂ. ಅವರು 2019ರಲ್ಲಿ ಕಿರು ಸಾಲದ ನೆರವಿನೊಂದಿಗೆ ಒಂದು

ಹಸುವನ್ನು ಖರೀದಿಸುವ ಉದ್ದಮೆ ಪ್ರಯೋಗವನ್ನು ಆರಂಭಿಸಿದರು. ಈ ಹಣಕಾಸಿನ ಬೆಂಬಲದಿಂದ ಅವರು ಹೈನುಗಾರಿಕೆ ಉದ್ಯಮವನ್ನು ಪ್ರಾರಂಭಿಸಿದರು. ತಮ್ಮ ನಿರಂತರ ಶ್ರಮ ಮತ್ತು ಶ್ರದ್ಧಾ ವೆನೋಭಾವದಿಂದಾಗಿ, ಅವರು ಕ್ರಮೇಣ ತಮ್ಮ ಹೈನುಗಾರಿಕೆ ಉದ್ಯಮವನ್ನು ಬಲಪಡಿಸಿಕೊಂಡರು. ಕುಟುಂಬಕ್ಕೆ ಆಸರೆಯಾದರು. ತಮ್ಮ ಉದ್ಯಮದ ಬೆಳವಣಿಗೆಯಿಂದ ಉತ್ತೇಜಿತರಾದ ಅವರು, 2021 ಮತ್ತು 2023ರಲ್ಲಿ ಕ್ರಮವಾಗಿ ಎರಡನೇ ಮತ್ತು ಮೂರನೇ ಹಂತದ ಸಾಲಗಳನ್ನು ಪಡೆದರು. ಕಾಲಾನಂತರದಲ್ಲಿ, ಅವರು ತಮ್ಮ ಡೈರಿ ಚಟುವಟಿಕೆಯನ್ನು ಆರು ಹಸುಗಳಿಗೆ ವಿಸ್ತರಿಸಿದರು. ಈಗ ದಿನಕ್ಕೆ ಸುಮಾರು 50 ಲೀಟರ್ ಹಾಲು ಉತ್ಪಾದನೆಯಾಗುತ್ತಿದ್ದು, ರಾಣಿ ಅವರು

ಅವರ ಪತಿಯ ಅಸ್ಥಿರ ಕೃಷಿ ಆದಾಯಕ್ಕೆ ಪೂರಕವಾಗಿ ನಿರಂತರವಾಗಿ ದಿನನಿತ್ಯದ ಆದಾಯವನ್ನು ಗಳಿಸುತ್ತಿದ್ದಾರೆ ಮತ್ತು ಕುಟುಂಬಕ್ಕೆ ಆಸರೆಯಾಗಿದ್ದಾರೆ. ಅವರು ತಮ್ಮ ಇಎಂಐಗಳನ್ನು ಸಮಯಕ್ಕೆ ಸರಿಯಾಗಿ ಪಾವತಿಸುತ್ತಿದ್ದಾರೆ ಮತ್ತು ಮರುಪಾವತಿಗಾಗಿ ಯುಪಿಎಂಎಂಎಂ ಡಿಜಿಟಲ್ ಸಾಧನಗಳನ್ನು ಬಳಸುತ್ತಿದ್ದಾರೆ. ಈ ಕುರಿತು ಮಾತನಾಡುವ ರಾಣಿ ಹೆಚ್. ಎಂ. ಅವರು, "ನಾನು ನನ್ನ ಪತಿಗೆ ಆಸರೆಯಾಗಲು ಬಯಸಿದ್ದೆ ಮತ್ತು ಕೇವಲ ಒಬ್ಬರ ಆದಾಯದ ಮೇಲೆ ಅವಲಂಬಿತರಾಗಬಾರದು ಎಂದು ನಿರ್ಧರಿಸಿದ್ದೆ. ಬ್ಯಾಂಕಿನ ಸಾಲದ ನೆರವಿನಿಂದ ನಾನು ಹೈನುಗಾರಿಕೆ ಆರಂಭಿಸಿ, ನಿಧಾನವಾಗಿ ಹಸುಗಳ ಸಂಖ್ಯೆಯನ್ನು ಹೆಚ್ಚಿಸಿಕೊಂಡೆ. ಈಗ ನಾನು ನನ್ನ ಮಕ್ಕಳ ವಿದ್ಯಾಭ್ಯಾಸದ ಬಗ್ಗೆ ಗಮನಹರಿಸಲು ಮತ್ತು ಮನೆಯ ಖರ್ಚುಗಳನ್ನು ನಿಭಾಯಿಸಲು ಶಕ್ತಳಾಗಿದ್ದೇನೆ. ಡಿಜಿಟಲ್ ಮೂಲಕ ಇಎಂಐ ಪಾವತಿಸುವುದು ನನಗೆ ಹೆಚ್ಚಿನ ಆತ್ಮವಿಶ್ವಾಸ ನೀಡಿದೆ" ಎಂದು ಹೇಳಿದರು.

ಕಿರು ಹಣಕಾಸು ಆಧಾರಿತ ಹೆಜ್ಜೆಗಳ ಮೂಲಕ ಮಹಿಳೆಯರಿಗೆ ಸಾಲ ಲಭ್ಯ

ಮಂಡ್ಯ: ಗ್ರಾಮೀಣ ಕರ್ನಾಟಕದ ಸಾವಿರಾರು ಮಹಿಳೆಯರಿಗೆ ಸಣ್ಣ ಸಾಲ ಲಭ್ಯವಾಗುತ್ತಿರುವುದು ಅವರಿಗೆ ಆದಾಯಕ್ಕಿಂತ ಮಿಗಿಲಾಗಿದೆ. ಸಣ್ಣ ಸಾಲವು ಅವರ ಕುಟುಂಬದ ಆರ್ಥಿಕತೆಯಲ್ಲಿ ಸ್ಥಿರತೆ, ಘನತೆ ತಂದುಕೊಟ್ಟಿದೆ ಮತ್ತು ಮಹತ್ವದ ಪಾತ್ರವನ್ನು ನಿರ್ವಹಿಸುತ್ತಿದೆ. ಹೈನುಗಾರಿಕೆ, ಜಾನುವಾರು ಸಾಕಣೆ ಮತ್ತು ಸಣ್ಣ ರಿಟೇಲ್ ವ್ಯಾಪಾರದಂತಹ ಕಿರು ಹಣಕಾಸು ಆಧಾರಿತ ಹೆಜ್ಜೆಗಳ ಮೂಲಕ ಮಹಿಳೆಯರು ಕುಟುಂಬದ ಆದಾಯ ಹೆಚ್ಚಿಸಲು ಪೂರಕವಾಗಿ ನಿಲ್ಲುತ್ತಿದ್ದಾರೆ ಮತ್ತು ದೀರ್ಘಕಾಲದ ಆರ್ಥಿಕ ದೃಢತೆಯನ್ನು ಹೊಂದಲು ಶ್ರಮಿಸುತ್ತಿದ್ದಾರೆ.

ಸಣ್ಣ ಮತ್ತು ಸುಸಂಘಟಿತ ಕಿರುಹಣಕಾಸು ಸಾಲಗಳನ್ನು ಲಭ್ಯವಾಗಿಸುವುದರ ಮೂಲಕ ಸೂರ್ಯೋದಯ್ ಸ್ಕಾಲ್ ಹೈನಾನ್ಸ್ ಬ್ಯಾಂಕ್ ಕರ್ನಾಟಕದಾದ್ಯಂತ ಇರುವ ಮಹಿಳೆ ಯರು ಸುಸ್ಥಿರ ಜೀವನೋಪಾಯವನ್ನು ಕಂಡು ಕೊಳ್ಳಲು ಮತ್ತು ಕುಟುಂಬದ ಆದಾಯಕ್ಕೆ ಅರ್ಥಪೂರ್ಣ ಕೊಡುಗೆ ನೀಡುವಂತೆ ಮಾಡಲು ನೆರವು ಒದಗಿಸುತ್ತಿದೆ. ಹೆಚ್ಚಾಗಿ ಕೃಷಿ ಅಥವಾ ದಿನಗೂಲಿಯನ್ನು ಅವಲಂಬಿಸಿರುವ ಕುಟುಂಬಗಳಲ್ಲಿ, ಈ ಸಣ್ಣ ಸಾಲಗಳು ಮಹಿಳೆಯರು ಜೀವನೋಪಾಯ ಕೆಲಸಗಳನ್ನು



ಪ್ರಾರಂಭಿಸಲು ಮತ್ತು ಕುಟುಂಬದ ಹಣಕಾಸಿನ ವಿಚಾರದಲ್ಲಿ ತಮ್ಮ ಸ್ಥಾನವನ್ನು ಬಲಪಡಿಸಿಕೊಳ್ಳಲು ಬೆಂಬಲ ನೀಡುತ್ತಿವೆ.

ಮಂಡ್ಯದಲ್ಲಿ ಬ್ಯಾಂಕ್ ಮೂಲಕ ಸಣ್ಣ ಸಾಲ ಪಡೆದಿರುವವರಲ್ಲಿ ಒಬ್ಬರಾಗಿರುವ ರಾಣಿ ಹೆಚ್. ಎಂ. ಅವರು 2019ರಲ್ಲಿ ಕಿರು ಸಾಲದ ನೆರವಿನೊಂದಿಗೆ ಒಂದು ಹಸುವನ್ನು ಖರೀದಿಸುವ ಮೂಲಕ ತಮ್ಮ ಉದ್ಯಮ ಪ್ರಯಾಣವನ್ನು ಆರಂಭಿಸಿದರು. ಈ ಹಣಕಾಸಿನ ಬೆಂಬಲದಿಂದ

ಅವರು ಹೈನುಗಾರಿಕೆ ಉದ್ಯಮವನ್ನು ಪ್ರಾರಂಭಿಸಿದರು. ತಮ್ಮ ನಿರಂತರ ಶ್ರಮ ಮತ್ತು ಶ್ರದ್ಧಾ ಮನೋಭಾವದಿಂದಾಗಿ, ಅವರು ಕ್ರಮೇಣ ತಮ್ಮ ಹೈನುಗಾರಿಕೆ ಉದ್ಯಮವನ್ನು ಬಲಪಡಿಸಿಕೊಂಡರು. ತಮ್ಮ ಉದ್ಯಮದ ಬೆಳವಣಿಗೆಯಿಂದ ಉತ್ತೇಜಿತರಾದ ಅವರು, 2021 ಮತ್ತು 2023ರಲ್ಲಿ ಕ್ರಮವಾಗಿ ಎರಡನೇ ಮತ್ತು ಮೂರನೇ ಹಂತದ ಸಾಲಗಳನ್ನು ಪಡೆದರು. ತಮ್ಮ ಡೈರಿ ಚಟುವಟಿಕೆಯನ್ನು ಆರು

ಹಸುಗಳಿಗೆ ವಿಸ್ತರಿಸಿದರು. ಈಗ ದಿನಕ್ಕೆ ಸುಮಾರು 50 ಲೀಟರ್ ಹಾಲು ಉತ್ಪಾದನೆಯಾಗುತ್ತಿದ್ದು, ರಾಣಿ ಅವರು ಅವರ ಪತಿಯ ಆಸ್ತಿರ ಕೃಷಿ ಆದಾಯಕ್ಕೆ ಪೂರಕವಾಗಿ ನಿರಂತರವಾಗಿ ದಿನನಿತ್ಯದ ಆದಾಯವನ್ನು ಗಳಿಸುತ್ತಿದ್ದಾರೆ ಮತ್ತು ಕುಟುಂಬಕ್ಕೆ ಆಸರೆಯಾಗಿದ್ದಾರೆ. ಅವರು ತಮ್ಮ ಇಎಂಐಗಳನ್ನು ಸಮಯಕ್ಕೆ ಸರಿಯಾಗಿ ಪಾವತಿಸುತ್ತಿದ್ದಾರೆ ಮತ್ತು ಮರುಪಾವತಿಗಾಗಿ ಯುಪಿಐನಂತಹ ಡಿಜಿಟಲ್ ಸಾಧನಗಳನ್ನು ಬಳಸುತ್ತಿದ್ದಾರೆ.

ಈ ಕುರಿತು ಮಾತನಾಡುವ ರಾಣಿ ಹೆಚ್. ಎಂ. ಅವರು, "ನಾನು ನನ್ನ ಪತಿಗೆ ಆಸರೆಯಾಗಲು ಬಯಸಿದ್ದೆ ಮತ್ತು ಕೇವಲ ಒಬ್ಬರ ಆದಾಯದ ಮೇಲೆ ಅವಲಂಬಿತರಾಗಬಾರದು ಎಂದು ನಿರ್ಧರಿಸಿದ್ದೆ. ಬ್ಯಾಂಕಿನ ಸಾಲದ ನೆರವಿನಿಂದ ನಾನು ಹೈನುಗಾರಿಕೆ ಆರಂಭಿಸಿ, ನಿಧಾನವಾಗಿ ಹಸುಗಳ ಸಂಖ್ಯೆಯನ್ನು ಹೆಚ್ಚಿಸಿಕೊಂಡೆ. ಈಗ ನಾನು ನನ್ನ ಮಕ್ಕಳ ವಿದ್ಯಾಭ್ಯಾಸದ ಬಗ್ಗೆ ಗಮನಹರಿಸಲು ಮತ್ತು ಮನೆಯ ಖರ್ಚುಗಳನ್ನು ನಿಭಾಯಿಸಲು ತಕ್ಕಕಾಡಿದ್ದೇನೆ. ಡಿಜಿಟಲ್ ಮೂಲಕ ಇಎಂಐ ಪಾವತಿಸುವುದು ನನಗೆ ಹೆಚ್ಚಿನ ಆತ್ಮವಿಶ್ವಾಸ ನೀಡಿದೆ" ಎಂದು ಹೇಳಿದರು.

**Pre-Budget Expectations Quote by Dr Alok Misra, CEO & Director,
Microfinance Industry Network (MFIN)**

Publication : The Economic Times

Edition- Online

Date : 27-01-2026

Page No: NA

URL- <https://economictimes.indiatimes.com/wealth/tax/income-tax-budget-2026-live-updates-expectations-fm-sitharaman-budget-date-time-tax-slab-fy-26-27-changes-80-c-standard-deduction-news/liveblog/127600825.cms?from=mdr>

03:38:00 PM IST, 27 Jan 2026

Income Tax Budget 2026 Expectations Live: Microfinance seeks KYC clarity and policy support

As the Union Budget approaches, the microfinance sector is seeking targeted policy interventions to protect financial inclusion for low-income households.

Highlighting key priorities, Dr Alok Misra, CEO & Director, Microfinance Industry Network (MFIN), says, "The microfinance sector touching lives of nearly 30 crore low income people needs policy support in the form of robust KYC framework for accurate borrower verification and responsible credit reporting."

Publication : Mint

Edition- Online

Date : 23-01-2026

Page No: NA

URL- <https://www.livemint.com/budget/expectations/budget-2026-expectations-live-updates-income-tax-changes-latest-news-23-january-2026-growth-gdp-nirmala-sitharaman-modi-11769139367389.html>

23 JAN 2026, 01:41:45 PM IST

Budget 2026 News LIVE: 'Microfinance sector needs policy support'

Dr Alok Misra, CEO & Director of Microfinance Industry Network (MFIN) feels the sector needs policy support.

Noting that the microfinance sector reaches nearly 30 crore, low-income individuals, he expects:

- Policy support in the form of robust KYC framework for accurate borrower verification and responsible credit reporting.
- In light of SC judgement restricting Aadhar use, address issue through solutions such as Aadhaar last-four-digit storage or tokenisation.
- Requiring policy support for availability of stable funding mechanism. High dependence of NBFC-MFIs on bank funding leads to sudden drying up of funds and affects financial inclusion, like seen for last one year. This has resulted in nearly 50 lakh clients going out of formal finance fold.
- At a macro level, hopeful for an early announcement on the proposed credit guarantee scheme for microfinance, which will further strengthen lender confidence and start a virtuous cycle for the sector.

Publication : NDTV Profit

Edition- Online

Date : 27-01-2026

Page No: NA

URL- <https://www.ndtvprofit.com/economy/union-budget-2026-expectations-live-updates-income-tax-changes-news-fm-nirmala-sitharaman-january-22-10890311>

Jan 27, 2026 09:08 (IST)



Share

Budget 2026 Expectations Live: Stronger KYC, Stable Funding Key For Microfinance, Expects MFIN

Alok Misra, CEO & Director, Microfinance Industry Network (MFIN) says, "The microfinance sector, which touches nearly 30 crore low-income people, needs policy support through a robust KYC framework for accurate borrower verification and responsible credit reporting. In light of the Supreme Court judgement restricting Aadhaar use, solutions such as last-four-digit storage or tokenisation need to be enabled." He also expects "steps to ensure more stable funding mechanisms, as excessive dependence of NBFC-MFIs on bank funding has led to stress and nearly 50 lakh clients exiting formal finance over the past year. Misra adds that improving credit discipline and an early announcement on the proposed credit guarantee scheme could restore lender confidence and support financial inclusion."

Publication : Outlook Business

Edition- Online

Date : 23-01-2026

Page No: NA

URL- <https://www.outlookbusiness.com/budget/budget-2026-expectations-live-updates-january-23-2026>

🕒 23 Jan 2026, 03:43:14 pm IST

Budget 2026 Expectations LIVE: Microfinance Sector Seeks Stronger KYC, Responsible Credit Reporting

"In light of SC judgement restricting Aadhar use, the issue needs to be addressed through solutions such as Aadhaar last-four-digit storage or tokenisation. The other area requiring policy support is availability of stable funding mechanism. High dependence of NBFC-MFIs on bank funding leads to sudden drying up of funds and affects financial inclusion, like seen for last one year. This has resulted in nearly 50 lakh clients going out of formal finance fold. Other than that, at a macro level, the sector has shown tangible improvement in credit discipline, with Portfolio at Risk (1-90 days) for RBI regulated entities declining from 5.3% in Dec 2024 to 2.4% by end December 2025 and nearly 96% of borrowers are within prescribed MFIN guardrails," said Dr Alok Misra, CEO & Director, Microfinance Industry Network (MFIN).

बजट से पहले की उम्मीदों पर डॉ. आलोक मिश्रा, सीईओ और डायरेक्टर, माइक्रोफाइनेंस इंडस्ट्री नेटवर्क का बयान

समर्थ राष्ट्र । संवाददाता

पटना: लगभग 30 करोड़ अल्प आय वर्ग के लोगों के जीवन से जुड़े माइक्रोफाइनेंस सेक्टर को उधारकर्ताओं के उचित सत्यापन और विश्वसनीय क्रेडिट रिपोर्टिंग के लिए एक मजबूत केवाईसी ढांचे के रूप में नीतिगत समर्थन की आवश्यकता है। आधार कार्ड के उपयोग को सीमित करने वाले सर्वोच्च न्यायालय के निर्णय को देखते हुए, आधार के अंतिम चार अंकों के सुरक्षित भंडारण या टोकनाइजेशन जैसे समाधानों पर विचार किया जाना चाहिए। नीतिगत समर्थन का दूसरा महत्वपूर्ण क्षेत्र सतत फंडिंग व्यवस्था की उपलब्धता है। एनबीएफसी-एमएफआई की बैंक फंडिंग पर अधिक निर्भरता के कारण, जब बैंक ऋण सीमित करते हैं, तो फंडिंग अचानक रुक जाती है, जिससे ऋण वितरण और वित्तीय समावेशन प्रभावित होता है — जैसा कि पिछले एक वर्ष में देखा गया है।

इसके परिणामस्वरूप लगभग 50 लाख ग्राहक औपचारिक वित्तीय प्रणाली से बाहर हो गए हैं। डॉ. आलोक मिश्रा, सीईओ एवं डायरेक्टर, माइक्रोफाइनेंस इंडस्ट्री नेटवर्क (एमएफआईएन) ने कहा इसके अलावा, व्यापक स्तर पर सेक्टर ने क्रेडिट अनुशासन में स्पष्ट सुधार दिखाया है। आरबीआई द्वारा विनियमित संस्थाओं के लिए पोर्टफोलियो एट रिस्क (1: 90 दिन) जो दिसंबर 2024 में 5.3 प्रतिशत था वो दिसंबर 2025 के अंत तक घटकर 2.4 प्रतिशत हो गया है, और लगभग 96 प्रतिशत उधारकर्ताओं को एमएफआईएन द्वारा निर्धारित गार्डरिल्स का पालन करते हुए ऋण वितरित किए गए हैं। हमें माइक्रोफाइनेंस के लिए प्रस्तावित क्रेडिट गारंटी योजना पर शीघ्र घोषणा की उम्मीद है, जो ऋणदाताओं के भरोसे को मजबूत करेगी और सेक्टर में सकारात्मक विकास को बढ़ावा मिलेगा।

बजट से पहले की उम्मीदों पर डॉ. आलोक मिश्रा, सीईओ और डायरेक्टर, माइक्रोफाइनेंस इंडस्ट्री नेटवर्क का बयान

पटना। लगभग 30 करोड़ अल्प आय वर्ग के लोगों के जीवन से जुड़े माइक्रोफाइनेंस सेक्टर को उधारकर्ताओं के उचित सत्यापन और विश्वसनीय क्रेडिट रिपोर्टिंग के लिए एक मजबूत केवाईसी ढांचे के रूप में नीतिगत समर्थन की आवश्यकता है। आधार कार्ड के उपयोग को सीमित करने वाले सर्वोच्च न्यायालय के निर्णय को देखते हुए, आधार के अंतिम चार अंकों के सुरक्षित भंडारण या टोकनाइजेशन जैसे समाधानों पर विचार किया जाना चाहिए। नीतिगत समर्थन का दूसरा महत्वपूर्ण क्षेत्र सतत फंडिंग व्यवस्था की उपलब्धता है। एनवीएफसी-एमएफआई की बैंक फंडिंग पर अधिक निर्भरता के कारण, जब बैंक ऋण सीमित करते हैं, तो फंडिंग अचानक रुक जाती है, जिससे ऋण वितरण और वित्तीय समावेशन प्रभावित होता है — जैसा कि पिछले एक वर्ष में देखा गया है। इसके परिणामस्वरूप लगभग 50 लाख ग्राहक औपचारिक वित्तीय प्रणाली से बाहर हो गए हैं। डॉ. आलोक मिश्रा, सीईओ एवं डायरेक्टर, माइक्रोफाइनेंस इंडस्ट्री नेटवर्क (एमएफआईएन) ने कहा इसके अलावा, व्यापक स्तर पर सेक्टर ने क्रेडिट अनुशासन में स्पष्ट सुधार दिखाया है। आरबीआई द्वारा विनियमित संस्थाओं के लिए पोर्टफोलियो एट रिस्क (1-90 दिन) जो दिसंबर 2024 में 5.3 प्रतिशत था वो दिसंबर 2025 के अंत तक घटकर 2.4 प्रतिशत हो गया है, और लगभग 96 प्रतिशत उधारकर्ताओं को एमएफआईएन द्वारा निर्धारित गार्डरेल्स का पालन करते हुए ऋण वितरित किए गए हैं। हमें माइक्रोफाइनेंस के लिए प्रस्तावित क्रेडिट गारंटी योजना पर शीघ्र घोषणा की उम्मीद है, जो ऋणदाताओं के भरोसे को मजबूत करेगी और सेक्टर में सकारात्मक विकास को बढ़ावा मिलेगा।" -

बजट से पहले की उम्मीदों पर डॉ. आलोक मिश्रा, सीईओ और डायरेक्टर, माइक्रोफाइनेंस इंडस्ट्री नेटवर्क का बयान

पटना। लगभग 30 करोड़ अल्प आय वर्ग के लोगों के जीवन से जुड़े माइक्रोफाइनेंस सेक्टर को उधारकर्ताओं के उचित सत्यापन और विश्वसनीय क्रेडिट रिपोर्टिंग के लिए एक मजबूत केवाईसी ढांचे के रूप में नीतिगत समर्थन की आवश्यकता है। आधार कार्ड के उपयोग को सीमित करने वाले सर्वोच्च न्यायालय के निर्णय को देखते हुए, आधार के अंतिम चार अंकों के सुरक्षित भंडारण या टोकनाइजेशन जैसे समाधानों पर विचार किया जाना चाहिए। नीतिगत समर्थन का दूसरा महत्वपूर्ण क्षेत्र सतत फंडिंग व्यवस्था की उपलब्धता है। एनबीएफसी-एमएफआई की बैंक फंडिंग पर अधिक निर्भरता के कारण, जब बैंक ऋण सीमित करते हैं, तो फंडिंग अचानक रुक जाती है, जिससे ऋण वितरण और वित्तीय समावेशन प्रभावित होता है – जैसा कि पिछले एक वर्ष में देखा गया है।

Publication : businessnewsthisweek.com

Edition- Online

Date : 23-01-2026

Page No: NA

URL- <https://businessnewsthisweek.com/technology/microfinance-sector-calls-for-robust-kyc-stable-funding-to-boost-financial-inclusion/>

Microfinance Sector Calls for Robust KYC, Stable Funding to Boost Financial Inclusion

🕒 January 23, 2026 👤 Mansi Praharaj 📁 technology 💬 0



By: Dr Alok Misra, CEO & Director, Microfinance Industry Network

"The microfinance sector touching lives of nearly 30 crore low income people needs policy support in the form of robust KYC framework for accurate borrower verification and responsible credit reporting. In light of SC judgement restricting Aadhar use, the issue needs to be addressed through solutions such as Aadhaar last-four-digit storage or tokenisation. The other area requiring policy support is availability of stable funding mechanism. High dependence of NBFC-MFIs on bank funding leads to sudden drying up of funds and affects financial inclusion, like seen for last one year. This has resulted in nearly 50 lakh clients going out of formal finance fold.

Other than that, at a macro level, the sector has shown tangible improvement in credit discipline, with Portfolio at Risk (1-90 days) for RBI regulated entities declining from 5.3% in Dec 2024 to 2.4% by end December 2025 and nearly 96% of borrowers are within prescribed MFIN guardrails. We remain hopeful for an early announcement on the proposed credit guarantee scheme for microfinance, which will further strengthen lender confidence and start a virtuous cycle for the sector."

Publication : pninews.com

Edition- Online

Date : 23-01-2026

Page No: NA

URL- <https://www.pninews.com/amp/pre-budget-expectations-quote-by-dr-alok-misra-ceo-director-microfinance-industry-network-mfin/>

PNI

Pre-budget expectations quote by Dr Alok Misra, CEO & Director, Microfinance Industry Network (MFIN)

 PNI Admin

7 days ago

“The microfinance sector touching lives of nearly 30 crore low income people needs policy support in the form of robust KYC framework for accurate borrower verification and responsible credit reporting. In light of SC judgement restricting Aadhar use, the issue needs to be addressed through solutions such as Aadhaar last-four-digit storage or tokenisation. The other area requiring policy support is availability of stable funding mechanism. High dependence of NBFC-MFIs on bank funding leads to sudden drying up of funds and affects financial inclusion, like seen for last one year. This has resulted in nearly 50 lakh clients going out of formal finance fold.

Other than that, at a macro level, the sector has shown tangible improvement in credit discipline, with Portfolio at Risk (1–90 days) for RBI regulated entities declining from 5.3% in Dec 2024 to 2.4% by end December 2025 and nearly 96% of borrowers are within prescribed MFIN guardrails. We remain hopeful for an early announcement on the proposed credit guarantee scheme for microfinance, which will further strengthen lender confidence and start a virtuous cycle for the sector.”

Categories: [QUOTE](#)

Leave a Comment

PNI

[Back to top](#)

Publication : indiapioneer.in

Edition- Online

Date : 28-01-2026

Page No: NA

URL- <https://indiapioneer.in/union-budget-2026-27-pre-budget-expectations-microfinance-stability-food-processing-growth-creative-skilling-consumer-durables-and-healthcare-reforms-in-focus/>

Friday, January 30, 2026
Recent posts
India Pakistan Cricket Rivalry: Pakistan's T20 World Cup


INDIA PIONEER


HOME
INDIA
BUSINESS
LIFESTYLE
TECHNOLOGY
TRENDING
EDUCATION
POLITICS
SPORTS




Union Budget 2026-27 Pre-Budget Expectations: Microfinance Stability, Food Processing Growth, Creative Skilling, Consumer Durables, and Healthcare Reforms in Focus

 Wednesday, January 28, 2026 9:57 pm
 India Pioneer Team

The **Union Budget 2026-27**, set to be presented by Finance Minister Nirmala Sitharaman on February 1, 2026, arrives at a pivotal moment for India's economy. As the nation advances toward its **Viksit Bharat** vision, industry leaders from diverse sectors are sharing their pre-budget expectations, highlighting key policy interventions needed to drive inclusive growth, financial inclusion, manufacturing, skilling, healthcare, and consumer demand.

These insights from experts underscore priorities like robust regulatory frameworks, stable funding, incentives for innovation, and targeted support for emerging and traditional sectors. Below are curated pre-budget expectations from prominent voices across microfinance, food processing, education and skilling, consumer durables, and healthcare.

Microfinance Sector Seeks Policy Boost for Financial Inclusion

The microfinance industry, serving nearly 30 crore low-income individuals, has shown signs of recovery with improved credit discipline. Portfolio at Risk (1-90 days) for RBI-regulated entities dropped from 5.3% in December 2024 to 2.4% by December 2025, with

Search

Recent Posts

- Gold Prices Slip: Why 24K Gold Dropped by ₹8,000 per 10 Grams Today and What It Means for Investors
- Complete Guide: Latest Updates on Railway Ticket Booking Rules and Passenger Facilities in India
- India Pakistan Cricket Rivalry: Pakistan's T20 World Cup Boycott Threat Explained
- Padma Awards 2026 Winners List: Inspiring Stories of Unsung Heroes and Famous Personalities
- GATE 2026: What You Should Know About Exam-Day Guidelines and Admit-Card Retrieval

Categories

Publication : thenewsstrike.com

Edition- Online

Date : 23-01-2026

Page No: NA

URL- <https://thenewsstrike.com/union-budget-202627-tax-and-gst-reforms-poised-to-sharpen-indias-global-competitive-edge>

Dr Alok Misra, CEO & Director, Microfinance Industry Network (MFIN) -

"The microfinance sector touching lives of nearly 30 crore low income people needs policy support in the form of robust KYC framework for accurate borrower verification and responsible credit reporting. In light of SC judgement restricting Aadhar use, the issue needs to be addressed through solutions such as Aadhaar last-four-digit storage or tokenisation. The other area requiring policy support is availability of stable funding mechanism. High dependence of NBFC-MFIs on bank funding leads to sudden drying up of funds and affects financial inclusion, like seen for last one year. This has resulted in nearly 50 lakh clients going out of formal finance fold.

Other than that, at a macro level, the sector has shown tangible improvement in credit discipline, with Portfolio at Risk (1-90 days) for RBI regulated entities declining from 5.3% in Dec 2024 to 2.4% by end December 2025 and nearly 96% of borrowers are within prescribed MFIN guardrails. We remain hopeful for an early announcement on the proposed credit guarantee scheme for microfinance, which will further strengthen lender confidence and start a virtuous cycle for the sector."

Publication : 3am News

Edition- Online

Date : 30-01-2026

Page No: NA

URL- <https://www.3am.news/business/economy-finance/pre-budget-2026-27-mfin-urges-robust-kyc-framework-and-stable-funding-for-microfinance-sector>

Pre-Budget 2026-27: MFIN Urges Robust KYC Framework and Stable Funding for Microfinance Sector

By Business Desk | Jan 29, 2026

Share



Ahead of the Union Budget 2026-27, Dr. Alok Misra, CEO & Director of the Microfinance Industry Network (MFIN), has called for significant policy support to strengthen the microfinance landscape in India. Highlighting that the sector impacts the lives of nearly 30 crore low-income individuals, Dr. Misra emphasized the need for a robust KYC framework and responsible credit reporting to ensure accurate borrower verification.

Publication : Khabar Digital

Edition- Online

Date : 30-01-2026

Page No: NA

URL- <https://khabardigital.com/business/budget-expectations-quote-by-dr-alok-misra-ceo-director-microfinance-industry-network-mfin/>

बजट 2026-27: MFIN ने माइक्रोफाइनेंस के लिए 'टोकनाइज़्ड KYC' और स्थिर फंडिंग की मांग की

By Business Desk January 29, 2026

00 0



आगामी केन्द्रीय बजट से पहले माइक्रोफाइनेंस इंडस्ट्री नेटवर्क (MFIN) ने सरकार से ग्रामीण और अल्प आय वर्ग के वित्तीय समावेशन को मजबूत करने के लिए ठोस नीतिगत हस्तक्षेप की अपील की है। MFIN के सीईओ और निदेशक डॉ. आलोक मिश्रा ने रेखांकित किया कि देश के लगभग 30 करोड़ लोगों की आजीविका से जुड़े इस क्षेत्र को सुरक्षित ऋण वितरण के लिए एक मजबूत और आधुनिक केवाईसी (KYC) ढांचे की आवश्यकता है।

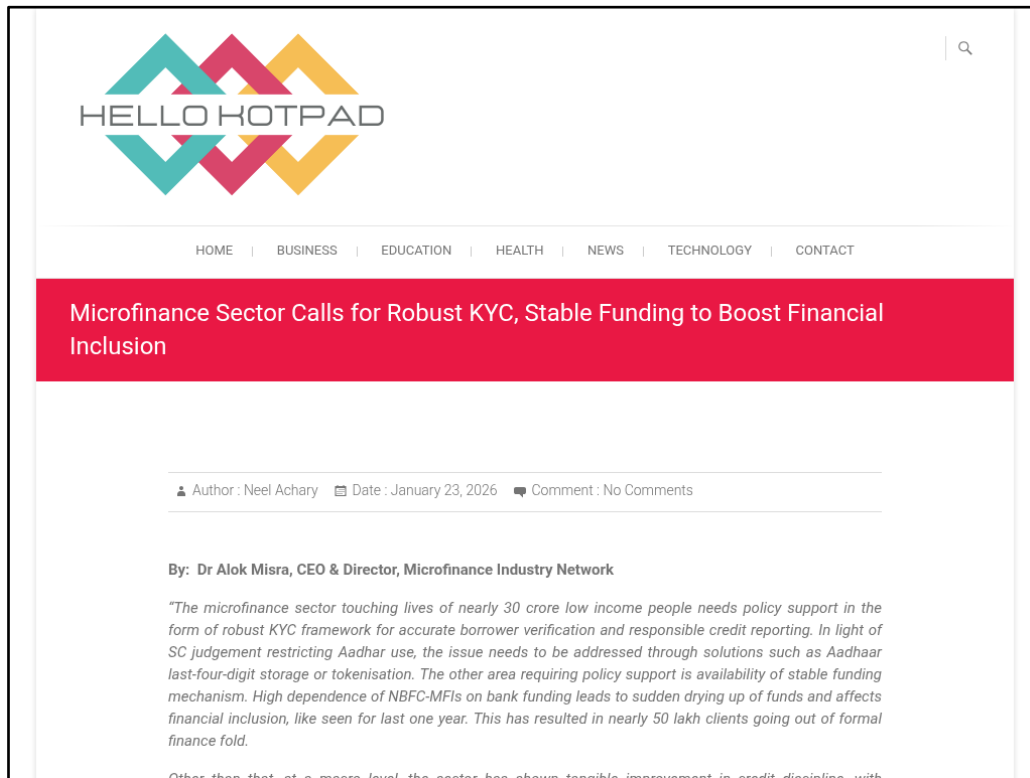
Publication : hellokotpad.com

Edition- Online

Date : 23-01-2026

Page No: NA

URL- <https://hellokotpad.com/tech/microfinance-sector-calls-for-robust-kyc-stable-funding-to-boost-financial-inclusion/>



URL- <https://newslocalbiz.com/technology/microfinance-sector-calls-for-robust-kyc-stable-funding-to-boost-financial-inclusion/>

Local Business News
All Stories from Local Market

[Business](#)
[Technology](#)
[News](#)
[Education](#)
[Health](#)
[Contact us](#)

Microfinance Sector Calls for Robust KYC, Stable Funding to Boost Financial Inclusion

By: Dr Alok Misra, CEO & Director, Microfinance Industry Network

"The microfinance sector touching lives of nearly 30 crore low income people needs policy support in the form of robust KYC framework for accurate borrower verification and responsible credit reporting. In light of SC judgement restricting Aadhar use, the issue needs to be addressed through solutions such as Aadhaar last-four-digit storage or tokenisation. The other area requiring policy support is availability of stable funding mechanism. High dependence of NBFC-MFIs on bank funding leads to sudden drying up of funds and affects financial inclusion, like seen for last one year. This has resulted in nearly 50 lakh clients going out of formal finance fold.

Other than that, at a macro level, the sector has shown tangible improvement in credit discipline, with Portfolio at Risk (1-90 days) for RBI regulated entities declining from 5.3% in Dec 2024 to 2.4% by end December 2025 and nearly 96% of borrowers are within prescribed MFIN guardrails. We remain hopeful for an early announcement on the proposed credit guarantee scheme for microfinance, which will further strengthen lender confidence and start a virtuous cycle for the sector."

admin
 January 23, 2026
 Technology
 Leave a Comment

Search

Recent Posts

- [Budget 2026 Is a Golden Opportunity for Education Reform, Says Nirvaan Birla](#)
- [Coromandel International Delivers Resilient Q3 FY26 Results](#)
- [NTT DATA Signs Strategic Collaboration Agreement with AWS to Accelerate Enterprise Cloud and Agentic AI Adoption](#)
- [Atlanta Electricals Secures Five New Orders, Boosting Order Book to Record Levels](#)
- [Airtel Gives 360 Million Users Free Access to Adobe Express Premium](#)

Recent Comments

Publication : businessmicro.in

Edition- Online

Date : 23-01-2026

Page No: NA

URL- <https://businessmicro.in/technology/microfinance-sector-calls-for-robust-kyc-stable-funding-to-boost-financial-inclusion/>

Microfinance Sector Calls for Robust KYC, Stable Funding to Boost Financial Inclusion

by Neel Achary Jan 23, 2026 0 Comment



By: Dr Alok Misra, CEO & Director, Microfinance Industry Network

"The microfinance sector touching lives of nearly 30 crore low income people needs policy support in the form of robust KYC framework for accurate borrower verification and responsible credit reporting. In light of SC judgement restricting Aadhar use, the issue needs to be addressed through solutions such as Aadhaar last-four-digit storage or tokenisation. The other area requiring policy support is availability of stable funding mechanism. High dependence of NBFC-MFIs on bank funding leads to sudden drying up of funds and affects financial inclusion, like seen for last one year. This has resulted in nearly 50 lakh clients going out of formal finance fold.

Other than that, at a macro level, the sector has shown tangible improvement in credit discipline, with Portfolio at Risk (1-90 days) for RBI regulated entities declining from 5.3% in Dec 2024 to 2.4% by end December 2025 and nearly 96% of borrowers are within prescribed MFIN guardrails. We remain hopeful for an early announcement on the proposed credit guarantee scheme for microfinance, which will further strengthen lender confidence and start a virtuous cycle for the sector."

Publication : mediaexpress24.com

Edition- Online

Date : 23-01-2026

Page No: NA

URL- <https://mediaexpress24.com/technology/microfinance-sector-calls-for-robust-kyc-stable-funding-to-boost-financial-inclusion/>

Microfinance Sector Calls for Robust KYC, Stable Funding to Boost Financial Inclusion



Facebook



Twitter



LinkedIn



Like 0

By: Dr Alok Misra, CEO & Director, Microfinance Industry Network

"The microfinance sector touching lives of nearly 30 crore low income people needs policy support in the form of robust KYC framework for accurate borrower verification and responsible credit reporting. In light of SC judgement restricting Aadhar use, the issue needs to be addressed through solutions such as Aadhaar last-four-digit storage or tokenisation. The other area requiring policy support is availability of stable funding mechanism. High dependence of NBFC-MFIs on bank funding leads to sudden drying up of funds and affects financial inclusion, like seen for last one year. This has resulted in nearly 50 lakh clients going out of formal finance fold.

Other than that, at a macro level, the sector has shown tangible improvement in credit discipline, with Portfolio at Risk (1-90 days) for RBI regulated entities declining from 5.3% in Dec 2024 to 2.4% by end December 2025 and nearly 96% of borrowers are within prescribed MFIN guardrails. We remain hopeful for an early announcement on the proposed credit guarantee scheme for microfinance, which will further strengthen lender confidence and start a virtuous cycle for the sector."

Publication : odishabiznewz.com

Edition- Online

Date : 23-01-2026

Page No: NA

URL- <https://odishabiznewz.com/technology-news/microfinance-sector-calls-for-robust-kyc-stable-funding-to-boost-financial-inclusion/>

Odisha Business News

Odisha Business News Weekly

Business News Health Technology Contact Education

Technology

Microfinance Sector Calls for Robust KYC, Stable Funding to Boost Financial Inclusion

January 23, 2026 · by admin

By: Dr Alok Misra, CEO & Director, Microfinance Industry Network

"The microfinance sector touching lives of nearly 30 crore low income people needs policy support in the form of robust KYC framework for accurate borrower verification and responsible credit reporting. In light of SC judgement restricting Aadhar use, the issue needs to be addressed through solutions such as Aadhaar last-four-digit storage or tokenisation. The other area requiring policy support is availability of stable funding mechanism. High dependence of NBFC-MFIs on bank funding leads to sudden drying up of funds and affects financial inclusion, like seen for last one year. This has resulted in nearly 50 lakh clients going out of formal finance fold.

Other than that, at a macro level, the sector has shown tangible improvement in credit discipline with Portfolio at Risk (1-90 days) for RBI regulated entities

Publication : onlinenews9.in

Edition- Online

Date : 23-01-2026

Page No: NA

URL- <https://onlinenews9.in/technology/microfinance-sector-calls-for-robust-kyc-stable-funding-to-boost-financial-inclusion/>

Microfinance Sector Calls for Robust KYC, Stable Funding to Boost Financial Inclusion

Home / Microfinance Sector Calls for Robust KYC, Stable Funding to Boost Financial Inclusion

Microfinance Sector Calls for Robust KYC, Stable Funding to Boost Financial Inclusion



Neel Achary • Technology January 23, 2026 • 0 Comments

[Share](#) [Share](#) [Post](#) [Like 14](#)

By: Dr Alok Misra, CEO & Director, Microfinance Industry Network

"The microfinance sector touching lives of nearly 30 crore low income people needs policy support in the form of robust KYC framework for accurate borrower verification and responsible credit reporting. In light of SC judgement restricting Aadhar use, the issue needs to be addressed through solutions such as Aadhaar last-four-digit storage or tokenisation. The other area requiring policy support is availability of stable funding mechanism. High dependence of NBFC-MFIs on bank funding leads to sudden drying up of funds and affects financial inclusion, like seen for last one year. This has resulted in nearly 50 lakh clients going out of formal finance fold.

Other than that, at a macro level, the sector has shown tangible improvement in credit discipline, with Portfolio at Risk (1-90 days) for RBI regulated entities declining from 5.3% in Dec 2024 to 2.4% by end December 2025 and nearly 96% of borrowers are within prescribed MFIN guardrails. We remain hopeful for an early announcement on the proposed credit guarantee scheme for microfinance, which will further strengthen lender confidence and start a virtuous cycle for the sector."

Publication : smartbusinessnews.com

Edition- Online

Date : 23-01-2026

Page No: NA

URL- <https://smartbusinessnews.com/technology/microfinance-sector-calls-for-robust-kyc-stable-funding-to-boost-financial-inclusion/>

Friday, Jan 30, 2026

Smart Business News

Entrepreneurship news today

BUSINESS

EDUCATION

HEALTH

TECHNOLOGY

NEWS

PRIVACY POLICY

CONTACT

technology

Microfinance Sector Calls for Robust KYC, Stable Funding to Boost Financial Inclusion

admin · January 23, 2026

Facebook

Twitter

LinkedIn

Like

By: Dr Alok Misra, CEO & Director, Microfinance Industry Network

"The microfinance sector touching lives of nearly 30 crore low income people needs policy support in the form of robust KYC framework for accurate borrower verification and responsible credit reporting. In light of SC judgement restricting Aadhar use, the issue needs to be addressed through solutions such as Aadhaar last-four-digit storage or tokenisation. The other area requiring policy support is availability of stable funding mechanism. High dependence of NBFC-MFIs on bank funding leads to sudden drying up of funds and affects financial inclusion, like seen for last one year. This has resulted in nearly 50 lakh clients going out of formal finance fold.

Other than that, at a macro level, the sector has shown tangible improvement in credit discipline, with Portfolio at Risk (1-90 days) for RBI regulated entities declining from 5.3% in Dec 2024 to 2.4% by end December 2025 and nearly 96% of borrowers are

Search

Search

Recent Posts

Punjab's Rajya Sabha MP Rajinder Gupta Advocates Employment Rights for Senior Citizens

PHDCCI Hosts Seminar on Driving Kerala's Sustainable Future through Industrial Decarbonization

NMIMS Opens 2026-27 UG Admissions Across Multiple Streams Category: Education

Budget 2026 Is a Golden Opportunity for Education Reform, Says Nirvaan Birla

Duroflex Launches Airboost, Next-Gen Sleep Tech in India

Publication: themumbaibusinessweekly

Edition- Online

Date : 28-01-2026

Page No: NA

URL- <https://themumbaibusinessweekly.wordpress.com/2026/01/28/union-budget-2026-industry-leaders-talk/>

Dr Alok Misra, CEO & Director, Microfinance Industry Network (MFIN)



Dr. Alok Misra, CEO & Director – MFIN

The microfinance sector touching lives of nearly 30 crore low income people needs policy support in the form of robust KYC framework for accurate borrower verification and responsible credit reporting.

In light of SC judgement restricting Aadhar use, the issue needs to be addressed through solutions such as Aadhaar last-four-digit storage or tokenisation.

Dr. Misra said the other area requiring policy support is availability of stable funding mechanism. High dependence of NBFC-MFIs on bank funding leads to sudden drying up of funds and affects financial inclusion, like seen for last one year. This has resulted in nearly 50 lakh clients going out of formal finance fold.

Other than that, at a macro level, the sector has shown tangible improvement in credit discipline, with Portfolio at Risk (1-90 days) for RBI regulated entities declining from 5.3% in Dec 2024 to 2.4% by end December 2025 and nearly 96% of borrowers are within prescribed MFIN guardrails. We remain hopeful for an early announcement on the proposed credit guarantee scheme for microfinance, which will further strengthen lender confidence and start a virtuous cycle for the sector."

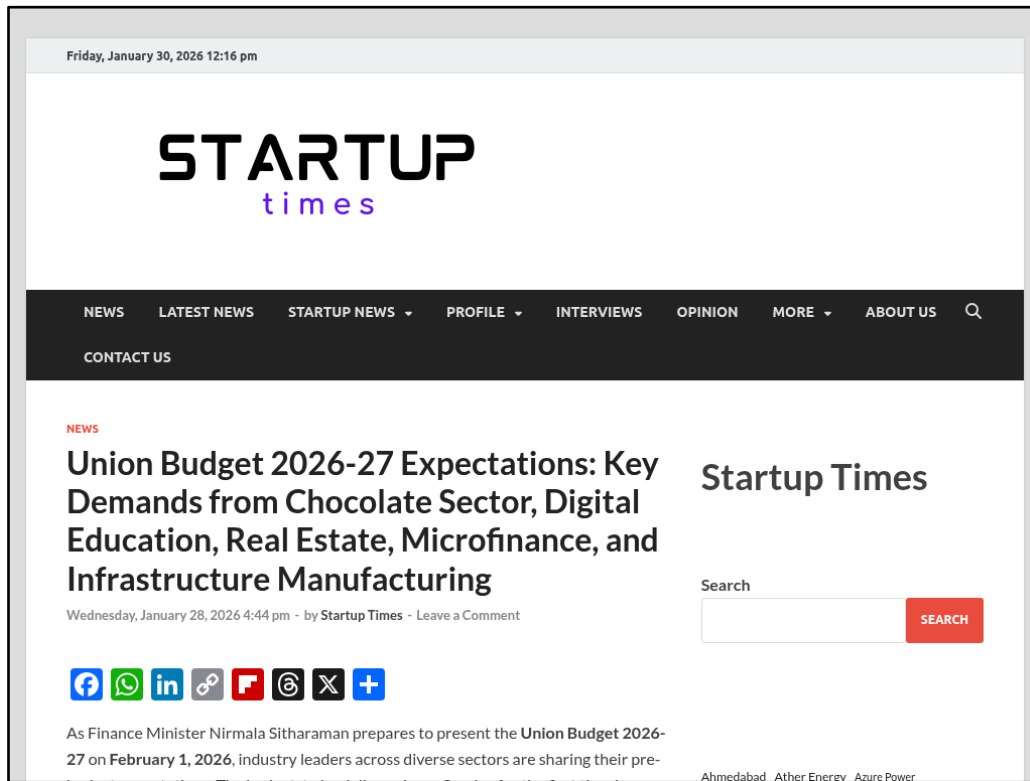
Publication : startuptimes.in

Edition- Online

Date : 28-01-2026

Page No: NA

URL- <https://startuptimes.in/union-budget-2026-27-expectations-key-demands-from-chocolate-sector-digital-education-real-estate-microfinance-and-infrastructure-manufacturing/>



Sector Scan: Small NBFC-MFIs feel the squeeze as funding woes linger

Publication : vccircle.com

Edition- Online

Date : 29-01-2026

Page No: NA

URL- <https://www.vccircle.com/sectorscan-small-nbfc-mfis-feel-the-squeeze-as-funding-woes-linger>





Sector Scan: Small NBFC-MFIs feel the squeeze as funding woes linger

By Ajay Ramanathan | 29 Jan 2026





Amid uncertainty, banks seek to steer with stability



Banking Annual



"The tariff hike has affected exports of MSMEs, but they were able to soften the impact by diversifying and government support"

ASHOK CHANDRA,
MD & CEO, PNB

As we step into 2026, the biggest, imponderable is the tariff imposed by the United States. To add to woes is US President Donald Trump's latest threat to slap 25 per cent duty on any country that continues to do business with Iran, making it a looming threat for domestic businesses, and by extension, banks' books. This comes even as lenders' financials are in a sweet spot – be it capital adequacy, or return on equity – and loan growth is under control.

"The tariff hike has affected the export of micro, small and medium enterprises (MSMEs), but they were able to soften the impact by diversifying the market and government's support," said Ashok Chandra, managing director (MD) and chief executive officer (CEO), Punjab National Bank. Sectors like textiles, gems and jewellery, marine products, and footwear were hit, but they have been able to recoup with government support, and diversify their orders to other countries. "Though an uncertain global, and economic trade environment continues to pose risk, MSMEs have not seen any asset quality risk for banks," he added.

What of the wider India Inc? Bank of India MD and CEO, Rakesh Karnatak, is of the opinion that project financing will gather momentum, and loan off-take from loans to infrastructure, and manufacturing will be better in calendar year 2026 (FY26), than 2025. But, working capital loans may not see much increase as companies are tapping their own resources for business requirements.

As for the economy, Madan Sabarwal, chief economist, Bank of Baroda is of the view, it will maintain the momentum gained in financial year 2026 (FY26) in FY25, with growth in the 7-7.5 per cent range. As per the first advance estimates of National Income, released by the National Statistical Organisation, India's real GDP and gross value added (GVA) growth for FY26 are projected at 7.4 per cent and 7.2 per cent, respectively. This will be driven by two factors – pick up in consumption sustained over a longer period of time, and private investment becoming gradually more broad-based. "Companies are also

expected to do better, especially in the consumption goods space, with sustained demand resulting in improvement in earnings. The inflation outlook would be in the region of 4-4.5 per cent, which means that the rate cycle involving reductions is virtually over," he said. By and large, the rupee should maintain its level, after dollar remains weak in 2026, and depreciation of 3-4 per cent could be expected.

A pressure point for banks will be on the deposits front. The ability to raise deposits is an issue which finds mention in the "Trend and Progress of Banking in India" report for FY26 (TPIB FY26). "Going forward, banks will continue to face competition from non-bank sources in meeting the resource requirements of the commercial sector." It noted. As of the fortnight ended December 31, 2025, deposit inflows stood at ₹6.5 trillion, while credit outflows were marginally higher at ₹6.7 trillion, indicating that credit demand slightly outpaced deposit mobilisation during the period, keeping the credit-deposit ratio (CD ratio) at an all-time elevated level of 87 per cent.

According to Karnatak, the colour of deposit mobilisation has changed. "There is a challenge in mobilising low cost savings, and current account deposits as part of

Look out for

- US President Donald Trump's latest threat to slap 25 per cent duty on any country that continues to do business with Iran
- Stress in the MSMEs and microfinance sectors
- A pressure point for banks will be ability to raise deposits, as flagged by the Trend and Progress of Banking in India report for FY26
- The credit-deposit ratio is at an all-time high of 87.7 per cent
- On the regulatory tapestry, regulated entities will have to brace for a new regime

money is moving to other asset classes. Hence, the ratings are likely to remain under pressure in the early part of the year for the sector," he said. Many banks are tapping short term funds from institutions. While rates have not tanked at the short end, compared to long-term paper, CD ratio is elevated, he added.

Chandra concurred, "This situation is likely to be challenging as the low interest regime has diminished the attractiveness of bank deposits vis a vis alternative investments, like post office deposits, mutual funds etc." Banks will have to "innovate new methods and products to attract deposits, along with enhancing customer service", he said.

An interesting variable to watch out for is Mini Road's (a loan risk based deposit insurance premium) from the existing flat rate premium system, with the existing flat rate premium of 12 paise per ₹100 of assessable deposits per annum serving as the ceiling. The better rated banks will pay lower, and the framework seeks to incentivise sound risk

COVER STORY

"Project financing will gather momentum and loans to infrastructure, and manufacturing will be better in CY26"

RAJNEESH KARNATAK,
MD & CEO, Bol



Banking Annual



"FY27 should be a constructive year for NBFCs, with MSMEs and priority-sector lending driving credit growth"

SHACHINDRA NATH,
Founder, UGRO Capital

management by linking premium rates to the risk profile of banks, and thereby enhancing the resilience of the banking system. Whether the rating of individual banks is to be made public is unknown, but insurance payouts to the Deposit Insurance and Credit Guarantee Corporation can give an indication of the same, and can affect a bank's ability to raise deposits.

Then, you have sectoral worries. Microfinance institutions (MFI) are in a tight spot: the sixth consecutive quarterly continued movement in their portfolio to ₹1.31 trillion as of September 2025, from ₹1.6 million in March 2024, with about half a million customers getting pushed out of the ambit of these entities, according to data from Microfinance Institutions Network. The slowdown in disbursement of interest loans is adversely affecting the cash flow for borrowers at the bottom of the economic pyramid. "This is expected to have an impact on some of the other retail loans too, including small ticket loans against property, business loans, used vehicle loans etc, which form part of the same ecosystem," stated A.M. Karthik, senior vice-president and co-group head (financial sector ratings), Ica. Access to gold loans is currently providing some relief to this segment, supporting their near-term cash flows.

What of non-banking financial companies (NBFCs)? The credit extended by NBFCs has been rising over the years, under-scoring their growing importance in financial intermediation. It increased to 14.6 per cent of gross domestic product in FY25 from 13.5 per cent in FY24, according to the latest RBI data. During this period, NBFCs' credit as a share of outstanding credit of scheduled commercial banks increased to 25.1 per cent, against 21.6 per cent the previous year. According to

Shachindra Nath, founder, UGRO Capital, FY27 should be a constructive year for NBFCs, with MSMEs and priority-sector lending driving credit growth. That said, he felt NBFCs that are structurally focused on priority sectors, and MSMEs require differentiated regulatory dispensation to scale responsibly. "Enhanced liquidity access, stable refinancing lines, and deeper domestic capital support are essential to sustain credit dissemination to underserved segments," he said. With appropriate policy support, NBFCs can complement banks by delivering last-mile credit through specialised underwriting and local distribution.

On the regulatory topography, regulated entities will have to brace for a new regime. The setting up of the regulatory review cell (RRC) by Min. Road, to be housed in its Department of Regulation (effective October 1, 2026), is a pointer to this. Its mandate: To ensure regulations are subject to a comprehensive systematic internal review every five-seven years. Another theme for RRs will continue to be around governance — be it

6 Business Standard JANUARY 2026

Better liquidity key to microfinance sectors recovery

'Better liquidity key to microfinance sector's recovery'

After witnessing several quarters marked by liquidity stress, rising delinquencies, and slowing disbursements, India's microfinance industry appears to be showing early signs of revival. During a panel discussion moderated by Manojit Sen at the Business Standard RFI Insight Summit 2025, Alok Misra, chief executive officer (CEO), Microfinance Industry Network (MFIN); Sadaf Sayed, CEO of Muthoot Microfin; HP Singh, chairman and managing director (CMD), Sathu Creditcare; and Karthik Srinivasan, senior vice president & group head, Era, agreed that the worst may be behind, and full recovery hinges on improved liquidity support. Edited excerpts:

Do you think the removal of interest rate/margin cap in 2022 resulted in MFIs charging higher rates to customers, which resulted in stress in the sector with increase in borrower indebtedness?

ALOK MISRA: Interest rate deregulation in India began in 1991, and by 1997, savings rates and small loans were fully deregulated. By 2022, in a financial sector of about ₹300 trillion, only ₹60,000-70,000 crore of NBFC-MFI loans were under interest rate control. NBFC-MFIs had only about a 35 per cent market share. Banks, small finance banks, and mainstream NBFCs never had interest rate caps; rates were left to boards, consistent with post-1991 reforms. To suggest that removing caps for 35 per cent of the microfinance sector caused problems is far-fetched. In April 2022, the weighted average lending rate of NBFC-MFIs was around 14 per cent.

Interest rates have largely remained the same. If institutions were to lend indiscriminately just because caps were removed, two things would happen. First, competition is intense, so charging 30 per cent would mean losing market share. Second, higher interest rates should translate into higher profitability. But over the last eight years, the top 10 NBFC-MFIs have had a return on assets (RoA) of about 1.8 per cent and return on equity (RoE) of

around 8 per cent, comparable to the Government of India's risk-free return. On that count, I do not agree that cap removal has led to problems.

India is credit-starved and MFIs lend to the bottom of the pyramid. Has the sector been more responsible after the removal of the cap?

SADAF SAYED: Responsibility is evident in the numbers. In 2010, after the Malegaon Committee and rate caps, the sector's AUM was about ₹20,000 crore. Before the recent slowdown, it had grown to around ₹4.4 trillion. Financial inclusion has expanded significantly, aided by government initiatives such as Jan Dhan, Aadhaar, and mobile connectivity. NBFC-MFIs are also unique in submitting daily credit bureau data voluntarily — covering about 8 crore customers and 12.5 crore loan accounts — through SRO initiatives. This helps track borrower exposure and behaviour and reflects responsible lending. RBI's approach was gradual — moving from a 26 per cent cap to margin caps and then full deregulation — recognising industry maturity and SRO oversight.

How do you view the RBI embargo on a few MFIs for charging "exorbitant" interest rates?



"To suggest that removing caps for 35% of the sector caused problems is far-fetched"

ALOK MISRA,
CEO, MFIN

HP SINGH: 'Exorbitant' is subjective. An industry cannot grow with its hands tied. Once caps were removed, market dynamics came into play — cost of funds, liquidity, and pricing discipline. Overall, this has been a positive step for inclusion. The creation of a specific NBFC-MFI license itself reflects RBI's intent to promote inclusion.

Do you think MFIs are more focused on the bottom line than top line?

KARTHIK SRINIVASAN: As any industry matures, profitability becomes more important, and microfinance is no exception. However, for most MFIs, the primary objective remains financial inclusion and onboarding new-to-credit customers. Growth in recent years may have been too fast, leading to some hiccups. Still, the analyst presentations clearly highlight new-to-credit metrics, showing continued focus on inclusion. Profitability is necessary for accessing debt. Tools like direct assignment have helped de-risk balance sheets and improve profitability, supporting the sector's ability to raise funds and scale inclusion.



"Lender count alone does not define leverage; borrower income does"

SADF SAYED,
CEO, Muthoot Microfin

MFN has proposed a limit of three lenders per borrower, whereas the RBI earlier spoke of two. Is this dilution appropriate?

SRINIVASAN: It is difficult to micromanage lending externally. Overleveraging has occurred across NBFCs, not just MFIs. This segment is more vulnerable to economic shocks, which amplifies risk. Overleveraging depends on whether loans are assessed at an individual or household level.

What explains the contraction in the micro loan portfolio?

SAYED: Several factors are at play. Perceived and actual risk has increased due to macro events such as elections and floods. Fund flows have reduced, particularly for smaller MFIs. This creates a vicious cycle: reduced funding leads to lower disbursement, which affects borrower cash flows and increases delinquency. MFIs then restrict lending as per underwriting norms. MFIs are focusing on retaining good customers and stabilising portfolios. Microfinance loans run off quickly — typically two-year tenures with frequent repayments — so AUM contracts rapidly



"The creation of a specific licence itself reflects the RBI's intent to promote inclusion"

HP SINGH,
CMD, Satin Creditcare

Why are banks becoming cautious about lending to MFIs?

SRINIVASAN: NBFC-MFIs are single-product entities, while banks are multi-product, and can reallocate capital based on risk appetite. Microfinance is a short-duration asset — 18 to 24 months — so portfolios run down quickly if disbursements slow. As banks grow through long-term retail loans like housing, MFIs become a smaller share of their books.

What support is being sought from the government?

MISRA: In 2021, during Covid, there was a double whammy on NBFC-MFI. We had to put a moratorium on loans and collection from borrowers. But, on repayment to lenders, there was no moratorium. So, the Department of Financial Services came up with a ₹7,500 crore guarantee scheme to give confidence to banks that in case of default, the government will pay a major part to the lenders, to boost lending to these



"With credit cost coming down, the industry might report 1% RoA in the year"

KARTHIK SRINIVASAN,
Senior VP & Group Head, ICRA

when disbursements slow. Microfinance is often blamed unfairly for overleveraging. Lender count alone does not define leverage; borrower income does.

When do you see the cycle turning?

SAYED: We are already witnessing a turn of cycle. Currently, the inflation has reduced. Crops and rains have been good. So, because of those good crops, the vegetable prices have also reduced, due to which affordability of rural households has improved. As the disbursement also improves, and liquidity is infused from RBI and the banks are lending more and, cash flow improves at the bottom of the pyramid. I think the collections will also improve. So the trend is towards the positive.

SRINIVASAN: We do believe the worst is over. It is still some time away before we see the highs that were recorded earlier. With credit cost coming down, the industry might report 1 per cent RoA in the year. Maybe next year, it will go up.

Do NBFCs need a bank licence to grow, or is it overrated now?

Do NBFCs need a bank licence to grow, or is it overrated now?

The gap between banks and non-banking financial companies (NBFCs) has narrowed, with both now operating under similar governance and regulatory standards. At a panel discussion at the Business Standard BFSI Insight Summit 2025, industry leaders — **Raul Rebello**, managing director (MD) & chief executive officer (CEO), Mahindra Finance; **Jairam Sridharan**, MD & CEO, Piramal Finance; **Unesh Revankar**, executive vice-chairman, Shriram Finance; **Rajiv Sabharwal**, MD & CEO, Tata Capital; and **Sudipta Roy**, MD & CEO, L&T Finance — speak to Manojit Saha about the key role NBFCs play in reaching unbanked, and underbanked customers by going directly to them, understanding their needs, and offering customised products. Edited excerpts:

Even as the Reserve Bank of India (RBI) introduced an on-tap window to obtain a licence, the euphoria around it has fizzled out. Given the growth and success of NBFCs over the past decade, does obtaining a bank licence still matter, or has its importance diminished?

JAIRAM SRIDHARAN: Looking at India's lending market over the past 25-30 years, non-banks have consistently accounted for about 25 per cent of the sector, with banks covering the remaining 75 per cent. This share has fluctuated marginally over five-year cycles but has remained broadly stable, similar to global patterns. India's NBFCs are somewhat unique — leveraged, publicly listed institutions with balance sheets — yet this structure has persisted without creating systemic risk. NBFCs play a distinct role as last-mile connectors, often more efficiently than banks, enabling them to build highly profitable businesses that consistently outperform banks. Converting to a bank involves long and

complex processes, so the rationale must be strong — primarily around liability stability.

RAJIV SABHARWAL: Both models are strong, and have delivered results. Ultimately, success depends on strong governance, which allows any institution to thrive. The opportunity in India is enormous, and both banks and NBFCs have ample room to grow. NBFCs operate within regulations and have the same competitive opportunities as banks — expanding to new geographies, creating digital products, investing in technology, and serving customers effectively. Governance and risk norms for large banks and upper-layer NBFCs are comparable, and balance sheets are strong. There is no reason to believe NBFCs have fewer opportunities. At this stage, the potential is equally significant.

SUDIPTA ROY: Traditionally, NBFCs raised funds from the market at a higher cost, which naturally pushed them towards segments that banks typically avoided. Banks, with access to cheaper deposits, focused on relatively safer customers. This created a clear stratification between banks, and NBFCs until a few years ago. That distinction has narrowed markedly.

With increased digitisation and the development of the digital ecosystem, NBFCs now have access to the same customer credit histories, liability data, and trade profiles through account aggregators — information that was once largely exclusive to banks. This has eliminated the 150-200 basis point risk-cost advantage banks earlier enjoyed. NBFC accounting, disclosure, and provisioning norms have become far more stringent, strengthening governance and balance sheets. While access to low-cost deposits remains a key advantage for

“NBFC distribution, plus bank balance sheets, can unlock massive unmet credit demand nationwide today”

RAUL REBELLO, MD & CEO, Mahindra Finance

PHOTOS: KAMLESH PEDNEKAR



banks. Beyond that, the playing field is largely level.

UMESH REVANKAR: Fifteen years ago, NBFCs aspired to become banks largely because of weak or limited liability franchises. Access to stable, low-cost funding was a major constraint. Over time, that has changed. Today, NBFCs have multiple funding avenues — active capital markets, access to ECBs, increased bank lending (partly driven by priority sector norms), and the growing co-lending model. As a result, the liability side is no longer a binding constraint, provided funding costs are managed well. On the asset side, NBFCs have consistently focused on unbanked and, more importantly, underbanked customers. Banks often face structural constraints — they may not be as nimble, may not go to the customer, or may struggle to customise products. NBFCs, by contrast, are built around going to the customer, understanding them closely, and tailoring solutions. Globally, even in

mature markets like the US, around 20 per cent of customers remain unbanked or underbanked. In India, this gap is far larger and will take decades for banks alone to bridge. NBFCs, therefore, have a critical role to play and are already growing faster, with credit growth above 20 per cent, compared to banks' 10-12 per cent.

RAUL BELLO: While NBFCs traditionally went to the customer and banks waited for customers to come to them, banks today are equally aggressive. In a country with only about 300 million credit served customers out of a potential 800 million, the opportunity is massive. With co-lending gaining traction, the combination of NBFC distribution strength and bank balance sheets can effectively meet unmet credit demand. In many categories — vehicle finance, commercial vehicle lending, microfinance, and gold loans — NBFCs pushed the boundaries first, and banks followed.

Regulatory arbitrage has come down and was cited as one of the reasons behind the merger between HDFC Bank and HDFC. What are your views?

SRIDHARAN: Banks face higher regulatory requirements such as the cash reserve ratio and statutory liquidity ratio, while NBFCs have lower regulatory overheads. On the other hand, banks benefit from access to low-cost, sticky deposits, which NBFCs lack. Earlier, regulatory oversight of NBFCs was relatively light-touch. That is no longer the case, especially for upper-layer NBFCs. Today, regulatory scrutiny for large

NBFCs is comparable to that for banks. There are regulatory trade-offs between the two models. In some areas, harmonisation has progressed further; in others, less so. In certain cases, banks are ahead, and in others, NBFCs are. For example, NBFCs have long followed expected credit loss norms, while banks are only now transitioning to that framework.

It is no longer accurate to view one sector as lightly regulated and the other as heavily regulated. They are simply two different business models. We are comfortable with the NBFC model, which has consistently delivered higher profitability than banks.

SABHARWAL: India is a large market, and credit is a key driver of economic growth. Banks and NBFCs play complementary roles in expanding access to finance, particularly at the last mile. On the liability side, funding sources have evolved. Private non-convertible debentures (NCDs) now form a larger share, banks continue to provide strong support, and opportunities

"NBFCs thrive by serving underbanked customers, customising products, and growing faster than banks structurally"

UMESH REVANKAR,
Executive
Vice-Chairman,
Shriram Finance

"NBFCs outperform banks by excelling as last-mile connectors with stable profitability over cycles consistently"

JAIRAM SRIDHARAN,
MD & CEO,
Piramal Finance

JANUARY 2026 Business Standard 41



"Strong governance, not structure, determines whether banks or NBFCs succeed in India's vast market"

RAJIV SABHARWAL, MD & CEO, Tata Capital

in bonds, dollar bonds, and ECBs now account for over 10 per cent of liabilities. Public NCDs and public deposits are also important avenues. Allowing well-governed and highly rated NBFCs greater access to public deposits could further diversify funding and reduce concentration risk.

Do you think the RBI has not allowed more NBFCs to accept public deposits?

ROY: Access to public deposits would certainly be welcome. However, the RBI has not issued new deposit-taking licences to NBFCs in recent years; only those granted licences 15-20 years ago continue to accept deposits. A calibrated beginning — especially for well-governed upper-layer NBFCs — could open another source of low-cost funding. This would diversify liabilities, reduce dependence on banks, and provide stability.

Now that there is an RBI-recognised self-regulatory organisation (SRO), could this help revive the case?

REVANKAR: With an RBI-recognised SRO

now in place, there is an opportunity to re-engage the regulator. A calibrated approach limited to strong, well-governed NBFCs could be considered. At the same time, India must deepen its corporate bond market. Retail participation could grow significantly with better awareness.

How are NBFCs tackling stress in unsecured lending?

REBELLO: Less than 3 per cent of our portfolio is unsecured. Credit risk is built into pricing, and performance should be assessed through cross-cycle returns, not one-year credit costs.

ROY: The industry faced an asset quality crisis last year due to excessive post-pandemic growth. The sector is now in the final phase of stress, with normalisation expected by the fourth quarter. Deleveraging of nearly ₹1 trillion has already occurred, and timely intervention by the Microfinance Institutions Network, including coordinated lender action, borrower-level data sharing, and tighter self-regulatory discipline, helped stabilise

"Digitisation and tighter norms erased banks' cost advantage, largely levelling competition with NBFCs today"

SUDIPTA ROY, MD & CEO, L&T Finance

the sector.

SABHARWAL: The issue arose because multiple lenders extended credit to the same borrower over short periods. Faster credit bureau updates — now moving towards one week — are a critical structural improvement. At Tata Capital, early action has led to declining credit costs across segments.

What is the unique selling proposition of NBFCs from the point of view of a customer?

SRIDHARAN: NBFCs have cracked distribution, underwriting, and customer segmentation. Over four decades, they have driven most major lending innovations — home loans, automobile loans, microfinance, and gold loans — before banks scaled them.

REVANKAR: NBFCs are designed to deeply understand customers and customise products. They will remain niche players with strong last-mile reach, specialised expertise, and deep customer insight. That distinctiveness is their enduring strength. ■

Growth-driven microfinance may hurt welfare

Publication : Mint

Edition- Ahmedabad, Bangalore, Chennai,
Hyderabad, Kolkata, Mumbai, New Delhi

Date : 30-01-2026

Page No: 13

URL- <https://www.livemint.com/economy/economic-survey-msme-microfinance-microcredit-11769677495767.html>

'Growth-driven microfinance may hurt welfare'

Shantanu Chhoo
Shantanu Chhoo
MUMBAI

The Economic Survey said on Thursday that prioritising metrics which track household well-being over indicators of scale, such as the number of borrowers and total loans, will strengthen the microfinance firms sector, which has been plagued by periodic stress. It said commercial capital has played an important role in expanding the reach of India's microfinance sector. It added, however, that incentives embedded in private equity and venture capital investment structures have, in some contexts, encouraged growth-driven expansion that may not always align with long-term household welfare.

The survey called for more consistent alignment between impact objectives and investor incentives by linking exit decisions and valuations to the achievement of social purpose metrics, rather than exclusively to financial performance.

"For instance, investor exits could be conditioned on evidence of sustained household-level welfare gains, improved resilience indicators, or responsible credit intensity in borrower portfolios," it said.

It said in order to re-centring the sector on its original social objectives, scale-based impact metrics will have to be replaced with household level welfare indicators.

Data from industry body Sa Dhan showed that the combined microcredit portfolio of 285 microfinance lenders and non-bank financial institutions, among others, was \$1.4 trillion as of 30 September 2025, down 16% year on year. Its quarterly report also said the industry saw a pronounced

slowdown, with the total portfolio falling by 162,726 crore over the past year and about 11 trillion over 18 months.

India's microfinance sector has been prone to stress, though it has started recovering of late after two years of pressure. Repayment difficulties have largely been on account of borrowers taking several loans at once, leading to the creation of industry-level guardrails. In April, self-regulator Microfinance Institutions Network capped the number of loans per borrower at three and restricted the total debt of a single borrower to \$1.5 lakh.

The survey said microfinance was conceptualised to improve household resilience, support income stability, and enable gradual asset accumulation. As MFIs became integrated into capital markets, their operating environment started reflecting incentives associated with growth-oriented commercial investment.

"A more appropriate approach would require replacing such 'impact-washing' metrics with indicators that track household level welfare and financial resilience over time," it said.

For an extended version of the story, go to [livemint.com](https://www.livemint.com).



Publication : Hindustan Times

Edition- Bangalore, Chandigarh, Mumbai, New
Delhi, Pune, Lucknow

Date : 30-01-2026

Page No: 18

‘Growth-driven microfinance may hurt welfare’

Shayan Ghosh

shayan.g@livemint.com

MUMBAI: The Economic Survey said on Thursday that prioritising metrics which track household well-being over indicators of scale, such as the number of borrowers and total loans will strengthen the microfinance firms sector, which has been plagued by periodic stress.

It said commercial capital has played an important role in expanding the reach of India's microfinance sector. It added, however, that incentives embedded in private equity and venture capital investment

structures have, in some contexts, encouraged growth-driven expansion that may not always align with long-term household welfare.

The survey called for more consistent alignment between impact objectives and investor incentives by linking exit decisions and valuations to the achievement of social purpose metrics rather than exclusively to financial performance.

“For instance, investor exits could be conditioned on evidence of sustained household-level welfare gains, improved resilience indicators, or responsible credit intensity in borrower portfolios,” it said.



India's microfinance sector has been prone to stress. MINT

It said in order to re-centering the sector on its original social objectives, scale-based impact metrics will have to be replaced with household-level welfare indicators.

Data from industry body Sa-Dhan showed that the combined microcredit portfolio of 285 microlenders—banks and non-bank financiers, among others—was ₹3.4 lakh crore as of 30 September 2025, down 16% year-on-year. Its quarterly report-Dhan said the industry saw a pronounced slowdown, with the total portfolio falling by ₹62,726 crore over the past year and about ₹1 lakh crore over 18 months.

India's microfinance sector has been prone to stress, though it has started recovering of late after two years of pressure. Repayment difficulties have largely been on account of bor-

rowers taking several loans at once, leading to the creation of industry-level guardrails. In April, self-regulator Microfinance Institutions Network capped the number of lenders per borrower at three and restricted the total debt of a single borrower to ₹1.5 lakh.

The survey said microfinance was conceptualised to improve household resilience, support income stability, and enable gradual asset accumulation. As MFIs became integrated into capital markets, their operating environment started reflecting incentives associated with growth-oriented commercial investment.